

FOREWORD BY
SUNDAY ADELAJA

The
**Pathway
To
Wealth**

FORMERLY "HOW TO BE A MILLIONAIRE"



DEVELOPING INVESTMENT MENTALITY
ACTIVATING MULTIPLE STREAMS OF INCOME
ACTIVATING GENERATIONAL BLESSING

BONUS
CD &
WORKBOOK
INCLUDED

BY
OLUMIDE O. EMMANUEL
BESTSELLING AUTHOR OF "LOVE IS NOT ENOUGH" &
"COMMON SENSE IS NOT COMMON"

FOREWORD

I am so overwhelmed with joy to have such a good friend as Olumide Emmanuel and also to go through his book, **Pathway To Wealth**.

I think that Olumide is a humble servant of God and a jewel that is hidden in the soil of Nigeria, yet to be discovered. Despite the many gifted Ministers we have in Nigeria, I have come to see that this modest man is specifically and uniquely gifted with the Word of Wisdom for this Nation.

“Pastor Olumide Emmanuel, you are not religious at all! You are so radical in your thinking and it’s only this mindset that will set Nigeria free. It is only with this kind of teaching, which is practical and not superficial, that can really help people to come away from the hook

of Satan and poverty and into their promised land.

Your books, **“Common Sense is Not Common”** and **“Are You a Fool?”** show us that wisdom is the principal thing of life. However, the best of all and most relevant topic for our people and all the suffering people of the world is: **“Pathway to Wealth”**.

My friends, I beckon you, please take this book seriously! I agree with the author that the path to prosperity is not through giving only. It is necessary for the teaching of doctrine first. That is to till the ground. Then to cultivate and develop the soil, namely the territory that is given to us, which has the potential to produce all that we could hope and dream of in the form of a harvest.

There is no wealth and prosperity without producing goods and services. We have to give goods and offer services in exchange for money and wealth.

Without producing goods and services, it is naïve and absurd to ever think that we could achieve financial freedom.

Through this book, there is no doubt about it that if you practise the principles that are laid out here, you will surely come to abundance and prosperity, even in Africa and no matter the land or country you live in.

Prosperity is a reality, as Olumide Emmanuel has spoken to us so clearly through this wonderful book.

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I very much appreciate this brilliant work from an anointed and inspiring man of God. I would like to wish you “more power to your elbow!”

May God strengthen you and use you to bring freedom and liberty to the people of Nigeria and to the countries of the world!

Yours in Him,

Pastor Sunday Adelaja

The Embassy of the Blessed Kingdom of God for
All Nations

Kyiv, Ukraine

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Introduction

The labour of fools frustrate them because they don't know how to get to the city.

Solomon David

If labouring were the way to become wealthy, we would have only few poor people on earth. Many people labour endlessly and yet remain poor, because they don't know "HOW" to translate their labour into wealth. Hard work must be accompanied by smart work for labour to produce the expected profit. Many want to become rich and wealthy but they don't know "How."

A lot of people know "WHAT" they want, but don't know "How" to get it. If there is anything that has caused the greatest problem for people in life, it is the issue of money.

- Those who don't have it hunger and crave for it.
- Those who have it press for more of it.
- Those who don't know how to handle it end up mourning, while the lack of it has brought great sorrow to many. The hunger and craze for it have also been the undoing of many.

The love of money is a killer disease, while poverty is equally a killer disease. Money matters are at the root of many vices in the world today, from robbery to assassinations, corruption to prostitution, divorces and separations between couples and business partners etc. Even in religious circles, money has played a major role in the betrayals, breakaways, and disloyalty that exist. Compromise has become second nature in the church because of money. As bad as these issues have become, one major enemy that has been

ignored regardless of its power and damages is “the religious spirit”. This spirit has caused great damage in the church, and in the world at large, it is a very dangerous spirit, even more dangerous than the devil, because it leads its captives to self-destruct.

It has kept many from what rightfully belongs to them, and instead of being distributors of wealth; we are busy contending for “the wealth of the wicked”. Today in the church, we talk about wealth transfer and wealth of the wicked, and one begins to wonder, “Was wealth created for the wicked?” “Who gave the wealth to them?” “Was it like that in the beginning?” “Who was in control of the wealth in the Garden of Eden?” “Was it the righteous or the wicked?” Even if we were to partake of wealth transfer, “How” would it be achieved?

This is a “HOW TO” book and the mission of this book is manifold:

To set in motion the total eradication of poverty,
To reveal wisdom and common sense principles and strategies for wealth creation,

(1) To reveal economic principles for making, managing and multiplying money,

(2) To activate every reader’s money-making ability by developing in them an investment mentality,

(3) To reveal the pathway that leads to the wealthy place so that every reader can take the trip.

(4) To help replace generational curses with generational blessings,

(5) To raise investors and entrepreneurs for the 21st century.

Get ready for the journey of a lifetime. Fasten your seat belt and take the trip into the wealthy place as you discover “HOW” to be a millionaire. The attached CD is a bonus for you to enjoy before, during or after the book, but preferably before reading the book, while the workbook is yours to use at intervals or at the end of the book.

However, the first step after now will be for you to complete the **Financial Intelligence Test Questionnaire**.

N.B If you go through this book from page to page and complete it without having a clear understanding of “The Pathway to Wealth,”

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contact me and I will refund your money while you keep the book. It's a promise.

Congratulations in advance as you take the journey into the wealthy place.

Shalom

Olumide Emmanuel

FINANCIAL INTELLIGENCE TEST (F.I.Q)

Please, write 'Yes,' 'No,' or 'I don't know' in front of the following questions.

- (1) Do you know your present financial condition or net worth?
- (2) Are you satisfied with your present financial condition?
- (3) Are you aware of the simple ways to increase your net worth?
- (4) Do you have enough savings to see you through six months of normal living expenses if you lose your job?
- (5) Do you save money on a regular basis?
- (6) Have you formed the habit of saving?
- (7) Do you have a well-defined/documented financial goal?

- (8) Do you have a bank account?
- (9) Do you reconcile your bank statements every month?
- (10) Do you keep record of your income and expenditure?
- (11) Do you know how much you spend each month?
- (12) Do you spend less than you earn?
- (13) Do you have a household budget and are you successful at managing it?
- (14) Do you avoid major credit purchases?
- (15) Do you take advantage of all savings and investment opportunities that come your way?
- (16) Do you have any investment that helps to reduce your taxable income?

- (17) Do you diversify your investments?
- (18) Are you satisfied with the contribution from your investment to your total income?
- (19) Do you feel you have a brilliant financial adviser or team of advisers?
- (20) Do you feel you have sufficient life insurance coverage?
- (21) Do you have a plan for your children's college and university education?
- (22) Do you own a house?
- (23) Do you have a plan to retire in comfort?
- (24) Have you prepared your will?
- (25) Are you in control of your financial future?

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(26) Are you satisfied with the contribution you have made to the world?

Scoring

IF "NO" OR "I DON'T KNOW" is

0 - 4 = Good Shape / Keep it Up

5 - 10 = On the Right Track / Need to Improve/

11 - 12 = Weak Pulse / Need Revival

13 - Above = Need a Life.

CHAPTER 1

WHO IS A MILLIONAIRE?

If you don't know where you are going to, you will not know when you get there.

- Wisdom Man

This book is all about wealth-creation and how to be a millionaire. It is therefore vital for us to have the same view as regards who a millionaire is. The dictionary defines a millionaire in three ways:

(A) A person whose wealth amounts to a million or more in some units of currency

E.g. ₦ - Naira, \$ - Dollar, € - Euro, £ - Pound etc.

This means that anyone that has wealth or money that is up to one million in any unit of

currency is a millionaire within the zone where that currency rules.

- With one Million Naira, you are a millionaire in Nigeria but not in America or

Europe because;

One Million Naira is less than ten thousand U.S dollars (Present Exchange Rate)

One Million Naira is less than five thousand British pounds (Present Exchange Rate)

- With the same one Million Naira, you are more than a millionaire in Ghana,

Togo or Republic of Benin. In fact you are like a Billionaire because;

One Million Naira is more than seventy million Cedees (Present Exchange Rate)

One Million Naira is more than Five Million CFA (Present Exchange Rate)

A millionaire is therefore relative to the operational currency within the zone where he or she operates.

However, to be a millionaire in British pounds makes you a millionaire anywhere in the world, because the British pound is still the currency with the highest value on earth as at today. If you have a million U.S dollars, you still have less than a million British pounds. Wealth in the world is generally rated based on its equivalent in U.S dollars. However, the principles shared in this book will make you a millionaire regardless of your location. All you need to do is to adapt the principles to your location and enjoy the result.

(B) Any very rich person.

This means that anyone that is very rich is considered to be a millionaire. 'Rich in what?'

You may want to ask. As one matures in life, one comes to realise that riches and wealth are more than money.

Let me pause here on definitions, and share with you what I consider to be the seven aspects and ingredients of true wealth and riches.

INGREDIENTS OF TRUE WEALTH.

- (1) **Faith In God:** - A covenant relationship with God through His son Jesus is a very vital aspect of true wealth, because wealth without God ends up a waste.

- (2) **Strategic Relationships:** - To have money without a good home is useless.

There are God-ordained relationships and networks that must be in place for total life

prosperity. Many lose their marriages and children in pursuit of money only to mourn in the end.

(3) **Material Possession:** - Wealth without material possession is incomplete wealth. Even your faith in God is supposed to be shown by your works.

Prosperity adds colour to your Christianity. God wants you to have the good things of life, but does not want them to have you.

(4) **Money:** Material possessions have their place, but liquid cash is very vital to true wealth, because you may have material wealth etc. and be messed up when you don't have liquid cash in place.

- (5) **Experiences Of Life:** Have you ever heard about “wealth of experience?” Yes, experience is wealth. No matter what you have experienced in life both negative and positive, you can’t buy them with money. Today’s experience is tomorrow’s wisdom.
- (6) **Knowledge And Skills:** Have you noticed that most millionaires are people who trade their knowledge and skills for money? The skills and knowledge we all have are latent wealth. Your wealth is tied to your “well” within.
- (7) **Health:** Only a fool will dispute the fact that “Health is wealth”. To have one million pounds with an incurable disease reveals the limitation of money.

How much is your kidney worth? How much is your liver worth? How much is your heart worth? How much are your eyes worth? How much is your health worth?

To have good health and still consider yourself poor, is a grave error. This book is not all about making you wealthy in money and material possessions. It will be addressing the seven aspects of true wealth to give you complete and balanced wealth.

Let's go back to definitions:

(C) A person whose material wealth is valued at more than a million.

This means that you may not have a million in cash, but have material wealth valued at more than a million. Many people think that when

someone is a millionaire, he must have cash of one million in his account. However, that is not true, because real wealth is not monetary but asset-based. A man may have real estates, intellectual properties; stocks etc worth millions and still not have much money in the account.

Having come this far, you now know that a millionaire is anyone that falls into all the categories already examined.

A millionaire is any one whose monetary and material wealth or riches amount to or are valued at a million or more in the unit of currency within which he/she operates and include the seven ingredients of true wealth.

Are you a millionaire? Get ready to change your story, because you have in your hand, a book that would help you achieve that dream.

CHAPTER 2

POVERTY REDEFINED

Many people look but only few people see.

Wisdom Man

Nothing is as amusing as seeing a poor person declare “I am not poor”. A lot of people tend to define poverty and prosperity in terms of money alone and lose sight of deeper truths.

Are you a millionaire? After the last chapter, you now have a better answer.

Are you poor? The next few pages will help you get a better and clearer answer.

(1) Poverty is the Opposite of Prosperity, Riches and Wealth.

When a man is not prosperous, rich or wealthy, he is said to be poor. The seven dimensions of true wealth we have examined however help one get clarity because

You may not have all the seven dimensions in place, but as long as you have at least one in place the process has begun. To have the opposite of prosperity, riches and wealth is to be poor even though one is in the process of becoming wealthy.

(2) Poverty is a State of Lack or Hardship.

When a man is in a state of lack or hardship, he is said to be poor. To the extent that you lack what is vital, you are poor. Lack of money equals to poverty in the same manner as lack of positive relationship or lack of good health or

lack of faith in God. Whatever good thing one lacks should be sought after in order to change one's state. If you presently lack money and things are hard for you, relax because your present state is not your final status.

(3) Poverty is a Mentality (thought pattern, mindset, paradigm).

Poverty Mentality is one of the most dangerous aspects of poverty because it is the reason why many are not wealthy. This mentality is the reason why many consume all they have without savings or investment.

If you are given the option to choose between getting a million Naira now or getting One Naira or Dollar compounded at 100%/month rate over a thirty-month period, which will you choose? Poverty Mentality will choose one

million immediately but Investment Mentality will choose the latter.

One Naira or Dollar compounded at 100% per month will in thirty months amount to well over five hundred million Naira or Dollars (How? You will find out later).

(4) Poverty is a Curse.

The next two definitions may sound spiritual or religious but it is the truth. Many are poor today, and will remain poor because they are operating under the curse of poverty. A curse is an empowerment to fail, so when one is under the curse of poverty, everything one does fails effortlessly, every investment fails also. Failure at the edge of miracles, 'almost there' syndrome, near - success failures, constant disappointments, limitations, non-achievement, deprivation, acidic poverty and hardship are all

characteristics of one that is under the curse of poverty.

(5) Poverty is a Spirit.

The physical realm is controlled by the spiritual, and many times when you see someone living in abject poverty, it is because the spirit of poverty has attached itself to them. The spirit of poverty has no respect for Age, Status, Colour, Qualification, Title or Location. I am presently writing this Chapter from my hotel room in New York and looking through the window now, I can see a man dressed in rags pushing a cart of trash on the streets of New York. There are poor people everywhere. The spirit of poverty attaches itself to people like a garment and until removed, continues to keep one in poverty.

The descriptions of poverty we have examined reveal that there are different definitive angles to poverty. These descriptions help to categorise poverty into different types and dimensions beyond the general monetary definition.

Dimensions Of Poverty

(1) **Financial Poverty**:- This is the general dimension of poverty known to many, because it is the lack of money.

(2) | **Mental Poverty**: - This is the poverty of ideas. When you have money without ideas, you end up losing the money. To be barren of ideas and brains is a terrible poverty.

(3) **Social Poverty**:- To have money and no one to enjoy it with is frustrating. A life that is barren or poor of good relationships is a

frustrating life. Social poverty is relational poverty.

(4) **Physical Poverty**: To live in bad health is to be physically poor. Just as health is wealth, lack of good health to enjoy life is real poverty.

(5) **Non-Achievement**:- To live a life void of any meaningful progress, success or achievement is poverty. "He was born. He lived and he died". A life summarised thus without impact on one's generation is a f

(6) **Ignorant Poverty**: To lack knowledge, information and skill for progress is poverty. Not to be informed is to be deformed, and void of transformation.

(7) **Spiritual Poverty**: - To lack faith in God, and covenant relationship with God is real

poverty, because after all is said and done, there is life after death and money or material possessions are useless in that realm. Only faith in God through His Son Jesus matters.

Are you poor? You know better now.

Many people are poor and remain poor because they don't know why they are poor. When people don't know what caused their poverty, they continue in ignorance and still remain in poverty. If you keep doing things the way you have been doing them, you will continue to get the results you've always gotten. Let us move on to examine *The Universal Causes of Poverty*, so we can find the way out.

CHAPTER 3

UNIVERSAL CAUSES OF POVERTY

Poverty is not a Respector of Person, Age, Colour, Title, Race, Place or Religion.

Wisdom man

Travel with me for a while into the world of imagination.

Imagine a man trying all he could to operate an electronic gadget without any progress. He tried all the buttons and did all he could do without being able to successfully operate the gadget.

After much effort, he picks up the manual to discover that the first and most important step

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has been ignored, i.e. to plug the gadget to electricity. How can an electronic gadget function when it is not connected to electricity? When the gadget is connected, all efforts will now produce results. The efforts were not wrong, but they could not produce results for an underlying reason - disconnection from power source.

Many are like this man. They do everything they could, and still remain poor because they are disconnected from what could change their story, and they ignored the information manual that could turn their situation around. To become rich or wealthy, you have to first of all discover why you are poor.

- What can I do to be rich and wealthy? X
- Why am I not rich and wealthy? ✓

Many spend all their lives wondering and searching for what they can **do** to be rich and wealthy, instead of finding out **why** they are not rich and wealthy, and dealing with the obstacles to riches and wealth.

In my few years of researching why people are poor all over the world, I have come up with a few universal reasons for poverty and lack. Regardless of location, poverty comes as a result of different reasons which fall under the following seven.

CAUSES OF POVERTY

As the sparrow in her wandering, as the swallow in her flying, so the curse that is causeless shall not come.

(1) IGNORANCE

My people are destroyed for lack of knowledge. And because they have rejected knowledge, I also will reject them from being my representative. Because they have not applied my laws and principles and have forgotten them, I will also forget their children.

The Creator

You must have heard that Knowledge is Power. Well, just as Knowledge is Power, ignorance is impotence/deadly. Many people all over the world are in the school of ignorance, and this has been the root of poverty in their lives all over the world.

As I go from nation to nation and observe people who are poor, I discover that they all fall under five categories of ignorance thus: -

IGNORANCE OF WHO THEY ARE: - A lot of people are poor because they are ignorant of who they are. In the great movie, “The Prince and the Pauper”, we see the exchange and power of mentality.

Even though they exchanged roles, it was difficult for the Prince to adjust into the lifestyle of a pauper without the real him showing up. It was equally difficult for the pauper to fully enjoy and live like a prince without the real him showing up.

Their mindsets influenced their role play. The prince knew who he was, and hence could not fully surrender to the life of shame and reproach. If you discover the real you as intended by the Creator, it will be very difficult for you to settle for a life of poverty and

hardship. When you lack the knowledge of who you are in God, even God cannot help you.

IGNORANCE OF WHAT THEY HAVE: - An undiscovered potential is a useless potential. Many are poor and stay poor because they are ignorant of what they have:

- Like Moses and his rod. (Exodus 3 - 4)
- The Widow and her pot of oil (2 kings 7)
- Adam and his divine connection (Gen. 1- 3)

A man desiring to travel out of his country to seek greener pasture in a foreign land sold all he had to buy the ticket for the trip. However, he locked himself in his cabin with two bottles of water and a pack of biscuit for the entire duration of the journey.

After weeks, there was a knock on his door to invite him for the final arrival banquet; he was too weak to open the door. By the time the door was forced open, they met a man close to death due to hunger and dehydration. When asked why he never came out to eat all through the journey, he replied it was because he had no money to pay for food. The shocked captain of the ship revealed to him that the ticket he bought entitled him to three free meals daily all through the journey. He was too weak, too shocked and too disappointed to react. No matter what he ate now, this was the final banquet and could not cover for all he had lost through his ignorance.

Many go through life like this ignorant man.

They are born crying.

They live life suffering.

They die disappointed.

All these happen for one reason: Ignorance of what rightfully belongs to them. WHAT DO YOU HAVE? WHAT RIGHTFULLY BELONGS TO YOU?

IGNORANCE OF WHAT THEY CAN DO: - “I have done all I know to do without result. What else do you want me to do?” “I don’t know what to do anymore” etc. are all statements from this category of people. Everybody can become rich and wealthy if they do what they are supposed to do.

However, because many don’t know what they can do or what they are supposed to do, they end up staying poor. That is why the book you have in your hand exists. It is meant to help people know what they can do to change their

financial situation and move from poverty to prosperity. WHAT CAN YOU DO?

IGNORANCE OF WHAT THEY SHOULD

AVOID: - There are many poverty-promoting *Mindsets, Habits, Attitudes and Lifestyles* existing within any poor person the world over.

These promoters of poverty have been permitted keep them poor, and many don't know what these are, hence their inability to avoid them. Why am I poor? What are the things I must avoid to break free from poverty? These are questions every one must get answers to or else, they stay poor. This book is your answer.

IGNORANCE OF WEALTH CREATION PRINCIPLES AND STRATEGIES:

- If all the poor people worldwide knew what steps to take to become rich and wealthy, many of them

would take them. Ignorance of universal wealth creation principles and strategies has been the undoing of many. Amazingly, due to poverty mentality, many poor people would not invest in materials that would help them get these principles and strategies.

We have had the privilege to organise numerous wealth creation seminars, but amazingly those who seem to need them most are absent. Even when the seminars are free, they are too busy to come, let alone when they have to pay for them.

There are countless books, tapes, seminars, CDs etc that reveal numerous wealth creation principles and strategies all over the world, but those who need them most do not value them enough to invest in them. The book you have in your hand now is a tool that can eradicate

poverty, but I will not be surprised if you the reader got it free, borrowed it, or received it as a gift from someone.

***IF YOU THINK KNOWLEDGE IS EXPENSIVE,
TRY IGNORANCE - IT COSTS YOU MORE.***

Wisdom Man

We have examined the first universal cause of poverty, let us move on.

(2) LAZINESS

Solomon David was the wisest man that ever lived before Christ, and he doubles as the richest man that ever lived also; wisest and richest because wisdom leads to riches. In the books of Proverbs and Ecclesiastes, Solomon reveals how laziness is a major cause of poverty. It will

amaze you, how many people claim to be jobless and seeking jobs, only to refuse some jobs as not being good enough or being too menial for them. I have come to realise, that there are no menial jobs, only menial spirits and menial minds.

Lazy people are full of excuses and that is their major trademark. Some of the characteristics of lazy people that make them poor include but are not limited to the following:

✚ Lazy people always have excuses for their state.

✚ Lazy people always blame others for their state.

✚ Lazy people always have victim/entitlement mentality.

✚ Lazy people are always prone to stealing whenever the opportunity comes. They steal from God (tithe defaulters) and from people (corruption and embezzlements).

✚ Lazy people are always greedy and covetous with delusion of grandeur.

✚ Lazy people are always idle.

✚ Lazy people love too much sleep.

✚ Lazy people watch too much television.

✚ Lazy people waste too much time on unprofitable things.

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✚ Lazy people are always very stingy because they want to keep all they have to themselves alone.

✚ Lazy people always procrastinate by pushing till later what they can do now because they are too lazy to act promptly.

✚ Lazy people are prone to drug and alcohol addiction because these give them temporary deception amidst their laziness.

✚ Lazy people are always party freaks and sex freaks because they don't have value for time or themselves.

✚ Let's hear what Solomon David has to say about laziness and people.

He who has a slack hand becomes poor, But the hand of the diligent makes rich. - Proverbs 10:4

He who gathers in summer is a wise son; He who sleeps in harvest is a son who causes shame. -Proverbs 10:5

✚ Slack hands lead to poverty.

✚ Sleeping at the wrong time leads to poverty.

The hand of the diligent will rule, But the lazy man will be put to forced labor. -Proverbs12:24

✚ Lazy people end up in forced labour without results.

The lazy man does not roast what he took in hunting, But diligence is man's precious possession. -Proverbs 12:27

✚ This is an amazing revelation. How can a man who has gone to hunt by labouring hard still be called lazy? He is lazy because he hunted, caught, but did not roast or process. Raw material is useless until processed to become a useful product. You can't eat raw meat, so your hunting is useless if your meat has become stale due to lack of roasting or preservation.

Can you see now that procrastination can be traced to laziness? What could you have done that you are yet to do? Many nations and individuals are like this lazy man, they stop at the raw material phase.

No wonder our nation Nigeria is still the way it is. We still operate the crude life by selling crude oil for others to process and resell to us at many times the original price. We are still selling crude oil in the 21st century, rather than

processed oil. Unprocessed goods are too raw to attract their real value.

Laziness casts one into a deep sleep, And an idle person will suffer hunger. -Proverbs 19:15

✚ Constant and unnecessary sleep is the trademark of the lazy.


✚ Laziness leads to idleness and ends up in hunger.

The lazy man will not plow because of winter; He will beg during harvest and have nothing. - Proverbs 20:4


✚ Lazy people give excuses with everything possible.

✚ Lazy people always beg for things in life.

*Do not love sleep, lest you come to poverty
Open your eyes, and you will be satisfied with
bread. -Proverbs 20:13*

 Lazy people love sleep and end up poor.

*I went by the field of the lazy man, And by the
vineyard of the man devoid of understanding;
And there it was, all overgrown with thorns; Its
surface was covered with nettles; Its stone wall
was broken down when I saw it, I considered it
well; I looked on it and received instruction,. A
little sleep, a little slumber, A little folding of
the hands to rest.- So shall your poverty come
like a prowler, And your need like an armed
man. . - Proverbs 24: 30 - 34.*

 A word is enough for the wise.

*Do you see a man wise in his own eyes? There is
more hope for a fool than for him. The lazy man*

says, "There is a lion in the road! A fierce lion is in the streets!" As a door turns on its hinges, So does the lazy man on his bed. The lazy man buries his hand in the bowl; It wearies him to bring it back to his mouth. The lazy man is wiser in his own eyes than seven men who can answer sensibly. -

Proverb 26:12 - 16

- ✚ Lazy people are very amusing people.
- ✚ How did he know there was lion on the street when he had not left his home? – Excuses.

Because of laziness the building decays, And through idleness of hands the house leaks. - Ecclesiastes 10:18

- ✚ Laziness makes one's life end up decaying.

If wisdom from Solomon can't motivate you out of laziness - I wonder what will. Ignorance causes poverty, Laziness causes poverty, and:

(3) UNFAITHFULNESS: -

Have you noticed how difficult it has become to find faithful people in this day? Even in church, the story is not different. Many seem to have a covenant with poverty because every time an opportunity to change their story shows up, they end up messing it up.

Are you faithful? Can you be trusted? Are you dependable? I can't begin to tell you stories of people I know whose situation would have been better if only they had been faithful in the opportunity they had.

I know of many people today who have money to invest, but only need faithful people to trust. Let's once again learn from Solomon.

The integrity of the upright will guide them, But the perversity of the unfaithful will destroy them. -Proverbs 11:3

✚ Unfaithfulness leads to destruction

The righteousness of the upright will deliver them, But the unfaithful will be caught by their lust. -Proverbs 11:6

✚ Unfaithfulness is seen by its lust for other people's stuff.

A man shall eat well by the fruit of his mouth, But the soul of the unfaithful feeds on violence. - Proverbs 13:2

✚ Unfaithful people are wicked and can do anything to hurt you.

Good understanding gains favor, But the way of the unfaithful is hard. - Proverbs 13:15

✚ Unfaithful people end up in hardship, lack and poverty.

Most men will proclaim each his own goodness, But who can find a faithful man? - Proverbs 20:

✚ Faithful people are very scarce.

Confidence in an unfaithful man in time of trouble is like a bad tooth and a foot out of joint. -Proverbs 25:19

✚ Unfaithful people are very undependable and unreliable.

With all these, can an unfaithful man ever become rich and wealthy? I doubt it. Even if he does become rich, it does not last. I have never seen a successful armed robber who retires successfully and hands over to his next generation.

Wealth gained by dishonesty will be diminished, But he who gathers by labor will increase. -Proverbs 13:11

Dishonesty and unfaithfulness is not the way to become rich and wealthy. Whenever you have the opportunity to be in a place of responsibility all that is required of you is to be faithful so that you can be honoured.

Moreover it is required in stewards that one be found faithful. -1 Corinthians 4:2

"He who is faithful in what is least is faithful also in much; And he who is unjust in what is least is unjust also in much." "Therefore if you have not been faithful in the unrighteous mammon, Who will commit to your trust the true riches?" "And if you have not been faithful in what is another man's, Who will give you what is your own?" "No servant can serve two masters; For either he will hate the one and love the other, Or else he will be loyal to the one and despise the other. You cannot serve God and mammon." - Luke 16:10 - 13

✚ If you are unfaithful in little, you will be unfaithful in much. God would therefore make sure you don't handle much.

✚ If you are unfaithful in matters as mundane as money and material matters, you will not be entrusted with divine and spiritual valuables.

✚ If you are unfaithful in the way you handle other people's things, you will not have yours.

✚ Many are poor today, because of their unfaithfulness.

(6)PRIDE: I have seen many people stay jobless due to pride. Pride is the reason for poverty in many lives.

- Proud people are unteachable and refuse to follow the instructions that can deliver them from destruction.
- Proud people over- estimate themselves and their importance and hence don't cut their coat according to their material and size.
- Proud people always avoid starting small or starting from where they are because they have a delusion of grandeur.

If you want a corporate job, then you should have a corporate certificate and qualification.

Let's take a trip through the book of wisdom and once again receive wisdom to deal with pride.

Whoever secretly slanders his neighbor, Him I will destroy; The one who has a haughty look and a proud heart, Him I will not endure. - Psalm 101:5

God cannot stand proud people in any way, so the door of divine blessing is closed against them.

Though the LORD is on high, Yet He regards the lowly; But the proud He knows from afar. - Psalm 138: 6

✚ God takes note of proud people from a distance and keeps them out of the wealthy place.

When pride comes, then comes shame; But with the humble is wisdom. - Proverbs 11:2

✚ Proud people always end up in the shame of being poor.

'By pride comes nothing but strife, But with the well-advised is wisdom Proverbs 13:10

✚ Pride produces nothing good in the lives of those who allow it in them.

The LORD will destroy the house of the proud, but He establishes the boundary of the widow. Proverbs 15:25

Even when proud people succeed in gathering wealth and riches, the riches do not last because God brings such people down to the place of humiliation.

Everyone proud in heart is an abomination to the LORD; Though they join forces, none will go unpunished. -Proverbs 16:5

To allow pride in one's heart makes one abominable to God, and no matter what one does, it ends up in shame.

Before destruction the heart of a man is haughty, And before honor is humility. - Proverbs 18:12

✚ When you see a proud man, you see a man heading for destruction.

A man's pride will bring him low, But the humble in spirit will retain honor. -Proverbs 29:23

✚ Pride will bring a man low, and that is why it is a major cause of poverty.

You are proud because you live in a rock fortress and make your home high in the mountains. 'Who can ever reach us way up here?

you ask boastfully. Don't fool yourselves. Though you ascend as high as the eagle, And though you set your nest among the stars From there I will bring you down," says the LORD. - Obadiah 3 - 4

✚ Whao! What a great danger pride poses to its victim.

Pride is deceptive and like we have just read, there is no escape for a proud man from poverty.

Do not love the world or the things in the world, If anyone loves the world, the love of the Father is not in him. For all that is in the world—the lust of the flesh, The lust of the eyes, and the pride of life—is not of the Father but is of the world. And the world is passing away, and the lust of it; But he who does the will of God abides forever. -1 John 2:15 - 17

✚ Pride is not of God but of the world, and God will have nothing to do with a proud person.

But He gives more grace. Therefore He says: "God resists the proud, But gives grace to the humble." -James 4:6

✚ God stands against and resists any proud person. When you are proud, God stands as the obstacle to your progress, and if God is against you, who can help you?

Humble yourselves in the sight of the Lord, and He will lift you up. -James 4:10

Wisdom demands that you refuse pride in its entire ramification, and humble yourself so that God can lift you up and promote you to the place of abundance.

(5) DISOBEDIENCE

How many of you would have an employee of yours disobey all your instructions, disobey your rules, live and operate anyhow they like, and then still promote them continually in your own business? I doubt if any of you would. If disobedient employees can't get a promotion

from you, how come you expect to disobey God and still get His blessings?

Disobedience has kept many people away from the wealthy place. There are two dimensions of disobedience. I have observed that keep people poor all over the world.

- Disobedience to God's commandments and instructions.
- Disobedience to wealth - creation principles and laws.

If you are willing and obedient, You shall eat the good of the land. But if you refuse and rebel, you shall be devoured by the sword"; For the mouth of the LORD has spoken. - Isaiah 1:19 - 20

✚ There are two conditions stated here for anyone to partake of the "good of the land".

“BE WILLING” and “BE OBEDIENT”. I have observed that many people are willing, but only few are obedient. Willingness is not enough. You must obey the laws and principles that produce the “good of the land”.

If they obey and serve Him, They shall spend their days in prosperity, And their years in pleasures. But if they do not obey, they shall perish by the sword, and they shall die without knowledge.-Job 36:11 -12

Here we again see two conditions stated: “SERVE” AND “OBEY”.

✚ A lot of people are claiming to be serving God but only on their own terms. They disobey any of God’s instruction that does not feel good to their flesh. Serving without obedience is a

capital offence. Serving and obeying however make you a candidate for divine prosperity and a lifetime of pleasure.

Obedience is the key to God's blessings.

If you fully obey the LORD your God by keeping all the commands I am giving you today, the LORD your God will exalt you above all the nations of the world. You will experience all these blessings if you obey the LORD your God. -Deuteronomy 28: 1- 2

✚ Read verses three to fourteen on your own and see the list of all the blessings attached to obedience. You can't be obedient and still remain poor.

"But if you refuse to listen to the LORD your God and do not obey all the commands and

laws I am giving you today, all these curses will come and overwhelm you:- Deuteronomy 28: 15

✚ Read verse sixteen to the end and see the terrible list of what disobedience can bring to a man's life. You can't live in disobedience and still become all that God wants you to be.

Then Samuel said: "Has the LORD as great delight in burnt offerings and sacrifices, as in obeying the voice of the LORD? Behold, to obey is better than sacrifice, And to heed than the fat of rams. For rebellion is as the sin of witchcraft, And stubbornness is as iniquity and idolatry. Because you have rejected the word of the LORD, He also has rejected you from being king." -1 Samuel 15:22 - 23

✚ I advise that you read the entire fifteenth chapter of First Samuel and get a full picture of Saul's journey of disobedience. It is better to

obey God, than to bribe God with the proceeds of your disobedience. Many think they are obedient because they don't realise that:

- ✚ Delayed obedience is disobedience.
- ✚ Partial obedience is disobedience.
- ✚ Adjusted obedience is disobedience.
- ✚ Incomplete obedience is disobedience.

The word that came to Jeremiah from the LORD, saying, "Hear the words of this covenant, and speak to the men of Judah and to the inhabitants of Jerusalem". "and say to them, 'Thus says the LORD God of Israel: "Cursed is the man who does not obey the words of this covenant. "which I commanded your fathers in the day I brought them out of the land of Egypt, from the iron furnace, saying, 'Obey My voice, and do according to all that I command you; so shall you be My people, and I will be your God.

*“that I may establish the oath which I have sworn to your fathers, to give them’ a land flowing with milk and honey,’ as it is this day.”
And I answered and said, “So be it, LORD.” -
Jeremiah 11: 1 - 6*

✚ Obey and enjoy His covenant provision and blessing.

Are you obedient to the commandment and instructions of God as it relates to financial prosperity? Are you a faithful and consistent tither?

Are you a sacrificial and consistent giver? The way you handle these covenant obligations determines whether you will prosper or not. If you break God’s covenant, the covenant will break you.

“IF THINGS ARE TIGHT FOR YOU, CHECK YOUR TITHE.”

“ IF YOU ARE SUFFERING FINANCIALLY, CHECK YOUR OFFERING.”

Wisdom man

Many are poor because they live in disobedience to biblical economic principles and wealth creation principles and laws.

(6) CURSES

Like we have seen in the last chapter, poverty is a spirit and curse. There is no way we will ever avoid addressing this spiritual dimension to poverty. The spirit realm is the realm where events occur before they happen in the physical, and the spirit realm controls the physical realm. Most of the things we see happening in the physical are being manipulated from the spirit

realm, and poverty in the lives of many is not an exemption.

“But it shall come to pass, if you do not obey the voice of the LORD your God, to observe carefully all His commandments and, His statutes which I command you today that all these curses will come upon you and overtake you.” Cursed shall you be in the city, and cursed shall you be in the country. “Cursed shall be your basket and your kneading bowl.

“Cursed shall be the fruit of your body and the produce of your land, the increase of your cattle and the offspring of your flocks.” Cursed shall you be when you come in, and cursed shall you be when you go out.” The LORD will send on you cursing, Confusion, and rebuke in all that you set your hand to do, Until you are destroyed and until you perish quickly, Because of the wickedness of your doings in which you have forsaken Me. - Deut 28:15 - 20

Mercy Lord! Can you imagine all that the curse of poverty can cause in people's lives! "Why will a man disobey God and invite all those into his life?" You may ask. The answer is simple. The spirit of poverty manipulates the person's life by making him walk contrary to God's ways and instruction, so that the curse of poverty can be enforced on them.

Then to Adam He said, "Because you have heeded the voice of your wife, And have eaten from the tree of which I commanded you, saying 'You shall not eat of it': "Cursed is the ground for your sake; In toil you shall eat of it all the days of your life. Both thorns and thistles it shall bring forth for you, and you shall eat the herb of the field. In the sweat of your face you shall eat bread till you return to the ground, for out of it you were taken; For dust you are, and to dust you shall return." Gen 3:17 -19

The disobedience of man and the sin of Adam brought the curse of poverty upon the entire human race. Lack, hardship and poverty never existed in the Garden of Eden and the entire world until man sinned by disobedience.

Then Noah built an altar to the LORD, and took of every clean animal and of every clean bird, And offered burnt offerings on the altar. And the LORD smelled a soothing aroma. Then the LORD said in his heart, "I will never again curse the ground for man's sake, although the imagination of man's heart is evil from his youth; Nor will I again destroy every living thing as I have done. "While the earth remains, seedtime and harvest, cold and heat, winter and summer, And day and night shall not cease." - Gen 8:20 - 22

It took the sacrificial seed of Noah to break the curse upon the ground. Noah's seed broke the curse and established an eternal curse-breaking principle called "SOWING AND REAPING".

God established the principle of sowing and reaping as the way out of the curse of poverty, but disobedience to this law has kept the curse in place. It is the spirit of poverty that makes you to be stingy towards God and his kingdom.

- It is the spirit of poverty that makes you disobey God's economic principles.

- It is the spirit of poverty that makes you unfaithful to God, His word and His ways.

- It is the spirit of poverty that makes you proud and arrogant against your helpers.

- It is the spirit of poverty that makes and
- keeps you lazy.

- It is the spirit of poverty that keeps you away from the information you need for your story to change. So it makes you satisfied with ignorance.

Poverty is a curse that must be broken.

But Christ has rescued us from the curse pronounced by the law. When he was hung on the cross, he took upon himself the curse for our wrongdoing.

For it is written in the Scriptures, "Cursed is everyone who is hung on a tree."

Through the work of Christ Jesus, God has blessed the Gentiles with the same blessing he promised to Abraham, and we Christians receive the promise

Holy Spirit through faith. The Law and God's Promises –Gal 3:13-14.

Jesus has paid the price for our redemption and when we become covenant children of God, the curse of poverty is rendered powerless over us except we invite and permit it back into our lives through *ignorance, unfaithfulness, laziness, pride, sin, disobedience and curse-inviting habits, attitudes and life styles. Like a flitting sparrow, like a flying swallow, So a curse without cause shall not alight.- Proverbs 26:2*

There is no curse that can prevail without a cause, so everyone should make sure they don't

do anything that opens the door for curses to come into their lives, so that the work of redemption can be eternally active in them

He that diggeth a pit shall fall into it; and whoso breaketh an hedge, a serpent shall bite him.- Ecclesiastes 10:8 KJV.

There is a redemptive hedge around every covenant child of God, but when we break the hedge, we permit the enemy to prevail. Keep the edge in place and see the curse stay out.

Many are poor because they are under a curse. We have examined six universal causes of poverty so far. Before we examine the final cause of poverty, I want to re - emphasise the need for you to take all these truths seriously and make necessary adjustments in your life,

because, it is very dangerous for you to ignore these truths now that you have discovered them.

Fight Ignorance with a passion.

Resist Laziness with a passion.

Avoid unfaithfulness like a plague.

Avoid pride like a plague.

Refuse Disobedience with a passion.

Give no place to Curses from now on.

Do these things and see your story change.

(7) **LACK OF INVESTMENT MENTALITY**

In my travels to different nations, I have observed that apart from all the other causes of poverty we have examined, this final one seems to be the most rampant, because many don't even realise it as an issue in their lives.

Surprisingly, a lot of Christians are poor for this reason alone, because the church has taught extensively on all the other causes of poverty we have examined, but little or nothing is taught in the church about investments and the need to develop investment mentality.

This is partly due to the fact that many of the church leaders and teachers that are supposed to teach it are ignorant of it themselves, and those who know about it want to keep it away from the people so as to keep them in religious bondage.

The labour of the foolish wearith every one of them; Because he knoweth not how to go to the city. -Ecclesiastes 10:15

A lot of people labour and labour in vain because they don't know how to develop

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investment mentality, and apply investment principles to get the best out of their labour.

This book is set to settle that problem in your life. Let us go on now and discover how to settle this problem of lack of investment mentality. Poverty, your time is up!

CHAPTER 4

DEVELOPING INVESTMENT MENTALITY

No one will plan your future for you if you don't plan it for yourself.

Lack of investment mentality has kept many people in the place of poverty, lack and hardship.

Anyone who desires to become rich and wealthy must make a conscious effort to “DEVELOP” the mindset required to make it happen.

There are some mindsets that have become prevalent in the lives of many, and these mindsets have hindered the right mentality from being in place. In order to develop investment

mentality, we must eradicate toxic mentalities that exist as hindrances.

FIVE TOXIC MENTALITIES

(1) NOMADIC MENTALITY

The first toxic mentality that must be eradicated is the nomadic mentality. This Nomadic mentality is a kind of vagabond spirit that controls people. Just like nomads in the physical without a fixed location, people with Nomadic Mentality go from job to job, place to place, business to business, church to church etc. without focus and consistency. They lack the staying power to concentrate on one thing until it produces.

Nomads are wanderers without any plan to own anything. All they do is wipe out the resources they see in a place and move on to the

next place. Two major characteristics of nomads are:

✚ No fixed address – they have no fixed address but wander from place to place.

✚ Consume only, don't plant – they consume all they see and don't plant or produce.

Now the LORD had said unto Abram, Get thee out of thy country, and from thy kindred, And from thy father's house, unto a land that I will shew thee. And I will make of thee a great nation, And I will bless thee, and make thy name great ;And thou shalt be a blessing. And I will bless them that bless thee,And curse him that curseth thee: and in thee shall all families Of the earth be blessed. So Abram departed, as the LORD had spoken unto him; and Lot went with him: and Abram was

seventy and five years old When he departed out of Haran.Gen 12: 1 - 4

Abraham the father of faith came from a nomadic background, but God had to call him out and upgrade him in order to change his story. You can't prosper with nomadic mentality.

Abraham had to eradicate and break free from nomadic mentality in order to possess the land God promised him. Abraham was the first man in the bible to buy land and pay for it.

Even though God had promised him Canaan, he still had to buy into it to activate the total possession.

And Abram took Sarai his wife, and Lot his brother's son, and all their substance that

they had gathered, and the souls that they had gotten in Haran; and they went forth to go into the land of Canaan; and into the land of Canaan they came. And Abram passed through the land unto the place of Sichem, unto the plain of Moreh. And the Canaanite was then in the land. And the LORD appeared unto Abram, and said, Unto thy seed will I give this land: and there builded he an altar unto the LORD, who appeared unto him. And he removed from thence unto a mountain on the east of Bethel, and pitched his tent, having Bethel on the west, and Hai on the east: and there he builded an altar unto the LORD, and called upon the name of the LORD. And Abram journeyed, going on still toward the south. -Gen 12: 5 - 9

Verse seven reveals the promise of God to give Abraham the land just like he has promised to give us the “wealth of the wicked,].” However, Genesis 23 gives us great insight.

And Sarah was an hundred and seven and twenty years old: were the years of the life of Sarah. And Sarah died in Kirjatharba; the same is Hebron in the land of Canaan: and Abraham came to mourn for Sarah, and to weep for her. And Abraham stood up from before his dead, and spake unto the sons of Heth, saying.

I am a stranger and a sojourner with you: give me a possession of a burying place with you, that I may bury my dead out of my sight. And the children of Heth answered Abraham, saying unto him. Hear us, my lord: thou art a mighty prince among us: in the choice of our sepulchres bury thy dead; none of us shall withhold from thee his sepulchre, but that thou mayest bury thy dead. And Abraham stood up, and bowed himself to the people of the land, even to the children of Heth And he communed with them, saying, If it be your mind that I

should bury my dead out of my sight; hear me, and intreat for me to Ephron the son of Zohar. That he may give me the cave of Machpelah, which he hath, which is in the end of his field; for as much money as it is worth he shall give it me nor a possession of a burying place amongst you. And Ephron dwelt among the children of Heth: and Ephron the Hittite answered Abraham in the audience of the children of Heth, even of all That went in at the gate of his city, saying, Nay, my lord, hear me: the field give I thee, and the cave that is therein, I give it thee; in the presence of the sons of my people give I it thee: bury thy dead.

And Abraham bowed down himself before the people of the land. And he spake unto Ephron in the audience of the people of the land, saying, But if thou wilt give it, I pray thee, hear me: I will give thee money for the field; take it of me, and I will bury my dead there. And Ephron

answered Abraham, saying unto him. My lord, hearken unto me: the land is worth four hundred shekels of silver; what is that betwixt me and thee? Bury therefore thy dead.

And Abraham hearkened unto Ephron; and Abraham weighed to Ephron the silver, which he had named in the audience of the sons of Heth, Four Hundred Shekels of Silver, Current money with the merchant. And the field of Ephron, which was in Machpelah, which was before Mamre, the field, and the cave which was therein, and all the trees that were in the field, that were in all the borders round about, were made sure. Unto Abraham for a possession in the presence of the children of Heth, before all that went in at the gate of his city. And after this, Abraham buried Sarah his wife in the cave of the field of Machpelah before Mamre: the same is Hebron in the land of Canaan.

And the field, and the cave that is therein, were made sure unto Abraham for a possession of a burying place by the sons of Heth. - Gen 23:1 - 20

I had to lay it all here for clarity since I am not sure you would read it on your own. Can you now see Abraham paying for land, a land that was already promised him by God? He had a part to play, and he played his part.

Just as Abraham did, you also have a part to play in order to partake of the wealth transfer agenda of God.

Let go of Nomadic Mentality as your first step.

(2) CONSUMER MENTALTY

The second toxic mentality that must go is the Consumer Mentality.

To always consume without producing is a great error. Many people spend all their lives consuming everything they get without any provision for savings and investment.

Be sensible and store up precious treasures don't waste them like a fool. -Proverb 21:2 CV
There is treasure to be desired and oil in the dwelling of the wise; but a foolish man spendeth it up. -Proverb 21:20 KJV

There is desirable treasure and oil in the dwelling of the wise; But a foolish man squanders it. Proverbs 21:20 NJKV

The wise have wealth and luxury, but fools spend whatever they get. -Proverbs 21:20 NLT

There are precious treasure and oil in the dwelling of the wise but a self-confident and

*foolish man swallows it up and wastes it -
Proverbs 21:20 AMP*

I decided to use various translations to help you realise the danger of this Consumer Mentality.

To consume all that you have is foolishness and closes the door of riches and wealth against you. Many live a prodigal lifestyle of unrestrained spending and end up in shame, poverty, lack and hardship.

The secret to the wealth of Egypt and their survival in the time of famine was the wisdom of God that came through Joseph. He counselled Pharaoh against consumer mentality, and enforced a savings and investment culture by asking that twenty percent (20%) of all their proceeds be saved and reinvested.

Now therefore let Pharaoh look out a man discreet and wise, and set him over the land of Egypt. Let Pharaoh do this and let him appoint officers over the land, and take up the fifth part of the land of Egypt in the seven plenteous years. And let them gather all the food of those good years that come, and lay up corn under the hand of Pharaoh, and let them keep food in the cities.

And that food shall be for store to the land against the seven years of famine, which shall be in the land of Egypt; that the land perish not the famine, Don't consume everything so that you will save your future from shame. -Gen 41:33 - 36

Today we hear of a phrase like "Third World Nations" even though God created only one world. Why do you think some nations are classified third world? Your guess is right, they

are consumer nations. They consume more than they produce and that keeps them at the bottom of the economic ladder, because their money exits their system to pay for their importation from producer nations.

Let go of Consumer Mentality as your second step.

3) VICTIM/ENTITLEMENT MENTALITY

The third toxic mentality that needs to be eradicated is the victim and entitlement mentality.

That mindset of always feeling victimised, marginalised etc. and always feeling that someone owes you something must go. No one can make you fail without your permission, so whatever you allow or permit is what you get. Giving excuses and shifting blames are trademarks of this mindset.

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“It’s because I’m black”.

“It’s because I’m a woman”.

“It’s because I’m a minority”.

“It’s because I’m an orphan”.

“It’s because of the devil”.

“It’s because of my enemies”.

“It’s because I’m not educated”.

“It’s because I’m from a poor family” etc.

Amazingly, for every excuse you give, there are a thousand and one people with worse circumstances that have made it. Victim Mentality keeps you in the same spot for life except you eradicate it.

A CASE STUDY

After this there was a feast of the Jews, and Jesus went up to Jerusalem. Now there is in Jerusalem by the Sheep Gate a pool, which is

called in Hebrew, Bethesda, having five porches. In these lay a great multitude of sick people, blind, lame, paralyzed, waiting for the moving of the water.

For an angel went down at a certain time into the pool and stirred up the water; then whoever stepped in first, after the stirring of the water, was made well of whatever disease he had Now a certain man was there who had an infirmity thirty-eight years.

When Jesus saw him lying there, and knew that he already had been in that condition a long time, He said to him, "Do you want to be made well?" The sick man answered Him, "Sir, I have no man to put me into the pool when the water is stirred up; but while I am coming, another steps down before me." Jesus said to him, "Rise, take up your bed and walk." ⁹And immediately

the man was made well, took up his bed, and walked.

And that day was the Sabbath. The Jews therefore said to him who was cured, "It is the Sabbath; it is not lawful for you to carry your bed." ¹¹He answered them, "He who made me well said to me, 'Take up your bed and walk.' " Then they asked him, "Who is the Man who said to you, 'Take up your bed and walk'?" But the one who was healed did not know who it was, for Jesus had withdrawn, a multitude being in that place. Afterward Jesus found him in the temple, and said to him, "See, you have been made well. Sin no more, lest a worse thing come upon you." -John 5:1 -14

For thirty-eight years, this man remained in bondage not because the devil was so powerful, or God was powerless, but because his victim mentality kept him bound. A closer look at the

story of this man reveals his cooperation with his predicament.

(A) If he was really desperate about his situation, he should have been able to discern the season when angels come to trouble the water. After thirty-eight years, that is not too much to expect of him.

(B) If you think that was too much to expect, then I should have expected him to stay inside the water and let the angel meet him there when he comes.

God would have noticed his desperation and changed his story. Jesus asked him a simple question “Do you want to be made well?” and he went into victim mode with stories. To prove my point, while he was ranting his excuses, he said, “While I am coming, another steps down

before me". That goes to show that even though he knew that the opportunity for his freedom was in the pool, he still stayed far away, such that others were closer to the pool than he was. Why stay far away from what will bless you?

(C) He said, "While I am coming" so it means he could move by himself, so why was he saying, "I have no man to help me". You can see the victim and entitlement mentality in operation. Why blame someone for what you allow, and why expect others to do for you what you can do for yourself?

(D) If he was really desperate for freedom, why did he settle for the pool as the only option for his freedom, when many other divine opportunities were in place? He could have gone to one of Jesus' numerous crusades, gone to look for Jesus or sought help just like the

Centurion (Lk 7: 1 - 10), Jairus (Mk 5:21 - 43), the Syrophenician woman (Matt 15:21 - 28), Bartimaeus (Mk 10:46 - 52) or even the woman with the issue of blood (Mk 5:21 - 43).

I could go on and on, but I guess I have proved my point. Victim and entitlement mentality will keep you in the same spot and level for life except it is eradicated. Let go of victim and entitlement mentality as your third step.

(4) CIVIL SERVICE / SALARY MENTALITY

The fourth toxic mentality that must go is the civil service, salary or wage mentality. Many stay in the poverty zone because they live all their lives expecting their boss, their employer, the government, or their salary to make them rich and wealthy. Wake up!

- Your boss is not your source but just a resource.
- Your job is not your source but just a resource.
- Your employer is not your source but just a resource.
- The Government is not your source but just a resource.
- Your salary is not your source but just a resource.

It is not your employer's responsibility to make you rich, the responsibility is yours. It is not even the Government's responsibility to make you rich.

The government is to create an enabling environment for you, while your employer is to pay you a salary, which becomes your seed for investment and wealth creation. It is not how much you earn that matters, but what you do

with what you earn. So, no matter what you are paid, if you do the right thing with your salary, you can change your story.

You must move from salary mentality to income mentality. When there is a shift in your mindset, you suddenly grasp the difference between being a salary earner and being an income earner.

If you hope to become rich and wealthy through your salary alone, you may wait for long. Only two percent of the millionaires in the world become one through receiving salaries.

Salary:

- It is fixed.

- It is determined by someone else or some people decide on the figures.

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- It doesn't increase except someone else or some people so decide.
- It will only come when you labour for it, no work – no pay.
- It is never a true reflection of your worth, your value and your results. It is a limitation on your true potential.
- It stops when you stop working or producing.
- It can be delayed, withheld, penalised, deducted and stopped by someone else. The list is endless whereas an income is the exact opposite.

Income:

- It is not fixed but varies per time.

- Someone else does not determine it.
- It increases exponentially without people's limitation.
- It comes whether you labour or not because the system operates itself. With salary, you work for money. With income, money works for you.
- It reflects your true Worth, Value and Ability.
- It is free from the manipulation and oppression of man.

Case Study One

And it came to pass, that when Isaac was old, and his eyes were dim, so that he could not see, he called Esau his eldest son, and said unto him,

My son: and he said unto him, Behold, here I am. And he said, Behold now, I am old, I know not the day of my death:

Now therefore take, I pray thee, thy weapons, thy quiver and thy bow, and go out to the field, and take me some venison; And make me savoury meat, such as I love, and bring it to me, that I may eat; that my soul may bless thee before I die.

And Rebekah heard when Isaac spake to Esau his son. And Esau went to the field to hunt for venison, and to bring it. And Rebekah spake unto Jacob her son, saying, Behold, I heard thy father speak unto Esau thy brother, saying, Bring me venison, and make me savoury meat, that I may eat, and bless thee before the LORD before my death. Now therefore, my son, obey my voice according to that which I command thee.

Go now to the flock, and fetch me from thence two good kids of the goats; and I will make them savoury meat for thy father, such as he loveth: And thou shalt bring it to thy father, that he may eat, and that he may bless thee before his death. -Gen. 27:1 - 10

Esau is like a salary earner that needs to hunt to eat. He is an example of hard work and muscle power, which is always slow in producing. However Jacob is like an income earner that has a business.

An investment or wealth creation system is in place. Read the remaining verses of that chapter and see the triumph and advantage of smart work over hard work, brainpower over muscle power, and income over salary.

What Esau went to hunt and labour to get, Jacob reared at the backyard.

When the right mentality is in place, you put a male and female together and start a race, instead of going to the bush every time.

Case Study Two

The income and investment mentality that gave Jacob an edge above Esau was what gave him victory over a master mafia like Laban. He refused to remain under the bondage of salary mentality even though he subjected himself to it for a while.

And it came to pass, when Rachel had born Joseph, that Jacob said unto Laban, Send me away, that I may go unto mine own place, and to my country. Give me my wives and my children, for whom I have served thee, and

let me go: for thou knowest my service which I have done thee. And Laban said unto him, I pray thee, if I have found favour in thine eyes, tarry: for I have learned by experience that the LORD hath blessed me for thy sake.

And he said, Appoint me thy wages, and I will give it. And he said unto him, Thou knowest how I have served thee, and how thy cattle was with me. For it was little which thou hadst before I came, and it is now increased unto a multitude; and the LORD hath blessed thee since my coming: and now when shall I provide for mine own house also? And he said, What shall I give thee? And Jacob said, Thou shalt not give me any thing: if thou wilt do this thing for me, I will again feed and keep thy flock: I will pass through all thy flock to day, removing from thence all the speckled and spotted cattle, and all the brown cattle among the sheep, and the spotted and speckled among the goats: and of

such shall be my hire. So shall my righteousness answer for me in time to come, when it shall come for my hire before thy face: every one that is not speckled and spotted among the goats and brown among the sheep, that shall be counted stolen with me. And Laban said, Behold, I would it might be according to thy word.

And he removed that day the he goats that were rings-raked and spotted, and all the she goats that were speckled and spotted, and every one that had some white in it, and all the brown among the sheep, and gave them into the hand of his sons.

And he set three days' journey betwixt himself and Jacob: and Jacob fed the rest of Laban's flocks. And Jacob took him rods of green poplar, and of the hazel and chestnut tree; and pilled white strakes in them, and made the white appear which was in the rods. And he set the

rods which he had pilled before the flocks in the gutters in the watering troughs when the flocks came to drink, that they should conceive when they came to drink.

And the flocks conceived before the rods, and brought forth cattle ringstraked, speckled and spotted. And Jacob did separate the lambs, and set the faces of the flocks toward the ringstraked, and all the brown in the flock of Laban; and he put his own flocks by themselves, and put them not unto Laban's cattle. And it came to pass, whensoever the stronger cattle did conceive, that Jacob laid the rods before the eyes of the cattle in the gutters, that they might conceive among the rods. But when the cattle were feeble, he put them not in: so the feebler were Laban's, and the stronger Jacob's.

And the man increased exceedingly, and had much cattle, and maidservants, and

labelled prosperity today is nothing but materialism and self-centeredness. If your only reason for wanting to be rich and wealthy is so that you can acquire material possessions and get comfort for your self-alone, then your mindset is wrong. You must move from prosperity-mindedness to posterity-mindedness, with a desire to use your wealth not only to positively affect your generation, but also leave a legacy for future generations.

The five toxic mentalities examined must be fully eradicated in order to make room for the development of an investment mentality.

Investment Mentality Defined

Having seen the toxic mentalities that we have examined, one needs to have a full insight into what investment mentality really is, so as to be able to rightly develop it.

Before we define investment mentality, I want to define some vital terms for mutual understanding.

Mentality:

This is defined as a mindset, thought pattern, perception, paradigm, or a way of thinking.

Posterity:

What proceeds from you to your descendants or succeeding generations?

Legacy:

Something left by will to the next generation.

Investment:

It is a vehicle (channel), structure, system or asset that helps in the accumulation and multiplication of money from time to time without stress or any addition to the original

input. It can be tangible like real estate or businesses; it can also be intangible like stocks, bonds, money market etc.

Asset:

Anything you acquire that continues to increase in value or brings continual income to you.

Liability:

Anything you acquire that continues to decrease in value or takes money away from you for maintenance and upkeep. Some categorize liability as depreciating asset or necessary liability.

Investment Mentality:

Is a mindset that is concerned about the multiplication of all that one has.

When investment mentality is in place, you are always looking for avenues to multiply what

you have through different investment vehicles (channels) instead of consuming or wasting it.

Investment Mentality:-

Is a mindset that is concerned about the acquisition of assets and not liabilities.

When investment mentality is in place, you will be careful what you do with your money, and anytime money is to exit your hand, you make sure it is for the acquisition of an asset and not liabilities.

Investment Mentality:

Is a mindset that is concerned about bringing you to a level in life where money works for you instead of you working for money.

When investment mentality is in place, even though you may start out working for money

like many of us do, you will have a plan, and a strategy in place to change your status, and come to a level of financial independence where you no longer work for money, but have put money to work on your behalf.

This is what this book is all about. It is a tool to help you develop this mindset, help you discover how to put money to work and become financially free.

How do you develop investment mentality?

Simple.

- ✚ Eradicate the toxic mentalities,
- ✚ Educate yourself on what investment mentality is.
- ✚ Make a decision to adjust your mindset from toxic to investment and it is done!

It's as simple as that - you just MAKE THE DECISION TO MAKE ADJUSTMENTS.

✚ How do you know if you have developed investment mentality? Simple.

✚ What have you been doing with your money before now?

✚ What will you do with your money after now?

There are only three things everyone does with money. Where you belong in the three categories determines whether you are still operating within the toxic mindset or investment mindset.

THREE THINGS PEOPLE DO WITH MONEY

(1) WASTE IT: -

One of the things people do with money is to waste it, and this is what foolish people do. They spend all they have riotously like the prodigal son.

They labour and labour with nothing to show for it because, all they make is wasted on liabilities and perishables. One of the secrets behind this waste in people's lives is the spirit of poverty. The spirit of poverty manipulates people's minds and makes them acquire things they don't want or need by impulse. The spirit of poverty motivates most impulse purchases and emotional purchases.

I did a teaching some time ago on "Freedom From The Spirit of Waste" and

revealed how the spirit of poverty makes people waste time, waste opportunities, waste relationships, waste their health, waste their lives, waste their resources etc.

After the service, a lady came to me and asked for prayer against that spirit. I asked her why she thought she needed that freedom, and she revealed to me that she buys three to four new clothes every month without even wearing them. This was about the seventh month of that year and she had over twenty new clothes she had bought and never worn in her wardrobe. I asked her some simple investment questions thus:

✚ Do you have a plot of land, house or real estate investment?

✚ Do you have a portfolio of shares, bonds etc? Do you have any fixed deposits, or heavy savings?

✚ Do you have a car of your own?

To all the questions she answered No!

I counselled her, prayed for her and gave her some assignments. Today that same woman is an international businesswoman with her own business, investment portfolio, real estate etc. She is today a millionaire because she broke free from waste and became an investor.

“Povertrinity”

The spirit of poverty works in people’s lives through three channels, which I call the POVERTRINITY.

✚ The Waster: - The force behind every form of waste

✚ **The Devourer:** - The force behind every unexpected expense that comes to devour your resources.

✚ **The Emptiers:** - The force behind every tragedy and calamity that empties you of all the fruit of your labour.

Are you a waster? It's time to change.

- I have seen people waste five years of savings on a one-day wedding ceremony.
- I have seen people waste huge resources on the naming ceremony of “Child number four” even though they are still tenants in one tenement room.
- I have seen people waste money on clothes, shoes, jewelry, electronic gadgets, handsets etc.

even though they have no single plot of land to their name.

- I have seen waste in many people's lives. I have seen people justify waste, celebrate waste and enjoy waste only to end up in shame.

- 'What will people say?' has kept many people in the wasteland.

- 'How will people feel?' has kept many people in the wasteland.

If you want to become rich and wealthy, you must rise above being manipulated and influenced by people's opinions, and status symbols.

When I got married, I did not print any wedding card. I did not buy or wear a new suit. I did not

even have a reception. Strange! Isn't it? All the money that could have been wasted on those liabilities was well invested in something that has a lifetime value both for my generation and the next.

Don't be a waster! That's what fools are with money. If you used to be a waster, change now and prove you now have investment mentality.

WISDOM ABOVE WASTE

- Never allow any form of waste in your life from today. (Food, Money, Time, Opportunities, Resources etc.)

- Never buy what you don't need except it is really needed.

- Never spend money in haste - always think before you spend.
- Never put money into what you have not investigated.
- Always balance your emotion with divine leading. No impulse buying.
- Always use money with a vision and for a definite purpose.

(2) SPEND IT: -

The second thing people do with money is to spend it. This is what average people do all over the world; they make money, spend it all on bills and necessary liabilities, and start looking for money again. It is called the *rat race*. It's an evil cycle that keeps people locked in.

. TAKE A DAY - SEE
 The Poverty Cycle
 The Average
 SAVING INVESTMENTS

Due to this poverty cycle, many people have no savings and no investments in place. They have “sincerely wrong” excuses for not being able to save or invest; - Bills, Bills and more Bills.

This is the story of every average person because the typical mentality of these people operates thus.

MAKE OR GET MONEY

↓
SPEND IT ON YOUR NESSECITIES (BILLS ETC)

↓
SAVE AND INVEST IF YOU HAVE ANYTHING LEFT

↓
GIVE SOME TO GOD IF ANY

If you are thinking like this and operating like this without any plan to change -YOU MAY NEVER BECOME RICH AND WEALTHY.

To break free from this cycle of poverty, and a life of ever spending and never investing, you must embrace a reverse mentality, which is the investment mentality we have talked about.

THE RIGHT MENTALITY

MAKE OR GET MONEY

↓
SETTLE GOD FIRST (minimum of 10% of all income)

↓
SETTLE SAVINGS AND INVESTMENT (minimum of between 10 - 20% of your income)

↓
SPEND THE REST (maximum of 70% of your income).

If you think the above is impossible, then forget the possibility of ever becoming rich and wealthy, because no one will plan your future for you if you don't plan it for yourself. You must avoid trying to keep up with the Joneses, cut your coat according to the material available to you and not your size, because your size may

be bigger than your material due to overweight, desires and wants. Live within your means.

One amazing thing about the average person is that they always find a way to pay their bills, and this bill-paying ability is all you need to change your story. All you need to do is include God and your future (Savings, Investments) in your bills. Pay God and yourself (future) first and live on the rest.

If the 30% you are now being taught to set aside for God and your future becomes a new bill which the Government imposes on you, you will find a way to pay; so consider it as a bill to secure your future or you have no future. Simple!

Are you a spender? Change the cycle and get out of the rat race.

GUIDELINES FOR WISE SPENDING Ask yourself this question before you spend next time.

- DO I REALLY NEED IT?
- IS THE PRICE RIGHT?
- IS THE TIMING RIGHT?
- IS THERE A SUBSTITUTE FOR IT?
- IS THERE ANY MAJOR DISADVANTAGE?
- HAVE I RESEARCHED THE ITEM?
- WILL ITS VALUE INCREASE?
- DOES IT REQUIRE EXPENSIVE UPKEEP?

- HAVE I COMPARED PRICES?

- IS MY SPOUSE IN AGREEMENT?

- WILL I STILL WANT IT THIS BAD NEXT WEEK, NEXT MONTH OR NEXT YEAR AS I DO TODAY OR DOES DELAY MEAN DENIAL?

- WILL THIS PURCHASE IMPROVE THE QUALITY OF MY LIFE?

- IS IT AFFORDABLE WITHIN MY PRESENT FINANCIAL CAPABILITY AND BUDGET?

- DOES IT COMPLEMENT MY CHRISTIAN TESTIMONY?

- WILL IT HELP ME ACHIEVE GOD'S GOALS AND PURPOSE FOR MY LIFE?

- THIS AND MANY MORE SHOULD BE CONSIDERED BEFORE THE NEXT SPENDING.

(3) INVEST IT:-

The third option to the use of money is what only few do with it. Many waste money; and many spend money, but only few people invest money.

Fools waste money; average people spend money, but wise people invest money.

The major proof that you have eradicated toxic mentalities, and have investment mentality in place is that, you no longer live your life wasting or spending alone, but you are primarily into investment of money.

Many find it difficult to develop investment mentality and practice wealth creation

principles because, they don't know how to relate with the factors that affect the kind of mentality they have in place, and also affect the mentality that rules them at all times.

MENTALITY SHAPERS

(1) YOUR UPBRINGING FAMILY BACKGROUND

Many people stay at the bottom of life's ladder because they refuse to divorce themselves from things they have picked up and operate by based on their upbringing and background.

You may have a negative and terrible background or upbringing, and that definitely contributes to shape the kind of mentality you have, but you must never allow your background to hinder your higher ground.

In those days they shall say no more, The fathers have eaten a sour grape, and the children's teeth are set on edge. - Jeremiah 31:29

What mean ye, that ye use this proverb concerning the land of Israel saying, The fathers have eaten sour grapes, and the children's teeth are set on edge? As I live, saith the Lord GOD, ye shall not have occasion any more to use this proverb in Israel. -Ezekiel 18:2 - 3

No more shall you follow the evil pattern of your father's house. Break free from the collective captivity of your background, separate yourself from evil inheritance and plug into God.

And it came to pass the same night, that the LORD said unto him, Take thy father's young bullock, even the second bullock of seven years

old and throw down the altar of Baal that thy father hath, and cut down the grove that is by it:

And build an altar unto the LORD thy God upon the top of this rock, in the ordered place, and take the second bullock, and offer a burnt sacrifice with the wood of the grove which thou shalt cut down. Then Gideon took ten men of his servants, and did as the LORD had said unto him: and so it was because he feared his father's household, and the men of the city, that he could not do it by day, that he did it by night.

And when the men of the city arose early in the morning, behold, the altar of Baal was cast down, and the grove was cut down that was by it, and the second bullock was offered upon the altar that was built. And they said one to another, Who hath done this thing?

And when they enquired and asked, they said, Gideon the son of Joash hath done this thing. Then the men of the city said unto Joash, Bring out thy son, that he may die: because he hath cast down the altar of Baal, and because he hath cut down the grove that was by it.

And Joash said unto all that stood against him, Will ye plead for Baal? will ye save him? he that will plead for him, let him be put to death whilst it is yet morning: if he be a god, let him plead for himself, because one hath cast down his altar. Therefore on that day he called him Jerubbaal, saying, Let Baal plead against him, because he hath thrown down his altar. -Judges 6:25 - 32

It's time to pull down every mental stronghold that has been erected in your mind as a result of your upbringing or background. Gideon had to

deal with the altars of his father's house to enter into his destiny.

And he said unto him, Oh my Lord, wherewith shall I save Israel? Behold, my family is poor in Manasseh, and I am the least in my father's house. - Judges 6:15

The above verse revealed the effect of his background on his mentality, and how it almost robbed him of his destiny. God had to instruct him to destroy the physical altar that enforced the mental stronghold.

Did you notice how his father defended him in the precious verses we read (Judges 6:25 - 32). That goes to prove that even the father was tired and seeking a way out, but did not have the courage to do it. Don't settle for less, those

ahead of you may be tired of the bondage and hoping you will be the deliverer.

(2)YOUR ENVIRONMENT

The second thing that shapes people's mentality apart from their upbringing is their environment. Your environment has a lot to do with your mentality and progress in life. Even the bible supports the fact that a change of environment leads to a change of mentality,

- Where you live matters.
- Where you work matters.
- Where you worship matters.

When a shark is kept in an aquarium, the longest it can grow into is just few inches because of its environment, but put the same shark into the ocean and it grows into its full potential.

Now the LORD had said unto Abram, Get thee out of thy country, and from thy kindred, and from thy father's house, unto a land that I will shew thee: And I will make of thee a great nation, and I will bless thee, and make thy name great; and thou shalt be a blessing:

And I will bless them that bless thee, and curse him that curseth thee: and in thee shall all families of the earth be blessed. So Abram departed, as the LORD had spoken unto him; and Lot went with him: and Abram was seventy and five years old when he departed out of Haran. -Gen 12:1 - 4

For seventy-five years, Abraham's destiny was limited by his environment. Due to his environment:

- He was disconnected from faith in God.
- He was childless after years of marriage.

- He was living below the plan and purpose of God.
- He was operating below his full potential.
- He was a local champion instead of a world changer.

In order for God to use him, bless him and make him a blessing, God had to move him out of his environment to upgrade his mentality.

- If you are not updated, you stay outdated.
- If you are not inspired, you expire.
- If you are not upgraded, you stay downgraded.
- If you are not in the know, you can't be in the flow.
- If you are not informed, you become deformed.

For Abraham, he needed a physical change of environment, but for some of us, we just need to grow beyond our environment so that instead of the environment affecting your mentality, you affect your locality from your higher level.

After these things the word of the LORD came unto Abram in a vision, saying, Fear not Abram: I am thy shield, and thy exceeding great reward. And Abram said, Lord GOD, what wilt thou give me, seeing I go childless, and the steward of my house is this Eliezer of Damascus? And Abram said, Behold, to me thou hast given no seed: and, lo, one born in my house is mine heir. And, behold, the word of the LORD came unto him, saying, This shall not be thine heir; but he that shall come forth out of thine own bowels shall be thine heir. And he brought him forth abroad, and said, Look now toward heaven, and tell the stars, if thou be able to number them: and he said unto him, So shall

thy seed be. And he believed in the LORD; and he counted it to him for righteousness - Genesis 15:1 - 6

Few years later when his mentality was being corrupted again, all that God did was to bring him out again and lift him above his environment. He told him to look towards heaven so that his perception and mindset could be upgraded again. DON'T ALLOW YOUR ENVIRONMENT LIMIT YOUR DESTINY.

(3)YOUR EXPOSURE

The third thing that affects and shapes peoples mentality is their level of exposure. Many people are born, live and die within one state of their entire nation without ever stepping out to know that the world does not start and end in their state. Lack of exposure has made a lot of

people to have very primitive, myopic and warped views of things and life in general.

Wisdom is the principal thing; Therefore, get wisdom. And in all your getting, get understanding. -Proverb 4:7 NKJV

Getting wisdom is the most important thing you can do! And whatever else you do, get good judgment. -Proverb 4:7 LB

Wisdom demands that we do what we can to get wisdom and understanding in areas where we lack. Traveling, Excursions, Books, Tapes, Magazines, Videos, Documentaries, Biographies, Networking etc., are all things that can help us get exposed. (What you expose yourself to determines the exposure you get, so you need to be careful of any of these that you expose

yourself to. Avoid exposure to things that would pollute your destiny).

Buy the truth, and do not sell it, Also wisdom and instruction and understanding. -Proverb 23:23

When last did you read a book?

When last did you go on an excursion?

When last did you take a trip out of your locality?

When last did you expose yourself to something new and beneficial?

DON'T ALLOW LACK OF EXPOSURE DEPRIVE YOU OF YOUR FUTURE.

(4) YOUR ASSOCIATION / RELATIONSHIP

A farmer once stumbled on the eggs of an eagle on the mountain and came back home to his

farm with one of the eggs. He placed the egg among the chickens' eggs for his chicken to brood over like the other eggs. After a while, the eaglet was hatched and lived with all the other chickens in the farm.

- He lived where they lived,
- He did what they did,
- He feared what they feared,
- He ate what they ate,
- He behaved the way they behaved,
- He suffered what they suffered.

The more he grew, the more he noticed some differences between him and the other chicks. One day he heard the cry of the mother eagle and something rose up within him, he spread his wings, surrendered to the wind and soared away into the sky.

From day one, the eaglet had the potential to fly and reign in majesty, but his association with chickens limited him and shaped his mentality until he broke free.

Do not be deceived: "Evil company corrupts good habits." -1 Corinthians 15:33.

Your association affects your location and your destination in life.

It is deceptive to think you can have evil association and end up in a good destination. Show me your friends, and I will show you the kind of person you are, because like the saying goes, birds of a feather, flock together.

"You cannot sleep on the lap of Delilah and wake up at the bosom of Abraham"

Wisdom man

*He who walks with wise men will be wise,
But the companion of fools will be destroyed. -
Proverb 13:20*

You cannot argue against reality, your association affects your mentality and determines your destiny. Be wise and choose your friends with care.

**DON'T ALLOW YOUR ASSOCIATION
HINDER YOUR EXALTATION.**

(5)YOUR VISION: -

A man was jogging round a river where people came to fish. After few rounds of jogging, he noticed that one man that was fishing had a rod in his hand with which he measured any fish he caught before putting them in his basket or

throwing them back into the river. Out of curiosity, he walked up to the man and asked “Sir, what is the rationale behind your action, why catch a fish and throw it back into the river”?

His reply was surprising; he replied and said, “the rod in my hand is the size of my frying pan which I measured with this rod before leaving home, so what I do is simple.

Any fish I catch that is longer than the rod will not fit into my frying pan so I throw it back into the river. However, I retain anyone which fits within the length of the rod because it will fit into my frying pan.” Isn’t that amazing! If your frying pan is too small, can’t you get a bigger one instead of limiting your destiny by your frying pan?

My people are destroyed for lack of knowledge. Because you have rejected knowledge, I also will reject you from being priest for me; because you have forgotten the law of your God, I also will forget your children. -Hosea 4:6

Many people are just like that man, our vision is too small to accommodate the great things that God has in store for us, so we throw away opportunities, and mess ourselves up due to our micro vision. Dream big to become big because we serve a big God.

TO BE A MILLIONAIRE, THINK LIKE A MILLIONAIRE.

Without guidance from God, law and order disappear, but God blesses everyone who obeys his Law. CEV Proverbs 29:18.

*Where there is no vision, the people perish: but he that keepeth the law, happy is he. KJV.
Proverbs 29:18*

Where there is no revelation, the people cast Off restraint; But happy is he who keeps the law. NKJV. Proverbs 29:18

When people do not accept divine guidance, they run wild. But whoever obeys the law is happy. NLT Proverbs 29:18

Where there is no vision [no redemptive revelation of God], the people perish; but he who keeps the law [of God, which includes that of man] - blessed

*(Happy, fortunate and enviable is he) AMP)
Proverb 29:18*

DON'T ALLOW YOUR VISION LIMIT YOUR PROVISION

(6)GOD'S WORD:

Another powerful mentality shaper is the word of God. I have seen nobodies become some bodies as a result of their encounter with the word of God.

I am a testimony of what God's word can do in the mind and life of a man. When I gave God's word a place in my heart, God gave me a place on earth.

*Study to show thyself approved unto God, a workman that needeth not to be ashamed, rightly dividing the word of truth. - 2 Tim 2:15
KJV*

There are three things I do regularly among other things especially as regards God's word.

- I read the bible through once every year.
- I read Proverbs through every month, one chapter per day.
- I read an average of one book per week and I have done this consistently for over fifteen years.

Today the wisdom of God is one of my greatest assets due to this discipline. Start giving place to God's word and let the word work wonders in your mind and in your life.

In the beginning was the Word, and the Word was with God, and the Word was God. He was in the beginning with God. All things were made through Him, and without Him nothing was made that was made.

In Him was life, and the life was the light of men. And the light shines in the darkness, and the darkness did not comprehend it. -John 1:5 NKJV

CHANGE YOUR WORLD WITH THE WORD OF GOD

(7)THE HOLY SPIRIT:-(The Anointing)

The final mentality shaper is the Holy Spirit or the anointing of God coming upon someone's life. An auction once took a new dimension sometimes ago due to a strange episode that happened. Many people gathered in a big hall for a special auction when the auctioneer picked up a dirty, rickety looking, old violin as the first item to be auctioned. He started his offer from one hundred dollars but people started pricing it down instead of up. Someone shouted sixty dollars; another forty etc.

The drama continued until an elderly man in the crowd stood up and walked towards the stage when the violin was at the twenty-dollar level. The elderly man collected the violin from the auctioneer, dusted, adjusted, tuned and played it a little. He adjusted and tuned it again. Few minutes later, he began to play on the violin as the sound filled the room. Everybody was awe stricken by the potential in the violin. After he was through, he dropped the violin and went back to sit without saying a word. Now when the auctioneer picked up the violin, he started afresh from one thousand dollars. That night, the violin ended up being sold for over ten thousand dollars. What made the difference between being sold for below one hundred dollars and being sold for over ten thousand dollars? Simple!

What made the difference was the touch of the master's hand and his ability to bring the best

out of the violin by revealing its buried potential for all to see.

Many of us are like the violin, with mentalities that cheapen and keep us devalued, but when we allow the Holy Spirit touch us and release his anointing upon us, our mentality will change, our value will increase and our potential will be maximised.

One other discipline I have cultivated that will help shape your mentality too is this.

 I pray in the Holy Spirit for a minimum of one hour every day.

Praying in the Holy Spirit helps you operate in the mind of Christ, and it reforms your mentality. Well, we have dwelt enough on this. It's time to go on to the next

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chapter. Now that the issue of investment mentality has been well dealt with, I want us to balance it up in the next chapter so as to deal with some religious mindsets and strongholds that can hinder this new mentality.

CHAPTER 5

THE POWER TO GET WEALTH

*NO ONE HAS THE POWER TO MAKE YOU
FAIL WITHOUT YOUR PERMISSION*

Wisdom Man

There is the story of a very wealthy man who had an only daughter that was of marriageable age. He made an announcement for any eligible bachelor who wanted the hand of his daughter in marriage to show up in his estate mansion for a special contest.

On the proposed day, hundreds of men from the entire region gathered, ready to be the lucky one. The wealthy man came and addressed the crowd thus.

“Welcome young men into my humble abode. I believe you all know why you are here. I have a little assignment for all of you, and whoever passes the test will not only have the hand of my daughter in marriage, but also have a million dollars instant reward, come with me please”

They all followed him to an Olympic-size swimming pool in his estate. He threw fresh meat into the pool and many alligators come to the surface to feast, all the young men were shocked to see that alligators were beneath the pool. The man continued his address.

“Well, as you can see, this is a swimming pool. The first man to swim from here and come out on the other side alive will be the winner”

At this point, over half of the people left in anger, calling the wealthy man a wicked murderer. Few others were still around the pool

weighing the options and dialoging. While this was going on: Splash! Splash!! Splash!!! they heard and turned only to see a man in the swimming pool swimming hard to beat the alligators and make it to the other side, they were all too shocked to react, and before they could come out of their shock, he was out on the other side panting heavily.

They all rushed to meet him along with the wealthy man who had a look of surprise on his face as he spoke thus.

“Young man, congratulations! You amaze me; I never really expected any one to go this far to have my daughter. Well you have proved yourself. Come with me to get your cheque for one million dollars while we talk about other things.

The young man still panting heavily spoke out in anger, “I don’t need your money, neither do I want your daughter, all I want to know is which of you pushed me into the pool?”

Whoa! WHO PUSHED ME! So he did not go in himself, somebody deliberately or mistakenly pushed him, but whether he was pushed or not, he made it. If he had not been pushed, he would never have believed he could make it.

There is much potential buried in us which is dormant. We have not allowed them to find expression, and once in a while in life, we all need a push to make it. This book is meant to push you into the place of wealth.

Now to Him who is able to do exceedingly abundantly above all that we ask or think,

*according to the power that works in us.-
Ephesians 3:20*

There is a power at work in you that can produce beyond your thought and your wildest imagination. You only need to discover the power and put it to work.

There is a major error in the teachings on the power to get wealth that I need to deal with in this chapter. This is very vital because this error has become a tool in the hand of religious spirit to bring poverty into the church. One major verse of the scripture is at the root of this teaching.

And you shall remember the LORD your God, for it is He who gives you power to get wealth that He may establish His covenant

which He swore to your fathers, as it is this day. Deuteronomy 8:18,

I have read this verse and the entire chapter numerous times that I wonder why I don't see what others see. I have seen many use this verse as a basis to pray for God to give them wealth.

Many have and still pray for God to give them wealth, but I wonder why people pray that prayer which is exactly the opposite of what the verse reveals.

If you have ever prayed for God to make you rich or give you wealth, I am sorry to say, He cannot give you wealth. Your prayer is faulty.

“GOD DOES NOT GIVE WEALTH,
HE ONLY GIVES YOU POWER TO CREATE
WEALTH”

God gives you power i.e. ability and empowerment to get or create wealth. So it is God's responsibility to give you the power, but it is your responsibility to use the power to create wealth.

Three vital truths are revealed in this one verse that you must realise if you ever want to become rich and wealthy.

(1) God does not give wealth, He only gives power to get or create wealth.

(2) Until you use the power you have been given to create wealth, you remain empowered but poor.

(3) Establishing God's covenant is the primary purpose for wealth.

*The blessing of the LORD makes one rich,
And He adds no sorrow with it. -Proverb 10:22*

The blessing of the Lord MAKES, that is, produces or creates riches when utilised. The same word translated 'power' in Deuteronomy 8:18 is the same word translated 'blessing' in *Proverb 10:22*. It means to be given the power or blessing, but you need to use it to create wealth or stay poor.

When this teaching on Power To Get Wealth comes, one hardly gets to understand what the "power" is that God has given us to use in creating wealth. So many people have this spiritual idea of having a spiritual cloud or something upon them. What really is "the power to get wealth" that God has given his

covenant children. Ignorance of this power has kept many confused and frustrated.

Unveiling the Power

For many years, I was like many Christians, confused and frustrated because I believed God's word that I had been given power to get wealth, but could not see wealth. I sought God and He gave me insight into what the power He had given really means. When God said He had given us power to get wealth, He meant seven vital ingredients in one.

(1) KNOWLEDGE AND INFORMATION

My people are destroyed for lack of knowledge. Because you have rejected knowledge, I also will reject you from being priest for Me; Because you have forgotten the law of your God, I also will forget your children. -Hosea 4: 6

One thing that God meant when he said, he had given us power to get wealth is the fact that he had given us knowledge and information to get or create wealth. So wisdom demands that we get knowledge and information from God's word, and from other channels like, Books, Tapes, CDs etc, so that we can be better equipped to create wealth.

Like we examined earlier, ignorance is one of the major causes of poverty, so when you get knowledge and information, you have what it takes to deal with poverty. God can provide food for you, but God cannot eat the food on your behalf. God has positioned all the information you need to create wealth all around you in different formats. But you have the responsibility to receive them and use them.

“I have given you the INFORMATION to create wealth.”

(2) OPPORTUNITIES

Whatever your hand finds to do, do it with your might; for there is no work or device or knowledge or wisdom in the grave where you are going. I returned and saw under the sun that—

The race is not to the swift, nor the battle to the strong,

Nor bread to the wise, nor riches to men of understanding,

Nor favor to men of skill; but time and chance happen to them all.

For man also does not know his time: Like fish taken in a cruel net,

Like birds caught in a snare, so the son of men are snared in an evil time, When it falls suddenly upon them.-Ecclesiastes 9: -10; 11

Another thing God meant when He said, “I have given you power to get or create wealth” is the fact that, He has given us opportunities to create wealth. Opportunities are Open doors, Contacts, Sets of circumstances, or ladders that bring promotion.

Whatever your hand finds to do, do it because time and chance have been given to you. All the opportunities that come your way are God’s power for you to create wealth.

Opportunity plus preparation equals to success, but when opportunities come and meet you unprepared, they leaves you and move on. A lot of people don’t know how to identify opportunities when they come, and so they miss them.

- Meeting people is an opportunity.

- Reading a book is an opportunity.
- Visiting a place is an opportunity.
- Giving is an opportunity.
- Doing something is an opportunity.
- Leading or coordinating is an opportunity.
- Working in a place is an opportunity.
- Worshiping in a place is an opportunity.
- Attending a seminar or training is an opportunity.
- Having an idea or product is an opportunity.
- Discovering a problem is an opportunity.

- Identifying a need is an opportunity.

There are opportunities everywhere. All you need is to look a little closer. (Get a copy of my book MAXIMISING OPPORTUNITY for full understanding of the subject of opportunity)

“I have given you the OPPORTUNITY to create wealth.”

(3) CHOICE

“See, I have set before you today life and good, death and evil. I call heaven and earth as witnesses today against you, that I have set before you life and death, blessing and cursing; therefore choose life, that both you and your descendants may live; -Deut. 30 : 15 & 19

The next thing meant by 'power to get wealth' is your choice.

God has created all mankind as free moral agents with the liberty to choose. He sets before everyone both negative and positive possibilities, and advises us to choose good instead of evil.

Have you noticed that where you are today is a result of the choices you made yesterday, and where you will be tomorrow will be determined by the choices you make today?

The ability to choose is a power you have been given to create wealth because it helps you decide what to do, what not to do, and helps you plan for your future. Whether you make it in life or not is really your choice.

"I have given you the CHOICE to create wealth."

(4) POTENTIALS / GIFTS / TALENTS

Now to Him who is able to do exceedingly abundantly above all that we ask or think, according to the power that works in us. -Eph 3:20

The other power that God has given you to create wealth is the Gift, Talents and Potentials He has put within you. God cannot put the gift in you and still use it for you.

- YOUR TREASURE IS TIED TO YOUR TALENT

- YOUR GOLD IS TIED TO YOUR GIFTS

- YOUR PROFITING IS TIED TO YOUR POTENTIAL

-YOUR WEALTH IS TIED TO YOUR "WELL"
WITHIN.

Wealth beyond your thought and your wildest imagination is tied to this power within you.

- DISCOVER YOUR GIFTS, TALENTS AND POTENTIALS

DEVELOP THEM CONSISTENTLY TO
BECOME SKILFUL

-DECLARE AND DEPLOY THEM TO CREATE WEALTH FOR YOU.

Don't ignore the Gifts, Talents and Potentials you have, because it is the power God gave you to create wealth.

“I have given you the GIFTS, TALENTS AND POTENTIALS to create wealth”

(5) THE WORD OF GOD

Let the word of Christ dwell in you richly in all wisdom, teaching and admonishing one another in psalms and hymns and spiritual songs, singing with grace in your hearts to the Lord. And whatever you do in word or deed, do all in the name of the Lord Jesus, giving thanks to God the Father through Him. - Colossians 3:16 - 17

All Scripture is given by inspiration of God, and is profitable for doctrine, for reproof, for correction, for instruction in righteousness, That the man of God may be complete, thoroughly equipped for every good work. -2 Tim 3:16-17

You cannot give God's word a place in your life and end up in shame. God's word empowers you for wealth creation in a unique way.

- It helps you to know God and His ways.
- It helps you understand the devil and his ways.
- It helps you understand life and its ways.

God's word fully equips you to win in life, because it gives you leverage in life.

When God said 'I give you power to get wealth', His word was one of power.

"I have given you the WORD to create wealth"

(6) PRAYER

Now Jabez was more honorable than his brothers, and his mother called his name Jabez,

saying, "Because I bore him in pain." And Jabez called on the God of Israel saying, "Oh, that You would bless me indeed, and enlarge my territory, that Your hand would be with me, and that You would keep me from evil, that I may not cause pain!" So God granted him what he requested. -1 chronicle 4: 9 - 10

Prayer changes things, prayer moves the hand that moves the world, and Prayer makes power available for wealth creation. One aspect of the "Power to get wealth" you have been given is the power of prayer.

No prayer, no power.

Little prayer, little power.

Much prayer, much power.

Prayer helps you change situations to favour you.

Prayer helps you move God to act in your favour.

Prayer helps you put the devil and his host where they belong.

Prayer helps you make impossibilities become possible.

Prayer helps you create supernatural wealth.

To ignore prayer is to ignore a major power for wealth creation.

When all the people were baptized, it came to pass that Jesus also was baptized; and while He prayed, the heaven was opened. And the Holy Spirit descended in bodily form like a dove upon him, and a voice came from heaven which

said, "You are My beloved Son; in You I am well pleased." -Luke 3:21 - 22

When Jesus added prayer to his baptism, the heaven over Him opened. Prayer makes heaven to open over your head, and when you operate under open heavens, you can't end in poverty.

"I have given you the PRAYER to create wealth."

(7) THE ANOINTING

It shall come to pass in that day that his burden will be taken away from your shoulder, and his yoke from your neck, And the yoke will be destroyed because of the anointing. -Isaiah 10:27

The final aspect to the power God has given you to get wealth is the anointing.

- It is the hand of God upon a man.
- It is the presence of God upon a man.
- It is the burden-removing, yoke-destroying power of God.
- It is the tangible presence of the Holy Spirit in your life.
- It is the wisdom imparter and idea generator.

Wisdom and ideas for wealth creation flow when the anointing comes upon or resides in you. Like the violin in the story we read earlier, your life takes a new turn for good.

The anointing makes the difference and baptises you with favour.

When God said, “I have given you power to get wealth”, He also meant the anointing to create wealth.

“I have given you the ANOINTING to create wealth”

I hope you now have a better understanding of the power to get wealth. It goes beyond all the spiritual and religious *razzmatazz* we have assumed it to be.

When I caught this revelation, it changed everything and I believe it will work for you too.

The Emmanuel Translation

“And you shall remember the Lord your God, for it is He who gives you the power (i.e. the Knowledge / Potential / Gift / Talent, The word, Prayer, the Anointing) to create wealth on

earth so that you can use the wealth to establish His kingdom and covenant on earth as He has covenanted with those that have gone ahead of us” Deuteronomy 8:18

Having come this far, it's time for us to now go deeper and discover the pathway to wealth. It takes investment mentality and the proper understanding of the power to get wealth for anyone to be able to discover the pathway to wealth, and to be able to take a journey through the pathway, and successfully arrive at the wealthy place. As we go through the pathway now, you will realise more why the last two chapters have to be taken seriously.

CHAPTER 6

The Pathway to Wealth

It is not how much you make but what you do with it that determines how you end.

Wisdom Man

The journey to financial freedom is one that everyone who desires to be rich and wealthy must take. However, no one can arrive at a designation without knowing the pathway that leads to the destination. The kind of vehicle you use, and the speed with which you move is irrelevant if you are on the wrong pathway.

Have you ever entered a bus, a train, a ship or a plane, enjoyed the trip and arrived at the

other side only to discover you took the wrong bus, train, or flight?

I have seen people do all kinds of things to climb the corporate and success ladder only to get to the top and discover that the ladder is leaning on the wrong wall.

In order to arrive at the wealthy place in life, a very vital discovery you must make is to find out the pathway that leads to wealth.

The labor of fools wearies them, for they do not even know how to go to the city! -Ecclesiastes 10:15

How do you discover and walk this path that leads to wealth?

The answer is now being revealed. Please be sensitive and attentive now because, we are entering the transformation zone.

There are three steps, or better still, bus stops on the pathway to wealth. Everyone who desires to arrive at the wealthy place must go through these three steps or bus stops without fail, or else they would never arrive on the other side, but would be consumed in the journey.

As we examine these bus stops, you will discover the pathway.

BUS STOP ONE

FINANCIAL INTELLIGENCE

Financial intelligence, that is investment mentality, is the first step on this pathway. This

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refers to power to get wealth and more.
Amazingly,

- millions of people go to school and graduate without financial intelligence.
- millions of people work in financial institutions and manage other people's money without financial intelligence.

Going to school does not make you financially intelligent because schools don't teach it.

If going to school made you financially intelligent, your lecturers and professors would not remain as poor as they are. You also would not be the way you are after all your "education".

Financial intelligence is the understanding of the inner workings of money. It is understanding:

- How to make, manage and multiple money.
- How to create and build wealth with little or no money at all.
- The vehicles of wealth.
- The place of inflation, cash flow, delayed gratification, compound interest etc.
- How to develop investment mentality.
- The power available to you for wealth creation.

- The difference between assets and liabilities, salaries and income, good debt and bad debt, leverages and bondages etc.

Are you financially literate?

Financial intelligence does not come from a formal institution or school. It is a function of redefined education that comes by personal development and capacity building through:

- Reading books that teach you such as this one.
- Tapes, CDs, DVDs, that reveal and educate.
- Training / Seminars on relevant areas.
- Networking and right association

How many Millionaire Accountants do you know?

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How many Millionaire Economists do you know?

How many Millionaire Business Administrators do you know?

How many Millionaire Bankers do you know?

No matter what anyone studied or does for a living, except that person has financial intelligence, he will be off the pathway to wealth.

**IF YOU WANT TO BE RICH AND WEALTHY
DON'T GO TO SCHOOL!**

I used this heading for a purpose to shock you and get your attention to what I am about to explain. Don't prejudge my revolutionary

revelation until you follow me through and think.

Where and how did formal education, schools, and institutions start? There was no school in the Garden of Eden. Everything Adam and Eve learnt was from God by revelation in the cool of the day.

GOD'S EDUCATION COMES BY REVELATION NOT INSTITUTIONS.

Educational institutes either take their origin from God by becoming the channels of making God's mind, plans, purpose, ways etc. clear and plain to man, or they take their origin from Egypt where formal institutions and schools as we know them today got their origin. Schools started in Egypt as a way for Egypt to teach her ways and pass down her tradition and worship to recipients and students. Simply put,

education was a way to keep people in bondage to the gods and ways of Egypt. Now to the present day schools, ninety five percent of the school system in the world today has one major agenda.

They are set up to qualify people to get a “good job”. So all you do by going to school is getting prepared to come out and look for a job instead of creating a job. If you have to spend between two to eight years in the university to become an applicant, don't you think you are in serious bondage?

He that teaches not his son a trade is as if he taught him to be a thief.

Take a trip with me back into our history. Before the colonial masters came, our great grand fathers and mothers were entrepreneurs. They

were hunters, farmers, traders, or manufacturers. This they did and raised their children successfully, even with polygamy. Then came the colonial masters. They took the entrepreneurial skills and system away from us, and replaced them with educational institutions and salaried job opportunities. Our great grand parents bought the bait, and became captives. We lost our birthright for a morsel of bread.

Parents now began to train and raise their children to desire colonial education and salaried jobs with “retirement benefits” instead of raising them to be entrepreneurs as ordained of God.

The early benefits made the deception easy. People went to school, went to Europe to continue school, and got good jobs in colonial-controlled and colonial-managed companies.

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They got salaries, cars, bonuses, travels opportunities etc but with all these benefits and toys, they lacked the vital tool for Wealth Creation - Investment Mentality and Financial Intelligence, so:

- They had no savings and no investments.
- They had no real estate or assets.
- They had no companies and businesses of their own. They retired with huge sums of money with no financial intelligence to manage, or multiply it, and no entrepreneurial skill to start any business successfully.

- I know of people who have lived in London in the, 50^s, 60^s and 70^s without buying a single property there.

- I know of people who lived in London in the 50^s, 60^s and 70^s worked, retired, but were too tired, and financially illiterate to be wealthy.

- I know of people who lived in London in the 50^s, 60^s and 70^s, but lived in flats and apartments for decades as tenants.

Today thousands of graduates leave school with various certificates and degrees, but with a great degree of financial illiteracy, and entrepreneurial ignorance.

Over 70% of them remain unemployed after the first two years.

Over 50% of those who get jobs are under employed.

After many years of graduation, thousands of them still go from interview to interview seeking their dream jobs. It is not strange now to see thousands of graduates respond to a job vacancy advert even though only one person is needed.

I once went to a friend's office and saw over a thousand people crowd the entire vicinity. I later discovered that my friend advertised in a national daily for just one vacant position, but over a thousand "EDUCATED GRADUATES" showed up.

It pains my heart to see people today, especially the youths who are all victims of formal education, move about helpless and

hopeless because they went to school but lack financial intelligence and entrepreneurial skills. No wonder our youths are now looking for “get rich quick schemes and “escape routes’ from the present situation.

And guess what? The colonial system is still available to take them to the next level of bondage with “Visa Lotteries” and “Special immigration programs”. Today our brain drain has become their brain gain.

It's time for a revolution

Our entire educational system needs overhauling; nobody should go through school without being taught the practical principles for success, wealth creation and entrepreneurship. This should be included in the curriculum from the primary or elementary level to the tertiary level. Nobody should be allowed to graduate

from higher institutions without being schooled in the art of wealth creation, entrepreneurship and self-reliance.

If this is done, it will eradicate the present situation, where people graduate with a bunch of theoretical knowledge that is useless to them because they don't know how to practice it. It will reduce crime and violence and poverty will be eradicated.

The Balanced Diet

I am not against education, schools or institutions. I am a graduate myself, and have gone through various institutions. All I am trying to pass across is the limitation of allowing formal education to be your only education, without embracing the redefined education that equips you with what you really need for wealth creation.

“IF YOU WANT TO BE RICH, GO TO SCHOOL, BUT GET FINANCIAL INTELLIGENCE AND DEVELOP INVESTMENT MENTALITY AND ENTERPRENEURAL SKILLS TO COMPLETE IT.”

Wisdom man

As you embrace financial intelligence, you are already on the pathway that leads to wealth.

This book is loaded with different information that aid financial intelligence. However, don't let it be your only resource. Make a commitment to give personal development and capacity building a priority in your life from now, and get as many materials

and aids as you can to grow in your financial intelligence.

This is essential because financial intelligence is in levels.

BUS STOP TWO

FINANCIAL PLANNING

The next bus stop to financial independence on the pathway to wealth is the need for financial planning. Failure to plan always translates to planning for failure.

“For which of you, intending to build a tower, does not sit down first and count the cost, whether he has enough to finish” lest, after he has laid the foundation, and is not able to finish, all who see it begin to mock

him." saying, 'This man began to build and was not able to finish'

"Or what king, going to make war against another king, does not sit down first and consider whether he is able with ten thousand to meet him who comes against him with twenty thousand? "Or else, while the other is still a great way off, he sends a delegation and asks conditions of peace. - Luke 14: 28 - 32

The above verses reveal Jesus validating the place and importance of planning in all one has to do.

Proper planning prevents poor performance, and determines the result that one gets in any aspect of life. In order to become financially independent and free, one needs financial intelligence and a financial plan to

arrive at the wealthy place. Many people gain financial intelligence, but fail to achieve the desired goals because they have no plan in place to actualise their goals. Don't ever expect to arrive at a level of wealth you don't plan for, because the dream you don't work towards never becomes a reality.

Financial planning comprises the strategy, steps of action, and structure one puts in place to achieve a desired goal or objective. You can't become a financial goal getter, unless you are first a financial goal setter.

What is your plan for your future?

STAGES OF LIFE

To help motivate you into creating a financial plan, let me share with you the expected move through the stages of life. There are three major stages of life:

THE LEARNING STAGE

The first stage is the learning stage. This is expected to fall between the first days of your life to the twenty fifth year.

0 – 25 years is the stage where you are expected to learn all the basics of life, and get enough qualification and credential for the next stage. At this stage:

- You should get connected to God .

- You should be mature and understand the basics of life.

- You should have completed your formal education and become a graduate

- You should have discovered your vision and purpose in life.

- You should have discovered your career or area of focus and gotten all you need to pursue that career.

- You should be fully set for the next stage.

If at twenty five you don't have a vision and purpose for life, you're still waiting to get admission into college or university, you're yet to have a career or certificate to work with, THEN your life is already operating behind schedule, and you need to avoid distractions and speed things up.

I have seen people at over twenty five still trying to qualify for a college or university admission, and yet think they have all the time in the world.

Don't mess up your life, or toy with your destiny. Get serious and be an achiever. If you exit this stage without knowing God and serving Him as required, your next stage may not tally.

THE EARNING STAGE

This is the second stage of life that falls between the ages twenty-five to fifty. This is the stage of life when you are expected to be earning a living; earning an income. At this stage between ages 25 Yrs - 50 Yrs, you should be using what you learnt from the first stage to earn a living and produce fruit for life.

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- You should be living and burning for God at this stage.

- You should be married at this stage.

- You should be a parent and raise them all at this stage.

- You should use financial intelligence to secure your future at this stage.

- You should be at your prime and maximum productivity.

If at this stage you're still trying to pursue a degree, seeking a career to settle for, taking life for granted, void of investment mentality etc, you are operating below standard and behind schedule.

If you marry at forty, when will you now have and raise children? Do you still want to be changing diapers at sixty and taking children to school?

Catch this:

YOUR LAST BORN CHILD PLUS BETWEEN TWENTY TO THIRTY YEARS IS YOUR LIBERTY TIME.

If you have your last child, add twenty or thirty years to your age. That is when you should be expecting to be free from school fees. Shouldn't that motivate you to wake up and get serious and have a plan for your future? If you exit this stage without knowing God and living for Him, you are close to having lived a wasted life.

THE TURNING STAGE

This is the last stage of life. It falls between ages fifty to seventy - five and above, depending on how long you live.

At this stage, it is expected that you must have gained financial independence and relaxed (retired early). This is the stage where you turn around and begin to mentor and impact the next generation with your wealth and experience.

- You should not be nursing a baby at this stage.

- You should not be looking for a job or career at this stage.

- You should not be in school at this stage.

- You should not be unmarried at this stage.

- You should not be poor at this stage.

- You should not be a tenant at this stage.

- You should not be an enemy of God at this stage or else you die and end up in hell with all your life becoming a useless existence.

I don't know where you fall in these stages of life, but hope that you can now see the vital need for a financial plan to secure your future.

I repeat this again; no one will plan your future for you if you don't plan it for yourself. There is no security in social security, and many nations have trillions of dollars in unpaid pension with pensioners living in penury.

Go to the ant, you sluggard! Consider her ways and be wise. Which, having no captain, Overseer or rule Provides her supplies in the

summer, and gathers her food in the harvest. How long will you slumber, O sluggard? When will you rise from your sleep? A little sleep, a little slumber, A little folding of the hands to sleep. So shall your poverty come on you like a prowler and your need like an armed man.- Proverb 6:6 - 11

Without a plan in place, there will be poverty in place.

There are three steps to financial planning that must be followed.

1. ASCERTAIN YOUR LOCATION.
2. DETERMINE YOUR DESTINATION.
3. CHOOSE YOUR VEHICLE.

ASCERTAIN YOUR LOCATION

You can't progress successfully on this pathway and plan well without first finding out your present position. You need your present position to plot and navigate to your expected destination.

- How old are you now?
- How rich are you now?
- What source and sources of income do you have now?
- What potential income sources are at your disposal?
- Do you presently have investment mentality and financial intelligence?

- Do you have any investment plan in place?
- How poor are you now?
- Are you in debt now? Etc.
- Financial Intelligence Test. It will help you locate your present position.
- If you are in debt, your first step will be to get out of debt.
- If you are not in debt but have no source of income, your first step will be to get a source of income.
- If you have only one source of income, you will need to explore other sources of income to add to your present level. Let me help you further with some strategies.

How to get out of debt

1. Get connected to God and invite Him to help you.
2. List all your debts and have a clear total of what you owe.
3. Don't go deeper in debt or add to what you have in (2) above
4. Start reducing your debt no matter how small. Pay it off little by little, one by one, priority by priority.
5. Cut your expenses and avoid excesses.
6. Get out of debt and stay out.

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7. Pray against the spirit of poverty and debt all through the process.

How People Access Money

1. Stealing, cheating, or fraud. X
2. Borrowing or begging. X
3. Lottery or gambling. X
4. Marriage. X That's not the purpose of marriage.
5. Inheritance: This is not supposed to be your primary source.
6. Income from businesses. ✓
7. Income from employment and salaried jobs. ✓

Have you ascertained your location? You need to do that in order to succeed in financial planning. (The workbook at the end of this book is there to help you). If you have ascertained your location, then you are set for the second step.

DETERMINE YOUR DESTINATION

If you don't know where you are going to, you won't know when you get there. If there is no finishing line, you won't know when you finish. If there is no goal post, you won't know when you score a goal.

Determining your destination before commencing a journey is the normal thing for every sane person to do. Can you imagine someone leaving home on a journey without any fixed destination in mind? Well, I can imagine it, because I have seen it happen many times in

people's lives. Many leave their lives to chance without any vision or focus.

“Whatever will be will be” is the deceptive philosophy of this set of people. Since you have ascertained your location and know where you stand, the next thing will be to determine your destination.

- When do you want to retire or gain financial independence?

- How old do you want to be when this happens?

- How much will you need to take care of yourself and your obligations / responsibilities then?

- How rich and comfortable do you want to be? These and many more issues must be considered.

Retirement planning

Retirement planning is one thing you must not leave in the hands of others to handle for you without your direct involvement.

Retirement: - This is the period of time or season of your life when you are out of active service.

At this stage, you are expected to have attained financial independence. That means even if you don't work or make any extra income again, the returns from your existing investments should take adequate care of all your needs, wants and luxuries and still not run out.

A research that has been carried out virtually everywhere in the world with the same result, regardless of location, economic climate or political climate is the retirement research. If you randomly select one hundred (100) young men aged twenty (20) and follow them up for the next forty (40) years, till they reach age sixty (60), you will find out the following result:

- 1% of them will have attained financial independence and be extremely rich and wealthy.
- 4% of them will be rich and wealthy
- 5% of them will still be working and struggling to make ends meet.
- 36% of them would have died.

- 54% will be broke, poor, penniless, and dependent on relatives, their children, Government or church welfare.

Put yourself in the picture.

- Have you retired already? If so, where do you belong in the percentile?
- Are you yet to clock sixty or retire? How much longer do you have, and which percentile will you fall into?

None of the outcomes in the research was thrust on any of them. It was a result of their choices and their planning or lack of planning.

You need to have a financial plan for your retirement and for your future. If you have ascertained your location, and determined your

destination, then you are set for the final step to financial planning.

Choosing Your Vehicle

Vehicle Defined: - A vehicle is an investment term used to qualify a channel, strategy or type of investment one chooses to operate.

Just like we have in the physical, so it is in the world of investments. To move from point A to B in the physical, you need a means of transportation or vehicle.

POINT A

POINT B

(Possible vehicles include but are not limited to your leg, bicycle, motorbike, train, car, truck, ship, airplane, a jet etc.)

The vehicle you choose determines how fast you get from point A to point B, and determines whether you will ever arrive depending on the distance between the two points.

In the world of investment, there are different investment vehicles available to take you from one point to the other.

ASCERTAIN YOUR
DETERMINE YOUR
LOCATION

Choose your vehicle

DESTINATION



To move from your present location, (I expect that you must have ascertained that by now) to your destination, (it is expected that you should have settled that also), you need to have a strategic plan in place on how to achieve your goal. Choosing the right vehicle or investment

plan and strategy determines how soon you achieve it.

LIST OF INVESTMENT VEHICLES

1. Paid Employment.
2. Stock and Money Market (Savings, Fixed Deposits, Shares, Bonds, Mutual fund. Investment clubs etc).
3. Business (Career, Manufacturing, Trading, Services rendering etc.).
4. Real estate.
5. Intellectual properties (Investment, Products, Royalty Producers, Skills and Talents)

Vital things to note

- How early you start matters a lot.
- How much you invest matters a lot.
- What interest or return you get matters.

- How consistent you are matters.
- What you do with your interest and returns matter.

Strategies for financial planning

Everything we have learnt so far comes to play now because until the truths and information are practised, they remain dormant. Let us look into how to practically apply these truths strategically to achieve our goal.

✚ The first step will be to have a steady, consistent source of income.

✚ The next step will be to apply investment principles to the use of the income one generates.

🚩 If you have a job, give your best to your job and be the best staff that the organisation can be proud off. This helps you gain - job security

- Increment and promotions

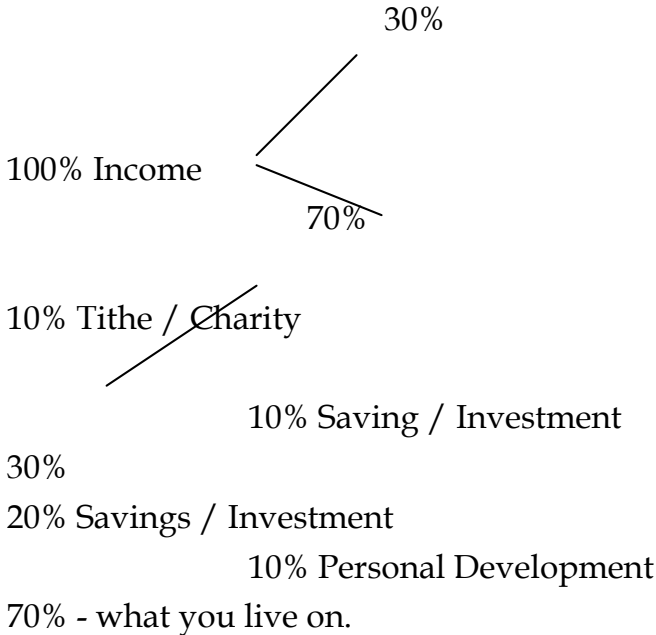
Whether you make your money from salaries or income, it is not how much you make that matters, but what you do with what you make.

One discipline that must be adopted is to ensure that you live below your means, and spend less than you earn.

The 30 / 70 Principle

To become rich and wealthy and gain financial independence, you must not spend beyond 70% of your income per time.

For every money you make, either salary or income, you must make sure that 30% of it exits your hand to God and your future.



When you earn an income every week or every month or periodically, depending on your

income source, follow the plan shown above thus.

✚ Separate every income into seventy / thirty, 70 /30.

✚ Use the 70% as what you live on. So you need to have a budget on how to spend the 70% of your income.

It should take care of your bills, needs and necessities

Whatever you cannot afford or accommodate within your 70% is not for you yet. Do all you can to live within your 70% no matter how tight it may look or else becoming wealthy for you may forever remain a dream.

✚ The other 30% is to be further broken down into [10% / 10% /10%] or [10% / 20%]

✚ 10% / 10% / 10% means your first ten percent of every income must go to God as the tithe. I don't want to go into debate and religious argument, in case you don't believe in tithing, see it as 10% charity, but make sure the first 10% of every income goes to God.

This serves as your acknowledgement of the fact that He is your source, you appreciate His provision, and you need His guidance, direction, and protection of the remaining 90%. What you do with the first 10% determines what happens to the other 90%.

LOGICAL ASSISTANCE

Do you believe you should pay rent as a tenant?
Do you believe withholding rent from your landlord makes you evil?
Do you believe God owns the whole earth?

I expect your answer to the three questions to be yes, so consider 10% of every income you get to be the rent you should pay to God as the Landlord of the Universe, the Creator of your life, and the source of all you enjoy.

✚ The other 10% in the thirty for this choice of (10% /10% /10%) will be what you must save or invest every week, month or periodically as your income arrives. You must save or invest at least 10% of every income you get into any of the investment vehicles earlier listed. This is compulsory if you ever want to become rich and wealthy.

✚ The third 10% should be used to invest in yourself. Use it for capacity building or personal development via tapes, books, seminars, courses and training etc.

Investing in yourself to stay updated and relevant is vital to your job security, and your cash flow.

✚ 10% / 20% simply means 10 % tithe to God, and making sure you invest 20% in savings and investment, if your personal development is already sorted out, through other channels, means and avenues.

I have tried to make this strategy as simple as possible and I hope you are catching the flow.

A Word on Savings

It is a must for you to have a bank account if you want to become rich and wealthy. You need to have a savings culture to safeguard your future. If you don't have an account, make sure you open one this week, because not having a bank

account is a sign of a consumer mentality being in place. If money is not saved or invested,

- You will not be turning it over.
- You will not be earning any interest on it.
- You will not have much money because there is a limit to what you can keep by yourself.
- You will end up wasting or spending it recklessly without vision, purpose or planning because it is easily accessible to you.

A Word on Budgeting

✚ Budgeting is a financial planning mechanism you need to put in place to help you become financially independent.

✚ It is the numerical estimate of all expected income and expenditure over a specific period of time e.g. monthly, quarterly, annually etc.

✚ It is a forecast of total expected income, expenditure, assets, liabilities and cash flow for a specific period. When you have a budget in place, it helps you make better financial choices among different alternatives. Your expenses must never be allowed to be higher than your income, or else debt and poverty will be the result.

Have a proper budget in place, so as to ensure you live within your means.

Seven Reasons You Need a Budget

1. It helps you control your money instead of your money controlling you.

2. It helps you know whether you are living within your means or living above your means.
3. It assists you in your savings and investment goals.
4. It is a guide that tells you whether you are heading towards your desired financial goals or not.
5. It helps you prepare for financial emergencies and unexpected expenses that might otherwise destabilise you.
6. It helps keep you out of debt, and gets you out of debt if you are already in debt.
7. It helps reveal areas where you are spending too much money and helps you to refocus on your more important financial goals.

Vital Investment Principles To Note.

1. Planning.
2. Time.
3. Inflation.
4. Compound Interest.
5. Power of Annuity.

Planning

You need to take your investment plan seriously because it is what will take you from your present position to your desired destination.

- It enables you know how wealthy you are.
- It enables you know which investment vehicle to use.
- It enables you know how much to set aside on a periodic basis.
- It enables you stay focused and disciplined.

A vital piece of information you also need for proper financial planning is that you need to know what kind of income you are working for. There are three types of income:

Earned Income: - This is the income generally derived from salaried jobs, paid or contract employment or some form of labour.

Portfolio Income: - This is income generally derived from paper assets such as stock, bonds, mutual funds etc.

Passive Income: - This is income generally derived from real estate and royalty.

With this information in place, your financial plan must then focus on how to convert earned income into portfolio and passive income as efficiently as possible. That is why between 10 -

20% of EVERY income you get must be saved or invested so that it can become portfolio or passive income. Earned income ceases to come in when you retire or can't keep working for health reasons or otherwise. If you have not kept to the 70/30 principle and converted your earned income into passive or portfolio income during your active working years, you will have nothing to fall on during your retirement years, and needless to say, you cannot be rich, wealthy or financially independent.

Time:- Time is very vital in investment because time waits for no one. Time is money. In other words, time wasted equals money wasted.

IT IS NOT HOW MUCH YOU INVEST BUT HOW EARLY YOU START THAT REALLY MATTERS.

Time can either become your enemy or your friend. When you delay acting on what you know, or delay action on investing, you shorten your time, and will therefore need higher returns to meet your goal.

The best time to plant an Iroko tree is twenty years ago. The next best time to plant it is now, because it takes twenty years to grow. Now is the time to start putting all these principles to work. Procrastination and delay might be dangerous.

Remember procrastination is a form of laziness, and it leads to poverty. Starting as a child or teenager and starting as an adult are two different things. Let me pause here and take you into a practical example.

THE FINGERPRINT INVESTMENT CLUB
CHART

This is a real chart showing the return on investment for Finger Print Club members. This is a partial chart. The full details of the Club and the full chart are found in Chapter Ten, and in the workbook.

Monthly

| | | | | |
|-------------------|-------|--------|--------|--------|
| Investment | 5,000 | 10,000 | 15,000 | 20,000 |
|-------------------|-------|--------|--------|--------|

Annual

| | | | | |
|-------------------|--------|---------|---------|---------|
| Investment | 60,000 | 120,000 | 180,000 | 240,000 |
|-------------------|--------|---------|---------|---------|

Annual

| | | | | |
|-----------------|-----|-----|-----|-----|
| Interest | 20% | 20% | 20% | 20% |
|-----------------|-----|-----|-----|-----|

No of

| | | | | | |
|--------------|----------|---------|---------|-----------|-----------|
| Years | 1 | 72,000 | 144,000 | 216,000 | 288,000 |
| | 2 | 158,400 | 316,800 | 475,200 | 633,600 |
| | 3 | 262,080 | 524,160 | 796,240 | 1,041,600 |
| | 4 | 384,096 | 772,992 | 1,171,488 | 1,545,600 |

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| | | | | |
|----|------------|------------|------------|------|
| 5 | 532,915 | 1,071,590 | 1,621,786 | 2,14 |
| 6 | 711,498 | 1,429,909 | 2,162,143 | 2,85 |
| 7 | 925,798 | 1,859,890 | 2,810,572 | 3,71 |
| 8 | 1,182,958 | 2,375,868 | 3,588,686 | 4,75 |
| 9 | 1,491,549 | 2,995,042 | 4,522,423 | 5,99 |
| 10 | 1,861,859 | 3,738,049 | 5,642,908 | 7,47 |
| 11 | 2,306,231 | 4,629,660 | 6,987,490 | 9,25 |
| 12 | 2,839,477 | 5,699,592 | 8,600,988 | 11,3 |
| 13 | 3,479,371 | 6,983,510 | 10,537,186 | 13,9 |
| 14 | 4,247,246 | 8,524,213 | 12,860,623 | 17,0 |
| 15 | 5,168,696 | 10,373,055 | 15,648,748 | 20,7 |
| 16 | 6,274,435 | 12,591,666 | 18,994,498 | 25,1 |
| 17 | 7,601,321 | 15,253,999 | 23,009,398 | 30,5 |
| 18 | 9,193,585 | 18,448,798 | 27,827,278 | 36,8 |
| 19 | 11,104,303 | 22,282,558 | 33,608,734 | 44,5 |
| 20 | 13,397,164 | 26,883,069 | 40,546,481 | 53,7 |

The above charts reveals what the return will be

If one invests N60, 000 /

Annum i.e. N5, 000 / month

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₦120, 000 / Annum

i.e. ~~₦10, 000~~ / month

₦180, 000 / Annum

i.e. ~~₦15, 000~~ / month

₦240, 000 /

Annum i.e. ~~₦20, 000~~ / month

Over a 1 - 20 - year period at 20 % return per annum i.e. if parents with financial intelligence start their children on ~~₦5, 000~~ / month; 60,000 / Annum investment, by age 20, the child will have over ~~₦13~~ million in investments. How many 20 year olds do you know who have that?

But if a man does not start early and invests the same amount from age 40, he will be 60 yrs old before he can have the same return as the 20 yr old.

- They invested the same amount,
- Over the same period of time,
- At the same interest rate,
- But at different ages.

Ages 1 - 20 = 13,397, 164

Ages 40 - 60 = 13,397,164

Start early and use time to your favour.

No matter your location, all you need to do is to apply these principles to fit into your location. It can work anywhere in the world.

Inflation

Another investment principle to note is how to relate with inflation. Inflation can become a major obstacle to your financial goals if you don't invest above it. Any investment vehicle you choose must be able to exceed the rate of inflation within your location.

The Inflation Devil

A man invested ten dollars (\$10) in an interest yielding savings account, and went to sleep. When he woke up thirty years later, his ten-dollar investment had become thirty million (\$30m) dollars accumulated. Whao! What a miracle! Before you shout, note what happened, just as he slept for thirty years, inflation rose to a very high level, and now his thirty million dollars can only get him three minutes phone call because due to inflation, phone bills now cost \$1m per minute.

Naira Example

If you invest ₦10, 000 Per Annum,
And you gain 8% Per Annum in interest,
With inflation at 4% Average,

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After twenty years, your actual investment would have grown to ₦457,620. But your actual buying power will be ₦208,852 only because of inflation. In simple terms, it means your ₦457,620 can only buy you what ₦208,852 used to buy you.

In Nigeria, only shares have been able to beat inflation for over a decade now, followed by real estate and then businesses.

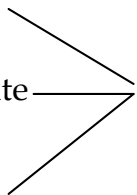
Your investment growth and return must exceed inflation, or it won't make you financially independent.

Shares

Real Estate

Creation

Business



The Trinity of Wealth

The three listed vehicles, that I call the Trinity of Wealth are wealth creators anywhere in the world.

Compound Interest

This has been termed the 8th Wonder of the World. This is a powerful financial and investment phenomenon that makes time work in your favour. Compounding Interest is what happens when your investment earnings (Return On Investment) are added to your principal (Original Capital Invested), forming a larger base on which earnings may accumulate. So you receive interest on your interest, and as your investment base gets larger, it has potential to grow faster. You saw that in the Finger Print charts recently examined.

Naira Example

- If you invest ₦1, 000 Per Annum at 10% interest, at the end of the first year, you would receive interest of ₦100.

- If you re - invest this interest, at the end of the second year, you would earn interest on ₦1100 being ₦110 and your total value will now be ₦1, 210.

- The longer your investment, the greater the impact of Compound Interest.

Below is a chart that shows you how much ₦18, 000 would amount to invested as a lump sum at different interest rates and for different time spans.

| Rate / Year | 5 years | 10 Years | 15 Years | 20 Years | 30 Years |
|----------------|------------|-------------|-------------|-------------|----------|
|----------------|------------|-------------|-------------|-------------|----------|

| | | | | | |
|-----------------|--------|---------|---------|---------|-----------|
| 10% / Annual | 28,989 | 46,687 | 75,190 | 121,095 | 314,089 |
| 12.5% | 32,436 | 58,452 | 105,332 | 189,812 | 616,379 |
| 15% | 36,204 | 72,820 | 146,467 | 294,598 | 1,191,812 |
| 20% | 44,740 | 111,451 | 277,326 | 690,076 | 4,272,774 |

Power Of Annuity

An annuity is a series of equal payments made over a fixed interval for a specific period.

Like we saw in the Fingerprint chart, instead of investing sixty thousand Naira once, you invest sixty thousand per annum, and that makes a lot of difference because the power of Annuity and Compound Interest will now work together to create wealth for you.

For example, let's bring the Power of Annuity in alliance with Compound Interest as we saw in the last example and see the difference.

Instead of investing ₦18, 000 once, let's invest ₦18, 000 / annum at different interest rates and time span.

| Rate / Year | 5 years | 10 Years | 15 Years | 20 Years | 30 Y |
|--------------|---------|----------|-----------|-----------|------|
| 10% / Annum | 109,892 | 286,874 | 571,905 | 1,030,950 | 2,96 |
| 12.5 / Annum | 115,493 | 323,614 | 698,656 | 1,374,494 | 4,78 |
| 15% / Annum | 121,363 | 365,467 | 856,447 | 1,843,984 | 7,82 |
| 20% / Annum | 133,949 | 467,256 | 1,296,632 | 3,360,384 | 21,2 |

Can you see the difference?

₦18, 000 invested once at 20% / Annum = ₦690, 076 in 20yrs

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~~₦~~18, 000 / Annum at 20% / Annum = ~~₦~~3, 360,384 in 20yrs

It is better to invest consistently than once.

~~₦~~18, 000 once at 20% / Annum = ~~₦~~1, 500 / month = ~~₦~~50 / day

This is affordable to most people, but will it be practiced?

You can achieve financial independence and become rich and wealthy no matter where you are starting. **START NOW!**

If you put all these principles to work, nothing can stop you from becoming rich and wealthy.

The Dollar Example

Like I said earlier, these principles can work anywhere in the world. All you need is to search out the opportunity around your location. The miracle of Compound Interest is one of the greatest financial miracles of our time. It sometimes appears magical and unbelievable especially to those who lack financial intelligence.

With an investment of \$5 per day i.e. \$150 per month or \$1800 per year, anybody can start creating wealth if they put it in an investment that gives as low as 10% per annum.

Below Is A Chart Of Returns

| Investment \$ 150 Per Month or \$1800 Per Year | | | |
|--|-------|--------|-------|
| YEARS | 10% | 12.5% | 15% |
| 1 | 1,980 | 2,050% | 2,070 |

| | | | |
|----|--------|--------|--------|
| 2 | 3,928 | 4,078 | 4,180 |
| 3 | 6,176 | 6,384 | 6,607 |
| 4 | 8,593 | 8,985 | 9,398 |
| 5 | 11,252 | 11,908 | 12,607 |
| 6 | 14,177 | 15,196 | 16,298 |
| 7 | 17,395 | 18,895 | 20,542 |
| 8 | 20,934 | 23,056 | 25,423 |
| 9 | 24,827 | 27,738 | 31,036 |
| 10 | 29,110 | 33,005 | 37,491 |

As you can see what comes out in ten years, your \$5 per day / \$ 150 per month savings will give you.

\$ 29,110 @ 10%

\$33,005@12.5%

\$37, 491 @ 15%

A 5% difference in interest equals over \$8,000 difference in ten years. That is why the vehicle you choose matters.

Studies have shown that \$100 per month invested @ 10% per annum interest will be over a million dollars in forty four (44) years. If you earn \$25, 000 per year and save just 10% of your income in obedience to the 30 / 70 principal, you will be investing \$ 2500 per annum and at 10% interest you will be worth \$1,794, 762. If you do it over the course of your working years, becoming rich is as simple as investing 10% of your income throughout your working life time, and you will become super rich. Earlier on, I made a statement I promised to prove.

I said if you are given the option to choose one million (~~₦~~ or \$) now, or one (~~₦~~ or \$)

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compounded at 100% interest per month for thirty months, which will you choose?

- One Million Now or
- One Dollar / Naira @ 100% interest per month for 30 months. Now that you understand compound interest, you would realize that it would amount to over 500 Million.

1st Month \$1 @ 100%

2nd Month \$2 @ 100%

3rd Month \$4 @ 100%

4th Month \$8 @ 100%

5th Month \$16 @100%

6th Month \$32 @ 100%

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248

7th Month \$64 @ 100%

8th Month \$128 @100%

9th Month \$256 @ 100%

10th Month \$512 @ 100%

11th Month \$1024 @ 100%

12th Month \$2084 @ 100%

13th Month \$4096 @ 100%

14th Month \$8192 @ 100%

15th Month \$16,384 @ 100%

16th Month \$32,768 @ 100%

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249

17th Month \$65,536 @ 100%

18th Month \$131,072 @ 100%

19th Month \$262,144 @ 100%

20th Month \$524,288 @ 100%

21st Month \$1,048,576 @ 100%

22nd Month \$2,097,152 @ 100%

23rd Month \$4,194,304 @ 100%

24th Month \$8,388,608 @ 100%

25th Month \$16,777,216 @ 100%

26th Month \$33,554,432 @ 100%

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27th Month \$67,108,864 @ 100%

28th Month \$134,217, 728 @ 100%

29th Month \$268,435,456 @ 100%

30th Month \$536,870,912 @ 100%

Can you see the miracle? Even though this is just an assumption because nothing can give you 100% return per month; it just goes to show you the miracle of Compound Interest.

Whoa! I have to move on here and I hope you are enjoying the journey on this pathway to wealth. From Financial Intelligence bus stop, you move on to Financial Planning bus stop, and then you end it all at the third and final bus stop on this pathway.

BUS STOP THREE

FINANCIAL DISCIPLINE

This is the third and final bus stop on the pathway to wealth, and it is at this bus stop that we separate the men from the boys; this is the boundary of separation.

A lot of people have gained financial intelligence, established a financial plan, but have never been disciplined enough to start executing their plan, and adding action to their decision. Some have even started but lack the discipline to stick to their plan and stay consistent till the full benefit is achieved.

Everything we have learnt, and every principle we have discovered all become useless and powerless until they are applied and

practised. If it's going to be, it is up to you because nothing happens by chance.

Principles will not work themselves until you work them. Your life and financial situation will remain the same until you make a decision to act on the information and principles you've now learnt.

“1000 GOOD INTENTIONS ARE NOT AS POWERFUL AS ONE ACTION, AND UNTIL YOU GIVE ATTENTION TO YOUR INTENTION, YOUR WORLD WILL STAND AT ATTENTION AND THE WORLD WILL NOT GIVE YOU ATTENTION”

Wisdom Man.

This is the final bus stop. This is the determining factor. WILL YOU BE DISCIPLINED ENOUGH

TO TAKE ACTION AND STICK TO IT FOR YEARS?

You can get all the financial intelligence you want. Make all the plans you can, but except you discipline yourself to follow the plan through, you cannot achieve financial independence and become wealthy. IT TAKES FINANCIAL DISCIPLINE TO MAKE IT.

Distractions will come.

Challenges will come.

Temptations will come.

Pressures will come.

Unexpected Expenses will come.

Setbacks will come, but through it all, only those who have the discipline to stick to the plan eventually make it.

Just as the letter only arrives at its destination when the stamp sticks to it till the end, so also will you only arrive at your desired financial destination, if you have the discipline to stick to your financial plan. Sticking to your plan means:

- You must stick to your budget.
- You must delay gratification.
- You must deny yourself of some things.
- You must live within your 70% bracket.
- You must avoid distraction.
- You must avoid emotional and impulse purchases.

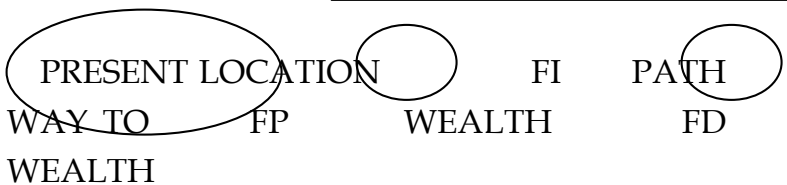
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- You must deny some people of some expectations they want from you (Many people will call you wicked and selfish).
- You must avoid pleasing people to the detriment of your future.
- You must avoid doing what everyone is doing etc.

FI = Financial Intelligence.

FP = Financial Planning.

FD = Financial Discipline.



Step (Bus Stop) 1st Step (Bus Stop) 2nd
3rd Step (Bus Stop)

The ball is now in your court. This book has helped you gain FI, and helped you establish a FP, but it is your responsibility now to apply FD so that you can arrive at the wealthy place.

Let's conclude this Chapter as I reveal two truths that will help you become disciplined.

THE PARKINSON'S LAW

There is a law that has remained true in the lives of countless millions all over the world. Becoming a victim of this law has kept many people out of the wealthy place. This law is called the Parkinson's Law, and it states in simple terms that:

“A MAN’S EXPENSES WILL ALWAYS RISE TO MEET HIS INCOME AND MAKE HIM STAY THE SAME”

What the law simply means is that no matter the additional income that comes into a man’s life, he will always increase his expenses to fit into the income, and this makes it difficult for the increase from the new income to reflect in his net worth.

Example

If a man earns ₦50, 000 per month or he earns \$ 2000 per month, based on his income, there are some things he stays away from because he can’t conveniently afford them; even though he is living comfortably without them. But if his salary is now increased to ₦ 80,000 per month or \$ 3000 per month, instead of living the way he

has been living, and separating the additional income of extra ₦ 30,000 / month or \$1000 month as money to be invested, he increases his status in life by getting a change of diet, wardrobe, furniture, electronics, car, accommodation and all kinds of liabilities. At the end of the day, though his income has increased, nothing has really changed as per his investments.

Are you a victim of Parkinson's Law? Break free today and change your story.

MORE MONEY VS LESS EXPENSES

The final truths I need to share with you to help you discipline yourself is to let you know that there are only two ways you can make more money available to you:

1. By getting additional income.

2. By reducing your current expenditure.

A lot of people always think “if only I could get more money, then I would have money to invest,” but you already have money to invest, you just don’t want to accept it. Reducing your current expenditure will make more money available to you even without any additional income.

I am 100% sure that if you look into your life today in the light of all the information this book has given you, you will discover many areas of your life where you can reduce or cut expenses. This can be achieved by eliminating some liabilities in your life, and delaying gratification in some areas, whilst also avoiding spending money on what you can do without.

I have tried to help by making things as plain as possible. With all that you now know, you

really have no excuse to fail or stay poor. Five years from today, everyone reading this book should be a millionaire. All you need to do is put all that you have already learnt, and all you are about to learn from the next chapter to work.

But it's not easy to put them to work without discipline.

ARE YOU FINANCIALLY LITERATE?

DO YOU HAVE A FINANCIAL PLAN?

ARE YOU FINANCIALLY DISCIPLINED?

Selah.

THE POOR ALWAYS CRY

Linus opened the boot for the supermarket attendant to drop the wares. It took quite some time to arrange them neatly so there would be enough space for everything. As the young

female attendant turned to go, Richie folded some crispy fifty naira bills into her hand. She did not count because that could be impolite, but by estimation, they should be about five pieces. She bowed her knees, glowing with excitement as she said “thank you.” Linus gently closed the door after his boss had majestically taken his seat. As he turned on the ignition, a fairly faint noise loud from wherever it was coming, got clearer and louder as it approached them.

“Richie! Richie!” Linus obviously paid no attention. Starting the car, he was ready to zoom off. “I can hear someone calling my name”, Richie said without much certainty, “Oga, no be you, Richie plenty for Lagos”, Linus responded somewhat nonchalantly.

“But the voice sounds familiar like a voice I knew many years back” Richie remarked.

Although much against his will, Linus turned off the engine waiting of course to convince his boss that no one was calling his name.

Three metres away, Richie sighted Ben, one of his long - standing friends. They were classmates at the University and both got jobs at Leventis Motors the same day.

Richie spontaneously flung his door open, throwing himself on Ben. They had not seen each other for over six years after Richie resigned. From Richie’s assessment, he could tell his friend was in bad shape.

“Richie men! Just look at you. The god of fortune has really smiled on you.” Ben was not given to hiding his feelings.

“My brother, it’s the grace of God O!” “Hey man, don’t give me that crap, you have got to show your brother the way, you know.”

Richie smiled somewhat embarrassed. He got a bit uncomfortable by Ben’s insinuation that he was keeping some secrets. “We need to talk”, he eventually managed to say, breaking the cold silence that seemed to be building gradually.

They agreed to meet in Richie’s house the next day, a Saturday. As Richie drove away in his metallic grey Lincoln Navigator, Ben stood still wondering what in the world Richie had gotten into. He quickly assured himself. Whatever it was, he was in.

Next day, as he trudged his way to Richie's house, he was still deep sunken into the pit of introspection. He pumped on the gate of Richie's palatial mansion in Alvin Crescent. He was ushered into the house by a boy who obviously looked like Richie. Ben literally abandoned himself to the overwhelming affluence lavishly exhibited in expensive ornaments, hi - tech appliances and artistic masterpieces.

The breeze oozing noiselessly from the split unit air conditioner blew his ear cold as he crouched under the haven of his thick corduroy shirt. Ben watched with envy as Richie descended the rungs of the heavily rugged stairs.

The banister too was a piece of meticulously carved work, shimmering with prodigious

radiance. They spoke at length, for the greater part of the time, reminiscing their mutual experience as undergrads at University of Lagos and colleagues at Leventis. For Ben, it was a long and torturous session. He couldn't wait to get to the heart of the Matter, which they eventually did.

“So my friend, what exactly did you do that has set us apart in just a few years?”

Richie fine-tuned his vocal cord taking a deep breath and slightly readjusting on his seat to achieve a more projectile position.

“Ben, let me start by telling you what I did not do” Richie eventually found a convenient way to start. *“I never spend everything I get.”* Ben's phantom hope of a dramatic bloom started melting as Richie started. His face dropped. The

cheery look he wore fast dissolved into melancholy. Somehow, he garnered some courage to stay on. "So what has that got to do with making money?" he queried further.

"That my friend is the first step to becoming rich. Never spend all you get", Richie submitted courteously but quite frankly. "But I thought becoming rich was all about making and spending money."

"No, Ben, you become rich by saving and investing money."

Ben removed his mesmerised gaze from Richie, roving it earthward. He remembered as a matter of fact that Richie always saved money while they worked together.

Not big money, it was just about ten percent of his salary.

He did it with such consistency that others laughed at him and called him names. Unlike others, Richie wasn't into extravagant shopping. He spent his money buying what was absolutely imperative and that was largely defined as that which could raise his emolument level.

Cynically, Ben reopened enquiry. "Richie, you aren't trying to tell me that your meagre savings of yester years is what amassed this stupendous wealth. You don't want to hand me that, do you?"

By now, Richie had realised how difficult it would be to help his friend break the backbone of poverty. *If there's no transformation in attitude, there's no light at the end of the tunnel.* Ben left disappointed.

He stereotyped Richie as one of the typical rich men who are not happy to see others rise like them. How he had thought that his good friend would connect him to his business associates and help him with some start up capital. Ben had always been a politically minded person. Richie wanted to know very badly if his friend was still as passionate about politics as he used to be.

“Are you still involved in politics?” The question hit Ben like a stray bullet. But the answer jumped out spontaneously. “Richie, this country doesn’t respect sound ideas.

Only the rich get people listening.” “Such a burning passion you had, don’t tell me you quit.” Ben heaved, a bit embarrassed, “It was the only thing to do. I had been told to shut up in

meetings because I had no material proof of the suggestion I was raising.”

Richie did not push the matter further. He knew nobody listens to a poor man. As a Christian, he also remembered the words of King Solomon that, *“the poor man’s wisdom is despised and his words are not heard”*

There was also no need to tell him that he was being offered a senatorial ticket by one of the leading political parties.

Ben wanted a quick fix for his poverty ailment. He wasn’t for the hypothesis being postulated by his friend. So he left hurting, a totally disappointed and dejected man.

While Richie hosted Ben, Junior, his ten - year-old son was monitoring the lounge from his

daddy's room; As soon as the visitor was gone, he joined Richie. Richie was always ready to grant his son's impromptu interviews.

"Daddy, why does your friend look so broke"

Richie thought for a moment. "Because he's broke."

"Why is he broke?" "Because he's poor"

"Why is he poor?" "Because he has the habit of the poor?"

"What is the habit of the poor?" "They pay everyone else except themselves"

That day's encounter got Richie thinking and he summed it all up in this parody:

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“It would be easier to sell winter jackets in Sahara desert than for a poor mind to enter the kingdom of the wealthy.

CHAPTER 7

VEHICLES OF WEALTH CREATION

If you are not born with a silver spoon in your mouth, create a silver spoon with your mind (Investment Mentality) because nobody really came into this world with money

Wisdom Man

There are two categories of wealth creation vehicles, and it is very essential for anyone who desires to be truly rich and wealthy to have these two categories of wealth creation vehicles in place. Like we examined in the first chapter, true wealth comprises seven components i.e.

- Faith in God.

- Strategic relationships.
- Material possessions.
- Money.
- Experiences in life.
- Knowledge and skill.
- Health.

Nobody can have these seven components of true and complete wealth without having the two categories of wealth creation vehicles in place. The two categories of wealth creation vehicles are:

1. Spirit Vehicles of wealth creation / Spiritual pathway to wealth.
2. Physical investment vehicles of wealth creation / physical pathway to wealth.

While many live all their lives in the physical without the spiritual, many also live their lives in the spiritual without the physical.

This imbalance has caused shame and sorrow for many because one is not complete without the other.

SPIRITUAL INVESTMENT IS THE FOUNDATION AND SECURITY FOR ALL PHYSICAL INVESTMENTS, WHILE PHYSICAL INVESTMENT IS THE HARVEST CHANNEL AND COMPLETION OF ALL SPIRITUAL INVESTMENT.

Many Christians are poor today for many reasons, one of which is the fact that even though the church has taught extensively on the spiritual investments, little or nothing is taught about physical investment. Based on this imbalance in the church, many spend years

Giving, Giving, Giving and Giving without becoming wealthy. They give and yet have no channel in place for their harvest to come / Giving without using your “Power to get wealth” as earlier revealed will amount to nothing / Giving without practising the investment principles earlier revealed will amount to nothing.

It will only help you get some of the components of wealth like health, faith, relationships, knowledge and skill, experiences, but will not help you get good money and material asset without the physical.

CAN YOU IMAGINE HOW RICH AND WEALTHY YOU WOULD BE NOW IF THE MANNER IN WHICH WAY YOU HAVE BEEN FAITHFUL WITH YOUR 10% TITHE IS THE

WAY YOU HAVE BEEN FAITHFUL WITH YOUR 10% INVESTMENT?

Many people have been faithful in tithing for years and decades, but have no investment in place and wonder why they are still not wealthy.

1. ~~₦5000~~ per month tithe amounts to ~~₦600, 000~~ in 10yrs and ~~₦1.2m~~ in twenty years. While an equal ~~₦5000~~ invested in a 20% per annum yielding investment equals ~~₦1, 861,859~~ in ten years and ~~₦13, 397,164~~ in twenty years.

2. ~~₦10, 000~~ per month tithe amounts to ~~1.2m~~ in 10yrs and ~~₦2.4m~~ in 20yrs. While an equal ~~₦10, 000~~ invested in a 20% per annum yielding investment equals ~~₦3, 738,049~~ in 10yrs and ~~₦26, 883, 069~~ in 20 yrs.

A lot of people on the other hand know about physical investment, and have millions in investment but zero in spiritual investment. Due to this imbalance they also lack complete wealth, because even though they may have money and material things, they lack good health, good relationships and faith in God etc.

- To have millions in physical investment is useless when you have a sickness gulping the millions.
- To have millions in investment and yet lack a good home with your marriage and children intact is useless.
- To have millions in investment and lack faith or covenant relationship with your Creator is useless.

And how do you benefit if you gain the whole world but lose your own soul in the process? -Mark 8:36

We need balance to become all that we need to be. Balance is vital for stability and completion.

SPIRITUAL INVESTMENT VEHICLES

1. FIRST FRUIT

Then the LORD spoke to Moses, saying, " Consecrate to Me all the firstborn, whatever opens the womb among the children of Israel, both of man and beast; it is Mine.-Exodus 13:1 -2

" And it shall be, when the LORD brings you into the land of the Canaanites, as He swore to you and your fathers, and gives it to you.

“That you shall set apart to the LORD all that open the womb, that is, every firstborn that comes from an animal which you have; the males shall be the LORD’s.” But every firstborn of a donkey you shall redeem with a lamb; and if you will not redeem it, then you shall break its neck.

And all the firstborn of man among your sons you shall redeem.” So it shall be, when your son asks you in time to come, saying, ‘What is this?’ that you shall say to him, ‘By strength of hand the LORD brought us out of Egypt out of the house of bondage.’

And it came to pass, when Pharaoh was stubborn about letting us go, that the LORD killed all the firstborn in the land of Egypt, both the firstborn of man and the firstborn of beast. Therefore I sacrifice to the LORD all males that open the womb, but all the firstborn of my sons I redeem.”’ It shall be as a sign on your hand

and as frontlets between your eyes, for by strength of hand the LORD brought us out of Egypt.-Exodus 13:11 - 16

For if the first fruit is holy, the lump is also holy; and if the root is holy, so are the branches. Romans 11:16

The first fruit is a major foundational spiritual vehicle. It is giving the first of all things to God as a sign that you acknowledge His ownership of all things. Whatever you do with the first affects all others.

Then the LORD told Moses to give these instructions to the Israelites:

“When you arrive in the land I am giving you and you harvest your first crops, bring the priest some grain from the first portion of your grain harvest. On the day after the Sabbath, the

priest will lift it up before the LORD so it may be accepted on your behalf. That same day you must sacrifice a year-old male lamb with no physical defects as a whole burnt offering to the LORD. Lev 23:9 - 12

- Your first Salary.
- Your first Harvest.
- Your first Income from every labour.
- Your first increase in every new level.
- Your first child (to be redeemed with money).
- Your first Car (to be redeemed with money).
- Your first House (to be redeemed with money).
- Your first Income every year etc.

*Honor the LORD with your possessions,
And with the first fruits of all your increase; So
your barns will be filled with plenty, And
your vats will overflow with new wine. -
Proverb 3:10 NKJV*

You need to have a revelation of the first fruit and do it by faith to get the full Benefit. If you don't agree with first fruits, it's your choice, I am not interested in religious arguments. LET EVERY MAN STAND WITH WHAT HE BELIEVES AND GET THE RESULT.

2. TITHES

I am the LORD, and I do not change. That is why you descendants of Jacob are not already completely destroyed. Ever since the days of your ancestors, you have scorned my laws and failed to obey them. Now return to me, and I will return to you," says the LORD Almighty." But you ask, How can we return when we have never gone away?' "Should people cheat God? Yet you have cheated me! "But you ask,' What do you mean?

When did we ever cheat you? "You have cheated me of the tithes and offerings due to me. You are under a curse, for your whole nation has been cheating me. Bring all the tithes into the storehouse so there will be enough food in my Temple. If you do," says the LORD Almighty, "I will open the windows of heaven for you.

I will pour out a blessing so great you won't have enough room to take it in! Try it! Let me prove it to you! Your crops will be abundant, for I will guard them from insects and disease. Your grapes will not shrivel before they are ripe," says the LORD Almighty.

"Then all nations will call you blessed, for your land will be such a delight," says the LORD Almighty.- Malachi 3:6 - 12

Honour the LORD with thy substance, and with the first fruits of all thine increase so shall

*thy barns be filled with plenty, and thy presses shall burst out with new wine. Proverb 3: 9 - 10
KJV*

And all the tithe of the land, whether of the seed of the land, or of the fruit of the tree, is the LORD'S: it is holy unto the LORD. And if a man will at all redeem ought of his tithes, he shall add thereto the fifth part thereof And concerning the tithe of the herd, or of the flock, even of whatsoever passed under the rod, the tenth shall be holy unto the LORD He shall not search whether it be good or bad, neither shall he change it: and if he change it at all, then both it and the change thereof shall be holy; it shall not be redeemed These are the commandments, which the LORD commanded Moses for the children of Israel in mount Sinai. -Leviticus 27:30 - 34

The tithe is another powerful spiritual investment vehicle. It is giving the first 10% of all income to God continually and forever.

This is a powerful principal that redeems the other 90% and unlocks great blessings upon you. Once again, if you don't believe in tithing, no problem. Just be ready to suffer the consequences of ignoring spiritual laws and investments.

3. OFFERING

And Noah builded an altar unto the LORD; and took of every clean beast, and of every clean fowl, and offered burnt offerings on the altar.

And the LORD smelled a sweet savour; and the LORD said in his heart, I will not again curse the ground any more for man's sake; for

the imagination of man's heart is evil from his youth; neither will I again smite any more everything living, as I have done. While the earth remaineth, seed time and harvest, and cold and heat, and summer and winter, and day and night shall not cease. -Gen 8:20 - 22

Three times in a year shall all thy males appear before the LORD thy God in the place which he shall choose; in the feast of unleavened bread, and in the feast of weeks, and in the feast of tabernacles: and they shall not appear before the LORD empty: Every man shall give as he is able, according to the blessing of the LORD thy God which he hath given thee.- Deutronomy 16:16 -17

There is that scattereth, and yet increaseth; and there is that withholdeth more than is meet, but it tendeth to poverty. Proverb 11:24. But this I say, He which soweth sparingly shall reap

also sparingly; and he which soweth bountifully shall reap also bountifully. Every man according as he purposeth in his heart, so let him give; not grudgingly, or of necessity: for God loveth a cheerful giver. And God is able to make all grace abound toward you; that ye, always having all sufficiency in all things, may abound to every good work: (As it is written, He hath dispersed abroad; he hath given to the poor: his righteousness remaineth for ever.

Now he that ministereth seed to the sower both minister bread for your food, and multiply your seed sown, and increase the fruits of your righteousness;). -2 Corinthians 9:1 - 10

Another powerful investment vehicle is the offering. Never come into God's presence (any church service) empty handed. Your offering is your seed for harvest of blessings.

- First fruit lays the foundation
- Tithes opens the heavens
- Offering activate the harvest

4. PARENTAL HONOUR

Honor your father and mother." This is the first of the Ten Commandments that ends with a promise-Ephesians 6:2

Render therefore to all their dues: tribute to whom tribute is due; custom to whom custom; fear to whom fear; honour to whom honour.- Rom. 13:

Another powerful spiritual investment vehicle ignored by many is parental honor. Honoring your parents by sowing into their lives is very vital. It releases blessings and, acts as a catalyst to the covenant of long life. Whether your parents are rich or not, you need to periodically

or consistently sow into their lives as enabled. It must never be a do or die thing, but you should put it in place.

5. PROPHETIC HONOUR

He that receiveth you receiveth me, and he that receiveth me receiveth him that sent me. He that receiveth a prophet in the name of a prophet shall receive a prophet's reward; and he that receiveth a righteous man in the name of a righteous man shall receive a righteous man's reward-

*And whosoever shall give to drink unto one of these little ones a cup of cold water only in the name of a disciple, verily I say unto you, he shall in no wise lose his reward.- Mathew 10: 41
- 42*

Let him that is taught in the word communicate unto him that teacheth in all good things. Be not deceived; God is not mocked: for whatsoever a man soweth, that shall he also reap. For he that soweth to his flesh shall of the flesh reap corruption; but he that soweth to the Spirit shall of the Spirit reap life everlasting.

And let us not be weary in well doing: for in due season we shall reap, if we faint not. As we have therefore opportunity, let us do good unto all men, especially unto them who are of the household of faith. - Galatians 6:8 - 10

Let the elders that rule well be counted worthy of double honour, especially they who labour in the word and doctrine. For the scripture saith, Thou shalt not muzzle the ox that treadeth out the corn. And, The labourer is worthy of his reward. - 1 Timothy 5:17 - 18

Notwithstanding ye have well done, that ye did communicate with my affliction. Now ye Philippians know also, that in the beginning of the gospel, when I departed from Macedonia, no church communicated with me as concerning giving and receiving, but ye only. For even in Thessalonica ye sent once and again unto my necessity. Not because I desire a gift: but I desire fruit that may abound to your account.

But I have all, and abound: I am full, having received of Epaphroditus the things which were sent from you, an odour of a sweet smell, a sacrifice acceptable, well pleasing to God.

*But my God shall supply all your need according to his riches in glory by Christ Jesus. -
Philippians 4:14 - 19*

This is another powerful investment vehicle people hardly observe and some who do don't

do it consistently. Any minister of God that blesses or affects your life positively is a ground for you to continually sow into. It is a vital spiritual investment vehicle that has undeniable results.

6. WELFARE / BENEVOLENCE TO THE POOR AND NEEDY

And thou shalt not glean thy vineyard, neither shalt thou gather every grape of thy vineyard; thou shalt leave them for the poor and stranger: I am the LORD your God. -Leviticus 19:10

And when ye reap the harvest of your land, thou shalt not make clean riddance of the corners of thy field when thou reapest, neither shalt thou gather any gleaning of thy harvest: thou shalt leave them unto the poor, and to the stranger: I am the LORD your God - Leviticus 23: 22

If there be among you a poor man of one of thy brethren within any of thy gates in thy land which the LORD thy God giveth thee, thou shalt not harden thine heart, nor shut thine hand from thy poor brother.

But thou shalt open thine hand wide unto him, and shalt surely lend him sufficient for his need, in that which he wanteth Beware that there be not a thought in thy wicked heart, saying, The seventh year, the year of release, is at hand; and thine eye be evil against thy poor brother, and thou givest him nought; and he cry unto the LORD against thee, and it be sin unto thee.

Thou shalt surely give him, and thine heart shall not be grieved when thou givest unto him: because that for this thing the LORD thy God shall bless thee in all thy works, and in all that thou puttest thine hand unto. For the poor shall never cease out of the land:

therefore I command thee, saying, Thou shalt open thine hand wide unto thy brother, to thy poor, and to thy needy, in thy land. - Deuteronomy 15:7 - 11

He that hath pity upon the poor lendeth unto the LORD; and that which he hath given will he pay him again. -Proverb 19:17

Whoso stoppeth his ears at the cry of the poor, he also shall cry himself, but shall not be heard. -Proverb 21:13

Jesus said unto him, If thou wilt be perfect, go and sell that thou hast, and give to the poor, and thou shalt have treasure in heaven: and come and follow me. -Mathew 19:21

But he answered and said, It is not meet to take the children's bread, and to cast it to dogs.
-Romans 19:26

The above verses of scriptures are self-explanatory. Make provision for the less privileged in your spiritual investment. It is a very vital spiritual investment vehicle that many people ignore.

They invest in physical things but never give to charitable causes that would help the less privileged.

7. MISSIONS

All the scriptures we examined as regards Welfare / Benevolence to the poor and needy also apply to missions.

You need to give some of your money and resources to assist missionaries and missions. It is a very vital spiritual investment vehicle.

8. VOWS

Hannah rose up after they had eaten in Shiloh, and after they had drunk.

Now Eli the priest sat upon a seat by a post of the temple of the LORD.

And she was in bitterness of soul, and prayed unto the LORD, and wept sore. And she vowed a vow, and said, O LORD of hosts, if thou wilt indeed look on the affliction of thine handmaid, and remember me, and not forget thine handmaid, but wilt give unto thine handmaid a man child, then I will give him unto the LORD all the days of his life, and there shall no razor come upon his head. 1 Samuel 1: 9 -11

Then they rose early in the morning and worshiped before the LORD, and returned and came to their house at Ramah. And Elkanah knew Hannah his wife, and the LORD remembered her. So it came to pass in the process of time that Hannah conceived and bore a son, and called his name Samuel, saying,

*“Because I have asked for him from the LORD.”.1
Samuel 1:19 - 20*

Offer to God thanksgiving, And pay your vows to the Most High.

*Call upon Me in the day of trouble; I will deliver you, and you shall glorify Me.”. -Psalm
50:14 - 15*

When thou vowest a vow unto God, defer not to pay it; for he hath no pleasure in fools: pay

that which thou hast vowed. Better is it that thou shouldest not vow, than that thou shouldest vow and not pay. Do not let your mouth cause your flesh to sin, nor say before the messenger of God that it was an error. Why should God be angry at your excuse and destroy the work of your hands? For in the multitude of dreams and many words there is also vanity. But fear God. -Ecclesiastes 5:4 - 7

Vows are another dimension of spiritual wealth creation vehicles one could take advantage of. A vow is a powerful vehicle that moves God to intervene on one's behalf. It is a secret weapon of supernatural intervention.

9. SEED OF FAITH

Then Noah built an altar to the LORD, and took of every clean animal and of every clean bird, and offered burnt offerings on the altar.

And the LORD smelled a soothing aroma. Then the LORD said in His heart, "I will never again curse the ground for man's sake, although the imagination of man's heart is evil from his youth; nor will I again destroy every living thing as I have done. "While the earth remains, Seedtime and harvest, Cold and heat, Winter and summer, and day and night Shall not cease. "Genesis 8:20 - 22

These are seeds you sow in faith to God towards the release of a particular harvest. E.g. you can sow a seed of faith toward something in particular that you want God to do for you.

It is also a very powerful spiritual wealth creation vehicle.

10. SACRIFICIAL SEED

“Gather My saints together to Me, Those who have made a covenant with Me by sacrifice.” -Psalm 50 - 5

Those who sow in tears shall reap in joy. He, who continually goes forth weeping, bearing seed for sowing, shall doubtless come again with rejoicing, bringing his sheaves with him. - Psalm 126:5 -6

This is the ultimate seal in the spiritual investment vehicles. It is a master key for stupendous wealth creation. Many give but only few make sacrifices and give sacrificially. Few give sacrificially once in a while, but fewer people do it consistently.

Living a life of sacrificial giving keeps your heaven perpetually open.

All these ten spiritual investment vehicles examined have their place, importance and benefits. A wise person will make sure that none of them is ignored. Make sure your life consists of the ten vehicles in a balanced proportion, so that you may get the full and complete benefit of spiritual investment.

However, like we have earlier established, the church has extensively taught and dwelt around these ten vehicles, without balancing it with the physical. Doing and operating these ten vehicles are very important. This is the **foundation** and **security** for all other physical investments.

However, in order to enjoy the total life prosperity and total wealth package of God the

10 vehicles are incomplete in themselves. The bible teaches physical wealth creation extensively as we will see in the chapter on “Activating Generational Blessings”.

PHYSICAL INVESTMENT VEHICLES

1. PAID EMPLOYMENT

This is a physical vehicle that gives you access to money you can invest in other vehicles. Without an income source, you may not have money to invest.

Paid employment with investment mentality is a powerful vehicle because; it helps move you from earned income to portfolio or passive income.

Paid employment also helps you rise to become a Senior Executive with a good paycheck, stock

options, bonuses, and profit sharing e.t.c. This gives you good money to invest because at this level, you most likely have an official car, official house, official things etc. so you can now use your money to invest heavily.

However no matter how highly placed you are in paid employment, and how big your paycheck, without investment mentality, you will still end up in shame.

Stories abound of people who rose to high positions in paid employment, and lived a wasted life of unrestrained and unwise spending on liabilities only to lose the job and lose all.

When the job goes or stops, so do the official car, official house, official bonuses and things.

Don't allow this to be your only vehicle or else you may likely end up in shame and poverty.

2. INHERITANCE OR WEALTH TRANSFER

Another vehicle that is available to only few people on earth is the inheritance vehicle. Less than 10% of those who are super rich and wealthy in any economy inherited their wealth. And the number has continued to drop.

Over 90% of children of successful people usually end up a failure since they live by the wealth from someone else's labour, which cost them nothing to inherit.

Due to inability to manage this inherited wealth, they lavish it on liabilities and end up having nothing to transfer to their own children. Before wealth is transferred by inheritance, wisdom demands that the beneficiary should be

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mentored and taught how to develop investment mentality. Beneficiaries should be made to acquire financial intelligence, management competence, entrepreneurial skills and hands - on training so as to ensure that the wealth does not die in their time. If this is not done, inheritors of wealth will end up like lottery winners, where over 90% of them become poor in less than two years.

3. MONEY MARKET

The money market talks about financial instruments put in place for short term transactions. This happens in Banks, Finance Houses, Discount houses and other financial institutions outside the capital market.

They include but are not limited to:

- **Savings Account**

Everyone must have a bank account like I said earlier. You save money, earn an interest, and increase your money.

Though the interest rate payable at this level, is small and cannot beat inflation, it is still a vital step that must be taken to develop discipline and saving culture. It is the lowest level of investment recommended.

*So you ought to have deposited my money with the bankers, and at my coming I would have received back my own with interest.-
Mathew 25:27*

Even Jesus taught that.

- Current Account

This does not attract any interest, instead you pay charges, but it gives you opportunity to give

out and receive cheques. It is good and vital for all business people to aid transaction. It will also be necessary if you want to trade in stocks because you can pay your dividends into your current account. Apart from the fact that it has no interest, it has its own place.

- Fixed Deposits

This is a time-based account where you fix your money for 30, 60, 90, 180 days etc and you get a fixed interest on whatever amount you put in. This gives you higher interest than savings, and the interest you get can be negotiated with the bank depending on how much you want to fix and how long you want to fix it.

- Call Deposit

They are similar to fixed deposits but have different rules. In fixed deposit, you can't collect

your money until the agreed time or else you lose your interest or get it reduced.

But call deposit are usually for fewer days and all you need do to get your money is a prior phone call (usually 24 hours notice) to inform the bank. Though you may get lower rates than fixed deposits but still higher than savings.

- Treasuring Bills

These are certificates that the Central Bank of a country makes available on behalf of the government to raise money from the public for the government who in turn then pays a certain amount as fixed interest to those who buy and hold these certificates for a period of time.

(4) Capital Market

These are investment vehicles that work long term. They are instruments used to raise capital

for companies and organisations. This is a place for investors to grow their idle funds.

They include but are not limited to:

- **Stocks**

A stock or share is a unit of capital of a company. It is how much your investment is worth in a company. If you buy a particular worth of shares in a company, it means you own part of the company to the tune of the amount of shares you bought.

That means your worth in that company is the value of your shares e.g. if you buy \$100, 000 dollars' worth or N1, 000,000 shares of Common Sense Ltd, it means you own \$100,000 or N1,000,000 of the company. In stock you make money in three ways; one investment with three returns.

- **Price Or Capital Appreciation**

If you buy a unit of share for ₦10, it could increase to ₦20 per share over time. This means you have made 100% profits. You can now sell and walk away with 100% profit or sell part of it to get your initial investment out so that the other shares are now free and clear, and you could just leave it all without selling. It all depends on your financial plan and goal.

- **Bonus Shares**

Many companies at the end of a profitable year try to reward their shareholders. They declare bonuses and gives additional free shares to investors. They could give one bonus share for every one share owned, or one for four etc. This helps to increase the size of your portfolio.

- **Dividend / Interest payout**

Companies after a financial year sets aside a portion of their profit which is approved by the Board of Directors, but subject to acceptance by the Annual General Meeting of such an organisation. These dividends may look very little, but for larger investors, their dividends payments alone runs into millions.

By the time you add these three benefits, you will discover that investing in stocks is worth the risk, time and resources because at the end, you stand to benefit more because you are making money without working for it. It is your money working to make more money for you.

- **Mutual funds**

Mutual funds or unit trusts are funds created by investment houses like stock broking firms, finance houses, etc.

They pool investors' funds together and invest them on their behalf in different investment channels like oil and gas, manufacturing, real estate etc. The mutual funds vary from firm to firm.

The fund manager or fund administrators i.e. the company in charge of these funds, bear the risk on the investment. This is not the case with the capital market where it is the investor/shareholder that directly bears the risk.

This is another way to grow your money while leaving the risk in the hand of the Fund Manager.

- Government Bond

A government bond is a certificate promising repayment of debt. This is like the government

borrowing money from you through the bond and promising to pay back a fixed interest rate on a specific date. Companies can also issue bonds called debentures.

Whether you fully understand all these or not, just start from any point, and begin to create your own wealth. The earlier, the better.

5. REAL ESTATE

Real estate is real investment. It is a very powerful vehicle of wealth creation and wealth preservation.

Every truly wealthy person has investments in real estate. Investing in property not only gives you rental income, but your property also appreciates in value.

✚ You can increase rent even though the land and house size remain the same.

✚ You can sell the property later with great profit.

✚ You can live in it and free yourself from rent for life.

Everyone should endeavor to own his or her own property in his or her lifetime, because no one is designed to live and die a tenant.

As you work and make money, your money should be invested, and later your investment can be converted into portfolio assets like stocks and passive assets like real estate.

✚ As a tenant, you indirectly finance all the landlord's expenses and liabilities.

✚ As a tenant, your landlord is a lord over you in a dimension.

✚ As a tenant, every money you spend on the property is to help your landlord increase the value of his property. Investing in properties has many advantages, and is a very valuable asset and wealth creation vehicle.

✚ In real estate, you see what your money has done physically,

✚ In real estate, your property value and rent normally rise above inflation.

✚ In real estate, your property can become a collateral for a loan.

✚ There are however some challenges related to real estate investments

✚ You need a sizeable capital to buy or build. Even if you use mortgage facilities, you sometimes need to raise the down payment.

✚ Real estate investment is not liquid. It takes time to sell properties even though time makes them to appreciate in value.

✚ Property management can be a challenging job except you hand it over to competent agents.

Vital Facts About Real Estate

✚ Land may not increase in size but continues to increase in value.

✚ Location matters in real estate investment.

✚ The population and development around your real estate matters.

✚ The future is cheap if you buy it today. You may not have money to buy expensive land in a prime location, but you can position yourself at the future of development. Cities always develop towards the outskirts.

So the outskirts of a city are cheaper now but expensive later.

Dimensions of Real Estate Investment

✚ **Land Purchases:** - You can buy land in undeveloped areas, wait for few years and sell when development comes and value has increased.

✚ **Buy Land and Build:** - You can buy land, build a house or houses and sell the houses or rent them out.

✚ **Buy House:** - You can buy a house, keep for a while and resell or you can buy a house and rent out.

✚ **Off Plan Purchase:** - You can buy a house, shop, or property while it is still yet to be built, and sell it once it is completed. When you buy off plan, you mostly only pay a deposit to show your interest and get an allocation, and by the

time development is completed, you can sell off and walk away with good money or turn it to a rental property.

✚ **Resurrection Plan:** - You can buy dilapidated or abandoned properties, develop and bring them to life, and then sell them for cool cash or rent it out.

✚ **Foreclosure / Auctions:** -You can buy houses that are being auctioned at far below the market value and sell later or turn to rental property.

✚ **Estate Development:** - You can buy large acreage or hectares of land, and develop it into an estate, by selling plots to allottees who join in the development. Alternatively, you can handle all the facilities and sell the plots as serviced plots with facilities, or you can build all the houses and sell or rent.

The possibilities in real estates are numerous, and with financial intelligence and the right information, you can build wealth through real estate.

6. Businesses

Starting and owning your own business is considered one of the most powerful vehicle of wealth creation if not the most powerful.

In my trinity of wealth creation, I have SHARES, REAL ESTATE, and BUSINESS, as the TRINITY OF WEALTH CREATION.

Any rich and wealthy man or woman you know either in the spiritual or the secular must have investments in any of these three areas. There is no wealth or financial independence outside the inclusion of one or two or all these three.

98% of the Millionaires and Billionaires and Trillionaires of this world have their own businesses, own real estates and have investments in stocks. So your chance of becoming rich and wealthy outside the Trinity of Wealth is only 2% because even your inheritance must fall within these three.

- ✚ It is the fastest route and vehicle to wealth.
- ✚ It has limitless possibilities and profit at the shortest time.
- ✚ You can make in one deal or one month what others make in a year
- ✚ You have freedom and control of everything.
- ✚ You spend all you can and pay tax on the rest, while others pay tax first and spend the rest.

✚ It is a powerful vehicle above inflation any day, anytime.

Try your best to live quietly, to mind your own business, and to work hard, just as we taught you to do.- 1 Thess. 4:11 CEV.

And that ye study to be quiet, and to do your own business, and to work with your own hands, as we commanded you.-1 Thes 4:11 KJV

That you also aspire to lead a quiet life, to mind your own business, and to work with your own hands, as we commanded you, 1 Thes 4:11 NKJV

And he shall be like a tree planted by the rivers of water, that bringeth forth his fruit in his season; his leaf also shall not wither; and whatsoever he doeth shall prosper. -Psalm 1:3

Even God expects you to be doing something for yourself and own your own business.

Like we have seen over and over again in this book, part of financial intelligence is you developing entrepreneurial skill and management capabilities.

Every business owner will only succeed when they have an entrepreneurial spirit and skill in place, along with business management abilities.

As you work, make sure you spend the time learning structures, management, and skills that will help you when you finally enter your own.

Some people plan to start their own business when they retire, but fail to use their working years to gather the skills and abilities required.

That is why many retire, start businesses and lose it all.

Why You should move from employee to employer

And Jacob sent and called Rachel and Leah to the field unto his flock. And said unto them, I see your father's countenance, that it is not toward me as before; but the God of my father hath been with me.

And ye know that with all my power I have served your father and your father hath deceived me, and changed my wages ten times; but God suffered him not to hurt me. -Genesis 31:7

1. It is not your employer's job to make you rich, it is your responsibility. So in order to be rich, you should have a plan to move from being an employee to being an employer.

2. Being an employee pegs your financial and material progress because someone else determines your salary and your increase.
3. Being an employee is not secured, because it leaves you at the mercy of your employer's favours.
4. Being an employee makes you get only enough money as your employer decides, which is mostly below your real worth and value. It only takes you wanting to leave to sometimes make them value you.

And it came to pass, when Rachel had born Joseph, that Jacob said unto Laban, Send me away, that I may go unto mine own place, and to my country. Give me my wives and my children, for whom I have served thee, and let

me go: for thou knowest my service which I have done thee.

And Laban said unto him, I pray thee, if I have found favour in thine eyes, tarry: for I have learned by experience that the LORD hath blessed me for thy sake. And he said, Appoint me thy wages, and I will give it.

And he said unto him, Thou knowest how I have served thee, and how thy cattle was with me. For it was little which thou hadst before I came, and it is now increased unto a multitude; and the LORD hath blessed thee since my coming: and now when shall I provide for mine own house also? -Genesis 30:25 - 30

Why did he not allow Jacob name his wage before now?

5. Being an employee keeps you under constant fear of losing your job, offending your boss, losing your salary etc.

6. Being an employee makes you exchange the most valuable years of your life for “salary”.

7. Being an employee makes you become leverage for your employers to create wealth. They convert your Time, Talent, Virtue, Knowledge, Skill, Energy, Influence, Sweat, and Networks etc. to personal and corporate wealth.

8. Being an employee makes your personal vision and dream stay buried and subjected to the corporate vision and mission.

9. Being an employee means someone else determines when you wake up, when you get home, where you live or how you live. To

resume as expected, you either have to wake early or relocate close to your office, and your salary determines the level of life you live.

10. Being an employee keeps you and all your acquisitions under monitor and suspicion. Every new thing you buy will be looked at in a funny way as if you have stolen.

And he heard the words of Laban's sons, saying, Jacob hath taken away all that was our fathers; and of that which was our fathers hath he gotten all this glory. And Jacob beheld the countenance of Laban, and, behold, it was not toward him as before.-Genesis 31:1 - 2

11. As an employee, your employer sees you as an overhead, an item of expenditure and replaceable entity. Your employers even have structures in place to replace you after getting all

they can from and through you. This is called SUCCESSION PLANNING.

12. As an employee, you end up with pittance called “retirement benefit” which hardly covers 20% of your living expenses at old age.

Except the God of my father, the God of Abraham, and the fear of Isaac, had been with me, surely thou hadst sent me away now empty.

God hath seen mine affliction and the labour of my hands, and rebuked thee yesternight. -Genesis 31:42

For it was little which thou hadst before I came, and it is now increased unto a multitude; and the LORD hath blessed thee since my coming: and now when shall I provide for mine own house also? -Genesis30:30

It's time to wake up and strategise on how to run your own business and provide for your own house now and forever.

The Balanced Diet

It is very important to draw a balance here because of immature and unwise people who don't know how to rightly apply truths. Almost everybody will start out as an employee, and it is a vehicle on its own.

Your faithfulness in this level both to your boss and the establishment determines whether you will ever get your own business started and succeed.

“He who is faithful in what is least is faithful also in much; and he who is unjust in what is least is unjust also in much. “Therefore if you have not been faithful in the unrighteous

mammon, who will commit to your trust the true riches? “And if you have not been faithful in what is another man’s, who will give you what is your own? Luke 16: 10 - 12

Your time as an employee is not a waste. Use it to gather experience and skill that prepares you to succeed on your own. Your employer is not your enemy; so don’t sow what you don’t want to reap in future. Remember, when you start your own business, you will also have staff. WHAT YOU SOW IS WHAT YOU REAP.

THINGS TO LEARN WHILE WORKING FOR OTHERS WHICH WILL HELP YOU IN YOUR OWN BUSINESS

While working as an employee, pay attention and give it all it takes, so that you can get these things into you.

1. LEARN HOW TO SELL YOURSELF, YOUR PRODUCT AND SERVICES.

2. LEARN COMMUNICATION SKILLS BOTH WRITTEN AND VERBAL.

3. LEARN HOW TO MANAGE PEOPLE.

4. LEARN HOW TO MANAGE MONEY AND CASH FLOW.

5. LEARN HOW TO MANAGE TIME.
6. LEARN HOW TO MANAGE YOUR SELF AND YOUR LIFE / HOME.

7. LEARN HOW TO MANAGE PROJECTS.

Questions To Answer Before Going Into Business

How organised are you?

1. Do you have a competitive spirit?
2. Are you a risk taker or risk dodger?
3. What experience or skills have you gained that will help you in business?
4. Are you in good health?
5. Can you lead and manage people?
6. Do you have a high energy level or get tired easily after 2- 3 hrs?
7. Are you self-confident, can you go on when things go wrong?
8. Are you ready to make short-term sacrifices for long-term benefits?
9. Can you delay gratification and postpone pleasure?

10. Is your spouse supportive of your business dream?
11. Can you make others see the benefit of what you do?
12. Do you have a natural flair for business?
13. Do you enjoy mixing with people?
14. Have you conceived or developed a winning business idea, product or service?
15. Are you enthusiastic about your dream?
16. Do you have the resources (spiritual, material, physical, financial, human) required to make it?
17. Do you have investment mentality?
18. Do you have financial intelligence?
19. Do you have a plan and a goal in place?

How To Start A Business Of Your Own

Evaluate yourself with the questions we have examined to ascertain what you are good at, and

not necessarily what you studied in school. Look within these areas.

- What you are trained for?
 - What you are gifted / talented for?
 - What you are anointed or inspired to do?
1. Have a clear picture of what you really want to achieve.
 2. Submit yourself to a process of mentoring or getting experience.
 3. Carry out a feasibility study to identify challenges and competition in advance.
 4. Proffer solutions in advance for all possible challenges.

5. Learn from your past and other people's past by reading biographies, success stories and bankruptcy stories.
6. Continually update, upgrade and inspire yourself.
7. Be patient, be persistent and NEVER GIVE UP.
8. Keep your dream alive and stick to the rules.
9. Give God his rightful place.

With these in place you will make it.

How To Generate Business ideas

1. Take an existing product, add value or additional benefit to it and offer it at the old price or cheaper.

2. Take an ordinary product, strip it to its basics, and offer the substance of it at a basic and cheaper price.
3. Add or remove packaging from a product or service.
4. Package a “Something made easy”.
5. Add speed of delivery to a basic product or service.
6. Use design or packaging to enhance a basic appliance or product.
7. Use design to relieve stress from life.
8. Generalise a hoarded technology or idea.
9. Offer better value by combining attributes.

10. Look for a need and fill it.
11. Solve problems for people.
12. Bring out inspirational products.

How To Raise Capital For Your Business Idea

Many people have business ideas but lack the capital required plus the wisdom to raise the capital. No matter the capital required, these strategies work anywhere in the world.

1. Your personal savings from your 30 / 70 principle.
2. Your family and friends.
3. Mentors and angel investors that believe and support your dream.
4. Selling some liabilities or some assets.
5. Cooperative and thrift societies.
6. Going into partnership.

7. Getting government grants.
8. Getting funding from NGOs. / Non-profits.
9. Your gratuities and seasonal benefits.
10. Trade by barter
11. Other people's money.
12. Insurance pay offs.
13. Start with the idea from where you are.
14. Buy up an existing business without money.
15. Position yourself for a miracle with your seed.
16. Internet business or marketing.
17. Selling your idea.
18. Loans and bank facilities (overdraft, loans, micro finance etc)

All the other vehicles to be examined will not be looked into extensively because they all fall under business.

7. Intellectual Property

Another vehicle of wealth creation that has produced tremendous wealth for many is the intellectual Properties, Inventions that bring royalties. Musicians, authors, actors, footballers, boxers, sports men and woman etc. all fall into this category.

They have developed their skills and talent to a level where it has become a wealth creator. You can write a book, sing a song, come out with products or Inventions that become a gold mine. Look into yourself, think and find out what you can create or produce that becomes your own label or brand.

When you produce something that becomes your brainchild, money flows from it continually.

8. Network / Multilevel Marketing

Multilevel marketing and marketing in general can become a vehicle of wealth creation.

Choosing the right Multilevel marketing, Starting at the right time, getting the right information etc. will determine the success of this vehicle.

GNLD, Forever Living Product, Tianshi etc are all multilevel marketing products that many have testified to as being their own vehicle of wealth creation.

Do a research about anything you want to get involved in, check if you have the time, energy, and all it takes to succeed. Remember to INVESTIGATE BEFORE YOU INVEST.

9. Internet Businesses

The emergence of the Internet changed many things all over the world. Today, many have become wealthy through Internet businesses. Many home businesses have started and succeeded by doing business on the Internet. There are numerous books and materials that can educate you further on what and how of Internet business. I advise you get them.

10. Information Business

Information products are another vehicle of wealth. If you have information that people need, you can create wealth by packaging the information in books, tapes, CD, VCD, workbooks, curriculums, training, seminars and courses. The same information can continue to bring you money in different channels and from different places. Organisations have been built

around one information and strategy all over the world.

11. Many Others

There are many other vehicles we cannot look into. The most important thing is that you make sure you have vehicles in place to take you from where you are, to where you desire to get to.

Don't forget balance is vital. Both the spiritual and the physical vehicles are very important for you to have complete wealth.

CHAPTER 8

MULTIPLE STREAMS OF INCOME

THE SEA NEVER RUNS DRY BECAUSE IT RECEIVES WATER FROM VARIOUS RIVERS AND STREAMS.

Wisdom Man

There is no single rich and wealthy individual on earth today that has only one source of income. Even if their business is their only source, the business itself makes money from multiple sources.

It is therefore very important for everyone who desires to become rich and wealthy to ensure that they have multiple sources of income. The secret of unimaginable oceanic

wealth is multiple streams of income. The sea or ocean never runs dry whether in rainy seasons or dry season. The sea stays alive and full at all times and during all seasons.

When dry season comes in some part of the world, ponds dry up, lakes dry up, some rivers dry up, but nowhere in the world does the sea or ocean dry up.

This happens because every body of water both from lakes, ponds, streams, rivers etc. eventually find their way into the sea or ocean.

The ocean receives from multiple streams, and even though all the streams don't flow with the same velocity or affect the ocean in the same way, they all have a part to play in the existence, and continual existence of the ocean. To become like an ocean and stay wealthy no matter what

comes your way, you need to establish different sources of income in your life. While some streams dry up during the dry season, some will still keep on flowing.

There are different dimensions of streams that exist in wealth creation.

DIMENSION OF STREAMS

1. **ONE-TIME STREAM**:- These are wealth streams where you work once and, and in order to get paid again, you have to work again, e.g. sales, contracts, salary etc. To get this, you work once and get paid once.

2. **ONCE AND ALWAYS**: - These are wealth streams where you work hard once, but you get paid continually for the same labour. You don't have to work hard again to keep getting money

from this stream. E.g. transport business, rental properties, book writing, album releases etc.

- You only build the house once, and it keeps bringing money.
- You only produce the album once, and it keeps bringing money.
- You only write the book once, and it keeps bringing money.

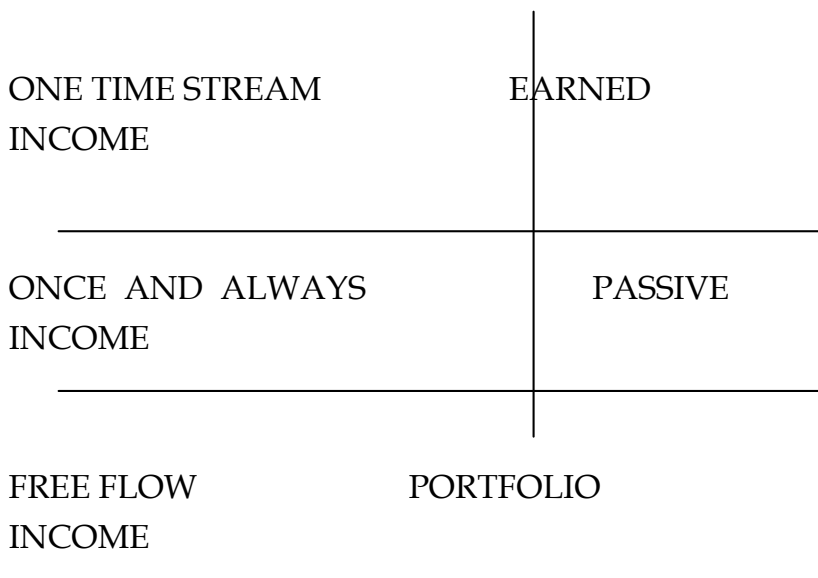
3. FREE FLOW: - These are wealth streams where you don't even have to do anything. Instead, you put your money to work for you. Your money does all the work while you enjoy the benefit of the labour. E.g. stocks, bonds, mutual fund, etc.

Like we said earlier, there are three different types of income, i.e. earned income, portfolio income, passive income, and the three

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dimensions of streams also fall into these three categories:



We all start out mostly from the earned income or one time stream, but must work to convert

earned income to portfolio or passive income. Our investment must consist of all the dimensions of streams.

THE CREATOR'S INTENTION

And the LORD God planted a garden eastward in Eden; and there he put the man whom he had formed.

And out of the ground made the LORD God to grow every tree that is pleasant to the sight, and good for food; the tree of life also in the midst of the garden, and the tree of knowledge of good and evil.

And a river went out of Eden to water the garden; and from thence it was parted, and became into four heads.

The name of the first is Pison: that is it which compasseth the whole land of Havilah, where there is gold. And the gold of that land is good: there is bdellium and the onyx stone. And the name of the second river is Gihon: the same is it that compasseth the whole land of Ethiopia.

And the name of the third river is Hiddekel: that is it which goeth toward the east of Assyria. And the fourth river is Euphrates.

And the LORD God took the man, and put him into the garden of Eden to dress it and to keep it.. - Genesis 2: 8 - 15

The above verses reveal the Creator's mind as regards wealth creation. When Adam came into existence, God planted a garden i.e. established a business, and put Adam in charge as the MD / CEO. This goes to reveal that God's perfect plan

for you is to have a business of your own and mind your business. Going further, you now see that out of the Garden of Eden (Eden Corporation) came forth a river or stream, but it did not remain a stream. The stream parted into four riverheads or four streams so that Adam would end up with multiple streams of income.

I dare to say that God's perfect plan is that everyone should have at least four streams of income. The primary stream that came out of Eden was not named, but its purpose was stated - TO WATER THE GARDEN. It later parted into four named rivers.

1. **RIVER PISHON**: - Goes round Havilah where there is GOLD, GOOD GOLD, along with Bdelium and the onyx stone.

2. **RIVER GIHON**: - Goes round the land of Cush.

3. **RIVER HIDDEKEL**: -Goes round the East of Assyria.

4. **RIVER EUPHRATES**: -The biggest of all the rivers.

This is not a theological book, but if you study the meaning of each of the names given to the rivers, you will not only discover that it relates to some of the investment vehicles we examined in the previous chapter, but you will also discover that it relates to the entire geography and all continents of the earth.

This goes to mean that God wants you to have global relevance in your wealth creation, and break geographical boundaries. It also goes to

show that God wants us to have different vehicles of wealth creation in place.

STRATEGIES FOR CREATING MULTIPLE STREAMS OF INCOME

1) DISCOVER YOUR PRIMARY AND DOMINANT STREAM

Everybody needs to find out what his or her own Garden of Eden is. You need to discover that primary river you should start with that would water your garden i.e. water your life, and empower you with seed money for investment.

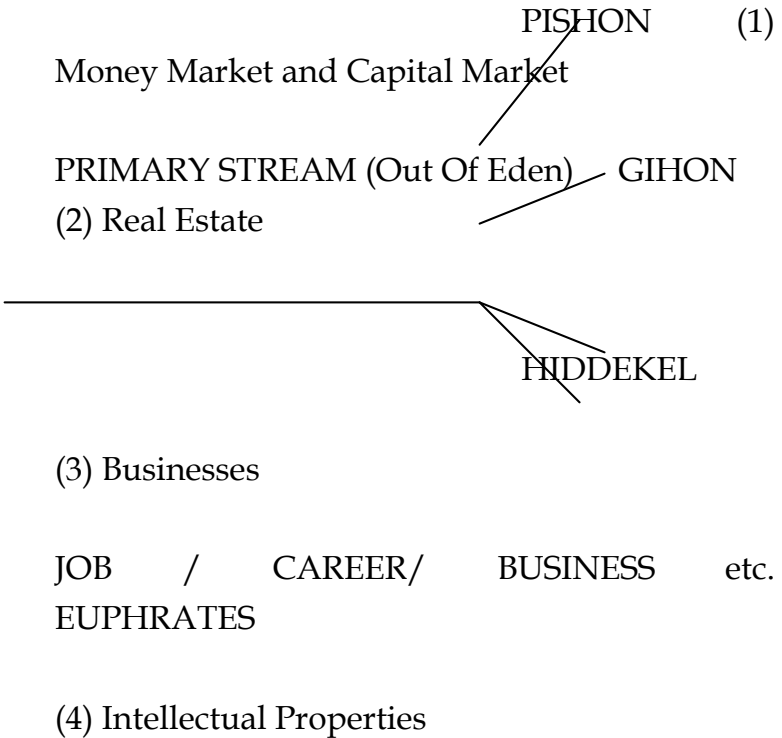
Watering the ground makes the ground yield the seed in it. Getting an income helps you manifest the investment mentality in you.

What is your primary and dominant stream? Is it a paid employment, a career, a business of your own etc?

You need to find out and start with it. My primary and dominant stream is the call of God upon my life as a Pastor, so primarily, I am a Pastor and every other thing I do is secondary. As a Pastor, I teach people through books, tapes, seminars, messages etc. DISCOVER YOURS!

2) USE FINANCIAL INTELLIGENCE AND INVESTMENT MENTALITY TO DEVELOP OTHER STREAMS BY DIVERSIFICATION.

As you continue to operate within your dominant stream, you begin to operate the 30 / 70 principle, and this now enables you to use the 10 - 20 % savings or investments to activate other vehicles of wealth, and other streams.



You start off with one stream, which is your primary and dominant stream, and end up with

at least four of the ten vehicles of wealth creation we have examined.

3) CONSOLIDATE EACH STREAM AND KEEP EXPANDING

Once you have been able to start up other streams, and now have different vehicles of wealth producing for you, you just ensure you consolidate and establish each of the streams and vehicle fully, and then you keep on expanding until you become a force to be reckoned with on earth. IT IS POSSIBLE!

The journey of a thousand miles begins with a step. Don't think of what you don't have, but start with what you have from where you are. I'll see you at the top.

CHAPTER 9

ACTIVATING GENERATIONAL BLESSINGS

Success without a successor equals to a successful failure

The concept of generational blessing is something that is fully operated by some, but mainly alien to others. A lot of people especially in the church circle lack the understanding of this concept, even though it is a clear biblical concept.

Many people are more conversant with generational curses because that is what the church dwells on more than the other. Amazingly, some of the things labelled generational curses are nothing but a product of generational ignorance. When ignorance is

passed down from one generation to the other, the result of ignorance is also passed down.

If you are ignorant of all that this book has revealed from the first chapter till now, what will you teach your children except what you know? I believe that generational curses exist, and it is a biblical concept. However we can change the story and begin to see generational blessings in place of generational curses.

Imbalance in the message of the church has caused great problems for many believers. Apart from the generational curse issue, another issue that has caused problem in the church is the prosperity message.

The prosperity message has revealed to believers that it is God's will to prosper them, but have thought little about the purpose for the

prosperity. So we now have a lot of materialistic, selfish, self-centered believers who now have prosperity without posterity mentality.

But thou shalt remember the LORD thy God: for it is he that giveth thee power to get wealth, that he may establish his covenant which he sware unto thy fathers, as it is this day. -Deut 8:18

The primary reason for prospering His people is to empower them to establish his kingdom. World evangelism and missions cost money and that is the primary reason for prosperity.

It's time to move from prosperity mentality to posterity mentality, so that we can begin to activate generational blessings. After you prosper and have all the wealth in the world, WHAT NEXT?

Posterity as we earlier saw is defined as:

- Something that proceeds from you to others
- Something that proceeds from you to descendants
- Something that proceeds from you to succeeding generations.

Posterity mentality helps you to leave a legacy behind for the next generation. We need to develop posterity mentality and become generational-minded in order to fulfil the purpose of God for our lives.

Posterity mentality and generational thinking are not natural to many people, because a lot of us have been trained and brought up to live for today. Because our parents, leaders and teachers did not know

better, they could not teach us what they did not know, and they could not impact us with what they did not have. Everyone must make a conscious effort to personally DEVELOP posterity mentality and generational thinking.

THE GENERATIONAL GOD

Our God is a generational God. When he had only Adam, he was speaking to Adam about his seed. When he spoke to Abraham, he spoke about his seed even when it was a physical impossibility to have a child at the age of seventy-five.

And God blessed them, and God said unto them, Be fruitful, and multiply, and replenish the earth, and subdue it: and have dominion over the fish of the sea, and over the fowl of the air, and over every living thing that moveth upon the earth. -Genesis 1:28

He told them to be fruitful because he saw children coming out of them to fill the earth from generation to generation.

And I will put enmity between thee and the woman, and between thy seed and her seed; it shall bruise thy head, and thou shalt bruise his heel.- Genesis 3:15

He spoke of generational warfare between seeds (children and offspring) of man and the devil when there was yet to be a single offspring. Our God is a generational God.

Now the LORD had said unto Abram, Get thee out of thy country, and from thy kindred, and from thy father's house, unto a land that I will shew thee.

And I will make of thee a great nation, and I will bless thee, and make thee, and curse him that curseth thee: and in thee shall all families of the earth be blessed. -Gen 12:1 - 3

He spoke to Abraham about families of the earth, when he was yet to have a complete family of his own.

In you, all the families of the earth shall be blessed.

God was telling Abraham, "I am a generational God. I have a generational plan. I possess generational blessings. I have enough to go round the families of the earth that would ever exist till eternity. GOD HAS ENOUGH TO GO ROUND!

God only needs people with generational thinking to work with. God has made provision for every family of the earth to be taken care of, and that is why He blessed them all in Abraham.

BLESSED = EMPOWERED = POWER TO GET WEALTH.

God has empowered everybody to become wealthy so that His kingdom can be established, but not every body will become wealthy except they use the power.

How can this dream of God come to pass if you and I don't become generational-minded, and become an extension of God on earth.

After getting the garden ready, God put man there for two purposes, to TEND and KEEP.

Within these two purposes lie generational blessings.

TEND: - This means to cultivate, to compel to work, to make something produce.

So God was telling Adam:

- You must cultivate this garden
- You must compel this garden to work
- You must make this garden produce.

This is God's purpose for all His children. God is saying this. 'I am a generational God with generational blessings, but in order for the blessing to flow from generation to generation, everyone of you must:

- Have something to cultivate for increase
- Have something to compel to work for you.
- Have something that produces for you.

This is live investment at the beginning of time.

KEEP: - This means to protect, hedge about and retain in ownership. So God was saying to Adam and to us all:

- You must guide and protect what you are tending so that it can continue to produce even after you die and so that the next generation can benefit from it, and it becomes a generational blessing.

- You must retain it in ownership so that you can hand it over to the next generation.

Practising all that this book teaches helps position you to activate generational blessing. This chapter is only aimed at helping you develop the posterity and generational mentality.

God is posterity-minded both when it is positive and when it is negative.

- When He blesses, He expects it to become generational and when he curses, He also expects it to be generational except something is done about it.

And I will put enmity between thee and the woman, and between thy seed and her seed; it shall bruise thy head, and thou shalt bruise his heel. -Genesis 3:15

He set in motion a generational warfare and it is still on.

Unto the woman he said, I will greatly multiply thy sorrow and thy conception; in sorrow thou shalt bring forth children; and thy desire shall

*be to thy husband, and he shall rule over thee. -
Genesis 3:16*

He set in motion pain in childbirth and it is still on except for those who know how to tap into supernatural childbirth like the Hebrew women.

*And the midwives said to Pharaoh,
"Because the Hebrew women are not like the
Egyptian women; for they are lively and give
birth before the midwives come to them." -
Exodus 1:19*

It is generational until reversed by some covenant acts.

*And unto Adam he said, because thou hast
hearkened unto the voice of thy wife, and hast
eaten of the tree, of which I commanded thee,
saying, Thou shalt not eat of it: cursed is the
ground for thy sake; in sorrow shalt thou eat of*

it all the days of thy life; Thorns also and thistles shall it bring forth to thee; and thou shalt eat the herb of the field; In the sweat of thy face shalt thou eat bread, till thou return unto the ground; for out of it wast thou taken: for dust thou art, and unto dust shalt thou return. -Genesis 3:17 - 19

When He set in motion the curse on the earth, it was generational until something was done about it.

Then Noah built an altar to the LORD, and took of every clean animal and of every clean bird, and offered burnt offerings on the altar. And the LORD smelled a soothing aroma. Then the LORD said in His heart, "I will never again curse the ground for man's sake, although the imagination of man's heart is evil from his youth; nor will I again destroy every living thing as I have done."While the earth remains,

Seedtime and harvest, Cold and heat, Winter and summer, And day and night shall not-Genesis 8: 20 - 22

Noah broke the curse with his seed and changed the story.

However, man still goes back to dust after death.

Thou shalt not bow down thyself to them, nor serve them: for I the LORD thy God am a jealous God, visiting the iniquity of the fathers upon the children unto the third and fourth generation of them that hate me; And shewing mercy unto thousands of them that love me, and keep my commandments. -Exodus 20:5 - 6

When He curses, it goes from generation to generation, but so also is God's blessing. Did you notice that even though He said the iniquity

would be punished to the fourth generation, He said mercy would go for a thousand generations? Can you compare four to a thousand? That shows you that God is more of a God of generational blessing than a God of generational curses.

Why then is the generational curse still going on today?

This is simply because man continues to elongate it due to his continuous iniquity and idolatry.

When He spoke to Abraham, He established a generational blessing with him that went into generations after him.

He began with Abraham and become the God of;

ABRAHAM - ISAAC - JACOB - JOSEPH -
BENJAMIN - DAVID - YOU AND I

*And the angel of the LORD called
unto Abraham out of heaven the
second time and said, By myself have
I sworn, saith the LORD, for
because thou hast done this thing,
and hast not withheld thy son, thine
only son: That in blessing I will bless
thee, and in multiplying I will
multiply thy seed as the stars of the
heaven, and as the sand which is
upon the sea shore; and thy seed
shall possess the gate of his enemies;
And in thy seed shall all the nations
of the earth be blessed; because
thou hast obeyed my voice. -Genesis
22:15 - 18*

Now he has moved from Abraham and he says "IN YOUR SEED" shall all the nations (not family now) of the earth be blessed.

And there was a famine in the land, beside the first famine that was in the days of Abraham. And Isaac went unto Abimelech king of the Philistines unto Gerar.

And the LORD appeared unto him, and said, Go not down into Egypt; dwell in the land which I shall tell thee of: Sojourn in this land, and I will be with thee, and will bless thee; for unto thee, and unto thy seed, I will give all these countries, and I will perform the oat which I sware unto Abraham thy father;

And I will make thy seed to multiply as the stars of heaven, and will give unto thy seed all these countries; and in thy seed shall all the

nations of the earth be blessed; Because that Abraham obeyed my. -Genesis 26:1 - 5

Now it has shifted to Isaac's generation and He now speaks of Isaac's seed.

Then Isaac called Jacob and blessed him, and charged him, and said to him: "You shall not take a wife from the daughters of Canaan.

"Arise, go to Padan Aram, to the house of Bethuel your mother's father; and take yourself a wife from there of the daughters of Laban your mother's brother.

"May God Almighty bless you, And make you fruitful and multiply you, That you may be an assembly of peoples; And give you the blessing of Abraham, To you and your descendants with you, That you may inherit

he land in which you are a stranger, which God gave to Abraham."

So Isaac sent Jacob away, and he went to Padan Aram, to Laban the son of Bethuel the Syrian, the brother of Rebekah, the mother of Jacob and Esau.

Esau saw that Isaac had blessed Jacob and sent him away to Padan Aram to take himself a wife from there, and that as he blessed him he gave him a charge, saying, "You shall not take a wife from the daughters of Canaan. -Gen 28:1 - 6

Now it is transferred to Jacob and his generation.

And the thing was good in the eyes of Pharaoh, and in the eyes of all his servants. And Pharaoh said unto his servants, Can we find such a one as this is, a man in whom the Spirit of God is?

And Pharaoh said unto Joseph, Forasmuch as God hath shewed thee all this, there is none so discreet and wise as thou art: Thou shalt be over my house, and according unto thy word shall all my people be ruled: only in the throne will I be greater than thou. And Pharaoh said unto Joseph, See, I have set thee over all the land of Egypt.

And Pharaoh took off his ring from his hand, and put it upon Joseph's hand, and arrayed him in vestures of fine linen, and put a gold chain about his neck; And he made him to ride in the second chariot which he had; and they cried before him, Bow the knee: and he made him ruler over all the land of Egypt.

And Pharaoh said unto Joseph, I am Pharaoh, and without thee shall no man lift up his hand or foot in all the land of Egypt. And Pharaoh called Joseph's name Zaphnathpaaneah; and he

gave him to wife Asenath the daughter of Potipherah priest of On.

And Joseph went out over all the land of Egypt. And Joseph was thirty years old when he stood before Pharaoh king of Egypt. And Joseph went out from the presence of Pharaoh, and went throughout all the land of Egypt. -Genesis 41: 37 - 46

Now it is with Joseph and his generation. Four generations later, the blessing is still flowing.

Go, and gather the elders of Israel together, and say unto them, The LORD God of your fathers, the God of Abraham, of Isaac, and of Jacob, appeared unto me, saying, I have surely visited you, and seen that which is done to you in Egypt: -Exodus 3:16

God now moves many generations on, and by the time it gets to Moses generation, God is introducing Himself as the God of Abraham, Isaac and Jacob. We can go on and on but I believe you have gotten the point. God is a generational God.

Since God is a generational God, He expects us also to be a generational-minded people.

A good man leaves an inheritance to his children's children, But the wealth of the sinner is stored up for the righteous. Proverbs 13:22

God expects our legacy, posterity and inheritance to be at least two generation-compliant. Two generations after, you must enjoy what your existence establishes or else you have not fulfilled the perfect plan of God, and maximised your existence. It must be a

minimum of two generations after you that is why He stopped as God of Abraham, Isaac and Jacob. He could have continued, but it was a prophetic picture of Proverbs 13:22.

When you understand this generational characteristic of God, and His generational expectation from you, you will become more responsible in your life, because you realise that any evil you do will affect your generation unborn, and it is not evil that He expects you to pass down to succeeding generations.

A good man leaveth an inheritance to his children's children: and the wealth of the sinner is laid up for the just. -Proverbs 13:22a

What inheritance does God have in mind, which he expects us to leave behind?

WHAT INHERITANCE

There are two kinds of inheritance spoken of here, and as usual, the imbalance in the teachings of the church has again over emphasised one side and said little or nothing about the other. God was speaking of SPIRITUAL AND PHYSICAL inheritance, just like we have spiritual and physical vehicles of wealth creation.

Inheritance: - The dictionary definition of “inheritance” goes to the other extreme to define inheritance only in the light of physical inheritance.

The Oxford Advanced Learners Dictionary defines inherit and inheritance thus.

Inherit: - To receive money or property as a result of the owner's death.

Inheritance: - The act of inheriting something from someone / Vines Expository

Dictionary however brings a spiritual dimension to the definitions of 'Inheritance' as:

Birthright: - i.e. a possession you enter into by virtue of birth into a family.

- Something you receive as a gift and not a reward for keeping a law.
- What you receive on the condition of obedience to certain instructions.

And the LORD said, Shall I hide from Abraham that thing which I do; Seeing that

Abraham shall surely become a great and mighty nation, and all the nations of the earth shall be blessed in him?

For I know him, that he will command his children and his household after him, and they shall keep the way of the LORD, to do justice and judgment; that the LORD may bring upon Abraham that which he hath spoken of him. - Genesis 18:17 - 19

God expected and believed that Abraham would leave spiritual inheritance for his children i.e. "HE WILL TEACH HIS CHILDREN AND HOUSE HOLD TO WALK IN GOD'S WAYS".

Spiritual Inheritance includes

1 Getting your next generation saved and connected to God in a personal covenant relationship.

2 Teaching your next generation the power of prayer.

3 Teaching your next generation the word of God and how to study.

4 Teaching your next generation God's moral principles.

5 Leaving a good name for your next generation.

6 Laying a solid and balanced foundation for them.

7 Teaching them financial intelligence and investment mentality.

And Abraham gave all that he had unto Isaac. But unto the sons of the

concubines, which Abraham had, Abraham gave gifts, and sent them away from Isaac his son, while he yet lived, eastward, unto the east country. - Genesis 25:5 -6.

Abraham not only gave spiritual inheritance, but also physical inheritance. All his wealth and estate went to Isaac as an inheritance. So Abraham's ceiling was Isaac's foundation. With all that Abraham gave Isaac, we see him in the next chapter (i.e. Genesis 26) broke in farming and planning to run to Egypt until God intervened. If you give wealth to the next generation and they can't manage it, your labour ends up in waste.

Physical Inheritance Includes

- 1) Real Estate.
- 2) Stocks and Paper Assets.
- 3) Businesses.

4) Cash and Material Possessions.

To give physical inheritance without spiritual inheritance is incomplete, and to give spiritual without the physical is also incomplete.

Remove all that money brings and you see glory depart, because the physical glorifies the spiritual and validates it.

Prosperity adds colour to your Christianity, and furnishes your life.

THINK TIME

Apart from your inheritance in Christ, what other inheritance do you have both spiritually and physically?

What inheritance are you leaving for your children and those coming behind you?

THE FOOLISH COUPLE

Now there cried a certain woman of the wives of the sons of the prophets unto Elisha, saying, Thy servant my husband is dead; and thou knowest that thy servant did fear the LORD: and the creditor is come to take unto him my two sons to be bondmen

And Elisha said unto her, What shall I do for thee? tell me, what hast thou in the house? And she said, Thine handmaid hath not anything in the house, save a pot of oil. Then he said, Go, borrow thee vessels abroad of all thy neighbours, even empty vessels; borrow not a few.

And when thou art come in, thou shalt shut the door upon thee and upon thy sons, and shalt pour out into all those vessels, and thou shalt set aside that which is full: So she went from

him, and shut the door upon her and upon her sons, who brought the vessels to her; and she poured out.

And it came to pass, when the vessels were full that she said unto her son, Bring me yet a vessel. And he said unto her, There is not a vessel more. And the oil stayed. Then she came and told the man of God. And he said, Go, sell the oil, and pay thy debt, and live thou and thy children of the rest. -2 Kg 4:1 - 7

This is a very pathetic story of what God's children, and even His ministers can be subjected to when they lack financial intelligence.

There is treasure to be desired and oil in the dwelling of the wise; but a foolish man spendeth it up. -Prov. 21:20

To live without saving and investment by spending all you make is foolishness.

The thoughts of the diligent tend only to plenteousness; but of everyone that is hasty only to want. -Prov. 21:5

To be diligent means you think and plan how to multiply what you have by investment mentality, but to lack it is laziness in disguise. Even though the bible state that:

A good man leaveth an inheritance to his children's children: and the wealth of the sinner is laid up for the just. -Prov. 13:22

The prophet died leaving debt for his children. He was not only unable to take care of his family, but he also went ahead to use his children (his future, his next generation) as a

collateral for a loan. This means he had no asset to use as a collateral yet -

- He feared God.
- He operated in the office of a prophet.
- He had a spiritual covering e.t.c.

This goes to further validate what I have been emphasising in this book - THE SPIRITUAL IS NOT COMPLETE WITHOUT THE PHYSICAL.

What will make a man borrow money and use his children as collateral? - May we not see evil that would reduce us to that level. The man definitely failed in his responsibility, but what was the part that the woman (the helpmeet) played.

➤ If your husband is lazy and jobless, must you also be lazy?

- If your husband is on “FOOL TIME” must you also be one?

- If your husband cannot pay his debt, can't you help him pay as his helpmeet?

- What were you doing when your children were being pledged as a collateral for the loan?

- After your husband died, why did you not find a way to settle the debt? Why wait until the creditors came for the children before you cried out if you yourself were not a lazy, irresponsible woman?

Let us study the text and look a little closer to see that both the man and the woman had a problem.

Vs 1 - Reveals the man's failure.

Vs 1 - Reveals the woman's failure to act earlier.

Vs 2 - Reveals the woman-mentality deficiency.
- She claimed to have nothing because she did not know the power in little.

When people focus on what they don't have, they fail to maximise the potential of what they have.

Vs 3 - She was advised to create room and create opportunity (borrow vessels) to use what she had (oil) with a specific clause, "NOT A FEW".

VS 4 - She was advised to become an entrepreneur and start trading with what she had, by becoming a marketer of oil.

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- SHUT THE DOOR = Trade secret and entrepreneurship.

- POUR INTO VESSELS = Production and manufacturing.

- SET ASIDE THE FULL = Product management and storage.

Vs 5 – She obeyed

Vs 6 – Her mentality limited her productivity

“Borrow not a few” – Yet her mind could not handle the big thing God had in store.

To have few vessels also revealed that she was relationally poor because you can't borrow vessels from your enemy. She had limited

friends within her network and so had limited vessels.

So also your opportunities in life are limited to your networks.

No customer, no business. More customers, more business.

Vs 7 - She was advised to sell, pay her debt, live on the rest.

Simply put, all that Elisha the prophet did was to teach her financial intelligence and entrepreneurship to change her story.

Sell - You have something to sell, and must know how to market yourself, your gift, services or product.

“Pay Your debt” - Financial management principles are being taught here.

“Live on the rest” - Financial planning and wealth principles are being revealed to her - live within your means.

ALL THE PROBLEMS HER HUSBAND COULD NOT SOLVE AND ELISHA SOLVED ALL THE PROBLEMS SHE COULD NOT SOLVE.

- NOT BY PRAYER AND FASTING

- NOT BY GIVING HER MONEY

- BUT BY TEACHING HER INVESTMENT MENTALITY AND HOW TO USE WHAT SHE HAD TO GET WHAT SHE WANTED.

This book in your hand is ordained to do the same in your life. It is not what you don't have that matters, but what you do with what you have.

FULL TIME OR FOOL TIME

After about seventeen years in ministry, and many encounters with God and his word, I have come to realise that majority of ministers who claim to be in full time ministry, are fooling themselves big time.

I have seen how in the name of full time, many ministers have opened the door for poverty to ravage their lives, their marriages, their children and even the so called ministry. I have realised that this full time foolishness has become the umbrella under which many lazy ministers hide, and many of them have subjected their families

to serious suffering. Some of them have lost their marriage, their children etc.

I don't want to use this book to fully deal with this issue because of space constraints but I want you to please look into the following points:

- 1) Did God really tell you to go into full time ministry without doing any other job or did you hear the voice of man in deception?

- 2) Is the church or ministry you oversee big enough to pay you enough to handle your family responsibilities, without you becoming an irresponsible husband and father?

- 3) Is the church or ministry work presently enough to occupy you full time or do you sleep and laze about most of the day?

4) If God told you not to do any “business” that will take your time or distract you from the calling and assignment, did He also tell you not to invest in shares, real estate, intellectual properties etc since they don’t take any time or distract?

5) If man did not fall and there was no need for the five-fold ministry, what would you have been doing with your life?

6) Are you really sure that God’s perfect will for you is to live the way you are living now?

7) Have you investigated your “Tormentors”, oh sorry, your “Mentors” to be sure they don’t have investment in shares, real estate, business and intellectual property?

I am not God and neither do I claim to know more than you, but I will appreciate if you think these points through so that you don't end like the prophet in 2nd King 4 that we just examined. I am not against full time ministry if the size of the ministry demands it, and investment mentality is in place.

THE WEALTH TRANSFER VS WEALTH OF THE WICKED?

Just like the other imbalances in the church, another imbalance I will like to address at this point is the teaching on wealth transfer. It used to be a very popular teaching some years back and it seems to have resurrected again.

Many ministries have started teaching again that the wealth of the wicked is coming to the righteous.

A good man leaveth an inheritance to his children's children: and the wealth of the sinner is laid up for the just. -Proverb 13:22

In the earlier wave of this teaching, people were taught what God's wealth-transfer agenda was but, were never taught how the agenda would become a reality.

This made people to enter into the error of laziness and covetousness. Some people even literally went to rich non-Christians declaring that all they were laboring for was coming to them. Some people even went to some houses, took pictures and started claiming them.

I believe in the bible, I believe in the wealth transfer agenda, but I believe there is a technology God has put in place for this to happen, and except we teach people the "HOW"

and” “TECHNOLOGY” of wealth transfer, we would only excite ourselves and stay the same.

A good man leaveth an inheritance to his children's children: and the wealth of the sinner is laid up for the just. -Proverb 13:22

Your focus should be on the A part and not the B part. As you concentrate on applying all the principles this book has revealed, and you begin to put necessary vehicles in place to settle your generation and the succeeding ones, you would have been indirectly empowered and have an opportune privilege to get the wealth transfer in the process.

The power to get wealth we examined, the spiritual vehicles, and the physical vehicles must all come together in operation as the “How” and technology of wealth transfer. Let me give you

examples of wealth transfer to prove that the “POWER TO GET WEALTH” and “THE VEHICLES OF WEALTH” are the technology for wealth transfer.

Case Study

A man built a mighty mansion and it became a haunted house. No one could live in it. He tried to set the house free to no avail; No one was even willing to buy the house. Then he was introduced to a church and he sought the pastor for help. They got a prayer group together and went to the house to pray. While fire prayer was going on, a live python with a few smaller ones fell from the ceiling.

The group fled but later came back to keep on praying until the python and the little ones were subdued and killed. They were leaving when the man told them he did not need the

house again because he could not imagine living in the house after what he has experienced. It took prayer, opportunity, choice, the word, the anointing, the seeds of the past etc. for that minister to experience wealth transfer opportunity of the “House of the wicked”. If he did not have the spiritual power to deal with the problem, he could not have had that opportunity.

Case Study

A man labours to buy properties and starts a business, but due to his ‘Christ less’ situation, the enemy attacks and he wants to sell off all his properties and business at a ridiculous price.

Then comes a covenant believer with ready cash who takes over everything. It took ready cash, opportunity etc to get that transfer. What if the believer did not have ready cash?

Many believers don't have the vehicle of wealth transfer in place. In my opinion, if there is any wealth transfer taking place now, it is the wealth of the righteous going to the wicked. Let me help you understand this.

- Is your landlord a tithe-paying believer?
- Was your car bought from a tithe-paying believer?
- Was your fuel bought from a tithe-paying believer?
- Was your foodstuff bought from a tithe-paying believer? Are your clothes bought from a tithe-paying believer?

- Are your electronics bought from a tithe-paying believer?

- Are your items of furniture bought from a tithe-paying believer?

Majority of what you use money for comes through non-Christians; so everyday your money is being transferred to the wicked because they own mostly all the businesses around.

It's time for the church and Christians to start businesses, buy businesses and go into businesses to position us for wealth transfer.

Remember, in order for Abraham to possess Canaan, he bought into it. There is a wealth transfer but there is a technology to make it happen.

Do all you have learnt in this book, and you won't need to worry about the wealth of the wicked because you will already have your own wealth, and you will have unconsciously been partaking of the wealth transfer.

“There was a certain rich man who was clothed in purple and fine linen and fared sumptuously every day. But there was a certain beggar named Lazarus, full of sores, who was laid at his gate, desiring to be fed with the crumbs which fell from the rich man's table.

Moreover the dogs came and licked his sores. “So it was that the beggar died, and was carried by the angels to Abraham's bosom. The rich man also died and was buried. “And being in torments in Hades, he lifted up his eyes and saw Abraham afar off, and Lazarus in his bosom.

“Then he cried and said, ‘Father Abraham, have mercy on me, and send Lazarus that he may dip the tip of his finger in water and cool my tongue; for I am tormented in this flame.’ “But Abraham said, ‘Son, remember that in your lifetime you received you good things, and likewise Lazarus evil things; but now he is comforted and you are tormented. ‘And besides all this, between us and you there is a great gulf fixed, so that those who want to pass from here to you cannot, nor can those from there pass to us.’

“Then he said, ‘I beg you therefore, father, that you would send him to my father’s house, ‘for I have five brothers, that he may testify to them, lest they also come to this place of torment.’ “Abraham said to him, ‘They have Moses and the prophets; let them hear them.’ “And he said, ‘No, father Abraham; but if goes to them from the dead, they will repent.’ “But he said to him,

'If they do not hear Moses and the prophets, neither will they be persuaded though one rise from the dead.'-Luke 16:19 - 31

This is another pathetic story of a righteous man who died poor without a legacy.

- He was too poor to marry.
- He was too poor to treat himself of the sores.
- He was too poor to be associated with, which was probably why everybody left Him. (No record of his family was given. Some people only laid him at the gate of the rich man).
- He was so poor that he desired crumbs from the table(poverty mentality.)

- Even in paradise, the rich sinner wanted to rule over him, that he should bring water.

Yet, he was so righteous that he made heaven even though he suffered hell on earth.

Was that God's perfect will for him? Definitely not. Are you a 21st century Lazarus, equating poverty with holiness? Guess what, when you get to the other side, you will meet the rich and wealthy Abraham and others.

If everyone lived his or her life like the Prophet (earlier discussed) and Lazarus who died without generational blessing in place, how then will God's purpose on earth be fulfilled?

The Prophet and Lazarus died without leaving anything good for their children, both spiritually and physically.

*Train up a child in the way he should go:
and when he is old, he will not depart from it.
The rich ruleth over the poor, and the borrower
is servant to the lender-Proverb 22:6 - 7*

Part of training is to let your children know how to manage money and avoid debts, so that debt will not put them in bondage to people. If the father could not live debt-free, how could you teach what you don't know?

HOW FAR WITH US?

It is easy to read the stories of others and blame them, but many of us are already moving in the direction that would make us end up like them, except we change our mentality, attitudes and life style.

The word of the LORD came unto me gain, saying, What mean ye, that ye use this proverb concerning the land of Israel, saying, The fathers have eaten sour grapes, and the children's teeth are set on edge? As I live, saith the Lord GOD, ye shall not have occasion any more to use this proverb in Israel. -Ezekiel 18:1 - 3

Don't blame your fathers and predecessors for everything. They have lived their lives. It's now your turn to prove yourself. Your father may not have left any inheritance for you, the question now is, what are you going to leave behind for the next generation?

Don't repeat the mistakes of your fathers; secure the future of your children.

I have been young, and now am old; yet have I not seen the righteous forsaken, nor his seed

*begging bread. He is ever merciful, and lendeth;
and his seed is blessed. -Psalm 37:25 - 26*

Can this scripture be fulfilled in your generation?

✚ Was your father, “the righteous”?

✚ Are you “the righteous” that will start and activate this scripture?

✚ Are you the seed of the righteous who shouldn't beg for bread?

✚ Will your seed beg for bread?

May the grace of God make you a testimony of this scripture!

WHO SHOULD INHERIT FROM WHO

Is it the children that should inherit from their parents or the parents that should inherit from their children?

Behold, the third time I am ready to come to you; and I will not be burdensome to you: for I seek not yours, but you: for the children ought not to lay up for the parents, but the parents for the children.-2 Corinthians 12:14

Some parents always tend to train their children as if it is the responsibility of the children to grow up and live an inheritance for them. It is the parents that are expected by God to leave an inheritance for their children and not the other way round.

To saddle your children with the responsibility of feeding you, clothing you, housing you

means you are living below God's plan for your life. I believe children should bless their parents like I explained under the spiritual vehicles of wealth creation, but it should not be to sustain them.

Pray and work towards being a blessing and leaving an inheritance for your children so that you will not be a liability to your children. If you have the mindset that you are training them now so that they can sustain you when they grow up, change that mentality and plan your life.

Generations unborn are waiting to benefit from your existence on earth today. It's time to activate generational blessings.

God is a generational God. The earth He created is still in existence, the humanity He

created is still in existence all because God sustained what He created and made it transcend generations.

Many organisations have transcended generations and become posterity. Benz, Ford, Honda, Coca cola, The Airplane etc. have all existed for decades. What are you putting in place to bless the next generation?

In the religious circle, the Catholic Church, the Four Square Church, Church of God in Christ, Assemblies of God, Redeemed Christian Church of God, etc have all existed for decades.

In Order To Activate Generational Blessings:

We must develop kingdom mentality.

We must develop posterity mentality.

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We must eradicate toxic mentality as earlier examined.

We must develop investment mentality.

We must establish investment vehicles.

We must create and perpetuate wealth.

I believe all the information gotten so far has equipped you to do it. It time to ACT!

CHAPTER 10

WINDOWS OF OPPORTUNITIES

*THE PRICE YOU FAIL TO PAY TODAY
WILL BE PAID TOMORROW WITH
INTEREST.*

Wisdom Man

Having come this far, I want to use this chapter to invite you to partake of the investment and wealth creation vehicles we have in place at our organisation.

This is to help give you opportunities to practise the principles you have learnt and see results from them.

(1) THE FINGER PRINT INVESTMENT CLUB.

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(2)THE COMMON SENSE ESTATE DEVELOPMENTS.

(3)COMMON SENSE TRAINING / SEMINARS / CONSULTANCY.

THE FINGERPRINT INVESTMENT CLUB

The Fingerprint Investment Club is an initiative of the Common Sense Ltd board, a company I presently have the privilege to head as the CEO.

After many years of teaching these investment principles, we have discovered, along with other experienced and highly versatile investors, that a lot of people need those they could trust to help them set up investment vehicles and oversee their smooth running.

The Fingerprint Investment Club is therefore one of our own little ways of helping people become wealthy.

It is an investment club aimed at motivating, guiding and assisting you to invest your money wisely. We call Fingerprint Investment Club “the pathway to wealth” because every club member who faithfully and consistently operates this unique investment plan will become a guaranteed millionaire at stipulated time frames as you will see from our investment chart.

This is your invitation to consider becoming a Finger Print Investment member, a club that will usher you into the millionaires club.

No more wasteful spending! It is time for investing.

Finger Print Investment puts the three steps on the pathway to wealth together to help you become wealthy.

Financial Literacy: -

As a club member, you get continuous information and motivation as well as tips and opportunities through our seminars and products to help you.

Financial Planning: -

We have created a plan that will become your vehicle to wealth. You only need to join us and let's ride together. With as little as ₦10,000 a month, you can become a millionaire in five years (guaranteed) because we give you a guaranteed 20% return per annum.

Financial Discipline:-

Our By - laws are structured to help you maintain the discipline required for wealth creation. Patience, Consistency and delayed gratification are essential ingredients in this discipline.

With Fingerprint Investment Club, you cannot go wrong. Don't miss this opportunity, because like I have said all through this book, no one will plan your future for you without your active involvement.

WHAT IT IS: - (F. I. C = Fingerprint Investment Club)

F.I.C is an investment vehicle that gives interested individuals the opportunity to invest a minimum of ₦10,000 (ten thousand naira)

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every month and get a fixed and guaranteed 20% return.

HOW IT WORKS: -

- You join the club after going through all the membership process, you decide how much you want to be investing every month, but the minimum is ₦10,000 and it must be monthly. Remember the compound interest element and the power of annuities.

- We invest the money on your behalf as we deem fit especially in stocks and properties while you get a fixed and guaranteed 20% per annum.

HOW TO JOIN: -

- Collect an application form, fill it completely and sign the agreement.

- Pay a one-time membership due.
- Collect your acceptance letter, code number and identity card.
- Start investing your chosen amount every month.
- Abide by the agreed by – laws.

Benefits

- You invest your money and go to sleep, while your money goes to work for you.
- You get a guaranteed 20% return on your investment per annum while the fund manager bears the risk.

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- You become a millionaire with ease, and in an assured time as can be determined from the return on investment chart.

- You will be securing your future, and that of your family.

- You will be planning your retirement with ease.

- You can do this for your Company, self, family, child, baby or unborn child.

- You become an investor and not just a spender or waster.

RETURN ON INVESTMENT CHART

F.I.C

On the above chart, you see what you get for up to twenty years, if you invest from =N= 5 - 100, 000.

Study the chart, locate your possibility and make the move.

We hope to hear from you. All our contact details are at the end of the book.

(N.B) F. I. C only operates within Nigeria and in Nigerian currency, the Naira (₦)

Common Sense Estate Development

Apart from the F.I.C., another window of opportunity available through our platform is our estate project. We are into estate development for life.

The estate project is primarily to make genuine and affordable land available to interested individuals both for residential and commercial purposes. We buy large expanse of land in hectares, sell individual plots to people, and together we develop a fully functional residential estate. We sell you the land; we can build for you, manage for you, and help you build wealth through real estate.

We have handled two of such estates so far, one of fifty acres and another of seventy acres. By the time you are reading this, I don't know how many we would have done. But you can call us anytime you read this and we will let you know what is on.

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If you are an investor just wanting to invest money in real estate in Nigeria, contact us, we can work together.

**Common Sense Training / Seminars /
Consultancy**

We offer training courses / Seminars / Consultancies covering the scope of this book and more. We do these for Churches, Organisations, Corporations, Civil servants, students etc.

Contact us, and we can work together to make financial intelligence available.

I am available to speak on any platform, and on various topics and issues.

Other Business Opportunities

We have over twenty books and products available till date. You can be a marketer or distributor of all our products including the present one and make good money on a part - time basis. Contact us.

- We can open you up to a lot of business opportunities for yourself, your church, your business or your organisation.

Take advantage of these windows of opportunities.

CHAPTER 11

THE FINAL WORD

Welcome to a new level of life. I have no doubt in my heart that this book has affected you positively, because I have been affected positively by the truths shared in this book. Taking time out to write this book has been a great refreshing time for me. The book is not over yet.

I have included a bonus workbook for you. It contains guides to practising the truths and principles shared, and also questions to help keep the principles in your heart, and make it a part of your life. Please don't ignore the workbook and other details and information after this point because it's not over until you get to the very last page. If you have come this

far, you can finish up. The workbook is very powerful.

How Will Your Death Be Announced?

One thing that is common to all is that we are all born, and will all die one day, except you are alive in Christ at rapture.

When you die, how will your death be announced? What you do with the information you have gotten from this book will determine how your death will be announced. Which of these two will it be?

✚ With deep sorrow of heart, we regret to announce the sudden passing away or the passing away of XXXXXXXXXX whose sudden demise took place on XXXXXXXXXX, He/she is survived by XXXXXXXXXX.

This kind of announcement shows a death that leaves pain and sorrow for those left behind. Crying, wailing and anguish always characterise the burial of this kind because the dead, most likely left nothing substantial behind.

✚ With gratitude to God for a life well spent, we announce the passing away into glory of our XXXXXXXXXX May his/her gentle soul rest in perfect peace. He/she is survived by XXXXXXXXXX.

This kind of announcement shows a death that leaves something behind. In this kind of burial, people don't cry, wail or show anguish, they only sob, not because the dead is not missed, but it was a life well spent with great inheritance left behind for others to enjoy.

Do you want to die and live your family and offspring in pain, or you want to exit with eternal legacies in place.

For what shall it profit a man, if he shall gain the whole world, and lose his own soul? - Mark 8:36

God wants you to have all the best that the world has to offer and live in stupendous wealth, but it is all expected to be on the premise that the spiritual has been put in place.

To gain the whole world and lose your soul is to lose everything. You came into this world with nothing, and definitely you are going back with nothing. When you die, all your life's journey will only be characterised with a dash i.e.

MR. INDIVIDUAL SOMEBODY

1950 _____ 2050

The day you were born will be stated. The day you die will be stated, but every other thing equals _____. All your qualifications, achievements, investments, etc will equal dash.

The life you live now will determine what your _____ will be interpreted to mean. A life without Christ will end up in crises.

In order to find peace with God, you need to embrace God's love and receive salvation that only Jesus Christ gives. There are some basic steps you need to take that will usher you into the world of new beginnings.

1. Recognise Your Need for God

For all have sinned, and come short of the glory of God: - Rom 3:23

We all have need of a Savior, and in order to succeed in life, you need God.

2. Repent Of Your Sins

If we confess our sins, He is faithful and just to forgive us our sins, and to cleanse us from all unrighteousness. - 1 John. 1:9

Sin creates a wall between man and God, which hinders God from being able to intervene on our behalf in different areas of life. However, repentance opens the door for God.

3. Believe In Jesus

*For God so loved the world, that he gave his only begotten son, that whosoever believeth in him should not perish, but have everlasting life.-
John 3:16*

Jesus is God's only way to salvation and believing in what Jesus did on Calvary gives us access.

4. Receive His Salvation

But as many as received him, to them gave He power to become the sons Of God, even to them that believe on his name: - John 1:12

It is one thing for someone to offer you a gift; it is another thing for you to receive it. God has offered us the gift of salvation through His son - Jesus, but we must receive and accept Him.

5. Confess Your Faith

That if thou shall confess with thy mouth the lord Jesus, and shalt believe in thine heart that God hath raised him from the dead, thou shalt be saved. For with the heart man believeth unto righteousness, and with the mouth, confession is made unto salvation. -Romans 10:9 - 10.

Make a confession of what you believe and begin to walk in newness of life. Pray this prayer with faith and believe God to do His work in you as you pray.

SALVATION PRAYER

Heavenly father, I thank you for the gift of your Son Jesus!

Lord I believe in my heart that You died on the cross to redeem me, and You rose again to justify me.

Come into my life Lord Jesus and make me whole.

Cleanse me by your blood and deliver me by your power.

Let the power of the wicked fail over my life and let Your spirit take over.

Thank you for saving me. AMEN.

If you have prayed this prayer sincerely from your heart,, you can write me to share your testimony and request for free literature and materials that will help you grow in God.

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SHALOM!

PRAYER OF AGREEMENT

I will like to stand in agreement with you concerning any area of your life where you need God's intervention.

Feel free to let me know areas where you need prayers and I will be glad to pray along with you.

SHALOM!

I WANT TO HEAR FROM YOU

If this book has affected you positively in any way, feel free to get in touch and share your feelings and testimonies. Any question you have will also be duly handled. You are special to me and hearing from you will be a thing of joy.

SHALOM!

CHAPTER 12

THE WORKBOOK

Introduction

I will stand upon my watch, and set me upon the tower, and will watch to see what He will say unto me, and what I shall answer when I am reprov'd. -Habakkuk 2:1

A lot of people have read numerous books without the ability to get the best out of the book for many reasons ranging from:

- ✚ Inability to understand the book.
- ✚ Failure to apply the information gotten from the book.
- ✚ Inability to internalise the principles in the book and plan their use.

This workbook is very vital for every reader of this book because it helps you internalize the principles revealed in the book, and it helps you review them for deeper insight and understanding.

Going through and using this workbook will help you into faster actions than if it were ignored. I have added the workbook because many workbooks are sold separately and hardly used by people. I could have produced the workbook separately and made more money, but it's all about helping you create wealth than money for myself.

Please, please, please use this workbook. It will greatly help you.

You can start by filling the Financial Intelligence Test sheet again, but this time fill it in the light of what you have learnt in this book. Try and fill F. I. Q at least once every year to check your financial pulse and progress.

If you have not listened to the CD, you can do that now, and if you already have, you can do it again and again.

**FINANCIAL INTELLIGENCE QUOTIENT
(F.I.Q) PLEASE TICK THE APPROPRIATE
BOX.**

Yes No I don't know

(1) Do you know your present financial condition or net worth?

(2) Are you satisfied with your present financial condition?

(3) Are you aware of the simple ways to increase your net worth?

(4) Do you have enough savings to see you through six months of normal living expenses if you lose your job?

(5) Do you save money on a regular basis?

(6) Have you formed the habit of saving?

(7) Do you have well defined / documented financial goals?

(8) Do you have a bank account?

(9) Do you reconcile your bank statements every month?

(10) Do you keep record of your income and expenditure?

(11) Do you know how much you spend especially each month?

(12) Do you spend less than you earn?

(13) Do you have a household budget and are you successful at managing it?

(14) Do you avoid major credit purchases?

Yes No I don't know

(15) Do you take advantage of all savings and investment opportunities that come your way?

(16) Do you have any investment that helps to reduce your taxable income?

(17) Do you diversify your investments?

(18) Are you satisfied with the contribution from your investment into your total income?

(19) Do you feel you have a brilliant financial adviser or team of advisers?

(20) Do you feel you have sufficient life insurance coverage?

(21) Do you have a plan for your children's college and university education?

(22) Do you own a house?

(23) Do you have a plan to retire in comfort?

(24) Have you prepared your will?

(25) Are you in control of your financial future?

(26) Are you satisfied with the contribution you have made to the world?

Scoring

IF "NO" OR "I DON'T KNOW" is

0 - 4 = good shape / keep it up

5 - 10 = on the right track / need to improve

11 - 12 = weak pulse / need revival

13 - Above = Need a life.

If you have not listened to the CD, you can do that now, and if you already have, you can do it again.

2) List the seven ingredients of true wealth and tick YES, NO or IN MOTION as appropriate.

YES NO IN MOTION

- _____
- _____
- _____
- _____
- _____
- _____
- _____
- _____

3) Are you a millionaire?

(2)

POVERTY REDEFINED

1) State the five definitions of poverty.

- _____

- _____

- _____

- _____

- _____

2) State the seven dimensions of poverty.

3) State your view about (1) and (2) above. It helps you internalize the truths.

(3)

UNIVERSAL CAUSES OF POVERTY.

1) List the Seven Universal Causes of Poverty.

2) Which of them really affects and relates to you?

3) State practical steps you intend to take in changing the state of things.

4) Do you have answers to the following:

➤ Who are you?

➤ What do you have?

➤ What can you do?

➤ What should you avoid?

➤ What wealth creation principles and strategies do you now know?

2) Which of them directly applies to you?

3) What practical steps have you established to change things?

4) What is Investment Mentality?

5) What three things can you do with money?

6) Under which category do you belong?

7) What are the seven things that shape your mentality?

8) How does any or all of these affect you, and what are you doing about it?

(6)

The Pathway to wealth

1) State the three steps of the Pathway to Wealth.

➤ _____

➤ _____

➤ _____

2) Define the three steps in your own words.

➤ _____

➤ _____

➤ _____

3) School Education vs. Book Education. In what way has this book helped you differently from the school education you have till date?

4) State the three stages of life.

➤ _____

➤ _____

➤ _____

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6) Have you ascertained your present location on the pathway? State your location here thus:

Present

Age:-

Total

Debt:-

Total

Asset:-

Present

Income

Sources:-

Possible

Income

Sources:-

7) Have you determined your destination? :

;;;

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Retirement

Age:-

—

Financial Level at Retirement:-

Quality of Life Expected:-

Retirement

Plan:-

—

8) State the vehicles you intend to use

- _____

- _____

- _____

- _____

- _____

9) Do you fully understand the 30/70 principle?
If not, go back and read it again.

10) What steps are you planning to take in implementing the 70/30 Principle?

11) Do you have a budget in place, monthly, quarterly and annually?

12) What income type do you presently have in place?

➤ Earned

➤ Portfolio

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➤ Passive

13) What is your understanding of the following and how they affect your investment?

:

▪ Planning:-

▪ Time

:-

▪ Inflation:-

▪ Compound Interest:-

▪ Power of Annuity:-

14) Do you consider yourself to be a disciplined person financially, and how do you intend to effect a change?

15) What is Parkinsons Law and how do you plan to rise above it in your life?

16) What steps do you intend to take that can reduce your expenditure and liabilities?

(7)

Vehicles of Wealth Creation

1) State the Two Categories of Vehicles.

- _____

- _____

2) List Out the Ten Spiritual Vehicles of Wealth Creation

- _____

- _____

- _____

- _____

- _____

- _____

- _____

- _____

- _____

- _____

3) Have you been faithful in these spiritual vehicles? If no, why?

4) List out the Ten Physical Vehicles of Wealth Creation.

- _____

- _____

■ _____

■ _____

■ _____

■ _____

■ _____

■ _____

■ _____

■ _____

5) Salary Earner vs. Income Earners, Employee vs. Employer. Where do you belong and what are your plans?

6) Which of the Physical Vehicles do you have in place, and which of them do you intend to put in place for your journey to the wealthy place?

7) What new things did this chapter reveal to you?

■ _____

■ _____

2) What income streams do you have in place till date?

■ _____

■ _____

■ _____

■ _____

■ _____

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3) What Strategies and Steps do you have in place to Create Multiple Streams of Income in your life?

(9)

Activating Generational Blessings

1) What is your Understanding of Generational Blessings?

2) List the Inheritances you have from your Parents or Grandparents?

3) Are you a fool?

4) What is your understanding of wealth transfer?

5) What steps have you put in place to leave an inheritance for your children and grandchildren?

(10)**Windows of Opportunity**

1) We are waiting to hear from you as regards the Fingerprints Investment Club, the Common Sense Estate projects and, our seminar/training and consultancy.

We have taught you the principles and also offered you these vehicles. So what are the reasons why you can't use the vehicles we have introduced in this chapter? Please state the reasons.

2) How will your death be announced?

3) If you are not saved, go back and pray the prayer of salvation included in the final word.

DIVINE INSPIRATION

What I am about to do is something I have been divinely inspired to do. After over twenty books already published, you cannot pre-empt me or how any of the books will end.

After close to two decades of walking with God, I know His voice when I hear it, and as I sit here now at the Charles De Gaulle Airport in Paris, God has specifically inspired me to give this opportunity to as many as will be inspired to take advantage of it.

If this book has really blessed and affected you positively, and you want to be part of helping others get the same benefit, I am inviting you to sow a seed and make donations towards some

vital channels of blessing that will positively affect others.

- Free distribution of this book to millions of people in different languages.
- Free empowerment seminars to be organised in different parts of the world to impact people with this knowledge.
- Free business and leadership schools to be organised weekly for many to benefit from.
- Free radio and television broadcast to make the same principles available.

Whether it's a seed, a donation, a sponsorship, a grant, a one-time giving, a periodic continual support, I need you to be a part of these projects.

No matter what you decide to give either as an individual, a family, a business organisation, a ministry, an NGO, a donor agency, a government etc contributions will be well utilised to make this dream a reality.

As you choose to be a part of this opportunity, God has promised that the three-fold grace upon my life will flow into your life, ministry, business and all that concerns you.

- The grace of divine wisdom.
- The grace of divine favour.
- The grace of divine integrity.

And above all, God will bless you with things that money cannot buy.

If you desire to give anything toward this project,

- (1) Send e-mail.
- (2) Call or send a text.
- (3) Visit our office or

Pay directly into any of the following accounts.

- OLUMIDE EMMANUEL (U. S. ACCOUNT)
BANK OF AMERICA (VA)

Account no. 004125518428

- OLUMIDE EMMANUEL (U. K ACCOUNT)
BARCLAYS BANK

Account no. 30154547

Sort code 204742

- OLUMIDE EMMANUEL (NIGERIA
ACCOUNT)

ZENITH BANK PLC.

Account no. 6022310823

I hope to hear from you soon as we work together to impact generations with the principles of wealth creation.

OTHER BOOKS BY AUTHOR

ABOUT THE AUTHOR

Olumide Oladapo Emmanuel popularly known as the Common Sense Guru is no doubt one of the world's leading Relationship Experts, Motivational Speakers and Wealth Creation Agents.

He is a man of multiple grace whose influence spreads across the religious and secular arena with local and international awards to show for it. He is a best-selling author of over thirty books both from self-published platform and world renowned publishing houses. His books are well celebrated worldwide with eight of them already translated in other languages.

With an Executive Masters Degree in Business Administration from University of Huddersfield in the UK and A Real Estate Executive Certificate with a special focus on Capital

Markets, Project Finance, and Business Strategy from the prestigious Harvard Business School in the United States, Olumide Emmanuel is loaded with all round success.

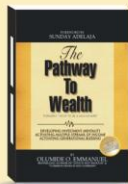
He is the Host of the daily “Pathway to Wealth” broadcast with millions of followers; the weekly “Success, Business, and Leadership School” where a new breed without greed is being raised, empowered and released; and the monthly “School of Money Seminar” where thousands of participants are being mentored and guided for cooperative wealth; and many other conferences like the “Wisdom for Singles”, “Wisdom for Couples”, “How to be a Best-selling Author”, “How to Build a Successful Business” and “How to be a Millionaire”.

He is on the board of many businesses and organisations and directly manages some of

them which include Parable Ventures Ltd, Fingerprints Plus Global Ventures, and the Common Sense Group as the Chairman and CEO over the group with subsidiaries covering Real Estate, Oil and Gas, Travel and Tours, Publishing, Media, Consulting, Training and Seminar.

As a Philanthropist and Humanitarian, he founded the Non-Governmental Organisation, Dynamites Forum International (DFI) to help empower the youth and raise the next generation, and the Olumide Emmanuel Foundation (OEF) with the aim of eradicating poverty and establishing a positive legacy.

He is married with children.



Now, finally out, the long awaited wealth creation package. For over a decade, the Author has taught Practical, Simple, Easy to apply wealth creation principles and strategies to numerous audiences around the world, with outstanding results.

Now in a marriage of biblical economic principle and wealth creation strategies, the author brings a balance and delivers the goods. In this masterpiece you will discover:

- * How to develop investment mentality
- * The power to get wealth
- * The pathway to wealth
- * The components of true wealth
- * The vehicles of wealth creation
- * What poverty really means, it's causes and cure
- * How to activate multiple streams of income
- * How to activate generational blessings
- * How to plan your retirement
- * An investment opportunity that gives you a guaranteed 20% return per annum
- * Numerous wealth creation principles, strategies and wisdom
- * How to truly become a millionaire

The book also includes a practical workbook to help you practise the principles along with a free CD that gives you an audience with the author.

Oluamide Emmanuel is a man of multiple grace whose influence spreads across the religious and secular arena.



He is a pastor, bestselling Author, Conference Host, Business man, Entrepreneur, Investor and International Motivational Speaker and Wealth Creation agent.

He is the president of the "Truth Of Calvary Ministries (TRUCALMS), and the senior pastor and setman over Calvary Bible Church, a fast-growing and prophetic mega church in Idimu, Lagos, Nigeria.

He sits on the board of numerous businesses and directly manages some of them which includes Common Sense Ltd, a group of business with interest in real estate, Publishing Consultancy, Trainings etc., FingerPrint Investment Club (FIC), Parable Ventures Ltd. (PVL), Wealth Creation Network (WCN), Dynamites Forum International (DFI) an NGO and many others.

He is the host of numerous conferences and seminars including the popular "Wisdom For Singles," "Wisdom For Couples," and the "How To" Seminars (How to be a Bestselling Author, How to be a Millionaire, How to be an Exceptional Leader, How to be a Success in life, How to Build a Successful Business). His daily radio programme "How To Be A Millionaire" is enjoyed by millions of listeners from all walks of life.

He has received numerous awards nationally and internationally for his impact both in religious and secular arenas.

He is married to Ifeoma who is also a Pastor, Counselor, Intercessor and Business Woman. She is the MD/CEO of IPFY Music Connections Ltd., a leading Christian Bookstore and Resources Centre. They are blessed with two children, Precious and Samuel.

