

PREPARING

For **THE FUTURE**

... An Insight Into Kingdom Wealth Generation

Charles & Layo Emmanuel

Copyright © 2019 Charles And Layo Emmanuel

All rights reserved under International Copyright Law. No part of this publication may be reproduced, distributed, or transmitted in any form or by any means, including photocopying, recording, or other electronic or mechanical methods, without the prior written permission of the publisher, except in the case of brief quotations embodied in reviews and certain other noncommercial uses permitted by copyright law.

PREPARING FOR THE FUTURE: *An Insight Into Kingdom Wealth Generation*

Published by:

LASOUCH PUBLISHING: 66. W . 116 st, Apt 2A, New York, NY 10026, US.

www.lasouchpublishing.com

ISBN-13: 978-1-09-044248-2

ISBN-10: 1-0904-4248-3

Unless otherwise indicated, all scripture quotations are taken from the King James Version of the Bible.

FOREWORD

The book **Demons Deactivated** is a classic book on spiritual warfare. This is definitely a product of hard work and deep research interwoven with personal experiences.

Rev. (Dr.) Albert S. L. Kitcher,

*President and Founder,
World Transformation Center
Kiev, Ukraine.*

INTRODUCTION

Money! Money!! Money!!!

This has become a major source of concern in our lives today. The lack of it and its insufficiency has become the driving force in the lives of countless believers around the world and you are probably also in that boat too.

More than 50 % of family squables have been linked with it, the constant rise of social menace in the society has been linked to it. And the number of dreams that make it to the cemetery each year has been linked to it as well.

In my almost 2 decades of walking with the Lord, I have seen destinies thwarted, dreams shattered and hopes dashed because of the absence of the necessary funds for their execution. So in my curiosity, I began to search the scriptures for God's recipe to kingdom prosperity without selling yourself short on your life's assignment.

Not only did I eventually discover these principles, life also gave me the opportunity to apply these myself when I got

Preface

into a business deal that failed and left me \$100,000 (N36M) in debt!

And having risen from being \$100,000 in debt to running several multi-million naira businesses,

Does it always feel like your needs are way ahead of the availability of resources to you? Do you find yourself having to "work for money"? Could your finances use an extra boost? Does it hurt to see people whom you could have been there for suffer because you weren't about to help financially?

After my dad lost his job in the bank unceremoniously after investing 19 years of his youth into that job, I made a decision! I decided I was never going to work for anyone in my life and I worked hard towards it.

Unknown to me, life had something else planned and I found myself becoming a factory worker at the age of 15! However, I didn't let that change my mind. I convinced myself that this was just an interim plan and something bigger was just around the corner. With that determination,

Preparing For The Future

I sought ways of ensuring that when I got out of school, I won't have to work for anyone.

So when a certain business idea came my way during my fourth year in medical school, i quickly jumped at it! Everything was cool and fine for the first 6 months and I had been projecting profits in tens of millions of Naira. Then suddenly, trouble arose! The business failed and left me \$100,000 in debt.

The fear of not having enough to cater for the basics of life keeps you on your toes as you work hard towards ensuring you make enough of it. The experience of the lack or insufficiency of it has given you a particular outlook to life and now you struggle to live to your true potentials for the fear that you wont have the money to pursue your dream.

In our world today, if there is any part of the future that most people are concerned about, it is in the area of their finances. People work from sun-up to sun-down just to put

Preface

food on their tables, clothing on their bodies and shelter over their heads.

Many have stayed away from their ministry and calling in life because of the search for financial security. Some have ended up marrying the wrong person for them in a bid to secure their future financially while others though married to the right person, have laid down their marriages at the altar of making ends meet! In fact, the financial reward has become a major consideration in the choice of careers today.

You have to understand that money only moves in the opposite direction of value. Money only goes where value has been released. So rather than chasing money, release value and money can never be stopped from coming to you.

Saving is not so you can have to spend tomorrow but so you can have to tie down tomorrow's opportunities. The worst thing that can happen to a man is for him to have opportunities that he is not prepared for and doesn't have the resources to lock down.

Happy reading!

Pastors Charles & Layo Emmanuel
Senior Pastors: Divine Life Ministries Int'l

Table Of Contents

WHAT OTHERS ARE SAYING ...-----	Error! Bookmark not defined.
FOREWORD-----	iii
INTRODUCTION -----	iv
DEDICATION-----	x
ACKNOWLEDGEMENT-----	xi
CHAPTER ONE -----	13
WHAT MONEY REALLY IS-----	13
Understanding What Money Really Is -----	14
Redefining Poverty-----	18
CHAPTER TWO-----	22
SOMETHING WITHIN YOUR REACH -----	22
Think In Terms Of Value -----	25
Talent Is Never Enough-----	27
Refine your Talent-----	31
The 10,000 Hour Rule-----	32
CHAPTER THREE -----	38
BECOMING A TALENT-PLUS PERSON-----	38
Gift and Character-----	41
Reliability and Faithfulness -----	47
The Place of Passion-----	51
CHAPTER FOUR-----	55
EFFECTIVE FINANCIAL PLANNING -----	55

Preface	
Saving For A Better Day!-----	56
Go to the Ant-----	62
Poverty Redefined!-----	64
Financial Plans Lead to Financial Success-----	66
CHAPTER FIVE-----	69
FOUR STEPS TO FINANCIAL FREEDOM-----	69
Get a Job -----	70
Start a Business:-----	72
Develop An Organization:-----	75
Invest:-----	77
Bringing It All Together-----	79
CHAPTER SIX-----	83
LEVERAGING ON THE SUPERNATURAL-----	83
The Example of Jacob:-----	84
Insurance Premium-----	93
The Power to Get Wealth-----	95
CHAPTER SEVEN-----	99
GOD'S INCREASE PRINCIPLE-----	99
Seedtime and Harvest-----	100
Seed or Bread-----	102
Don't Call It Nothing-----	105
The Universal Seed-----	107
OTHER BOOKS BY PASTORS CHARLES & LAYO-----	117
About The Authors-----	118

Preparing For The Future

DEDICATION

In loving memory of my first grandson,

Prince Nathanael Gamaliel Morah-Aimahian

October 21, 1998-March 23, 2000

And

A dear friend, brother and prayer partner.

David James Yonkman (Jan. 26, 1960-Nov. 2018)

David was a former wiccan and occult grandmaster. He had a personal encounter with Christ that completely changed his life. He impressed upon my heart the great need to write *Demons Deactivated* so that victims of the devil will be set free. He died of complications from heart surgery shortly after the second edit. One of the last things he said to me was, 'I would so love to read this book, when are you sending it?'

Adieu my friend, till resurrection day.

ACKNOWLEDGMENT

Our profound gratitude goes to our father in the ministry – Rev (Dr) Albert Kitcher and his precious wife Pastor Beatrice Kitcher for their wisdom, tutelage, and guidance through the years. Indeed, great people are raised by great people and we are so sure of what the future holds for us and our ministry because of this divine connection with you Sir and Ma. It is our heartfelt prayer that the Lord will increase you on every side and multiply the harvest of your seed of love sown and shown to us in many folds in Jesus’ name.

Our heartfelt appreciation goes to the indomitable, unstoppable, unconquerable and most supportive members of the Divine Life Ministries International family the world over! Indeed you are a proof of that scripture that says

“God standeth in the congregation of the mighty; he judgeth among the gods.”

Preparing For The Future

We can't fail to admit that this is really the congregation of the mighty. We also love to especially thank the pastoral council members, all leaders, and workers of the ministry. Your dedication and involvement over the years has been nothing short of amazing! Thank you for standing by us through it all.

You are indeed heaven class leaders! And like I always say, if we were given the opportunity to choose a congregation to pastor again, we would most gladly choose you over and over again!

Charles & Layo Emmanuel

Senior Pastors: Divine Life Ministries Int'l

CHAPTER ONE

WHAT MONEY REALLY IS

Let me reiterate that the place of preparation and planning for the future is one that can never be overemphasized. If you are going to live in the future of your dreams then you must prepare and plan for it. There are no two ways about it at all.

Just like a certain school teacher always told his students, “things don’t just happen, we have to make them happen!” So don’t sit back wishing and hoping that things will happen for you in the future. Start making things happen by planning, training and preparing for that future.

In our world today, if there is any part of the future that most people are concerned about, it

What Money Really Is

is in the area of their finances. People work from sun-up to sun-down just to put food on their tables, clothing on their bodies and shelter over their heads. Many have stayed away from their ministry and calling in life because of the search for financial security. Some have ended up marrying the wrong person for them in a bid to secure their future financially while others though married to the right person, have laid down their marriages at the altar of making ends meet!

In fact, the financial reward has become a major consideration in the choice of careers today. There are people all over who are stuck with jobs that they don't really enjoy simply because the job helps to pay their bills.

In this book, we will be looking at how to build a successful and enviable financial future withly compromising your ministry or family responsibilities. We are looking at how you can build from where you are to position where you don't necessarily have to work to have your bills paid. I am talking about what they refer to as financial freedom out there.

Understanding What Money Really Is

Preparing For The Future

A major problem of poor people all over the world is the lack of proper and accurate understanding of financial matters. It is even more disturbing to see that people with degrees in areas related to the financial world don't seem to know any better because the educational system of the world has not been accurate in communicating these truths.

Tell me please, if you were asked to define money what will you say it is? Someone once said that money is a current medium of exchange in the form of coins and banknotes. My question is; if money is a medium of exchange, what are we exchanging? What is that thing that money helps us to exchange? Wikipedia says it is an object or verifiable record that is generally accepted as payment for goods and services.

Even more disturbing is the description given by "Investopedia" when it says that money is the way we get the things we need and want! I said it is an even more disturbing description because it connotes that the absence and lack of it means that we can't get the things we need and want. Meanwhile, nothing can be more untrue about life than that.

Let's rewind a bit to the days before money came into existence. At least we know from high school that money wasn't always there. People got what they wanted by a trade system referred to as "barter" or "trade by barter". This means that in order to get what you needed, you had to find someone who was in need of something that you had. Let's assume that you woke up one morning and wanted a burger

What Money Really Is

for breakfast. You will have to first determine what you had that you were willing to trade for a burger. So maybe you get to your fridge and you find a bottle of milk that you do not really require at that time or do not need as much as you needed burger. So, you take your milk to the marketplace! That way, your milk was in a sense your purchasing power.

The next thing is that you had to find someone who came to that market with burger and is in need of milk. If the first person you found willing to trade burger wanted cake in exchange, you haven't found someone yet. If you found someone else who had a burger but wanted eggs in exchange yet!

Even when you finally found someone who had a burger and is in need of milk; the next challenge was how to measure the value of milk relative to the value of burger. Knowing how many liters of milk will equal one gram of burger became the new challenge!

The system was even more challenging with heavy products and the ones that weren't really moveable. Imagine that you had a plot of land that you wanted to sell. There was no way you could carry your land to the market place and measuring the value of the land against the other commodity you wanted was really difficult task.

So over a period of time, the cumbersomeness of this system of barter led to the creation of a generally accepted means of exchange. It was thought that it would be nicer and easier if there was a unit in which everything can be measured and

Preparing For The Future

exchange can be made. That's where money came in. Money came in as a generally acceptable means of exchange. So your bottle of milk, the burger you are interested in and the parcel of land were all evaluated in a universal term called "money" Monetary value was then given to everything around.

This means that money became representative of the amount of value contained in a product or service. With your bottle of milk, you don't have to wait at the market all day until someone who has a burger and wanted milk shows up. All you have to do is sell your milk for money and use the money to get your required burger.

The landowner no longer has to be cumbered with caring the land to the market or trying to determine what portion of his land will equal what he wanted. He could simply sell off his land and walk to the seller of whatever he wanted and paid with the money he got from the sale of his land. That made life a lot easier for the people who lived at the time.

Those who lived in that era, therefore, had a better understanding of the fact that money only represented value and was in itself nothing! What mattered the most was the value that you had rather than the money you had in your hand. If you had value of any sort, it could always be exchanged to get money but without any form of value, money eluded you.

What Money Really Is

For example, the man who wanted a burger must have something he was willing to exchange for his burger. He couldn't walk to the market and tell stories. What gives him the power to even negotiate for burger in the first place is what he has in his hands. His milk is that value that he had and could exchange for another form of value. Therefore, if you were going to be all about getting something, that thing should be value rather than money!

The only unfortunate part of the creation of money is that the people who lived then and understood what money really was didn't quite pass the lesson down to the younger generation. Hence the younger ones became more money conscious than value conscious!

Redefining Poverty

An understanding of the concept of money and its relation with value will of necessity cause a redefinition of the word "poverty". How could they ever say that a poor man is the one who has no money in his wallet? How could they ever tell us that a man who has no money in the bank is a poor man? This definitely can't be true because money one represents some value that the man has.

Therefore dear friend, the most important thing to you is the value that you possess and carry. When you are estimating or calculating what the future holds for you financially, don't think in terms of how much money you

Preparing For The Future

will have but how much value you will have added to your world for which you will be paid in return.

You have to understand that money only moves in the opposite direction of value. Money only goes where value has been released. So rather than chasing money, release value and money can never be stopped from coming to you.

The twenty-pound note certainly reveals that the Bank of England understands the difference between money and value.



Looking at the front of it where we have the image of Queen Elizabeth II, you will observe something really interesting. Just below the inscription “Bank of England” at the center of the top, you will find “I promise to pay the bearer on demand the sum of twenty pounds” written there.

Don't you think the person holding the note already has twenty pounds in his possession? What other twenty pounds is he looking for? What other twenty pounds is he

What Money Really Is

demanding for? Isn't it the person who doesn't have it that should be demanding for twenty pounds? The bank of England understands that the note called "money" is only a representation of a certain amount of value. Therefore, wherever the bearer presents it, he should be granted anything he demands for up to the value of twenty pounds.

This means that the bearer of this note has the right to demand anything worth twenty pounds in any market place in the world. It also means that no seller can deny the bearer the possession of any good or service to the tune of twenty pounds.

In the light of the original system of trade (trade by barter), coming to the market with a twenty-pound note means that you have something that is valued at twenty pounds and on that basis, you are demanding for something else lesser or up to that amount. The note also assures the sellers that they are not throwing away their goods or services by giving them to you! So stop the chase for money and begin developing the values that you already have.

Now you see that the absence of money is not anyone's problem at all. It is the ignorance of the availability of value in a man that makes and keeps him poor. The day a man discovers that he has some value that he can bring to the market place in exchange for money is the day that his poverty ends.

Preparing For The Future

This is why I say that there is no one that is actually poor. There is no one who doesn't have at least one thing that someone else needs. There is no one who doesn't have something that he can exchange for money. So the way out of any financial mess is to find that value that you already have, develop, refine and make it presentable then take it to the market (where those who need it can be found)

So what if you don't have any value to exchange in the marketplace? Well, thankfully there is nobody like that in the whole world! There are only people who don't know the value they carry.

CHAPTER TWO

SOMETHING WITHIN YOUR REACH

Since you now understand what money really is and can differentiate between money and value, it's time we began to explore those values that are available to you as an individual right now. While alluding to the fact that there is no one who doesn't have at least one thing that they are gifted or talented in and can be explored to fetch them a reasonable amount of money; a friend once said "God has placed something within your reach to make you rich"

Preparing For The Future

There is no one born into this world who doesn't have some form of value that others are in need of and will not mind paying him for.

The major problem of poor people is the wrong training they have about financial matters. Many of them get overwhelmed in the search for good paying jobs that they actually fail to realize that no one builds real wealth from just a day job! In fact, having a job is just the first step in a four-step journey towards building an enviable financial future!

Once again let me say that the financial future I am talking about here is that realm of existence where you don't necessarily have to work to pay your bills. It is a level of financial existence where you only work for the fun of it and not necessarily because of the bills that will go unpaid if you didn't work.

God in His infinite mercies has put something in everyone born into this world. He has put talents and gifts in us to distinguish us and make us a blessing to our world. There is something God has put in you for the improvement of this world and it is up to you to find, develop and commercialize it. It is that gift that He expects you to bring to the market

Something Within Your Reach

*for exchange. It is the value that you bring to
the table.*

The proverb writer once said:

*A man's gift maketh room for him, and
bringeth him before great men."*

(Prov 18:16)

I will like to begin my explanation here by shedding light on the phrase “maketh room” because that is where the true meaning of what is being communicated here lies. To make room refers to a broadening or enlargement of one’s path in life. It suggests the opening or creation of a way where there had been none before. It applies to both a scenario of complete closure of path and one where there is only a narrow path.

This means that a man’s gift is what creates a way for him where there had been no way and still gives him the upper hand where there was just a little space! If we took a man who had nothing and was at level zero financially, the place to begin making things happen for that man is in the area of his gifting.

This is what has been missing in the educational system of the world and made out universities specialists in the art of breeding and releasing certified job-seekers! I mean young people invest between four to six years of their lives

Preparing For The Future

learning how to get jobs from X, Y, Z companies rather than learning how to become X, Y, Z companies. No wonder Daisy Osborn's said to "work on being and not on having because with what you are, you will have."

If a man had no job and probably no one to employ him, he shouldn't feel dejected and rejected by society at all. He shouldn't take up weapons and begin to terrorize the whole city. He shouldn't even resort to stealing of any kind. It might just be time for him to look inwards. It might just be time for him to locate and put his gifting to work.

Think In Terms Of Value

With the knowledge you already have about money and value, you should know that your primary concern shouldn't be making money but adding value. As a matter of fact, it is possible to make some money without adding value but you never add value without making money! There is a law at work in the universe that ensures that for every value you add you receive value in return. Remember that what you sow is what you reap (except that you reap in multiplied quantities)

So ask yourself; what value can I add to my world today? What am I gifted in? What are those things that come naturally to me that could be beneficial to someone else? The answer to these question is a revelation of the way

Something Within Your Reach

*making and path broadening opportunity you
have right now.*

No matter where you are at the moment, answering these questions correctly reveals to you what you can do to get you from where you are to where you must be. God has indeed placed something within your reach to make you rich!

Look around you today, what is that thing that is peculiar to those whose names are resounding everywhere? What is that thing that celebrities have in common? What is that thing that extremely wealthy people have in common? The answer is what the second part of the scripture in Prov 18:16 points out. It says that a man's gift brings him before great men. Wow! This is one thing that all these people I just mentioned have in common.

They all harnessed their gifting and disciplined themselves to stay with it until it made them great people and eventually brought them before great men. No matter where you start in life, if you will stay in your area of gifting, it will only be a matter of time. Soon enough, your world will not be able to ignore your person and value. Soon enough you will become a force to reckon with that the "greats" of your world will love to associate with.

None of those in the categories I mentioned got there because they had a good paying job! None of them got there because they simply wished to be there. They just

Preparing For The Future

harnessed that thing that they were born with and it made them champions in their world.

You see, there are not enough hindrances in this world to stop a man who is functioning in his gifting. Even if others seem not to have a way around the matter, the man functioning in his gifting will always have a way because there is something about your gift that creates room for you. No matter how crowded the industry may be, if you are gifted to function there, you will always have a place that no other individual on earth can take. You will always have your niche no matter what happens.

So in preparing for your financial future, you want to begin by identifying that thing that you were born with. I am talking about that thing that you do with ease without necessarily having to learn; that thing that comes naturally with you that can be of some benefit to someone else. It is more the same thing as self-discovery as I put it in the relationship segment. You have to discover yourself and then move on to harness that self.

I have shared a little more detail on how to discover and monetize that talent within you in two other books I titled – *The Diamond In Your Closet* and *Purpose, Plans and Passion!*

Talent Is Never Enough

Something Within Your Reach

Based on the discovery of their talents and gifting, there are two main groups of people in the world today: those who have discovered their talents and those who haven't. However, those that have discovered their talent can still be subdivided into two categories: those whose talents have a commercial value and those whose talents do not have any commercial value!

That means there are some who get paid for the use of their talents while some others aren't making any money from their talent. Unfortunately, it is the majority of those who have discovered their talents that fall in the category of those with no commercial value. This is because of the ignorance of another point made by the proverb writer.

*“A gift is as a precious stone in the eyes of him
that hath it: whithersoever it turneth, it
prospereth.”*

(Prov 17:6)

Considering the fact that he likens a gift (talent) to a precious stone, let us look at something very important about precious stones here. First, you know they are almost never found on the surface of the earth! It takes digging real deep to find them and then when they are found they are almost never appealing! They are almost never useful to the consumer in their raw state.

Look at gold, for example, it is never appealing to the eyes in its raw form. In fact, if a man were inexperienced in

Preparing For The Future

identifying it in its raw form (like most consumers are), he will never pay for it if he found it in the store. He will rather go for a piece of silver and be happy about his choice. It takes the refining of gold for it to become commercially valuable. Until that refining is done, no one is ever going to pay for it as a consumer!

The same thing applies to crude oil. In its natural state, it is the most undesirable thing you can ever imagine. In fact, you will never think anything good could come out of such a messy dark liquid. But then, when crude oil is refined, it becomes useful for a countless number of things. When refined, it produces a chain of products that are beneficiary to the human race. In fact, Wikipedia defines an oil refinery as an industrial process plant where crude oil is processed and refined into more useful products.

This points to the fact that at the unrefined state, it is less useful and as such of lesser commercial value!

Beloved, this is the same about your talent. It doesn't matter how talented you are, no one is ever going to pay for it in its raw form. This is where most talented people miss it. They think that the fact that they are talented means that the world will come to their knees but they are so wrong.

Something Within Your Reach

Let me add that though you are unique in your own way, there is still a broad category within which your talent falls. What gives you the power to sell in that category is the value you have added to the talent. As a matter of fact, the amount of value you have added to your talent is what is going to determine how much people are willing to pay for your services.

I once heard of a scenario where an organization put together an entertainment event. They got several entertainers together to make the whole show worthwhile for the participants. At the end of the event, it was noted that the organizers paid a certain entertainer two million Naira (\$12,400) and owed another entertainer thirty thousand Naira (\$186) for the same show! Someone may say “this is unfair.

How could they afford to pay one entertainer over twelve thousand dollars and owe another just a hundred and eighty-six dollars? Couldn't they have paid the first man one hundred and eighty-six dollars less?”

The point is that among entertainers, there are entertainers. The man who received over twelve thousand dollars had developed his talent into something worth that much. He had developed his talent into something really commercial. He had made himself buyable and built a brand out of what he had while the other hadn't really done so. John Maxwell couldn't have been more correct when he titled his book “Talent is never enough”

Preparing For The Future

"Being talented is never enough and that is why when you look around you today, you are sure to find talented people who are wandering through life. There is something more than just being talented. I call it refining and developing your talent. Until you refine and develop that talent, it is never going to be worth anything to your next door neighbor. People around your immediate world of contact might go as far as another nation to find what you have if you will not develop it and make it available to your world."

John C Maxwell

Refine your Talent

Without controversy, the most important phase of your preparation for your financial future, therefore, is the phase of refining and developing your talent. Whatever will become of that future depends on whether or not you take the decision to do something to improve what you already have. Of course, the list of things you should do to develop yourself and make yourself marketable in life is endless but I will share a few of them with you here.

There is a great deal of difference between being skillful and being talented. While talents are natural endowments and abilities, skills are developed. In simple terms, skill is

Something Within Your Reach

the ability to do something well and with expertise. It is the development of competence and excellence in the performance of a particular task. It is always the result of knowledge and practice.

So taking some extra time to become skillful in what you are naturally endowed to do makes that talent of immense value. It is one thing to have a great voice but another to make great music! Making great music requires much more than just a great voice. You have to practice and practice and practice. This is what it means to be a talent-plus person!

The 10,000 Hour Rule

I remember a couple of years ago when I was discussing with a pastor friend of mine. We spoke about the next phase of our ministry then and I told him that I had trained someone to take over from me while I focused on other stuff we needed to do next. I was amazed when he said to me that “four years is too short to raise someone that you can entrust a ministry to” Somewhere in my spirit I just knew that was the Spirit of God speaking through him. Indeed, the same applies to the execution of what you have been talented to do.

Preparing For The Future

Four years may not be enough to train or develop yourself into a world class person in terms of the delivery of your talent. Except of course you are satisfied with being a local champion – which should change by your reading this book!

There is a place of preparation that can never be sped up but the good news is that preparation is not exactly an event but a process.

You can be preparing while you are performing at the same time. Just bear in mind that it is the quality of your preparation that determines the quality of your performance and eventually, the extent of your manifestation in life.

Little wonder why James Maxwell said “I’ve found that every minute spent in preparation saves ten in execution” Aristotle gave voice to the same and also said “Excellence is an art won by training and habitation ... we are what we repeatedly do”

What are your habits right now? What do you really spend your time on? What are those things you repeatedly do? Don’t you know that these will determine the future you are already building? If you are a habitual time waster, you are already defining the path of the future that you will have.

Based on the analysis of people who reached the top of their fields by Anders Ericsson (a psychologist at the

Something Within Your Reach

Florida State University), Gladwell claims that any of us can reach greatness by practicing tasks relevant to r chosen fields for a total of 10,000 hours. He says that if you examine the greatest athletes, entrepreneurs, musicians, and scientists, you will notice they only emerged after spending at least three hours of a day for ten years practicing! That is why it is said that world-class skills come through years of practicing.

Look at Tiger Woods (the golf champion) for instance; as an infant, his dad will have him watch as he hit hundreds of balls for hours. By the age of three, he was playing nine-hole courses and shooting a 48. That same year he began to identify swing flaws of players at the PGA tour. Tiger would say “Look, daddy, that man has a reverse pivot” At age eleven, he finally beat his father by a single stroke with a score of 71.

At fifteen, he became the youngest player to ever win the United States Junior Amateur Championship. At eighteen, he became the youngest player to ever win the United States Amateur Championship; a title he kept for the next three years. When he was twenty-one, Tiger won the Masters at Augusta by the largest margin in a major championship in the 20th century. Two months later, he became the number one golfer of the world!

Tiger is estimated to be worth over half a billion dollars at the moment with an annual salary of 85million dollars (when the American president earns 670,000 dollars

Preparing For The Future

annually including expenses, travel and entertainment allowances).

For the development and use of his talent, Tiger earns over hundred and twenty-six times what the American president earns in a year! In fact, his monthly salary is a few tens of thousands more than the President's annual salary! So Mr. White-Collar Job, think twice about investing your youth and strength building a company or enterprise you neither own nor plan to own!

I will never forget the story of that banker who worked for almost twenty years in the bank only to be laid off simply because his boss got envious about the fact that he was enrolling for a special course. It so happened that some of the directors in the bank were attending the same course so they thought it was out of his league.

I mean the fact that he wasn't a director in that bank placed a limitation to how much training he could get. They thought he was being over ambitious and laid him off. Suddenly, this man who thought he had a secured job with an official car, official house, official wardrobe, and almost an official wife lost everything.

That was when the realities of the fact that all those facilities he had while working with the bank weren't exactly

Something Within Your Reach

his. After investing about twenty years of his life into something, he gets laid off just like that without being sure of any pension!

What about in many parts of Europe? You find old men and women queuing up for only God knows how many hours at the end of the month to receive their pensions. People who have labored in service to their countries and organizations have to be put through such rigorous stress at their age to receive their pensions. My question is “what if they had invested that time in building something for themselves? What if they had invested that time in building something they have control over?” I will shed more light on this in the next chapter.

So back to our example of Tiger Woods; among his myriads of achievements are: 14 professional major tournaments, 71 PGA tour events, ranked № 1 for more consecutive weeks than any other player, crowned PGA player of the year 9 times, sports illustrated sportsman twice, AP male athlete of the year 4 times and many others! He is even said to be on a fast track to becoming the first billionaire athlete ever! All these he achieved through the harnessing and use of his natural abilities.

This is why I say that even if you must be employed, get a job where your abilities will be harnessed rather than just where you will be paid. Always remember that the major benefits of working is the development that it brings to

Preparing For The Future

you as an individual and not the pay you get from it. Long after you have spent the money, you will still have that improvement that the job has brought to your person. So if you work where you can't be improved, you are simply wasting today and mortgaging the future at the same time.

Tiger so developed his skills until he became an athlete that the world can't do without. Neal Pilson (the head of a sports TV consulting company) said "when Tiger Woods enters a tournament and when he is in the contention in the final round, we see a 30-50 percent increase over what is the normal rating" Oh how I love this! One man making a world of difference in his field of gifting.

But is it all about a gift? Is it just the fact that he is talented playing out here? Of course not! Tiger has done a great job at going from being a talented man to a talent-plus man. He added what I call the extra-factor to his gifts and talents. That made him the exceptional man the world has come to celebrate!

So how do you become a talent-plus person too?

CHAPTER THREE

BECOMING A TALENT-PLUS PERSON

You know that talent is never enough but what do you do to add that extra factor to your natural abilities? The word is "practice" dear friend. A musician once said that three things musicians know about practice are: practice enables development, practice leads to discovery and practice demands discipline.

So it is no surprise to hear that Tiger hits at least a thousand balls daily while practicing! Even if he were the dumbest of dummies, he couldn't have put in such efforts into practicing without eventually becoming the best at what he does.

Preparing For The Future

So my dear friends, don't just rely on the availability of talent. Start doing something every day that will help you develop the skill necessary to become an expert at what you are gifted in doing. The bible says:

“Train up a child in the way he should go: and when he is old, he will not depart from it.”

(Prov 22:6)

The word translated train up here means to narrow, initiate, discipline and dedicate! This means that training up a child implies helping the child to narrow his or her energies and actions in life in a defined direction. It implies initiating or getting the child started out in a direction that the rest of his life should follow.

It is the disciplining and dedication of that child to a particular course of life! I especially love the way the Amplified Version puts it when it says:

“Train up a child in the way he should go [and in keeping with his individual gift or bent], and when he is old he will not depart from it”

(Prov 22:6 - AMP)

You see that in the mind of the Father, we shouldn't be talking about you discovery your gifts at thirty-five years of age. Like in the case of Tiger, you ought to have been raised in keeping with that gift all the while. The training and

Becoming A Talent-Plus Person

upbringing of a child in the direction of his gift is supposed to begin from the day that he is born. God expects that all the training you get as an individual should be in keeping with your gifts or bent. This is one thing that our generation of parents must get right.

We must understand that it is our responsibility to discover that path of life that our kids were born to follow and to train them in keeping with that path. It is only when they are raised in this path that we are guaranteed of their eventual success. So it's not about what your dreams for the child are but what he was born to accomplish. This is what should determine the kind of schools they attend and the choice of a career that they make.

Even if you have been trained in a certain direction that doesn't appear to be in line with your gifting and talents, now that you are an adult, it is up to you to retrain yourself. Its time you began to narrow yourself to that thing that you are talented to do.

Nothing opposes talent as much as a lack of focus. You must learn to focus on what you are called to do without prejudice.

Don't jump from one endeavor, business, job or whatever to the other. Don't allow yourself to be described by that popular saying "Jack of all trade, master of none" Once your talent has been discovered, then stay with it no matter what. Become a master at what you are gifted to do. Refuse

Preparing For The Future

to be distracted by others who seem to be doing better in other endeavors. You might just be getting yourself into trouble if you considered getting into that too. Like John Maxwell put it; focus directs your talents!

As a matter of fact, part of the training you must go through in harnessing your talent is the development of the ability to stick with your calling through thick and thin. No one ever won a championship without going through some challenges.

The fact that you are talented at doing something doesn't mean the bumps will not be there but you are better equipped to survive in your place of gifting than you are anywhere else! Hank Aaron said "I think what separates a superstar from the average ballplayer is that he concentrates just a little bit longer"

Gift and Character

Here is one other place that gifted people miss out in life. Not many have understood the role that their character plays in the expression of their gifts. In portraying the importance of character, someone rightly said: "When wealth is lost, nothing is lost; When health is lost, something is lost; When character is lost, all is lost!"

Becoming A Talent-Plus Person

In essence, your character is everything that you are. It is the real you without the makeup or makeover. It is who you really are when no one is watching. It is revealed in your choices and priorities in life. It is what you will do if you knew for sure that no one will find out!

Oh, how many great and talented men have had their talents ruined because of their character! Though heavily gifted, their bad characters have corrupted what they had because they weren't taught on the importance of developing their characters as they climbed the ladder of performance and expression of their talents.

Listen, beloved, if a man doesn't work on and develop his character, he will find that even though he might be talented, certain opportunities will elude him in life. His growth will be limited and his dreams might be cut short. Character is that important! Take for example, when Paul the apostle was admonishing Timothy the young pastor on pastoral matters, he said:

"And the things that thou hast heard of me among many witnesses, the same commit thou to faithful men, who shall be able to teach others also."

(2 Tim 2:2)

Preparing For The Future

It is especially interesting to note that Paul places faithfulness ahead of the ability to teach. This means that when it comes to considering someone to give the opportunity to lead in the house of God, a man who has been proven to be faithful has an edge over the one who can't be trusted no matter how gifted he is.

Therefore, everyone who intends to be a "Talent-Plus" person must learn and develop the character of faithfulness. When you speak or get involved with something, people should be able to tell that you have the discipline to follow it to its logical conclusion. When you speak, people should be able to take you by your words and go to bed. Faithfulness is the ability to stick to something and follow it through irrespective of the challenges and odds that may arise.

The Bible tells of the story of a young man by the name Reuben. When his father Jacob was old and about to pass on, he called for his children so he could command the blessing upon their lives.

*"And Jacob called unto his sons, and said,
Gather yourselves together, that I may tell you
that which shall befall you in the last days."*

(Gen 49:1)

This means that what he had to say to them was not just what he wished would become of them but what he saw them become in the end. He was going to look through the

Becoming A Talent-Plus Person

eyes of the Spirit and see prophetically where their end in life was going to be. So he gathered them together and began from his very first son.

“Reuben, thou art my firstborn, my might, and the beginning of my strength, the excellency of dignity, and the excellency of power: Unstable as water, thou shalt not excel; because thou wentest up to thy father’s bed; then defiledst thou it: he went up to my couch.”

(Gen 49:3-4)

Did you observe that even though Reuben was described as the firstborn, the might of his father, the beginning of his father’s strength, the excellency of dignity and the excellency of power, his dad still said he was not going to excel? How can a man with all these big descriptions not excel in life? How can a man with such a portfolio still have problems with excelling at the end of the day? His dad gave us the reason when he said he was “unstable as water”

Being unstable here means to be unreliable and undependable. It also means to be reckless and unbridled. It further means to be undisciplined and unrestrained.

In other words, Jacob was telling his son that despite the fact he was the custodian of the Abrahamic blessing, despite the fact he had the double portion of the father’s blessing as the

Preparing For The Future

*firstborn, he was not going to excel in life
because he was unstable, unreliable,
undependable, reckless, unbridled,
undisciplined and unrestrained!*

This means that it doesn't matter how gifted or talented a man is, being unstable, unreliable, undependable, reckless, unbridled, undisciplined and unrestrained will ruin it all. Talking about instability, James the apostle said something really profound in his epistle:

*"A double minded man is unstable in all his
ways."*

(James 1:8)

I like the fact that he was so direct to the point here. He didn't say a double-minded man may be unstable in some of his ways. Rather he said he is certainly unstable in all his ways! This means there is no way under heaven for a double minded man to excel in his life. You just have to set your mind on one thing and give it your all. Invest all of your personality into the development and use of your specific talent without any considerations for what may be going on elsewhere.

A major problem we have with this generation is that not many of them dare to be different. Today, we study electricity in schools and universities but someone

Becoming A Talent-Plus Person

discovered it one day! Many of the electronics that are shipped around the world from China and Japan are projects for their students over there. They train them to create rather than consume but for many, they rather remain on the consuming side.

Listen, dear friend, there is something within you that you can use to create an answer to someone's problem. So why don't you begin considering how you can put the abilities that God has given you into creative use? Why don't you begin thinking about what you can do with your talents and gifts that can be useful to someone else? Believe me when I say that will be your own gold mine!

However, it is important to reiterate here that no one ever became really successful for starting something. Only those who disciplined themselves enough to get to the finish line ever got recognized. So why don't you begin to discipline yourself in line with your talents? When we were in medical school, we had fewer holidays than students of other disciplines had. When we enquired, we were told that doctors do not have holidays.

So part of the training to become a doctor is to begin to observe fewer holidays in preparation for the real practice. It's the same thing you must do to yourself now. Start disciplining yourself in line with your gifts and talents.

If you are gifted in doing music, there shouldn't be any twenty-four hours that you haven't trained or added some musical value to yourself. If you are a sportsman, add some

Preparing For The Future

sports value to yourself as well. If you do not develop the discipline to train, you certainly won't be able to deliver if you ever get to have the opportunity to.

Reliability and Faithfulness

The importance of developing a strong character alongside with your talents can never be overemphasized. It doesn't matter how talented a man is in this world if he is not considered a reliable person, no one will ever give him a chance in life. Jacob told his son that he was not going to excel because he was an unreliable person. You couldn't take Reuben's word for it or trust him to deliver.

I remember a certain uncle of mine. Whenever he told us he was coming around in the morning, we knew we shouldn't expect him earlier than the evening. After a while, it became a total waste of time to expect him that day at all. His "today" gradually became "tomorrow" his "tomorrow" became "this week" while "this week" became "this month"! If an opportunity ever arose and we had to choose between giving it to this uncle and a non-relative with a proven character, don't you think the smarter thing to do might be to consider the non-relative?

Can you be depended upon? Or are you like Reuben? I can imagine how many times his dad would have had to pass some really important responsibilities over to his other children because he couldn't depend on Reuben to deliver. I remember my pastor once telling me about two kinds of

Becoming A Talent-Plus Person

staff he had. He said there were some of them that can be expected to deliver in record time while there were some you couldn't bank on.

So when he had something really important and urgent to do, he knew who to call! What those in the other category do not understand is that every opportunity to serve or do something in line with their talents and abilities that they miss out on is missing out on an opportunity to be better at what they do.

In the parable of the talent, Jesus described the way the kingdom functions when He said:

“For the kingdom of heaven is as a man travelling into a far country, who called his own servants, and delivered unto them his goods. And unto one he gave five talents, to another two, and to another one; to every man according to his several ability; and straightway took his journey.”

(Matt 25:14-15)

You will observe that everyone was given talents based on their abilities. There was none of them whose talent wasn't commensurate with his ability. This means that they naturally should be able to produce a result with what they had. However, it so happened that one of them didn't.

Preparing For The Future

While the rest traded with their talents by putting it to good use, he dug the earth and hid his talent there!

The Bible records that after a long time, their lord came and reckoned with them. When the one who had five talents showed up, he came with an additional five talents. The man who received two talents also brought an additional two talents. In the response of the master, he said the exact same thing to both the guy who made two and the guy who made five talents because it wasn't about the amount they made but about their faithfulness. He said "well done thou good and faithful servant"

*Faithfulness is the measure of one's result and
productivity given the circumstances,
opportunities, and resources available!*

The guy who had one talent came accusing the master of being a wicked man. He said his master always wants to reap where he didn't sow and gather where he didn't straw. He presented the master with the talent that he gave him. Then his master replied saying that since he knew that he always wanted profit from his investments, he should have at least given the talents to the exchangers or done something no matter how small to make something on the talent he was given.

I like for you to note that this man didn't exactly lose the talent he was given. He kept it intact until his master came but yet his master called him wicked. As far as the master

Becoming A Talent-Plus Person

was concerned, it was unpardonable that “after a long time” nothing of value had been added to the talent in question. The talent wasn’t traded and no profit was made on it. His master was really so displeased with him for not making any profits at all.

*While it is faithfulness that multiplies talents,
slothfulness devalues talents!*

What the man that had one talent didn’t know is what it is not about the size of the talent but what is done with the talent.

*What kind of a person are you? Are you the
type that is investing, trading and developing
his talent to become more productive and
marketable or are you the one that is hiding his
talent?*

The Proverb writer also said:

*“In all labour there is profit: but the talk of the
lips tendeth only to penury.”*

(Prov 14:23)

In other words, no matter which area or category your talent falls into, there can be profit in its use. There is no such thing as “useless” when it comes to your talents.

Preparing For The Future

Don't say "the thing that I am gifted in and know how to do well is not useful to anyone" Don't say "many people are already doing it" either. If you will develop yours and add some reasonable value to it, people will gravitate towards you. The reason you have the gift in the first place is that there are people who need it.

Remember I said to dare to be different. So you might want to start expressing your gifting from modifying what is already in existence. Find better ways to do what you are talented in doing that others may already be doing right now. Consider a different way of producing it at a cheaper rate. Think about a whole new world of packaging and delivery. You might just have the swing in your favor!

The Place of Passion

It is often said that death is the greatest loss in life but Norman Cousins brought in a different twist to it when he said "Death isn't the greatest loss in life. The greatest loss is what dies inside of us while we live" This is a clear indication of the absence of passion in a man's life because passion is what keeps your dreams and aspirations alive. Passion is what keeps you going when there seems to be no reason to go. The man who has passion for what he is doing can never be stopped from doing it. He never says die!

One of the simplest illustration of the force of passion I have ever heard was when a friend once spoke about a

Becoming A Talent-Plus Person

certain professional footballer and said “even if they don’t pay him for playing, he will still be a footballer” Passion gets the compulsion out of what you are doing and brings enjoyment into it. Passion is what gives you a reason to get out of bed on a cold Friday morning when you would have preferred to remain in bed.

Passion is what gets you up early in the morning and keeps you at work till late in the night without even knowing it was that late! As you go about developing and refining your talent, you have to endeavor to build passion into what you are doing. Become passionate about your gifting because that is the key to success.

People who are passionate about what they do are contagious people. They don’t struggle to enlist the support of others. Those around them just find that they are drawn to these people because of the way they do what they do. I remember sharing the gospel with a certain guy in one of the rooms in the hostel one day. His roommates had clearly declared their disinterest in what I came to share with them so I focused on the guy who agreed to hear me out. By the time I was through and ready to pray with this guy, I discovered the other roommates were ready to pray with us too.

They later told me that though they were initially uninterested, the way I was saying what I was saying looked to them like what I was saying must be true! I communicated the gospel that day like one who was passionate about it rather than one who was just obligated

Preparing For The Future

to. Frankly speaking, what you are not passionate about isn't really worth much to you and wouldn't get you anywhere in life.

People talk about finding a reason to live but passion is much more than that. Passion gives you something to live and die for.

It makes you say like Paul the apostle:

“For if I [merely] preach the gospel, that gives me no reason to boast, for I feel compelled of necessity to do it. Woe is me if I do not preach the glad tidings (the Gospel)”

(1 Cor 9:16 - AMP)

It makes you compelled and obligated to do the things you are called to do. As a matter of fact, it will take much more effort to stop a man who is passionate about what he is doing than it will take to get a man to become passionate about what he is doing. When everyone is retiring, the man with passion re-fires!

So in developing the gold mine that is in you; prepare and practice. Get skillful, keep your focus, develop your character, become reliable, become faithful and develop some passion for

Becoming A Talent-Plus Person

*what you are gifted to do and the world is
yours for the taking!*

CHAPTER FOUR

EFFECTIVE FINANCIAL PLANNING

Once you have begun to develop and apply your gifting in life, it is certain that you will begin to add some value to others around you and consequently, make some money as well. But then, you have to make an effort to learn about budgeting and financial management. You have to educate yourself on the basics of accounting so you don't find yourself earning so much and yet having so little.

This will separate you from many out there who haven't really grasped the importance of budgeting and planning in their finances. What they haven't understood is that what you do with the resources that you have today determines what tomorrow will be like. The way you handle the

Effective Financial Planning

seemingly “insufficient” is the exact way you will handle the abundance. Chances are that if you paid a little more attention, you will discover that there really isn’t an insufficiency of funds coming to you as you thought! The bible says:

“He that is faithful in that which is least is faithful also in much: and he that is unjust in the least is unjust also in much.”

(Luke 16:10)

Did you notice that he didn’t say he that is faithful in that which is least “will be” faithful also in much? Rather he said “is” faithful also in much. This is to say that what you do with the little is the exact same thing you will do with the abundance. If you can’t account for a hundred dollars today, you definitely won’t be able to account for a thousand dollars. So your best bet is to begin right where you are!

Saving For A Better Day!

One of those practices you have to begin to work on as you prepare and build for a financial future is “saving”. By this, I am not just talking about the amount of money that you set apart but am looking at the very principle behind this practice. The discipline it instills in you is of greater benefit

Preparing For The Future

than the amount itself and that is why you must begin practicing it at once.

When you develop the habit of setting aside money and not touching it carelessly, it will not be difficult for you to handle the greed that often ensnares many especially in the area of investment.

One day, king Pharaoh had a very disturbing dream. He saw things that he couldn't read any meaning to and went all the way in search of an interpretation. Finally, he got Joseph to interpret the dream to him. From the interpretation, it was discovered that there were going to be seven years of plenty and extreme prosperity across the land of Egypt.

However, it was also revealed that following those seven years will be seven years of famine. The famine was predicted to be so serious that all the years of plenty shall be forgotten. But then, Joseph brought the king a solution to the problem that reveals the power behind the principle of saving.

He said twenty percent of the produce of the years of plenty should be taken up and kept against the days of famine. So Joseph was entrusted with the responsibility of saving and keeping the said portion for the next seven years. The Bible records that Joseph gathered corn as the

Effective Financial Planning

sand of the sea, so much that he couldn't number them for they were without number!

Finally, the days of plenty expired and the days of famine came. The famine was great in all the surrounding territories but there was bread in Egypt. Unfortunately, this is all that most people see about this account. They just see that the savings that the Egyptians kept during the days of plenty was what they ate during the famine.

That is why most people who save do so with intentions to spend it at a later time. Meanwhile, having to eat in time of famine was the lesser part of the matter. There is a whole lot more to this as the Bible records:

“And when all the land of Egypt was famished, the people cried to Pharaoh for bread: and Pharaoh said unto all the Egyptians, Go unto Joseph; what he saith to you, do. And the famine was over all the face of the earth: And Joseph opened all the storehouses, and sold unto the Egyptians; and the famine waxed sore in the land of Egypt. And all countries came into Egypt to Joseph for to buy corn; because that the famine was so sore in all lands.”

(Gen 41:55-57)

You see, it got to a stage where even the Egyptians ran out of food and cried to Pharaoh for bread. What happened to

Preparing For The Future

them? How come they ran out of food? Didn't they also save some food during the days of plenty? Like many today, they weren't smart about their savings!

The king asked them to go to Joseph and do exactly what he asks them to do. Guess what; Joseph began to sell the food to the Egyptians! The same people who had access to the same information that Joseph had but didn't do anything about it. They only set aside some for their future consumption without consideration of taking advantage of the opportunity the future presents them.

Soon enough, those from other neighboring and distant lands heard that there was food in Egypt and they all began to travel all the way to buy food as well.

What was the difference between Joseph and the rest of the Egyptians? They saved to have to eat in the future but Joseph saved for the opportunity of the future. The Egyptians saw a day ahead when there will be no food so they set aside their savings to take care of that but Joseph saw a day of great opportunity. He saw a day of commerce where he can easily sell the proceeds of the days of plenty at a really good price. He saw the days when the whole world will be at his beck and call for food and he prepared in advance for it.

Effective Financial Planning

The lesson is this, don't you ever spend everything that comes to you because it is not much. Learn to set some aside for the building of the future. Learn to set some aside for the opportunities of the future.

As a matter of fact, from the application of the principle of saving in the days of plenty we see that somehow, God already gave Egypt what was necessary for their sustenance during the famine in the days of plenty. That is to say that tomorrow is always wrapped up in today and wasting today is a mortgage of the future.

*God will always cause the resources necessary
for that future to pass through your hands
today. What gives you the right to lay claim on
the future when it finally comes is what you do
with today's resources.*

Be smart and start setting aside resources for the future. Never expect that someone from the moon will one day land you big bucks with which you will move your life or business forward. People only give big bucks into what they see is already working. So you will have to plan and budget from where you are to where you must be.

You have to build from what you have until that business becomes something that partners can buy into. This is one of the reasons you should work. So from what you earn at

Preparing For The Future

your job, you can begin to set aside some money as savings for the future.

As a matter of fact, one of the ways you can prove your faith and belief in the future or whatever project it might be that you are concerned about; is by how much of today's resources you are willing to set aside for the benefit of that future or project.

If you keep squandering everything you have now while hoping that someone will give you capital someday, you are definitely not a good place for an investor to venture into. No smart investor will do that anyway!

There is this program my wife and I occasionally watch on YouTube. It is a platform where entrepreneurs with groundbreaking business ideas come to pitch their ideas before these sharks (multimillionaires in dollars) who are willing to invest in any good idea they see. One common question they ask these entrepreneurs is “how much of your own money have you invested in this?”

This shows that they expect that the entrepreneurs should be able to prove their belief in their business by how much they have already put in there.

You can't claim that you believe so much in something and expect others to buy into it when you don't even have anything put into it yet. Saying “I don't have any money of

Effective Financial Planning

my own and that's why I haven't put anything in yet" doesn't in any way sound like a good idea either. So you have to learn how to save for the future.

Go to the Ant

It is rather appalling that in order to pass this message home, the Spirit of God has to send us to ants to learn from them! The scripture records:

“Go to the ant, thou sluggard; consider her ways, and be wise: Which having no guide, overseer, or ruler, Provideth her meat in the summer, and gathereth her food in the harvest. How long wilt thou sleep, O sluggard? when wilt thou arise out of thy sleep?”

(Prov 6:6-9)

He addresses the sluggish, lazy and indolent. He is talking about those who blame their situations and do nothing about it. He refers to those who just sit down and hope that things will change one day. He deals with those who have no plan for the future whatsoever. Can you imagine? How low can a man get that he now has to learn a few wisdom tips from ants!

He says without any guide, overseer or ruler, the ants gather their food together during the summer. They envisage a later time when there will be no harvest then they plan for

Preparing For The Future

it. They consider a time when it will be practically impossible or even suicidal for them to go around in search of food and they plan ahead for it.

How else will you describe this other than “preparing for the future”? Why then can’t we also sit down and plan for the future? Don’t you see elderly people who have become nothing short of a burden to their children and grandchildren today? What plans do you have to see to it that you don’t become one of such? The bible says that “A good man leaveth an inheritance to his children's children: ...” Are you going to be a good man then or something other than a good man?

Please use your youth well. Plan and execute plans that will lead you to a desirous future. Put your mind to work and devise means of getting where you dream of being in the future.

In fact, in some other part of the book of Proverbs, the writer talks about how the ants though not exactly strong creatures gather their meat in summer. This is to say that planning is not exactly a matter of strength. So you can’t say you don’t have the strength to plan.

Planning saves you the exertion of energy in most cases because there is a difference between working smart and working hard. That’s why those who work smart earn more than those

Effective Financial Planning

who work hard. Corporations pay people who work with their heads more than those who just exert energy.

Like the ants save for the future, you must do the same as well if you ever dream of living in superabundance. I remember they used to say to save for the dry season but I prefer to say save for the big opportunities. Don't be among those who save; only to squander their savings on themselves in the end because they do not understand the purpose of saving!

Saving is not so you can have to spend tomorrow but so you can have to tie down tomorrow's opportunities. The worst thing that can happen to a man is for him to have opportunities that he is not prepared for and doesn't have the resources to lock down.

Poverty Redefined!

One of the major differences between the rich and the poor is their level of education and information where money is involved. By this, I do not mean the number of degrees they have but how educated they are in financial matters. I am talking about the fact that what they know or do not know about money will determine what their fortunes in

Preparing For The Future

life will be in the long run. Pastor Mathew Ashimolowo once told a story about a certain song he was taught when he was a little boy. The lyrics are:

Money is meant to be spent ...

Money is meant to be spent ...

Money is meant to be spent ...

This was all he knew as he grew up. The song and all around him taught him that money was meant to be spent. Every time money came to him, all he taught about was spending! It was only later that he got to discover that he had been wrongly taught. Did you know that there are graduates today who think this way? This is why I keep hammering on the need for financial education.

Irrespective of your career or the course of study you might have chosen in school, you have to take the time to learn some things about money and financial management. The bible says:

*“Much food is in the tillage of the poor: but
there is that is destroyed for want of
judgment.”*

(Prov 13:23)

*Contrary to popular opinion, the Word doesn't
describe the poor as those that have no food. He
says they have much of it. However, it is the*

Effective Financial Planning

want or lack of judgment that keeps them in poverty. This shows that poverty is actually a close relative of ignorance. It is the lack of the ability to make and execute wise financial plans or decisions that keep the poor where they are.

You might begin to develop and put your talent to work but until you learn how to handle financial matters like an expert, you might just be going round and round in circles. This is why many salary earners seem to live from hand to mouth. When they receive their monthly pay, it barely gets to the tenth day of the month before they start looking forward to the next “month end” Somehow, it appears like the money developed wings and flew away without their knowledge. Some even think they lost some money until they recalculate and see that they actually spent it all!

One sure way to manage or administer your resource so as to ensure that you do not find yourself in this class is to begin budgeting. For the purpose of our discussion here, let me say that “budgeting is simply a plan of action based on an estimate of expected income and expenses over a given period of time”. This means that your budget helps guide your actions and decisions within the given period.

Financial Plans Lead to Financial Success

Beloved, if there is any area of your life where you really need a plan, you can be certain it is in financial matters.

Preparing For The Future

Every smart businessman understands the role and importance of a business plan. Every intelligent forex trader knows the same as well. As a matter of fact, there is a rule in forex trading that states that the trader should never enter into a trade until he has a plan of exit.

Entering one without that plan is simply gambling and hoping that the tide turns in your favor. And statistics have shown that most of those who get their fingers burnt in their first year of trading and never make it further are the ones without a trading plan.

So in building your financial future, you have to develop a plan. This plan should cover expected income, expenses, savings, investments and the rest.

When you have a financial plan, it saves you from most financial habits that not only make people poor but keep them poor for as long as they continue in those practices. Except you have a plan, you will be amazed at how much money you are spending without knowing it and yet complaining there is no money!

Pastor Sam Adeyemi once told of an experience he had in the early days of his ministry. He was invited to speak somewhere and afterward, was given an honorarium that was about three times of his monthly salary at the time. That was what some call a breakthrough! About a month

Effective Financial Planning

later, his wife asked him about the same money and what he had done with it. He said he then did what many people do today – reverse budgeting!

He started identifying and noting down all the things he did with the money. It was then that he observed that he had spent most of the money attending to emergencies and impulsive needs. This was because he didn't have a plan before the money came. He finished the money without really spending anything extra on their homes because there was no plan on how the money should have been spent!

CHAPTER FIVE

FOUR STEPS TO FINANCIAL FREEDOM

So we already established that the place to begin your journey of building and preparing for the future financially is to draw a budget and develop the discipline to stay with the budget. And the simplest way to begin drawing your budget is to list all your sources of income. Itemize all the various known sources of income that you have.

Though this may vary from place to place and from individual to individual, I want to quickly point out four levels of income that leads to a financially secure future. By this, I am talking about that phase where you don't necessarily have to work to pay your bills. It is living in the

Four Steps To Financial Freedom

surplus where no active labor of yours is required to guarantee your next meal. Taking it from zero, the first place to begin from is: a Job

Yes, you read that right "job" Remember that scripture we read in Prov 14:23 that says there is profit in every labor.

Until you find something to do, you are not eligible for any profit. Being idle and loafing around in the name of not finding a job is one sure way to remain in poverty. If you can't find a job, create one for yourself. If no one is willing to employ you, employ yourself! Think of beginning something for yourself that is in line with your gifting. Just make sure you are not idle.

Look at getting a job from the perspective of what we discussed earlier about money and value. Stop considering how much they are going to pay you to determine where to work. Think first about somewhere that you can be useful and beneficial. Think of somewhere that your services are required.

Think of a need that a corporation or individuals may have that you are either gifted or trained to meet. Think about how you can help solve at least one of the problems of the people around you today. That is where you should consider working!

Preparing For The Future

Even if no one is willing to pay at the start, go ahead and offer your services for free. Always remember that there is a law at work in this world that states that a man will always reap what he sows in greater quantity. If you sow idleness, you will reap multiples of idleness. If you sow value into the lives of people, even if they do not pay you in cash, somehow; the world owes you something! It is only going to be a matter of time before the world will pay you back. In the most amazing way possible, you will find that value is coming back to you.

There was this story about a certain young man who tried endlessly to get a job without success. While praying one day, the Holy Spirit told him to go and do his Pastor's laundry. At the time, the pastor already had someone else doing that job and didn't really need his services but he insisted and offered his services for free. He did the washing that day and promised to return the next day to iron the clothes.

It's been several years now and the brother never returned to iron them because he got a call from one of the companies he had earlier applied to for a job and was requested to resume immediately! That next day became his first day at work.

Four Steps To Financial Freedom

Stop looking for a job because you want money. Look for a job that helps and gives you the opportunity to meet a need.

Those who meet needs always have money coming to them but those who receive money without meeting needs always have money leaving them!

Start a Business:

The second phase of your climbing towards a future free of financial hustles and bustles is to begin a business or an enterprise. I have heard some people say that business is for the uneducated or less educated ones in society. They say that businesses are for the dropouts and those who aren't smart enough to get a formal education or a white collar job. How misinformed they are!

Business is about finding a need and meeting it. It's about finding a need that you are factory fitted to meet. It's about organizing your abilities and skills into an enterprise. It is the lack of this understanding that accounts for most new businesses failing in their first five years.

When a business is started only to make money, it is not guaranteed of the future but when one exists to meet needs, as long as there

Preparing For The Future

are people on the face of the earth, the needs will exist and the business will remain.

Look at Walmart today. Do you think the founder (Sam Walton) went about looking for money? Not exactly! He only found a need that he decided to meet. Every weekend, he drove his wife around town as she did her grocery shopping. He observed that they had to drive from one store to the other over several miles just to get everything they required. Then it struck him that there was a problem there. He began to think of how he could solve the said problem.

Having worked with J.C. Penny for a year and a half and taking on the management of a Beranklin general store in Newport, Arkansas, he decided to open his own store. This time around he thought to open a store that would solve the problem his family encountered knowing fully well there must be other people in the same shoes. Today, you can buy virtually anything from Walmart ranging from spices to bread, furniture and even cars!

The decision to meet needs landed him in a business with over 8,500 stores in over 15 countries as of 2012. Walmart currently employs 2.2 million people and is valued at \$446.95 billion dollars with Walton's family listed by Forbes as the richest family in the world as at September 2011.

Four Steps To Financial Freedom

They say that one business that sure moves is food business because people will always eat but that is not exactly true. Any business that is tied to meeting people's need will always move as long as there are people. Little did Sam Walton know that what he was setting out to build in July 1962 was going to land him and his generation in the books of record in years to come. Little did he know how much he could earn for solving people's problems. You must also consider a problem that you are fashioned to solve and set out to do just that.

If you ever dream of living in realms where you have more than enough money to pay your bills such that you are not under compulsions to work, then you must start a business. You must have something else doing other than a paid job. You must have something that is bringing you money on the sides while you retain that day job. Find something you are passionate about and derive joy and pleasure from doing. Find something you can do that will put a smile on someone's face.

What about capital? How can I start a business without capital – you may ask. This is the reason the first place to begin from is to find a job or create one. Once you get somewhere that you add value to, you will get paid for the value that you bring to the table. Then with that money,

Preparing For The Future

you can begin to apply the principles of saving to build a financial base for your future business.

Now let me stress that the fact that you have a business started doesn't mean you should quit your day job just yet. The major advantage of having phases one and two both running is that you can eliminate the anxiety that leads to bad business practices. If you have a primary source of income, you will be better positioned to make the right choices that will give your business room to develop without necessarily depending on it to pay your bills yet.

Develop An Organization:

Let me begin here by saying that this phase doesn't really begin until you have grown your business to a level of profitability. This means that as long as the business is not yet profitable, you are not ready for phase three. So keep at what you are doing and give it your best while you develop it into something more robust!

I will like to say that the major difference between business in level two and organization here is that at the business phase, you are yet the sole administrator., At that phase, you might be the production manager, the marketer, the distributor, cashier, and even the chief executive officer. At the business phase, the enterprise is still small enough for you to handle and run as a one-man affair. Here the entire business is built and centered around you.

Four Steps To Financial Freedom

When it gets to the organization level, you go corporate! You should have grown your one-man show into something bigger than just one man. This is where you begin building a brand out of your one-man business., At this phase, you just can't consider being everything anymore.

The size of the venture has made it practically impossible for you to handle all that you used to handle alone before. The business must have also grown financially over time. Now you can afford to get in professionals to help do the job at a fee. That means you have become an employer yourself!

You see, it's not enough to find and begin meeting a need. You want to go international in doing so. You want to become a safe haven for other individuals and corporations too. You want your business to become the sustainer for some others as well. Remember I said that Walmart employs 2.2 million people. That is what adding value is all about. Someone once described Coca Cola with these words "it is the highest consumer of sugar in the world. It is the reason for the sustenance of sugar plantations around the world" That again is what you mean by adding value.

So don't stop at being a business person. Grow your business until it becomes an umbrella for many around the world. This should be no problem when your business is centered on meeting needs.

Preparing For The Future

The only African among the first 25 billionaires in the world as at the year 2013 (Aliko Dangote) got on that list for founding and running a company that deals on, cement, sugar, and flour! He is said to import about 70 percent of the total sugar requirement of Nigeria and is the major supplier of the same to Coca Cola, Pepsi Cola, and Seven-Up in Nigeria. The staff strength of the company is estimated at somewhere between 12000 and 22000 people! This is what becoming an organization is all about!

Invest:

Though I have identified this as the last phase, I want to state that it is a stage that must go on concurrently with the first three. While the third (developing your business into an organization) doesn't come into existence until your business is at least profitable, this phase should run parallel to all other phases.

This phase is basically different from the first three because whereas they entail working or giving value to get money in return, the last phase is based on getting the money you have earned to work for you! This is where you apply the laws of reproduction to the money you already earned in other to make them increase in value and amount without you necessarily having to do any extra work.

There are a thousand and one investment options and opportunities out there from which you can choose based on your interests and risk tolerance. But, in other to make a

Four Steps To Financial Freedom

real success out of this phase and indeed your entire financial building process, you must acquire basic knowledge about investments. This means that you must learn about risk management because you don't want to end up losing the money that was intended to give birth to more for you.

Dr. Robert Allen shared some great insight on this in his book – Multiple Streams of Income. He said you should invest 50 percent of your investment money in investments that yield about 20 percent increment per annum. 30 percent should be put in investments that yield between 50-100 percent increment per annum and the last 20 percent of your investment money in investments that yield over 100 percent per annum!

He also added a very important clause by saying “we must erect concrete walls between these three categories”. In other words, if you blow your money in one category, do not reach over to the other category to take money for investing.

When you study this rule carefully, you will discover that he advised us to invest less in high yield investments and more in low yield investments. This is a deliberate attempt to make sure you do not lose your all. So let us say you had a thousand dollars to invest and there were three investment options before you. One promises to yield 100 percent in six months, the second promises 10 percent in six months and the last promises 30 percent in six months.

Preparing For The Future

The smartest thing to do here will be to invest 500 dollars in the 10 portfolio, 300 dollars in the 30 percent portfolio and only 200 dollars in the 100 percent portfolio! Please do not allow greed or sentiments to get the better part of you. Do not say you will just put everything in the 100 percent portfolio and double your money in six months.

The higher the return on investment, the higher the risk of loss of capital and a basic rule in investing is to always ensure that your capital is safe!

Therefore, you want to put the bulk of your capital in the safest options available. Remember that the sole purpose of investment in the first place is to make some profit on your already earned money and not to gamble with what you have.

Any investment you are making that is taking away your sleep is too risky for you. It is safer for you to stay away!

Bringing It All Together

For a moment, let me use the example of a musician to explain the four levels of preparing for your financial future to you. Let's say a guy was jobless but talented in the area of music.

Four Steps To Financial Freedom

Level 1:

His first point of call is for him to find somewhere he could offer some kind of service with the use of his voice. He should think of all the likely jobs he could do with his voice. Someone might need help with back up. Someone might just need a voice over to be recorded for him. Whatever the case, find a job that will give you the opportunity to use your voice.

It is better and safer to stay with a job that helps to develop and improve your talent. That way, the job becomes both a job and a training ground for greater heights.

The more you use your voice the better you become at using it. This is what you will never have if you settled for a job in the bank because they pay better!

Level 2:

The next thing you want to do is to start a business with your voice. Let's say that at level one, you got employed by an advertisement company to do audio commercials for them. At level two, you want to start a business of your own where your voice becomes the product of your business.

Now, for working with the advert company and doing commercials for them, your voice should have developed a

Preparing For The Future

lot more than before you started the job. Chances are that the company might have sent you on one or two courses over time so you can deliver better. Put together all you have learnt and begin something on the side. You might want to consider releasing a single or an album as the case may be.

This is where the money you have been saving from your job comes in handy! You won't have to go about begging or keep your album project on hold because of finance. Getting some of your savings should get you started on that project until it becomes lucrative enough to support itself. At this level, you might be the marketer, distributor, producer and all but just keep at it.

Level 3:

At this stage, you should be considering incorporating yourself. From one single, you should build your brand into several albums and then a recording label. You might want to now form a music group and enlist the services of other professionals to join you. Now you can build a marketing and distribution team while you focus on the real thing.

You might want to start attending a couple of functions as a corporate body and singing for people on their special events. Before long, no one will ever think of an event that you were not featured! By now you must have forgotten that you were once unemployed!

Level 4:

Four Steps To Financial Freedom

Beginning from when you had a job with the advertisement company, while you were setting aside some money from your salary for the future, you should be setting some aside for investments too. There is no strict rule as to how much of your salary should go as an investment but the more the better.

By the time you begin your business and releasing your single, you should also be investing the profits from that too. Most likely, you might have to reinvest most of the profit into the business itself to help it grow but make sure everything is documented! Know how much goes in as reinvestment into the business and how much comes as the profit afterward. When you get to the third phase, you want to continue investing but this time as a corporate body.

That financial future we are talking about now is that phase where the yields from all your investments put together can now pay your bills over the same period. That is, if we consider a monthly period, the return on your investments each month must surpass all you would likely spend money on in the same month.

Whatever field it is that you are concerned with, just apply the same principles in planning for your financial future.

CHAPTER SIX

LEVERAGING ON THE SUPERNATURAL

As we wrap up, I like to bring in the touch of the supernatural into this matter of building a financial future because the scripture declares that:

*“Except the LORD build the house, they labour
in vain that build it: except the LORD keep the
city, the watchman waketh but in vain.”*

(Psalm 127:1)

Did you observe that he did not say “except the Lord build the house, they will not build?” This means that the fact

Leveraging On The Supernatural

that they are building is no guarantee of anything at all. Without the involvement of God in it, it's all a waste of time and effort! So the question about why do unbelievers prosper even though they do not do this and do that shouldn't arise at all. They might build quite alright but the absence of God in the whole things makes it in vain.

So you want to make sure you are not building in vain. You want to make sure all your efforts aren't going to turn out to be for nothing. And this is what I intend to share with you here. I want to begin to point out how you can have the supernatural working on your behalf in whatever endeavor you have decided to get yourself involved.

The Example of Jacob:

He was the younger of the set of twins born to Isaac the patriarch. When Isaac was about to pass on, he called for his elder son to prepare him his favorite meal so he would eat and his soul will bless him. I will talk a little more on that later. Anyway, for some reason, Jacob's mother (Rebekah) connived with him to impersonate his brother (Esau) and get the blessing.

Like you will expect, when Esau returned and discovered that Jacob had taken the blessing their father intended to give him, they became sworn enemies. He made up his mind that his soul was not going to rest until he had killed Jacob. At his mother's instruction, Jacob fled the city to his uncle Laban. Upon getting there, his uncle welcomed him

Preparing For The Future

and asked him to work for him in his cattle business. After fourteen years of service, he earned the hand of the two daughters of Laban in marriage. After a while, Jacob asked his uncle to let him return to his home country with his new family but then his uncle made him another deal. The Bible records:

“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.”

(Gen, 30:27-288)

Oh, I love this! Through the years that Jacob had been with Laban, he had come to understand something by experience. He had come to understand that Jacob was the reason that the Lord had blessed his business. Did you know this ought to be your testimony too? Your employers should look and say “since we employed that lady, our company has never been the same” This again is what adding value is all about.

This time the table turns around for Jacob as he now has the opportunity to determine his wages! All because of the value he has brought to the company so far, his uncle was willing to pay anything just to have him on the team. The Bible records about Jacob saying:

Leveraging On The Supernatural

“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:”

(Gen 30:29-31)

So the men agree that Jacob will work for Laban some more but this time, his wage will be the ownership of some of the cattle. It's more like having shares in a company today. Jacob's shares were defined as “all the speckled and spotted cattle, and all the brown cattle among the sheep, and the spotted and speckled among the goats” The proposition seemed nice to Laban since there really weren't many of the cattle with these descriptions.

Straightaway, they separated these cattle and Laban made sure they were taken as far as a three-day journey by his sons for safe keeping while Jacob stayed with Laban's share of the flock and continued his business. One day, Jacob had a dream or let me say a revelation. He saw that the rams which leaped upon the cattle were ringstraked, speckled,

Preparing For The Future

and grisled. So he went on to try something really interesting.

“Then Jacob took some fresh branches from poplar, almond, and plane trees and peeled off strips of bark, making white streaks on them.

Then he placed these peeled branches in the watering troughs where the flocks came to drink, for that was where they mated. And when they mated in front of the white-streaked branches, they gave birth to young that were streaked, speckled and spotted”

(Gen 30:37-39 – NLT)

This is why I talk about the touch of the supernatural in the things you do. How on earth did Jacob come about this idea? How did he think that just by drinking from water troughs that contained streaky branches, the genotype of the flock will be altered? This baffles genetics and biology. This has no natural explanation at all but it happened anyway.

Somehow, the cattle began to give birth to streaked offspring and that automatically meant a steady increase of Jacob's share and a decrease of his uncle's. it was not long before Jacob's cattle outclassed his uncle's own and he became the major shareholder. All these happened through the activation of something supernatural by Jacob. The principle by which he activated it is still available to us

Leveraging On The Supernatural

today. It is rather unfortunate that many haven't been taught and many others have been misled. When God later spoke to Jacob about what had happened he said:

"I am the God of Bethel, where thou anointedst the pillar, and where thou vowedst a vow unto me: now arise, get thee out from this land, and return unto the land of thy kindred."

,(Gen 31:13)

Oh, what happened with the flock was connected to a vow that Jacob earlier made to God. When he was on his way out of Beersheba for fear of his brother Esau, he transited at Bethel. Wearing from his journey, he laid down to sleep and had a vision in his sleep. He saw a ladder set upon the earth and the top of it reached to heaven. He saw the angels of God ascending and descending on it. And then he saw the Lord standing above the ladder.

God introduced Himself to him as the God of his fathers Abraham and Isaac. It was such an amazing experience for this young man who was on the run for his dear life. In the course of that encounter, God reaffirmed the blessings that had been pronounced on him and assured him that all that he had spoken to his fathers Abraham and Isaac will be fulfilled in his life. God even assured him that He would keep him wherever he goes to.

Preparing For The Future

When Jacob woke up, he knew for sure that something had happened to him and that what he had was more than a dream. He then decided to make a vow to God.

“And Jacob vowed a vow, saying, If God will be with me, and will keep me in this way that I go, and will give me bread to eat, and raiment to put on, So that I come again to my father’s house in peace; then shall the LORD be my God: And this stone, which I have set for a pillar, shall be God’s house: and of all that thou shalt give me I will surely give the tenth unto thee.”

(Gen 28:20-22)

He said if God would be with him and keep him in the way that he was going as had been revealed to him in the dream, sustain him and bring him back to his father’s house in peace, then he will serve the Lord the rest of his life and will surely give the tenth unto God.

Evidently, he must have learnt that from his father and grandfather who were “chronic tithers”. He must have observed that they both paid tithes and were tremendously blessed. So if there was any method he knew that would guarantee a man rising from nothing to something, it had to be by tithing! After all, his grandfather (Abraham) started from nothing but ended up being a very rich man.

Leveraging On The Supernatural

Jacob, therefore, determined that he was going to give a tithe of all that he received from that moment forward. It is therefore not a surprise what became of him in the course of time. His growth and expansion both financially and materially was not a mystery at all. It was all the result of the application of the principle of tithing.

This is not about a pastor trying to collect your money. It's about connecting to an anointing that makes things work for you. That is what happened to Jacob. His tithing connected his business to God and made it God's business. God, therefore, couldn't fold His arms and watch the business from which He had received tithes fold. That was why He turned around what his employer thought was to his advantage for good. You can't pay your tithe consistently and lose.

You can't pay your tithe consistently and be cheated. As long as your tithe is on the altar, God has an interest in your life.

At the beginning of this chapter, I talked about how that except the Lord builds a house, the laborers are exerting themselves in vain. There is no better way to get God out of the building than to spend or use your tithe. It might appear like everything is moving fine even though you don't pay your tithe but trust me when I say that is only going to be for a pretty short time. It won't be long before disaster will strike. You might go about building your finance as we

Preparing For The Future

have discussed in this book but if you will not pay your tithe, you are not guaranteed anything.

A grandmother while teaching her grandchild about tithing said: “tithe is God’s part that makes the remaining meaningful” How true she was. There is a blessing that comes upon the remaining 90 percent after you have given your tithe that makes it more valuable. That blessing makes it more meaningful. My pastor will always say to “give your tithe so that things will not become tight for you” Great rhyme but greater truth! The bible says:

*“Will a man rob God? Yet ye have robbed me.
But ye say, Wherein have we robbed thee? In
tithes and offerings. Ye are cursed with a curse:
for ye have robbed me, even this whole nation.
Bring ye all the tithes into the storehouse, that
there may be meat in mine house, and prove me
now herewith, saith the LORD of hosts, if I will
not open you the windows of heaven, and pour
you out a blessing, that there shall not be room
enough to receive it.”*

(Mal 3:8-10)

Tithing is such a serious matter that the word “rob” is used to describe defaulters. God lays claim on the tithe and not paying it means that you are appropriating God’s

Leveraging On The Supernatural

possession to yourself. There is no better way to put that than stealing is there?

Beyond that, the fact that it only about tithing that God asks you to prove Him if He will not rebuke the devourer for your sake accentuates its importance. You can make donations to all the orphanages in the world (which is alright) but there is no “prove me now” attached to that. God is saying you can put him to test on this matter. He is not afraid of being tried. He tells you that for paying your tithe, you can be certain that the devourer will not know your address.

Think about it this way, the simplest way to increase wealth is to reduce outflow while increasing the inflow of money. No matter how much you earn, if there is a consistent outflow that is greater than the inflow in terms of your earnings, you will never be able to handle much. What other outflows can be more dangerous than those caused by a devourer?

I remember a man once described his car as being demonic. When they asked him why he said so, he said his car always knows when he receives money. It's either it develops faults the day before, the exact day or the day after he receives money. He ended up selling off the car to a friend who could never stop thanking him for the car claiming it was a great purchase for him because it hadn't developed any faults in a long time!

Preparing For The Future

The man couldn't come to terms with what his friend was saying but it was the truth. The same car but different people – one was a tither and the other was not.

You see, there are several ways that the devourer comes in. It might be failing health that now demands that you spend all your savings trying to get a cure. It could be the children getting into one trouble or the other. It could be things just getting bad around you. It could be an accident or something. It could come in several ways.

There are a thousand and one other things that can happen to devalue and decrease your 90 percent that the 10 percent help you cover up for. That is why it is wrong to limit your expectation of the blessing from your tithing to come in cash alone.

God's Insurance Premium

In the insurance world, a company known as the insurer agrees to bear the risk of the loss of lives, property or whatever might be covered under certain terms that are clearly defined. The individual or organization being insured on the other hand agrees to pay a certain amount of money to the insurer over a period of time.

The amount of money charged by the insurance company for active coverage is known as the insurance premium or rate. When this amount is not paid, the policy is considered void and the insurance company will not honor claims

Leveraging On The Supernatural

against it. So for the insured to claim the coverage of that policy, he has to ensure that the premium is paid as and when due.

In the kingdom of God, tithing is like the insurance premium and only faithful tithers have the authority to lay claims on the benefits and coverage of the policy!

I remember the story of a certain woman who had a shop in a market. One night, for reasons yet unknown, the market caught fire and was burnt down. When the sellers came the next morning they were amazed to find their goods all in ashes with nothing left at all. But then, there was this woman who had a shop somewhere around the middle of the market who was unaffected!

The shops on either side were completely burnt down but her shop was still standing. When she opened up, every single item in that shop was in perfect shape. The influence of the fire didn't come upon her shop or her goods.

Some people called her a witch and others said she was a magician but when she spoke later on about this, she said "before God and me, there was no good left in that shop because I had estimated the cost prices, defined my profits and paid my tithe in advance! God couldn't allow goods for which He had received tithes get on fire she said." Wow! This was a woman who understood how to ride upon the waves created by the working of the supernatural.

Preparing For The Future

If you don't want to become a victim in this world as you build up financially, you will have to pay your tithe and do it consistently!

The Power to Get Wealth

Having seen how tithing sets the supernatural working for you, I want to show you something else that can equally set the tone for your financial future. The scripture reveals to us that there is a power to get wealth that comes from God rather than any other source. Again, this points to the fact that except God helps you to activate that power, it does not matter the kind of job you do, you can never be guaranteed of real wealth. There is a law that God has set in place which if you function in accordance with, you are certain to have this power working for you.

In the eighth chapter of the book of Deuteronomy, God calls Moses and warns him about the future of the Israelites. He assures him that they will certainly get to that land that He had promised them but they must be careful not to confess that they got there by the strength of their hands. He told them to be careful not to say at some point “My power and the might of mine hand hath gotten me this wealth.”

This was because all the wealth that they have and are going to have was not going to be a result of their natural ,labor.

Leveraging On The Supernatural

Instead, it was going to be as a result of the power to get wealth that the Lord has given them.

Many people have tried to interpret what this “power to get wealth” means in different ways. So I will like to help you understand it here. First of all, the word translated “power” is from the Hebrew word that means: capacity, means, force, ability or substance. Using the word “means” for example, we can say that God gives the means to get wealth. That sure makes some sense!

Let’s consider the history and journey of the Israelite from Egypt for a moment. After 400 years of slavery, God decides to set them free and to let them travel into the land of promise. Interestingly, as they got ready for the journey, God gave them a very “strange” instruction. The Bible records:

“And the children of Israel did according to the word of Moses; and they borrowed of the Egyptians jewels of silver, and jewels of gold, and raiment: And the LORD gave the people favour in the sight of the Egyptians such things as they required. And they spoiled the Egyptians.”

(Ex 12:35-36)

Can you imagine? People who were about to begin a serious journey in the wilderness being asked to go just ask them to

Preparing For The Future

borrow silver and gold from the Egyptians, He said to borrow “jewels of silver and jewels of gold!”

In other words, God asked them to borrow the best that Egypt had to offer. And He even granted them favor such that they gave them such as they require. There was no single one of them who required any jewel from his Egyptian neighbor that wasn't given.

What on earth does God expect them to be doing with all that in the wilderness? Why did He ask them to get them? The answer is simple. It is because of the importance of having a seed at all times. It is because He wanted them to have to sow during their journey in the wilderness. He knew He was going to create an opportunity for them to give during their journey but didn't want anyone being without a seed. This is another major reason you should save.

*God often creates special opportunities for us to
sow in our lives. So make plans never to be
found without something to sow when those
special opportunities arise.*

Somewhere along the line in the journey of ,the Israelites, God called for an offering. He says:

*“Speak unto the children of Israel, that they
bring me an offering: of every man that giveth
it willingly with his heart ye shall take my*

Leveraging On The Supernatural

*offering And this is the offering wch ye shall
take of them; gold, and silver, d brass,"*

(E 25:2-3)

Now you see why He asked them to borrow from the Egyptians in the first place. There was no way under heaven they would have had anything to give in the wilderness if they hadn't had the materials with them. And their inability to give would have meant no power to get wealth for them.

CHAPTER SEVEN

GOD'S INCREASE PRINCIPLE

It is important to also note that Moses was instructed to receive the offering from those who gave willingly! This means that there must have been some who had issues with giving them too. Some may have become greedy along the lines. They had become too happy and comfortable with all that they were able to get from the Egyptians that they lost sight of the reason they had it in the first place.

Many today are just like that. They get too attached to things without knowing that they are pinning themselves down t the same spot. The reason God asks you to work is not just so you can have to eat but so you can have to give!

As a mttter of fact, the scripture admonishes us saying:

God's Increase Principle

“Let him that stole steal no more: but rather let him labour, working with his hands the thing which is good, that he may have to give to him that needeth.”

(Eph 4:28)

Stop talking about working to make a living because God says to work to make a giving! In God's plan, it is actually your giving that in turn provides the living.

Never deny yourself the opportunity to be a part of any gospel project going on in your local assembly. It's always a divinely created opportunity for your increase and advancement. Don't join the bandwagon of those who keep saying “give, give, give, that's all we do in this church” Those who are giving are getting blessed for it so why don't you?

Seedtime and Harvest

Do you remember the flood of the days of Noah? Do you remember how that everything except what was in the ark was destroyed? Do you also remember that God instructed Noah to keep a pair of all species on earth at the time? Why did God do this? Why didn't He completely destroy everything? It is because of the same reason behind the

Preparing For The Future

power to get wealth. This is because of the means to get wealth. That was what the word was communicating to us when it says:

“While the earth remaineth, seedtime and harvest, and cold and heat, and summer and winter, and day and night shall not cease.”

(Gen 8:22)

This is not a once in a while principle. It is not something you try out occasionally or when you feel like it. He says as long as the earth remains, there will always be the time or season to sow and consequently, there will be a season and time to harvest. There will always be cold and heat, summer and winter as well as day and night.

The power or means to get wealth is locked up in the principle of a seedtime and harvest. Everything we see in the world today once existed as a seed. It took the planting and cultivating of its seed for it to materialize in this world. The same is applicable to wealth creation. The wealth of the future is always tied to the seed of the present. Sowing the seeds in the present is the only guarantee of the wealth in the future. The seed principle is the multiplication principle of the Kingdom.

God's Increase Principle

Think about a flooded world where nothing was left standing. Think how on earth it would have been possible to recreate everything that was lost. How was God planning to build again from nothing? All God required to recreate everything was locked up in their seeds. That was why He endeavored to preserve the seed in the destruction of the whole world.

All it took for everything God made, in the beginning, to be recreated and multiplied upon the earth after the flood were just two components - the seed and the carrier of the seeds. In the case of animals, the seed was in the male while the female was the carrier. In the case of plants, the seed was that substance that was found from the fruit and the carrier is the soil. The power to get and increase wealth, therefore, is in the power of a seed. And that is why God endeavors there is no one without a seed.

Seed or Bread

What do you see in the resources available to you today? The scripture shows us two categories of people namely: sowers and eaters. When the sower has an orange in his hand, he doesn't just see an orange but the ability to have an orange plantation! As for the eater, he sees "just one orange" When the sower is given an egg, he sees a poultry but the eater sees just one small egg to be eaten all at once! Which category do you belong to?

Preparing For The Future

The strength of a seed is not in its size but in its ability to reproduce itself in many folds. All it requires is the right environment and the right circumstances to grow. Given all that, it soon begins to produce in multiples. Paul the apostle made a very mind-blowing statement when he was writing to the church at Corinth. He said:

*“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 Cor 9:10)

He was alluding to the fact that the same God who ministers and provides seed to the sower is the one who ministers bread for your food. This means that God will relate with you on the basis of where you decide to function from. If you choose to remain an eater, He will give you bread. If you decide to become a sower, He gives you seed. However, He adds another part that is of great concern to me. He said that God will also multiply your seed sown!

Oh come on here, we are not told that bread is multiplied. We are not told that bread increases. In fact, according to the word of God, bread is ministered on a daily basis!

*Contrarily, we are told that it is seed that
multiplies! For every seed sown, there is a*

God's Increase Principle

guaranteed increase. For every seed sown, there is an assurance of multiplication.

Take the pawpaw, for example, you can go to the market and get one. When you get home, you peel off the body, open it up and scrape out the “unwanted” seeds inside and eat the rest. There is no way under heaven that the part you ate will ever increase. It is the average of 500 seeds contained in it that had the potentials to be multiplied. If you throw them away, then forget everything about the pawpaw you bought from the market. But if you plant them, blessed are you!

Therefore, the most important component in wealth creation is the amount of seed you have.

The more seed you have the greater the multiplication result will be for you.

The Amplified Translation puts it as:

“And [God] who provides seed for the sower and bread for eating will also provide and multiply your [resources for] sowing and increase the fruits of your righteousness [which manifests itself in active goodness, kindness and charity].”

(2 Cor 9:10)

Preparing For The Future

Only sowing multiplies your resources and increases your ability to sow more. The more you sow, the more you receive and the much more you can sow for a bigger harvest. It's just a cycle of increase.

Don't Call It Nothing

You know many times you talk about seeds like this, people are quick to say “but I don't have any money, what do I sow” And some others say “there they go again” but that shouldn't deter us from sharing the truth of the word of God. The truth remains that the seed principle is the power and means to get wealth and God has been so gracious to ensure that no one is ever left in a position where they have no seed. Yes, you heard me right. No one!

The Bible records how a certain woman of the wives of the sons of the prophet came to Elisha saying that her husband who served the prophet Elisha and feared the Lord was dead and the creditors have come to take her two sons to become slaves until she was able to pay. I wonder what in the world she expected the man of God to do that day but I am sure she had the shocker of her life when he looked at her and said: “tell me, what do you have in the house?”

She might have gotten angry with the prophet there you know? I mean she is saying the creditors are coming to take her sons away because she can't pay and you are asking her

God's Increase Principle

what she has. Isn't it obvious she doesn't have anything at all?

This is the way many people are today. They are so conscious of what they do not have that they lose sight of what they really have. I repeat dear, there is no one that does not have a seed. It never gets too bad that there is no seed left!

The woman replied to the prophet and said I have nothing in the house except a pot of oil. She would have been surprised to hear the prophet say "oh fine, that's something!" You know the rest of the story. The prophet spoke the word and she instantly became an oil distributor in her community! She made so much money that she was not only able to pay her debt but she had enough to live on for the rest of her life. All these happened from the same pot of oil that she had called "nothing"

You know I sometimes think that her husband might have died of hypertension or some other related disease because of the pressure mounted on him by his creditors. It is even more painful to see that her husband wasn't just anybody but a prophet too who served the prophet Elisha. He was described as one that was known to fear God yet, he was neck deep in debt. This is to prove that it is not enough to be faithful in your service to God.

Preparing For The Future

There are many faithful people who are poor and beggarly today because of the ignorance of this fact. They think that just because they are faithful in their service to God, He will send an angel in white suit and red hat to their doorstep with an envelope full of all the money they require. No sir! It doesn't happen that way.

If this man had known that the answer was in the seed that they had in the house, he would have done something about his condition and not have rendered his wife a widow.

Don't let things get out of hand while you have the solution in your hands. Put the power to get wealth to work and get the supernatural working for you.

The Universal Seed

Like I said earlier, many people always claim that they do not have seed but this is not true. They do so because they have a misconception of what seed really is. Yes, money is a type of seed but that is not all the seed there is. There are a variety of other wealth generating seeds in the kingdom but let me show you the universal one. I call it universal because it has the ability to produce all other kinds of seed as well as every kind of fruit. I call it the seed of the Word! The scripture records:

God's Increase Principle

“For as the rain cometh down, and the snow from heaven, and returneth not thither, but watereth the earth, and maketh it bring forth and bud, that it may give seed to the sower, and bread to the eater: So shall my word be that goeth forth out of my mouth: it shall not return unto me void, but it shall accomplish that which I please, and it shall prosper in the thing whereto I sent it.”

(Isa 55:10-11)

You know it is not possible to compare two things if they are not related in any way. So there must be a kind of relation between the word that God speaks and the rain coming down from heaven. God, therefore, tells us that the word is like rain in the sense that when it rains, it does so to ensure that the earth produces. When the word comes to you it doesn't come for nothing. It causes you to produce just as the rain causes the earth to produce.

This is to say that the word always has a twofold impact on your life. It ministers seed to you and at the same time ministers bread to you. This means that from the word, you can have seed to sow for the future as well as bread to eat today. This is another principle of the kingdom. Every product of the earth has two components - the seed component and the bread component.

Preparing For The Future

It's rather unfortunate that certain folks only see the bread part of it. All they see when they look at the resources available to them is its worthlessness in comparison to their need. Meanwhile, there is seed in their hands!

This is where your man of God comes in. As a child of God, you have to understand that your man of God is specifically anointed to communicate and share God's word of blessing with you.

It is one thing for you to know the blessings God has in place for you but it is a completely different ball game when that blessing is pronounced upon you by your man of God. It's something we can never overemphasize in the body of Christ.

Speaking about this, the bible says:

“And they rose early in the morning, and went forth into the wilderness of Tekoa: and as they went forth, Jehoshaphat stood and said, Hear me, O Judah, and ye inhabitants of Jerusalem; Believe in the LORD your God, so shall ye be established; believe his prophets, so shall ye prosper.”

(2 Chron 20:20)

God's Increase Principle

Believing in God establishes and stabilizes your life but prospering is a completely different ball game. Once again this is why many believe in God but aren't really prospering.

Against the assumption that ministers exist to collect from those they minister to, the scripture reveals that the prosperity of the one ministered to is tied to the minister! So he warns the people to believe in the prophets for their own benefit.

Think for a moment that when that woman came to the prophet and he told her what to do, she angrily walked away. Who would have lost? The prophet or the woman? Definitely, it would have been the woman's own loss and not the prophet's. Child of God, your prosperity is tied to your prophet.

Let me add that to prosper as used here means to "push forward, break out, go over and be profitable" That means that what it will take for you to push against all resistance and oppositions in life is tied to your believing your man of God. All that is necessary for you to grow and expand until you break out on all sides is connected to your believing the man of God. If you must be profitable, then believing

Preparing For The Future

*the prophet is not a matter of choice or
convenience for you.*

This brings to mind the story of another woman who lived in a time of famine. The scripture reveals that there had been no rain in the land for a while and consequently, a shortage of food. Suddenly, God gets the prophet Elijah to relocate to the town of this woman who had “nothing” left with her.

As soon as he gets into the city, he finds this woman gathering sticks. He called out to her and asked her to fetch him a little water in a vessel that he might drink. As she proceeded to do that, he asked for a morsel of bread as well.

*“And she said, As the LORD thy God liveth, I
have not a cake, but an handful of meal in a
barrel, and a little oil in a cruse: and, behold, I
am gathering two sticks, that I may go in and
dress it for me and my son, that we may eat it,
and die.”*

(1 Kings 17:12)

You will think that at this point the prophet should have compassion on her and change his mind but no he didn't.

*“And Elijah said unto her, Fear not; go and do
as thou hast said: but make me thereof a little*

God's Increase Principle

*cake first, and bring it unto me, and after make
for thee and for thy son. For thus saith the
LORD God of Israel, The barrel of meal shall
not waste, neither shall the cruse of oil fail,
until the day that the LORD sendeth rain upon
the earth."*

(1 Kings 17:13-14)

Some may have called the prophet selfish and insensitive to the needs of the poor woman but thank God the woman went on and did as the prophet said. After all, in the end; she was the beneficiary. She was the one that had her testimony changed for the better.

Remember that even in the wilderness, God still called for an offering. He didn't say "these people are going through the wilderness now let me not disturb them" He proves to us that there is no reason under heaven that we should avoid an opportunity to sow in the kingdom. Like we say in church, offering time is indeed blessing times.

As a matter of fact, what the woman didn't understand was that she was the reason God asked the prophet to come to town in the first place. God had plans to effect a change in her life and circumstance and the best way He could do that was to connect her with His prophet. He knew what she had left will never have sustained her so he wanted the supernatural to come upon it and multiply it.

Preparing For The Future

However, that is only possible when the power of God comes upon it and that is what giving to the man of God does for you. It causes the supernatural to come to bear on your case.

Now, if the woman did this when she was in dire need and got results, think what will happen to someone who doesn't wait to get into a tight corner before he does. Think what will happen if someone made it a habit to set apart a portion of every single income for this kind of seed. Think what will happen if every month, something came out of your to your man of God in this regard.

A dear woman of God once said she can never imagine a month without writing a check to her pastor. She explained how that when she started it several years ago, it was a certain percent of her salary she gave and had never received the same amount twice in a month. She discovered that she almost never had a need for her salary because she always received much more than her salary every month!

This is not about some trying to collect from you now. It's about setting yourself up for the supernatural. Remember that except the Lord builds a house, the laborers labor but in vain. You don't want to be found laboring in vain when you can bank of the unseen to make things happen for you.

God's Increase Principle

One thing that is common about the examples of people giving to the man of God is that it provoked a word of blessing that changed their circumstances. Since the word is a universal seed with the ability to produce anything that it talks about, you are better positioned for the upward-life if you have that word working for you.

The future belongs to those who understand and apply the seed principle in their lives. They are the ones that have it made already. No matter what happens around them, these ones will always stand strong. No matter what happens around they will always finish well because there is something about your seed that preserves the future.

Congratulations on the completion of this book. We are without doubt to the fact that you have been richly blessed. Welcome to the league of men and women who are set up for supernatural success in life. You are blessed!!!

FINAL WORDS

Congrats on what you have already learnt from this book. It is our conviction that if you put these to work, you would set yourself up for a life of consistent financial increase.

But beyond knowing these things, there is someone who needs to meet to truly live the life of total prosperity. His name is Jesus. He is the maker of the universe, the Alpha and Omega and the architect of the never-failing life.

All these only make sense if you have received Jesus to become the Lord and Saviour of your soul. So I invite you to do just that by saying the following words of prayer out loud.

Prayer Of Salvation

Heavenly Father, I come to you in the name of Jesus Christ. I believe with all my heart in Jesus Christ, Son of the living God. I believe He died for me and God raised Him from the dead. I believe He is alive today and I confess with my

God's Increase Principle

mouth that Jesus Christ is the Lord of my life from this day. I declare that I have eternal life. I am born again. Thank you, Lord for saving my soul and welcoming me into Your family.

**OTHER BOOKS BY PASTORS
CHARLES & LAYO**

1. Metamorphosis – A Daily Devotional
2. The Man in Christ
3. Your Rights & Authority In Christ
4. Reigning In Life
5. How to Turn Converts to Disciples
6. The Call of God
7. Features of the Recreated Human Spirit
8. The Works of Faith
9. Mobilization for Action
10. Becoming your dream
11. Knowing the Lord Jesus
12. Living in the Realities of the Word
13. The diamond in your closet
14. The Survivor
15. 50 Keys to women accomplishment
16. Why many are called but few are chosen
17. Purpose, Plans, and Passion

ABOUT THE AUTHORS

Charles and Layo Emmanuel are the Senior Pastors of Divine Life Ministries International with headquarters in New York, USA. Together they are 7-time #1 bestselling authors, Purpose Discovery and Fulfillment Strategist, Life Coaches and Publishing Consultant for pastors, entrepreneurs, and corporate executives.

Trained as medical doctors, Charles and Layo hold a BA in Christian Ministry from the Accelerated School of Christian Ministry International (ASCM) Philadelphia, USA. They also hold a Consecration And Ordination License from The Church Triumphant Inc. Philadelphia, USA.

In more than 15 years of ministry together, they have spoken in churches, conferences, and seminars all over Ukraine, Europe, and Africa. He has also been invited to the Ukrainian National Parliament and several corporate organizations.

Fondly referred to as "Destiny Enhancers", they are happily married with a beautiful princess named Sophia!

Preparing For The Future

They can be reached on Facebook, email and on their websites.

Websites: <https://uchecharlesemmanuel.com/>

<https://layocharlesemmanuel.com/>

Email: charles@uchecharlesemmanuel.com

layo@layocharlesemmanuel.com

Facebook: <https://web.facebook.com/pastorcharlesuche>

<https://web.facebook.com/layocharlesemmanuel>