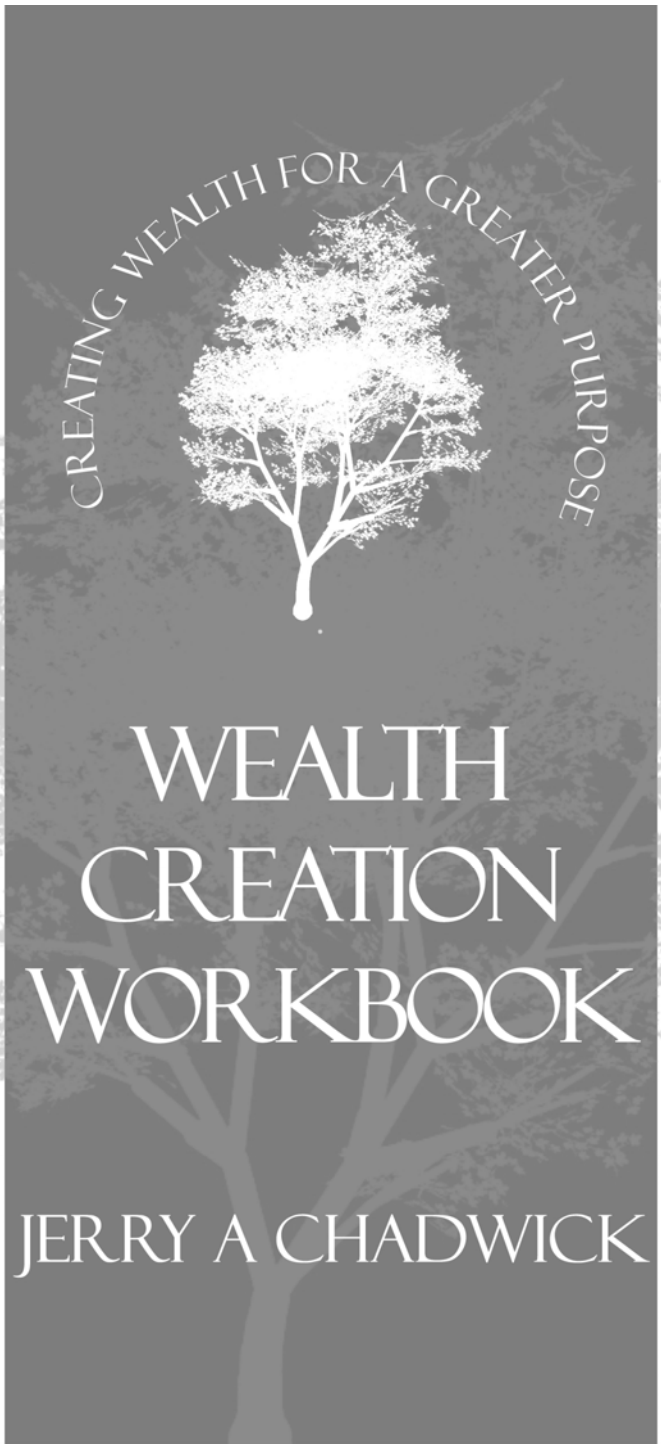

WEALTH CREATION WORKBOOK

JERRY A CHADWICK

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Every effort has been made to provide an accurate source to the stories and quotes in this book where possible. Where not possible the source is identified as anonymous.

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Photograph of Jerry A. Chadwick by Pam Russ. (pamruss@carolina.rr.com)

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"And you shall remember the LORD your God, for it is He who gives you power to get wealth, that He may establish His covenant which He swore to your fathers, as it is this day."

- Deuteronomy 8:18 (NKJV)

Wealth Creation 101 Workbook

"And you shall remember the LORD your God, for it is He who gives you power to get wealth, that He may establish His covenant which He swore to your fathers, as it is this day." - Deuteronomy 8:18 (NKJV)

This workbook coincides with my book, *"Wealth Creation 101 - Creating Wealth for a Greater Purpose."* When you understand this verse (Deuteronomy 8:18) you come to understand why God wants wealth in the hands of His people for a purpose. As long as the wicked are prospering and not the people of God the church struggles to advance. The hellish plan is to keep the people of God struggling in their finances and believing that money is evil. Money is not evil - it's a weapon used to defeat the Satanic kingdom. Money in the hands of God's people means churches are being built, people are being reached, homeless are getting homes, orphans are being cared for, Bibles are being distributed… in other words wealth in the hands of God's people means a changed world and the Kingdom of God advances and expands. The Church is the only true hope of the world and we have to use every means at our disposal to get the message out in creative ways and that takes an abundance of finances. The truth is we do not have much time left, unlike the song, *"Too Much Time on Our Hands."* Jesus is going to return and we are closer to that time than ever before. We must get busy about reaching the lost

This workbook is a practical guide for you to create wealth for the greatest purpose the Local Church and its mission to expand the Kingdom of God in the earth. I have practiced these principles and God has enabled me to be blessed to be a blessing in ways that I

never thought possible. As I have passed on my financial blessing to support the local church, God has blessed me, my family, my children, my finances and on and on and on. As you give God also enjoys watching you enjoy the blessing of God! Only 5% of the people in our world are considered wealthy, the other 95% are not. The goal of this, *"Wealth Creation 101,"* book and this workbook is to get you to move from the 95% to the 5% for the purpose of the Kingdom of God, and yes to get you to enjoy the blessing of God. To accomplish this you need a vision, a plan, discipline, desire and dedication. May God richly bless you as you create wealth for a greater purpose.

"The blessing of the LORD brings wealth, and he adds no trouble to it." - Proverbs 10:22

"For the sake of the house of the LORD our God, I will seek your prosperity." - Psalm 122:9

SPENDING TIME WITH GOD

"*The most important thing in life is knowing God.*"
– I Timothy 6:21 (Living Bible)

Spending Time With God

"The most important thing in life is knowing God." – I Timothy 6:21 (Living Bible)

This workbook assumes you have a personal, intimate relationship with God. I have found when you give God what He wants [prayer and fasting; praise and worship; serving and giving] He will give you what you want! God wants you, a relationship with you. God wants you to love up on Him and spend time in His presence.

"Enter his gates with thanksgiving and his courts with praise; give thanks to him and praise his name." - Psalm 100:4

Write down how much and why you love God:

Write down all that you are thankful for:

Write down your praise to God. (blessing and answers to your prayers) Do this continually so you never forget what God has done and is doing for you.

Use the prayer guide on the following pages to help you grow in your relationship with God. As you get closer to God, God will birth His desires for you in your heart - Psalm 37:4. For a more in-depth resource on prayer see my book, *"Secrets To Answered Prayer."*

Daily Prayer Guide

"He awakens me morning by morning. He awakens my ear to hear as a disciple." Isaiah 50:4
"Evening morning and noon will I pray and cry aloud." Psalm 55:17
"Call to me and I will answer you and tell you great and unsearchable things you do not know." Jeremiah 33:3

Praise

1 *Worship* — Our Father Who Is In Heaven Hallowed Be Your Name

a. Thank the Lord Jesus that we can come into His Presence because of what He did on the cross.
b. Thank Him for His love, His goodness, His faithfulness, His mercies and His grace.
c. Praise the Names of God: (Worship God by calling on His Name)

The Great I Am "God says to me "I AM all you will ever want or need"
Jehova-Tsidkenu "God is my righteousness"
Jehova-M'Kaddesh "God is my sanctifier"
Jehova-Shalom "God is my peace"
Jehova-Shammah "God is present"
Jehova-Rophe "God is my healer"
Jehova-Jireh "God is my provider"
Jehova-Perazim "God of the breakthrough"

The Names of God are to remind you of what God wants for you.

Purpose

2 *Will* — Your Kingdom Come, Your Will Be Done On Earth As In Heaven

a. In those who are in authority. 1 Timothy 2:1
b. In those who have rule over me. Hebrews 13:17
c. In my life. Jeremiah 29:11
d. In my family. Colossians 3:17
e. In my vocation and ministry. Colossians 3:23-24
f. In my church. Acts 2:42-47
g. In people. 2 Peter 3:9
h. Ask God to reveal His will to you. Ephesians 5:17

Provision

3 *Well-being* — Give Us This Day Our Daily Bread

It is God who gives you the power to get wealth that He might establish His covenant with you. Deuteronomy 8:18

Ask for God's blessing, provision and prosperity in:

a. My life
b. My family
c. My business
d. My church
e. My country
f. Others

List Your Needs:

"It appears that God will do nothing except in response to our prayers." *John Wesley*

Promise Priorities Protection Pardon

4 Forgiveness

5 Faith Fight

6 First Things

7 Faith

Forgive Our Sins As We Forgive Those Who Sin Against Us

I choose to forgive those who offend me. I confess my specific sins and seek Your forgiveness, Lord Jesus.

a. Family Members
b. Employment
c. School
d. Church
e. Neighbors
f. Others

Mark 11:25 And when you stand praying, if you hold anything against anyone, forgive him, so that your Father in heaven may forgive you your sins.
Proverbs 28:13 He who conceals his sins does not prosper, but whoever confesses and renounces them finds mercy.

Lead Us Not Into Temptation But Deliver Us From Evil

James 4:7 Resist the devil and He will flee
Ephesians 6:11 Put on the whole armor of God

The **Belt of Truth**- Sanctify my desire, help me to walk in truth.
The **Breastplate of Righteousness**- Guard my heart.
The **Shoes of the Gospel**- Ready to run with the good news.
The **Shield of Faith**- Quench every fiery dart from the wicked one.
The **Helmet of Salvation**- Guard and protect your thought life.
The **Sword of the Spirit**- Know and speak the Word of God.
The **Cloak of Zeal-** (Is 59:17) Passionate for the things of God.

For Yours Is The Kingdom And The Power And The Glory Forever

It's His **Kingdom-** I will seek first the Kingdom of God and His Righteousness.
It's His **Power-** Without Him I can do nothing, but through Christ I can do all things.
It's His **Glory-** May men see my good works and glorify my Father in heaven.

Amen!

2 Corinthians 1:20 All the promises of God in him are yes and in him amen.
Ephesians 3:20 Teaches us "if we can think it God can do it and much more!"
"Faith is not just believing God can do but that God will do."

CHANGING THE WAY YOU THINK ABOUT MONEY

"*You become what you think about.*" – Earl Nightingale

Changing The Way You Think About Money

These are key scriptures for you to study, learn and memorize because if you do not believe you will not receive. Faith is believing God at His word. Faith comes from hearing and hearing and hearing the Word so speak these out loud daily until they are etched on your heart. Proverbs 23:7 says, *"as a man thinks so is he…"* If you believe God wants you to prosper then you will prosper. If you don't you won't. Jesus said it's according to your faith that it will be done to you. (Matthew 9:29). Let these passages penetrate your heart and mind. Pray over these daily. Personalize them, underline them and highlight them in your Bible. The truth is you become what you think about most of the time.

Proverbs 23:7

As a man thinks so is he.

Jeremiah 29:11

For I know the plans I have for you, declares the LORD, plans to prosper you and not to harm you, plans to give you hope and a future.

Ephesians 3:20

Now to Him who is able to do far more abundantly beyond all that we ask or think, according to the power that works within us.

Proverbs 10:22

The blessing of the Lord makes one rich, and He adds no sorrow with it.

Psalm 37:4

Delight yourself in the Lord; And He will give you the desires of your heart.

Joshua 1:8

This book of the law shall not depart from your mouth, but you shall meditate on it day and night, so that you may be careful to do according to all that is written in it; for then you will make your way prosperous, and then you will have success.

1 Chronicles 22:12

Only may the Lord give you wisdom and understanding, and give you charge concerning Israel, that you may keep the law of the Lord your God. Then you will prosper, if you take care to fulfill the statutes and judgments with which the Lord charged Moses concerning Israel. Be strong and of good courage; do not fear nor be dismayed.

Psalm 1:1-3

Blessed is the man who does not walk in the counsel of the wicked or stand in the way of sinners or sit in the seat of mockers. But his delight is in the law of the LORD, and on his law he meditates day and night. He is like a tree planted by streams of water, which yields its fruit in season and whose leaf does not wither. Whatever he does prospers.

Psalm 122:6

Pray for the peace of Jerusalem: "May they prosper who love you."

Matthew 6:4

That your charitable deed may be in secret; and your Father who sees in secret will Himself reward you openly.

3 John 1:2

Beloved, I pray that you may prosper in all things and be in health, just as your soul prospers.

Genesis 26:12

Then Isaac sowed in that land, and reaped in the same year a hundredfold; and the Lord blessed him

Proverbs 13:11

Wealth obtained by fraud dwindles, but the one who gathers by labor increases it.

Malachi 3:10

"Bring all the tithes into the storehouse, that there may be food in My house, And try Me now in this," Says the Lord of hosts, "If I will not open for you the windows of heaven And pour out for you such blessing that there will not be room enough to receive it.

Genesis 39:3

Now his master saw that the Lord was with him and how the Lord caused all that he did to prosper in his hand.

2 Chronicles 31:21

Every work which he began in the service of the house of God in law and in commandment, seeking his God, he did with all his heart and prospered.

Psalm 35:27

Let them shout for joy and rejoice, who favor my vindication; and let them say continually, "The Lord be magnified, who delights in the prosperity of His servant."

Philippians 4:19

And my God will supply all your needs according to His riches in glory in Christ Jesus.

Deuteronomy 8:18

Remember the Lord your God, for it is He who gives you the ability to produce wealth."

Deuteronomy 15:10

You shall generously give to him, and your heart shall not be grieved when you give to him, because for this thing the Lord your God will bless you in all your work and in all your undertakings.

Ecclesiastes 10:19

Money is the answer for everything.

Psalm 112:1-3

Praise the LORD. Blessed is the man who fears the LORD, who finds great delight in his commands. His children will be mighty in the land; the generation of the upright will be blessed. Wealth and riches are in his house, and his righteousness endures forever.

Psalm 122:9

For the sake of the house of the LORD our God, I will seek your prosperity.

Romans 8:32

He who did not spare his own Son, but gave him up for us all--how will he not also, along with him, graciously give us all things?

Proverbs 17:16

Of what use is money in the hand of a fool, since he has no desire to get wisdom?

2 Corinthians 9:8

And God is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work.

Genesis 12: 2, 3

I will make you into a great nation and I will bless you; I will make your name great, and you will be a blessing. I will bless those who bless you, and whoever curses you I will curse; and all peoples on earth will be blessed through you.

Ecclesiastes 5:19

Moreover, when God gives any man wealth and possessions, and enables him to enjoy them, to accept his lot and be happy in his work--this is a gift of God.

DREAM BIG

"Every great dream begins with a dreamer. Always remember you have within you the strength, the patience, and the passion to reach for the stars to change the world." – Harriet Tubman

Dream Big

Dream a big dream for creating wealth for the greatest purpose. Think of what could be and what should be and with God's help it will be! Remember you are not truly free until you are financially free, so dream big.

"Far better it is to dare mighty things, to win glorious triumphs, even though checkered by failure, than to take rank with those poor spirits who neither enjoy nor suffer much, because they live in the gray twilight that knows neither victory nor defeat." - Teddy Roosevelt

"*For I know the plans I have for you," declares the LORD, "plans to prosper you and not to harm you, plans to give you hope and a future."* – Jeremiah 29:11 (NIV)

"Write the vision and make it plain." (simple) - Habakkuk 2:2

In lifetime goal setting DREAM BIG - the sky is not the limit anymore—God is hugundous! - The universe has been expanding since creation at light speed. Astronomers estimate that there are as many galaxies outside the Milky Way as there are stars in it. The Hubble Ultra Deep Field, taken in 2004, imaged 10,000 galaxies in a cone of space so slim you could cover it with a grain of sand held at arm's length. Integrated over the entire sky, that would mean there are more than 100 billion galaxies in the visible universe, many with more than 100 billion stars each. According to Psalm 147:4, God calls them all by name.

"*Now to him who is able to do immeasurably more than all we ask or imagine, according to his power that is at work within us, to him be glory in the church and in Christ Jesus throughout all generations, for ever and ever! Amen."* – Ephesians 3:20

In other words if we can think it God can do it and more. The bigger we dream God says I can top that and I will get the glory through the amazing things I do through your life! The most surprising thing that has probably ever happened to me is when I wrote down my financial goals and achieved them in a fairly short time. I have since greatly increased my financial goals. It never occurred to me to write down my financial goals before. I am so glad I did! Write down everything you could possibly think; financial, travel, family, houses, vacation homes, vehicles, ministry, business goals etc… I did this when I was 24 and today at 40 I am accomplishing those things I wrote down almost 20 years ago. I have also accomplished much of the goals I wrote then and have since updated my goals for the rest of my life.

"Your mind has to conceive it before you can achieve it!"

Step one: Write down all the things you'd like to do, achieve, see and experience during your lifetime.

Step two: Write down your top 3 life goals.

1. Financial _____
2. Health _____
3. Relational _____

Break these down into bite sized steps. Educate yourself in each of these areas and go to work.

Since this is a financial workbook (an abundance of finances enables you to reach most of your dreams) we will primarily work through your financial goal.

Step three: Write down your financial dreams, include your dream for giving.

Step four: Life is a self fulfilling prophecy, you get what you expect. In, *"7 Habits of Highly Effective People,"* habit #2 is to begin with the end in mind. Fast forward to the end of your life, what do you see? What would you like to see? Write down everything (financially, relationally, housing, travel experiences, learning, health, what you have accumulated, what legacy you are leaving to your children and grandchildren, the legacy that you are leaving this world, etc… everything) that you would like to see that your life has become.

> ***"Shoot for the moon. Even if you miss it you will land among the stars."*** **- Les Brown**

_____
_____
_____
_____
_____
_____
_____
_____
_____

"Where there is no vision, the people perish." - Proverbs 29:18

Step five: Now write down your vision for creating wealth for a greater purpose:

a. Tithing vision

Write your specific tithing vision.
Annual Tithe: $_____

Future Tithe Check 0001

Date _____

Pay to the
order of _____ $_____

_____

Memo _____ _____

b. Offering vision

Write your specific offering vision.

Annual Offering: $_____

Wouldn't it be great that when your pastor says we have a vision for a teen center, or a vision for purchasing Bibles for every family in our community, or sending 10,000 Bibles to India, or building an orphanage in the Dominican Republic that you would have the money to stand up and say, "I'll pay for it!" Donald Trump says, "Since you have to think you might as well think big."

Future Offering Check 0002

Date _____

Pay to the
order of _____ $_____

_____

Memo _____ _____

c. Net Worth

Write your total net worth vision.

Total Net Worth: $_____

Future Check To Yourself 000

Date _____

Pay to the
order of _____ $_____

_____

Memo _____ _____

2. Picture your financial dream (pictures of success)-paste pictures- print from computer

(I encourage you to get a picture of all your dreams. If you can see it and believe it you can achieve it!)

"Delight yourself also in the Lord and He shall give you the desires of your heart." - Psalm 37:4

Paste picture of your financial dreams here:

Paste picture of your tithe and offering dreams here:

Paste picture of the house of your dreams here:

Paste picture of your ministry dreams here:

Paste picture of your business/employment dreams here:

Paste picture of your other dreams here

Paste picture of your other dreams here

Now if you are like me these boxes are way too small! I have developed a Powerpoint presentation with many pictures on many slides for all the dreams I have. Get a picture of what financial success is for you. That's what vision is at its core, a clear picture of what success is to you.

"The reason most people never achieve any kind of success is because they don't know what it looks like and if you don't know what it looks like how will you know you have achieved success when you get there." - PJ

Self Control Sheet

My Budget

(Budget is another word for self control)

"A man without self-control is as a defenseless as a city with broken-down walls." - Proverbs 25:28

Here is a suggested budget sheet:

MONTHLY BUDGET GUIDE

Monthly Income After Taxes

1. Salaries

2. Interest

3. Rental Income

4. Other

Gross Income:

Less:

10% Giving to the Lord

10% Savings

Monthly Expenses

1. Housing (33%)*

Rent/Mortgage, Insurance, Utilities, Taxes, Telephone,

Other

2. Transportation (13%)

Car Payments, Insurance, Gas & Oil, License, Maintenance, Other

Other

3. Food (15%)

4. Clothing (5%)

5. Insurance (5%)

Medical, Life, Other

6. Entertainment & Recreation (4%)

Meals Out, Vacation, Hobbies, Other

7. Debt Reduction (10%) **(When you become debt free use this 10% to invest)**

Retail Stores, Credit Cards, Other

8. Medical Expenses (3%)

Dentist, Doctor, Drugs, Other

9. Gifts (2%)

Christmas, Birthday, Other

10. Miscellaneous (10%)

Household, Personal Money, Education, Child Care, Other

Total Expenses

*The percentages are a suggested guide for family expenses. Some percentages may be more and others less.

Elimination Sheet

"Do what you have to do so later you can do what you want to do."

Everyone has 2 or 3 habits that are costly, some have more. According to Scot Anderson in his book Think Like a Billionaire you can eliminate habits to become a millionaire.

For example, if you drink 3 cokes a day that equals $4. Seven days a week it equals $28, multiply that by 52 weeks that equals $1456. If you invest that money (simple investment) it comes to $1601 per year, skip ahead 30 years of investing you could have $692,000! Do this with a few bad habits and you are well on your way to becoming a millionaire.

List habits that are costing you your millionaire status:

1.

2.

3.

4.

5.

Calculate how much these habits are costing you daily, weekly and annually.

Cost of habit daily:

1.

2.

3.

4.

5.

Cost of habit weekly:

1.

2.

3.

4.

5.

Cost of habit annually:

1.

2.

3.

4.

5.

"There's no abiding success without commitment." - Anthony Robbins

I make a commitment to eliminate these habits and invest the money saved to put me on the road to becoming a millionaire:

Sign here:_____

INVESTMENT OPPORTUNITIES

"An investment in knowledge always pays the best interest." – Ben Franklin

Investment Opportunities

What are some possible investments you can make with the money you are saving from eliminating bad habits and unnecessary expenses? Go to work and study. For example you can learn how to buy real estate with no money down and find properties that will sell well below value. It takes a little bit of work, research and patience. You can then purchase a piece of property put a little money fixing it up (new carpets, painting, light landscaping) and you can flip it for a sizable profit or you can rent out the property long term for a sizeable profit and residual income.

If you choose investing in stocks seek wisdom from experienced investors. There are all kinds of books and mp3's available to help you become a successful investor. Do not go into anything blindly. Do your research and learn all you can, learn from the mistakes of others so you do not lose. General rule of thumb, buy low and sell high!

Perhaps you want to take the money and invest in your business. 40% of all self-made millionaires own their own business. You will never become wealthy working for someone else. The key to wealth is in owning your own business, investing and in sales. That's where the money is to be made and God can help you as you seek wisdom.

Keep in mind the average billionaire reads 2 books per week. If you want to tap into the wealth that is all around you then you must become an avid reader. To earn more you must learn more.

"*Of what use is money in the hand of a fool, since he has no desire to get wisdom?"* - Proverbs 17:16 (NIV)

List your possible investment opportunities.

1.
2.
3.
4.
5.
6.
7.
8.
9.
10.

List the top five people in each of those fields (and then do what they do).

(Ex: Real Estate)

1. Donald Trump
2. Robert Kyosoki
3. Carleton Sheets
4.
5.

1.
2.
3.
4.
5.

1.
2.
3.
4.
5.

1.
2.
3.
4.
5.

List the top 5 books in each of those fields (and then go buy them and devour them. Read those books even if you choose not to go into that particular field or idea. It's not a waste of time because you are now smarter than you were before because of what you have read and can engage in conversations with people in those fields.)

(Ex: Real Estate)

1.
2.
3.
4.
5.

1.
2.
3.
4.
5.

1.
2.
3.
4.
5.

1.
2.
3.
4.
5.

DEVELOP A PLAN

"If you fail to plan you plan to fail."

Develop a Plan

"May he give you the desire of your heart and make all your plans succeed." - Psalm 20:4

"Commit to the LORD whatever you do, and your plans will succeed." - Proverbs 16:3

What do I own? – Assets. Write down all your assets.

1.
2.
3.
4.
5.
6.
7.
8.
9.
10.
11.
12.
13.
14.
15.

What do I owe? – Debts (It's important to note the wealthy carry very little debt. They do not buy new cars for example and they pay cash.) List all your debts.

1.
2.
3.
4.
5.
6.
7.
8.
9.
10.

What do I earn? – Income (It's important to note that you need to create multiple streams of income. Your employer will not make you wealthy).

1.
2.
3.
4.

5.
6.
7.
8.
9.
10.

Where does it go? – Where I’m spending it?

1.
2.
3.
4.
5.
6.
7.
8.
9.
10.
11.
12.

Where do I want it to go?- Planning

1.
2.
3.
4.
5.
6.
7.
8.
9.
10.

List possible future streams of income:

1.
2.
3.
4.
5.
6.
7.
8.
9.
10.

DESTINATION ROAD MAP

"You are not truly free until you are debt free."
– Michael Johnson

Destination Road Map
Financial Freedom

Destination 1 - Emergency Savings

- Develop a spending plan
- Save $1,000 for emergencies

Destination 2 - Credit Cards Paid Off

- Pay off credit cards
- Increase savings to one months living expenses

Destination 3 - Consumer Debt Paid Off

- Pay off all consumer debt
- Increase savings to 3-6 month's living expenses

Destination 4 - Save For Major Purchases

- Begin saving for major purchases (home, auto, etc.)
- Begin saving for retirement
- Begin saving for children's education
- If you want to start your own business - begin saving for it

Destination 5 - Buy Home and Begin Investing

- Buy affordable home
- Begin pre-paying home mortgage
- Begin investing wisely

Destination 6 - Create Wealth For A Greater Purpose

- Dream big
- Write goals
- Complete workbook
- Learn all you can (to earn more you must learn more)
- Go to work on creating wealth (business ventures, real estate, investments, inventions etc...)

Destination 7 - Home Mortgage Paid Off

- Home mortgage paid off
- Children's education funded
- Confirm estate plan is in order

Final Destination

- My retirement is funded
- I've created wealth for the greatest purpose
- I am free to volunteer my time working for the Lord
- I am free to financially serve lavishly.

"Faith is never giving up no matter the circumstance."

Faith Factor

"Then the LORD answered me and said: "Write the vision And make it plain on tablets, That he may run who reads it. For the vision is yet for an appointed time; But at the end it will speak, and it will not lie. Though it tarries, wait for it; Because it will surely come, It will not tarry. "Behold the proud, His soul is not upright in him; But the just shall live by his faith." - Habakkuk 2:2-4

Make a commitment to your vision and to work hard and not give up no matter what the circumstances are around you.

"Commitment unlocks the doors of imagination, allows vision, and gives us the, "right stuff," to turn our dreams into reality." - James Womack

I commit to my vision and I will not give up. When I am blessed I will be a blessing because I understand God blesses so we can be a blessing:

Sign here:_____

"And without faith it is impossible to please God, because anyone who comes to him must believe that he exists and that he rewards those who earnestly seek him." – Hebrews 11:6 (NIV)

"Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this," says the LORD Almighty, "and see if I will not throw open the floodgates of heaven and pour out so much

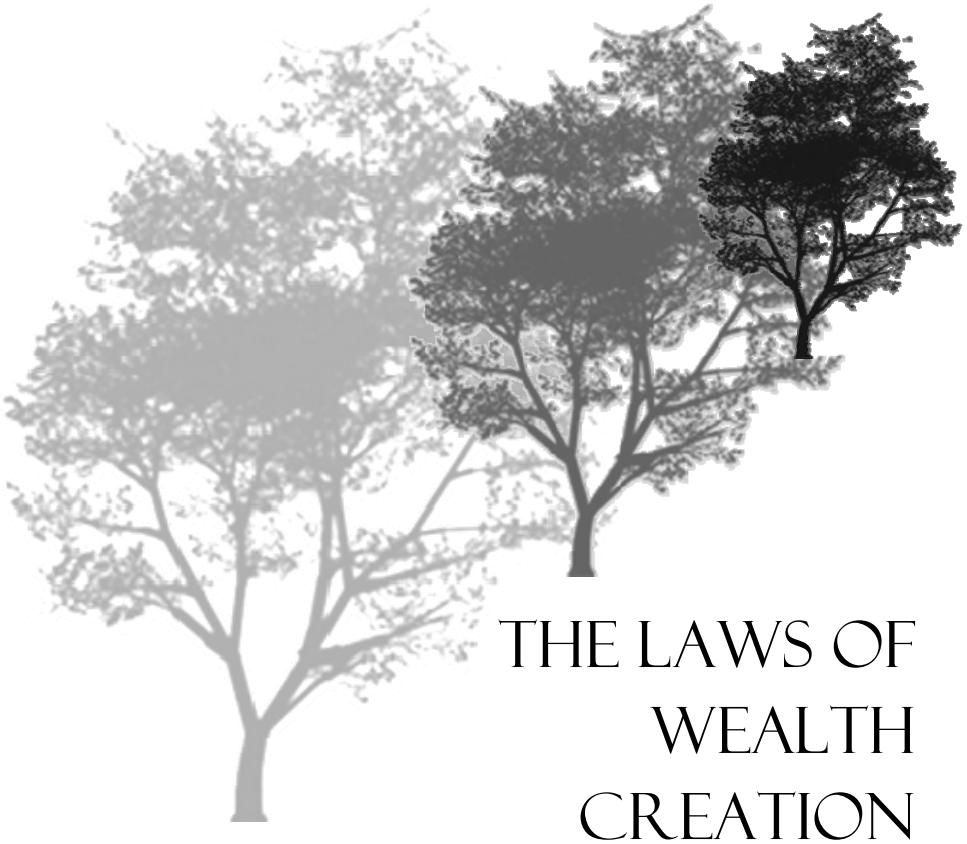
blessing that you will not have room enough for it." – Malachi 3:10 (NIV)

Try this as an act of faith. Remember faith pleases God. Try tithing for a year on what you want your income to be next year:

Desired income $_____

Tithe on desired income $ _____

Try it and see what God does!



THE LAWS OF WEALTH CREATION

"Law: A scientific fact or phenomenon that is invariable under given conditions."

The Laws of Wealth Creation

God has created the entire universe to operate under laws - there are physical laws and spiritual laws that are at work every day - they are at work for you and your benefit. Laws show no favor - they are at work whether you believe it or not. For example the law of gravity is always at work, if you jump off a building you will not fly but fall whether you believe it or not.

The laws of achievement, blessing and prosperity are at work all around you for you to tap into:

1. **Law of cause and effect (Iron law of the universe).**

For every result there was an action that created that result. The results that you are experiencing in your life right now are because of yesterdays actions.

You are where you are because of your actions that created your results.

If you are poor it's because of your actions. If your marriage is a mess it's because of your actions that produced the result of a messed up marriage.

Nature is neutral. Nature does not favor one person over another. The Bible says, *"God made the rain to fall on the just and the unjust."* When you do the things that other successful people do, over and over again, you will eventually get the same results that they do. It is not a matter of luck, or chance, or accident. It is a matter of law. You can turn everything around in your life when you realize this law - The Bible calls it sowing and reaping. That which you sow you will also reap - God will not be mocked - in other words there is no escaping this law. This law suggests that if you

want to be successful, then find out what successful people are doing and do it! If you want to be wealthy then do what wealthy people are doing and do it.

What are some things the wealthy do different than everyone else?

a. We think small; the wealthy dream big and go for it.
b. We are blind to our habits while the wealthy have developed habits that lead them to wealth.

> ***"We first make our habits, and then our habits make us." -*** **John Dryden**

c. While the poor are watching TV they are reading 2 books per week. They know their greatest investment is to invest in their mind.
d. Wealthy people believe God wants them to prosper.
e. We look for ways to spend money; wealthy people look for ways to invest money.
f. We think our job will make us wealthy; wealthy people create multiple streams of income.
g. We stay away from risks for fear of failing, while the wealthy know if they don't take risks they have already failed.

> ***"The story of the human race is the story of men and women selling themselves short." -*** **Abraham Maslow**

h. We try to avoid problems while the wealthy see problems as opportunities.
i. We say we will prepare if our time comes; the wealthy prepare today knowing their time will come because they prepared.
j. We waste time while the wealthy see time as their most valuable asset.
k. We work for others while the wealthy have people work for them

l. We hold our money with a tight fist. The wealthy are extremely generous.
m. We pretend to be wealthy with materialism while the wealthy are extremely frugal with their money.
n. We think about what we don't want; our problems, hurts and pains, while the wealthy think about what they want and how to get it.
o. We do what we don't want to do while the wealthy are doing what they love doing.

"If you do what you love to do you will never have to work a day in your life."

This law begins with your mind—sow a thought reap a result. List thoughts you need to think that will create the results you want:

1.

2.

3.

4.

5.

6.

7.

8.

9.

10.

List actions you need to do to create the results you want in your life:

1.

2.

3.

4.

5.

6.

7.

8.

9.

10.

2. Law of control

You feel positive/good to the degree you feel in control. You feel negative to the degree you don't feel you're in control.

Reality - the only thing you can control is your thinking so you are in control of your life and your results because it all begins with your thinking.

Thoughts control emotions and this means how you feel is up to you!

Write out how you want to feel daily:

3. **Law of belief**

What you believe with conviction will be true in your life!

For most people herein lies the problem because most people have self-limiting beliefs.

You need to examine your beliefs and ask the tough question - What beliefs do I possess that may be holding me back? What if these beliefs are not true?

Examples: I am too short, too tall, too fat, not smart enough, not educated, didn't get the right education, came from a bad family, too many problems, don't know enough about….

Never say anything about yourself that you do not want to be true! Believe that you are destined for greatness, success, health, wealth and prosperity! Say daily, "I believe something wonderful is going to happen for me today!"

What are some thoughts that you have that are preventing you from achieving greatness and prosperity:

4. **Law of expectation**

   What you expect with confidence becomes your own self-fulfilling prophecy. You get what you expect.

   Three expectations that greatly affect people:

   a. The expectations of your parents
   b. The expectations of the people in your life (spouse, boss, etc)
   c. The expectations you have of yourself

You will believe in a manner of your expectations so take some time to evaluate and adjust your expecations.

What expectations do your parents have of you that may hinder you from prospering?

What expectations do your parents have of you that can launch you into prospering?

What expectations does your spouse have of you that may hinder you from prospering?

What expectations does your spouse have of you that can launch you into prospering?

What expectations do you have of yourself that can launch you into prospering?

What expectations do you have of yourself that may hinder you from prospering?

5. **Law of correspondence**

   As within so without. Your outer world is a reflection of your inner world.

   What do you want your outer world to reflect of the inner you?

6. **Law of subconscious activity**

   Your mind is like a fertile garden, flowers or weeds will grow and it's your choice.

   I commit to thinking God's thoughts of me:

   - He loves me as I am. (Read and underline Jeremiah 31:3)

- He thinks good thoughts of me. (Read and underline Zephaniah 3:17)
- He has created me for greatness. (Read and underline Jeremiah 1:5)
- He has called me to prosper. (Read and underline Jeremiah 29:11)
- He is with me so I will not be afraid (Read and underline Joshua 1:5)
- He will help me to succeed (Read and underline Joshua 1:8)

Sign here _____

"As the heavens are higher than the earth, so are my ways higher than your ways and my thoughts than your thoughts." - Isaiah 55:9

7. Law of attraction

You are a living magnet; your thoughts go out from you and bring back into your life that which is in harmony with your thoughts positive or negative.

Positive people generally attract positive people.

Negative people generally attract negative people.

Formula T x E = R (**T**houghts multiplied by the **E**motion equals the **R**esult.)

What am I attracting in my life right now?

What do I want to attract?

TIPS FOR ENTREPRENEURS

"There is only one way to make a great deal of money; and that is in a business of your own."
– J. Paul Getty

Tips For Entrepreneurs

Entrepreneurship is the number one way to create wealth. The United States is the best place in the world for entrepreneurs. Even in economic downturns America is the greatest place to create wealth. Many of the great companies in our country were started during national economic difficulties, such as GE and Microsoft. 80% of self-made millionaires are entrepreneurs. Most self-made millionaires started with nothing! In the early 1900's there were 5,000 millionaires. By the year 2000 there were 5 million, mostly self-made. In 2003 there were 7 million! The good news is that whatever business you decide to do, the information to be highly successful is readily available to you. The information is out there for you to become anyone you want to become and do anything you want to do.

"Of what use is money in the hand of a fool, since he has no desire to get wisdom?" - Proverbs 17:16

1. Find a need and fill it, if there is not one create one.

2. Do your homework and never stop learning. To earn more you must learn more. 90% of all new businesses fail because the owners did not do their homework. Don't give up if you are not successful the first time - trial and error is common before you master your craft.

3. Success leaves clues - find out what successful people in your chosen field do and do what they do.

a. How do I get from where I am to where I want to go?

b. Who is making the kind of money that I want to make?

c. What are they doing to be successful?

4. Be prepared to work hard. All successful entrepreneurs are hard workers.

8 hrs/day=paycheck

10 hrs/day=career

12-15 hrs/day=wealth

It's interesting to note that the Biblical workweek is 6 days, in America it's 5 days.

5. Work a job, day or night, to earn a paycheck and get your business started on the side. When it brings in enough income to support you then do it full-time.

General rule of thumb:

New Business

Two years to break even.

Four years to make a profit.

Seven years to make a substantial profit.

6. “Love Money,” is the best way to get start-up capital. Love money is money that comes from those who love you, i.e. family, friends etc.

7. The major key for successful entrepreneurs is to, “ADD VALUE.” Virtually all fortunes made in this world began with personal services adding value to people’s lives.

    a. What can I do to add value to people’s lives?

    b. What can I do better that others in my field are not doing? Remember most people are looking to cut corners. Find ways to go the extra mile, do more than is expected. Under promise and over deliver.

    c. Take care of your customers or someone else will.

90% of new businesses started by good employees succeed within 2-4 years because they have learned to add value. If you are thinking of entrepreneurship the starting place is to be a good employee!

8. Develop a plan on paper. If you fail to plan you plan to fail. You can search the internet for free business plans to use as a model. In a basic business plan you need:

    a. Name and description of your business. Choose a catchy name. Kids Going Bananas is a catchy name that people remember.

    b. Your mission and vision. What is the purpose of your business?

    c. Your target customer. Who are your ideal customers? Who are you trying to reach?

d. What are your business goals? Begin with the end in mind and then plan from there. In other words what will your business look like when it is successful? Get a picture of success and then plan strategic steps to accomplish your picture of success.

e. Start-up costs (list and cost of equipment, supplies, marketing, etc.)

f. Financial Plan. How much income do you need to break even? What will your budget be based on your income? What are your anticipated expenses for the next 6 to 12 months? When I first began my business I monitored the budget weekly, then bi-weekly, then monthly and so on.

g. Demographic and psychographic report. (To determine your market, the needs and wants of your customers.)

h. Marketing plan. If people do not know about you they won't purchase your product or service so you have to get the word out to your target audience.

i. Employee hiring and development plan. What type of person will you hire and how much will you pay them?

9. Believe in yourself and your product or service. If you don't no one else will either. Think big and stay optimistic. But don't despise the day of small beginnings.

10. According to Brian Tracy (sales and entrepreneur expert) the following are critical questions to ask for the product or service you want to sell:

a. Who exactly is my customer? My ideal and my perfect customer- who exactly is the customer?

b. Why does the customer buy? Why would they buy from me?

c. What specific benefits does the customer demand or receive from my product or service?

d. How does my product or service improve the life or work of my customer?

e. Why doesn't he/she buy?

f. Who or what are my competitors? Why do they go to my competitor and how can I ensure they come to me?

g. What is my unique selling proposition? What makes us different and more desirable than any other product or service? What is my competitive advantage, area of excellence?

11. Be smart with your money, use it wisely and keep good records of what's coming in and where it is going. Remember wealthy people get wealthy because they are frugal. They do not spend their money frivolously.

12. Know that God wants you to succeed in business for a greater purpose.

"But remember the LORD your God, for it is he who gives you the ability to produce wealth, and so confirms his covenant, which he swore to your forefathers, as it is today." - Deuteronomy 8:18

21 SECRETS OF SELF-MADE MILLIONAIRES

"The more money a person has, the more good works they can be involved in and the more glory they can bring to God. Will you be a Millionaire For Jesus?"

- Lane Fox

21 Secrets of Self-Made Millionaires

1. **Dream Big Dreams** - How to visualize, imagine and create an exciting picture of personal wealth and prosperity;
2. **Develop a Clear Sense of Direction** - Learn a powerful, proven goal-setting exercise that can change your life;
3. **See Yourself As Self-Employed** - How to take complete control of your career and your financial life;
4. **Do What You Love To Do** - Identify the ideal work for you and then get paid well for doing it;
5. **Commit to Excellence** - How to move into the top 10 percent in your field and be paid more than ever before;
6. **Develop a Workaholic Mentality** - How to organize your time so you get more done and contribute more value;
7. **Dedicate Yourself to Lifelong Learning** - How to continually upgrade your talents and abilities to earn more money;
8. **Pay Yourself First** - The most powerful process of wealth accumulation ever discovered and how you can use it;
9. **Learn Every Detail of the Business** - How to become an expert in your chosen field and double your income;
10. **Dedicate Yourself to Serving Others** - The starting point of all personal fortunes and how to begin;
11. **Be Impeccably Honest With Yourself and Others**- How and why personal integrity goes hand in hand with financial success;
12. **Set Priorities on Your Activities and Concentrate Single Mindedly on One Thing at a Time** - The importance of focusing on your most important tasks all day long;
13. **Develop a Reputation for Speed and Dependability** - How to give yourself the winning edge in everything you do;
14. **Be Prepared to Climb From Peak to Peak in Your Life and in Your Career** - Learn how to recognize the cycles and trends that can make you rich;

15. **Practice Self-Discipline In All Things** - Develop the most important quality for financial success;
16. **Unlock Your Inborn Creativity** - Learn how to solve any problem, overcome any obstacle, achieve any goal;
17. **Get Around The Right People** - The importance of surrounding yourself with winners at each stage of your career;
18. **Take Excellent Care of Your Physical Health** - How to develop and maintain high levels of energy and fitness;
19. **Be Decisive and Action Oriented** - How to identify the most important action steps you can take immediately;
20. **Never Consider the Possibility of Failure** - How to overcome the fears that hold most people back;
21. **Back Everything You Do With the Twin Qualities of Persistence and Determination** - Learn how to bounce back from defeat and never, ever give up!

Brian Tracy International.

HABITS OF MILLIONAIRES

"Successful people are simply those with success habits." – Brian Tracy

Habits of Millionaires

"We first make out habits, and then our habits make us." - John Dryden

According to an article by Barbara Reinhold, *"Monster Career Coach,"* millionaires in general have these traits in common:

1. They don't have an earn and spend mentality, instead they focus on **saving and investing**.
2. They are able to **focus** their efforts on a project and make it successful.
3. They're willing to **do what it takes** to make their ideas successful, even if it involves making sacrifices.
4. They **take calculated risks** (In other words, they take risks when they have a chance of paying off).
5. They are **generous**, and **share** what they've earned and have been blessed with.

The 10 Habits of Self-Made Millionaires

By David Weliver

1. Millionaires Are Frugal

The wealthiest people I know are also the cheapest. They buy used cars. They pack their lunches. It takes money to make money, and you can't get the money you need to invest if you spend it.

2. Millionaires Think Big

Few people are surprised when they make their first million. After all, it doesn't come easily. But long before reaching their goal, millionaires know they want to get there.

Rather than looking forward to an annual 3% raise, millionaires dream of working for themselves. Rather than serving 100 customers, millionaires see 10,000 accounts.

3. Millionaires Take Calculated Risks

Whether it's investing in a stock or cashing in a 401(k) to start a business, millionaires take calculated risks. In these risks, the rewards of success are far greater than the costs of failure, and the chances of success are good.

4. Millionaires Network

Few people reach their potential alone. Millionaires build powerful networks of contacts in all areas of life. Millionaires know that their next employer, customer, or partner may be anywhere.

5. Millionaires Don't Pay Interest, They Earn It

Millionaires learn the crippling costs of debt and avoid it at all costs. On the contrary, millionaires save, invest, and even lend money to others to earn interest themselves.

6. Millionaires Are Focused

Millionaires work feverishly toward their goals at all costs. The difference between dreamers and performers is not the number of ideas one has, but how one focuses on executing the best ideas.

7. Millionaires Do Whatever It Takes

The most inspiring success stories among all the people I know involve incredible sacrifice. From sleeping in cars between two jobs to forgoing personal relationships to get an education or build a

business, millionaires don't simply delay gratification; millionaires endure pain.

8. Millionaires Educate Themselves

It doesn't take an Ivy League education to become a millionaire, but it does take a desire to learn. It doesn't matter how you learn – from a mentor, night classes, or books and the web – but ongoing learning is critical to lifelong success.

9. Millionaires Lead

No surprise here, the same qualities enabling people to earn millions make them natural leaders. It goes back to the decision to become a millionaire in the first place: The resolution to carve a new path rather than follow the flock.

10. Millionaires Are Generous

Don't expect your high-rolling neighbor to shower you with gifts. Chances are she's donating to far worthier causes. It's just another perk of having a million in the bank: you get to make a substantial difference in charities of your choice.

List some habits that you need to change:

1.

2.

3.

4.

5.

List new habits you need to incorporate into your life for wealth creation:

1.

2.

3.

4.

5.

SEVEN STEPS TO ACHIEVING YOUR DREAM

"Nothing happens unless first a dream." – Carl Sandburg

Seven Steps to Achieving Your Dream

"Vision is the spectacular that inspires us to carry out the mundane." - Chris Widener

Can achievement be broken down into steps? Well, it isn't always that clean and easy, but I do know that those who achieve great things usually go through much of the same process, with many of the items listed below as part of that process. So if you have been struggling with achievement, look through the following and internalize the thoughts presented. Then begin to apply them. You will be on the road to achieving your dream!

1. **Dream it** - Everything begins in the heart and mind. Every great achievement began in the mind of one person. They dared to dream, to believe that it was possible. Take some time to allow yourself to ask, "What if?" Think big. Don't let negative thinking discourage you. You want to be a, "dreamer." Dream of the possibilities for yourself, your family, and for others. If you had a dream that you let grow cold, re-ignite the dream! Fan the flames. Life is too short to let it go. (Also, check out my article "Dare to Dream Again," Which has been read by close to a million people in the last 4 months alone. You can see it at the website.)

2. **Believe it** - Yes, your dream needs to be big. It needs to be something that is seemingly beyond your capabilities. But it also must be believable. You must be able to say that if certain things take place, if others help, if you work hard enough, though it is a big dream, it can still be done. Good example: A person with no college education can dream that he will build a 50 million dollar a year company. That is big, but believable. Bad example: That a 90 year-old woman with arthritis will someday run a marathon in under 3 hours. It is big dream alright, but also impossible. She should instead focus on building a 50 million dollar a year business! And she better get a move on!

3. **See it** - The great achievers have a habit. They, "see," things. They picture themselves walking around their CEO office in their new 25 million dollar corporate headquarters, even while they are sitting on a folding chair in their garage, "headquarters." Great free-throw shooters in the NBA picture the ball going through the basket. PGA golfers picture the ball going straight down the fairway. World-class speakers picture themselves speaking with energy and emotion. All of this grooms the mind to control the body to carry out the dream.

4. **Tell it** - One reason many dreams never go anywhere is because the dreamer keeps it all to himself. It is a quiet dream that only lives inside of his mind. The one who wants to achieve their dream must tell that dream to many people. One reason: As we continually say it, we begin to believe it more and more. If we are talking about it then it must be possible. Another reason: It holds us accountable. When we have told others, it spurs us on to actually do it so we don't look foolish.

5. **Plan it** - Every dream must take the form of a plan. The old saying that you, "get what you plan for," is so true. Your dream won't just happen. You need to sit down, on a regular basis, and plan out your strategy for achieving the dream. Think through all of the details. Break the whole plan down into small, workable parts. Then set a time frame for accomplishing each task on your, "dream plan."

6. **Work it** - Boy, wouldn't life be grand if we could quit before this one! Unfortunately, the successful are usually the hardest workers. While the rest of the world is sitting on their couch watching re-runs of, *"Gilligan's Island,"* achievers are working on their goal - achieving their dream. I have an equation that I work with: Your short-term tasks, multiplied by time, equal your long-term accomplishments. If you work on it each day,

eventually you will achieve your dream. *"War and Peace,"* was written, in longhand, page by page.

"To bring one's self to a frame of mind and to the proper energy to accomplish things that require plain hard work continuously is the one big battle that everyone has. When this battle is won for all time, then everything is easy." - Thomas A. Buckner

7. **Enjoy it** - When you have reached your goal and you are living your dream, be sure to enjoy it. In fact, enjoy the trip too. Give yourself some rewards along the way. Give yourself a huge reward when you get there. Help others enjoy it. Be gracious and generous. Use your dream to better others. Then go back to number 1. And dream a little bigger this time!

D is for **Dare** (dare to dream while others don't)

R is for **Relentless** (relentlessly pursue your dream no matter what)

E is for **Excellence** (strive for excellence in all you do)

A is for **Abandon** (abandon any other alternative plans)

M is for **Measure** (constantly measure where you are in your dream journey)

Taken from, *"Live The Life,"* by Chris Widener

For Motivational materials, visit http://www.chriswidener.com
For Leadership materials, visit http://www.yoursuccessstore.com

POSITIVE AFFIRMATIONS

"*As a man thinks so is he.*" – The Holy Bible

Positive Affirmations To Say Daily Until You Believe

The story of two frogs will further explain the theory of positive thinking very effectively. Once two frogs fell into a big bucket filled with milk. To jump out of the basket was impossible. One frog was a negative thinker. He thought that it was the end of life. He would die soon. According to his negative vision he made his grave in the milk bucket. The other was a positive thinker. He decided to try his best to come out of the terrible mess. He continued swimming and knocking the basket. He became very tired but he didn't lose hope. He thought he would find a way out soon. He had a positive vision. His goal was to go out of the basket and join the stream of fun-filled life again. He was determined and tried again and again. His positive thinking pattern and persistence was rewarded soon. His efforts stirred the milk for a long time and a ball of butter was formed in the milk. He rode that ball and jumped out of the basket.

Thank you Lord that I am healthy, wealthy, wise and happy. I am enjoying my life of peace and prosperity!

"Thank you Lord that I have a millionaire mind!"

- I am healthy and happy.

- Wealth is pouring into my life.

- I am sailing on the river of wealth.

- I am getting wealthier each day.

- My body is healthy and functioning in a very good way.

- I have a lot of energy.

- I study and comprehend fast.

- My mind is calm.

- I am calm and relaxed in every situation.

- My thoughts are under my control.

- I radiate love and happiness.

- I am surrounded by love.

- I have the perfect job for me.

- I am living in the house of my dreams.

- I have good and loving relations with my spouse.

- I have a wonderful and satisfying job.

- I have the means to travel abroad, whenever I want to.

- I am successful in whatever I do.

- I am confident and successful.

- Everything is getting better every day.

-Wonderful things are happening for me today.

Positive Thoughts:

I love my life, thank you God.

I can do all things through Christ.

God has made me great.

Great things are coming my way today.

I will accomplish all that God has for my life.

I am healthy, wealthy and wise!

Remember: Proverbs 23:7 says, *"as a man thinks so is he…"*

If you are going to be a millionaire you must think like a millionaire and if you are going to be a billionaire you must think like a billionaire. Your continual homework assignment is to learn how millionaires think and learn what they do and mimic them. When you achieve millionaire status learn how billionaires think and what they do and mimic them.

PROVERBS ON LAZINESS

"Some people dream of success while others wake up and work hard at it." – UNKNOWN

Proverbs on Laziness

Creating wealth for a greater purpose is hard work. Lazy people will never create wealth.

"All hard work brings a profit, but mere talk leads only to poverty."
- Proverbs 14:23

Proverbs Gives 8 Indicators of Laziness.

1) Lazy people sleep too much. *"As the door turns on its hinges, so a sluggard turns on his bed."* (Proverbs 26:14)

2) Lazy people work too little. *"Go to the ant, you sluggard; consider its ways and be wise! It has no commander, no overseer or ruler, yet it stores its provisions in summer and gathers its food at harvest. How long will you lie there, you sluggard? When will you get up from your sleep? A little sleep, a little slumber, a little folding of the hands to rest—and poverty will come on you like a bandit and scarcity like an armed man."* (Proverbs 6:6-11)

3) Lazy people make excuses. "*The sluggard says, 'There is a lion outside!' or 'I will be murdered in the streets!'"* (Proverbs 22:13). It has been said that if you don't want to do something that any excuse will do. No one can find more excuses to not do something than the person who is too lazy to do anything.

4) Lazy people already "know-it-all". *"The sluggard is wiser in his own eyes than seven men who answer discreetly."* (Proverbs 26:16) They will tell you why they can't do something and find every reason in the world why they are right. You can't argue with a lazy person. Some people will starve to death before they

will admit that they are lazy, and they won't work for anything less than top salary.

5) **Lazy people procrastinate.** "*A sluggard does not plow in season, so at harvest time he looks but finds nothing"* (Proverbs 20:4). They put things off until the last minute and are late for everything. They never finish anything they start but find every excuse for not continuing. They tire easily and just give up rather than attempt to improve. They blame everyone and everything for their own failure to accomplish anything rather than admit they are lazy. They don't like to plan. They just live from second to second, reacting to whatever comes instead of attempting to prepare for potentials before they happen.

6) **Lazy people are undependable.** *"As vinegar to the teeth and smoke to the eyes, so is a sluggard to those who send him"* (Proverbs 10:26). Don't expect a sluggard to get the job done. If you do, you will be disappointed. Their slowness to finish what they said they would do will put a bitter taste in your mouth and make your eyes water with aggravation. You will, most likely, have to do the job yourself anyway.

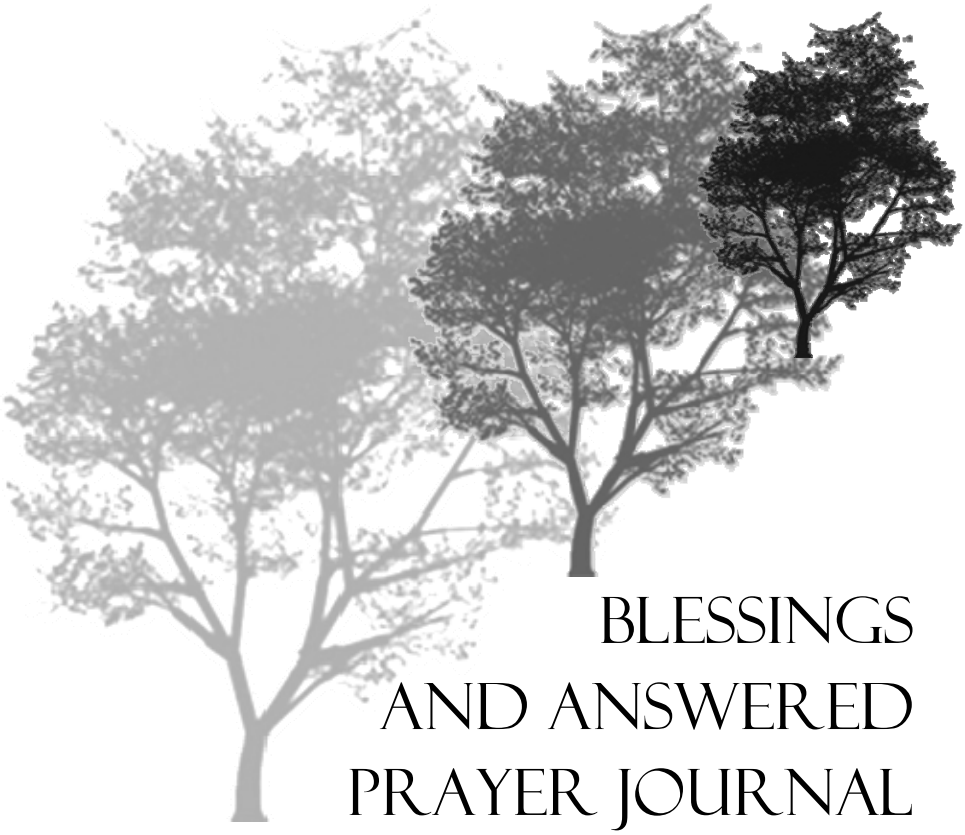
7) **Lazy people don't take care of their property.** *"I went past the field of the sluggard, past the vineyard of the man who lacks judgment; thorns had come up everywhere, the ground was covered with weeds, and the stone wall was in ruins. I applied my heart to what I observed and learned a lesson from what I saw: A little sleep, a little slumber, a little folding of the hands to rest—and poverty will come on you like a bandit and scarcity like an armed man"* (Proverbs 24:30-34).

8) **Lazy people don't get the money they need.** *"The sluggard craves and gets nothing, but the desires of the diligent are fully satisfied"* (Proverbs 13:4).

“All hard work leads to profit, but mere talk leads only to poverty” (Proverbs 14:2).

“Lazy hands make a man poor, but diligent hands bring wealth” (Proverbs 10:4).

"It was character that got us out of bed, commitment that moved us into action, and discipline that enabled us to follow through." - Zig Ziglar



BLESSINGS AND ANSWERED PRAYER JOURNAL

"I will remember the deeds of the Lord; yes, I will remember your miracles." – The Holy Bible

Blessings and Answered Prayer Journal

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Suggested Reading:

"Wealth Creation 101"
Jerry A. Chadwick

"Think Like a Billionaire Become a Billionaire"
Scot Anderson

"Millionaire In The Pew"
Don Ostrom

"Prosperity With A Purpose"
Wendell Smith

"Pardon Me I'm Prospering"
Kevin Gerald

"The Attractor Factor"
Joe Vitale

"Making Millions For Dummies"

"The Way To Wealth In Action"
Brian Tracy

Suggested Websites:

wealthcreation101.org

daveramsey.com

mortgage-calc.com

briantracy.com

zigziglar.com

jackcanfield.com

markvictorhansen.com

mp3motivators.com

jimrohn.com

nightingale.com

patfrancis.org

chriswidener.com

richdad.com

entrepreneur.com

johnmaxwell.com

annualCreditReport.com (note: you don't have so sign up for the free stuff)

Other Books By This Author:

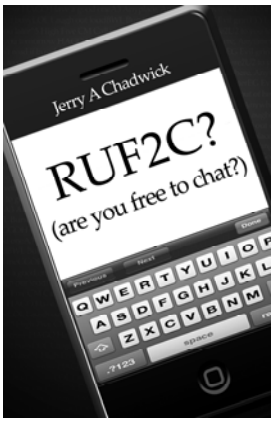
"Impact Leadership"

"Wealth Creation 101"

"Secrets to Answered Prayer"

Coming soon…

"Northside City Church Gameplan"



"RUF2C – Are You Free To Chat?"