KINGDOM PRINCIPLES OF SUCCESS, WEALTH, AND PROSPERITY

Volume 1



Robert Summers

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Volume I

By: Robert Summers

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Dedication

I would like to dedicate this writing to my wife Dixie. You have been the joy and inspiration of my life. You are uniquely you, yet remain a genuine model for many women to be patterned after. Without question, it is due to your never-ending encouragement and the faithful investment that you've made into my life that I am a successful and prosperous man. I Love you with all my heart. Thanks for all you do – Bae

As long as he sought the Lord, God gave him success – 2 Chronicles 26:5

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Introduction

Growing up in Chicago Illinois as a young child it would be an understatement to say that I was not a very good student. I never really

cared for school. Frankly, I despised school. I was the type of kid that mastered the art of cheating on exams, quizzes and tests. When a spelling quiz was going to occur, I conveniently maneuvered my way out of it. I did not read my first book until I was seventeen years old. I'll never forget it. It was a book about baseball legend Mickey Mantle. Growing up my family recognized that I was not interested in academia so they never pushed me to excel in that area. Perhaps my parents were to busy making a living or to old to want to address it. Whatever the reason they were good parents that gave me what they thought I needed. I guess they felt it was up to me to make it happen from an educational perspective.

My early education development or lack thereof came at the hands of the Chicago Public School system. There was no demand placed on me to excel in class. Honestly that system gave me a free pass. More than likely they did not want to see the class clown anymore so they graduated me from high school in four years. Thankfully I was a very gifted athlete. As a matter of fact, I was so gifted that I received a full scholarship to a 4-year college in Missouri. Of course my illiteracy would follow me wherever I traveled.

Although the collegiate rank offered a different landscape and the bar was raised from an academic perspective, I was able to "weasel" my way through classes. While in college I had a couple professional baseball scouts that began to show some interest in me. Playing professional baseball was always a dream of mine from a very young age. I was confident that I had the skill necessary to play in the big leagues. I began to rationalize within myself, "why did I need school?" Just go pro". Against the advise of some knowledgeable people in professional baseball field I decided that I had enough of school so I dropped out, packing my bags and headed back to a familiar place - Chicago.

After some semi-pro baseball tours and decent workouts with the Reds and Cubs I knew I was going to be signed by one of them. However, it never happened. NOW WHAT? Go back to school? I could do that but

really didn't like school and clearly lacked the confidence and motivation necessary to start and finish it. My solution - get a job. It's then, that life's reality hit me.

Now you're probably saying to yourself "what a dummy". And you'd be 100% correct. I was a dummy – literally. And while I'm certainly not proud of these actions, they do provide me with a powerful testimony on how I was able to transition from literacy to wise. From a introverted college dropout with an inferiority complex to a successful business professional in the banking and investment sector, an entrepreneur, business owner, author and public speaker.

Moving forward, by the age of twenty I discovered myself employed at a sports department store making $3.35 per hour. That was acceptable for monthly bus fare and some beer money on the weekends but obviously that was not going to cut the mustard. I had enough sense in me to know I was in trouble and I didn't have a clue what to do. I needed help. I needed God.

It was early 1982. I was 21 years old and like many young men that age today I was "Kickin it" and "Chilin". (Interpretation: playing hoops, running around with different women and acting like you know what's going on). The truth of the matter was I was deeply depressed, hopeless and a wreck on the inside.

On July 3 1982 a friend of mine who recently got "born-again" himself invited me to an outdoor Christian concert. We ran late so by the time we arrived the concert was already over. There was an evangelist talking to the crowd. His name was Nicky Cruz. Honestly I don't remember very much about what he said. However, I'll never forget the feeling I had while standing there. It was as if something was pulling on the inside of me and kept saying; "It's time for change, there's more to life than this." The next thing I remember was hearing Nicky Cruz say (in a profound Hispanic accent) "if you want Jesus to come into your life and become born-again

raise your hand!" My hand went up like a missile was attached to it. It is at that moment that I gave my life to Jesus Christ.

The journey begins.

From the very first day of the new birth experience I was determined not to be some religious weirdo that stood on the street corner and held up a sign saying, "Repent, for the end is near". Nope not me, I knew something special had happened to me and wanted to know more of what it was. I started watching Christian television programs. This preacher named Fred Price was actually making sense of the bible. He spoke on faith, healing and living a prosperous life. I was introduced to many other faith teachers such as Kenneth Copeland, Kenneth Hagin and Charles Capps. Another teacher named Andrew Wommack was giving away free cassettes, so I ordered them all. I was hungry for the Word of God and I got my hands on just about every book and cassette I could. For the next 30 days all I did was study. My parents thought I was in some type of cult. They've never seen me like this. I was reading materials and read the bible like there was no tomorrow.

I quickly learned that you could ask God for something and if you believed by faith you could receive supernaturally what you ask for. So I put faith to the test and asked God for new job. I asked Him for a job in a place that I was absolutely not qualified for – the Stock Market.

I got a job at the brokerage firm – Merrill, Lynch, Peirce, Fenner & Smith. It wasn't a very prestigious job but it was better than the sports department store. All day long all I did was stamp stock certificates. It was extremely boring but although I didn't understand it at the time, God had a plan for my life – a big plan and a dynamic destiny.

I was saved for less than two month's when I met my future wife Dixie at Merrill Lynch. I'll never forget the day I walked past her desk and upon

seeing a book by Kenneth Copeland I inquired if she was saved. When she responded “yes” I was very excited simply to meet another believer in the workplace. Over the next three-month’s we spent time together fellowshipping in the Lord and attending bible studies. It didn’t take me long to figure out that this was the woman for me. By December of that same year we were married.

Now permit me to paint the picture for you. When I got married to my wife Dixie, I was 21 years old. I was saved for approximately six months. Dixie had three children from a previous marriage. So here I am, a 21-year-old with a wife and three children to support making $850 per month before taxes. Eight month’s prior to this I was hanging out with the boys and drinking beers. Definitely a radical change occurred in a very short period of time.

After reading the word of God and hearing some teachings on faith, I understood that life was suppose to be more than some barely getting by routine. As believers we could enjoy life, live abundantly and function successfully. As such, I made a faith statement and told my wife, “we need to move out from this roach infested one bedroom apartment in the city and buy a home in the suburbs.” I must admit I had no clue what I was doing. It was clearly blind faith. On the other hand, Dixie was saved for well over ten years at this point. She sat under the teaching ministry of Dr. Frederick K.C. Price while she was living in Los Angeles. She was a powerful minister and teaching in the word of God. So she agreed with my “faith statement” and the search began.

As we searched and walked through many homes we finally found a four-bedroom home in the south suburbs of Chicago. It had four bedrooms, a backyard for the kids to play in, a swimming pool and basketball hoop. Certainly this was a major upgrade from our tiny apartment. Only the Lord could accomplish this. How we actually got our first home is a testimony in and of it’s self. We had no money, poor credit and low paying jobs. It was 100% God. Faith does work, but you must put it to work. .

New responsibilities

As a newly married husband, father of three young children (with an additional one on the way) and now the added responsibilities of being a homeowner, the cares, pressure and weight of life began to challenge my walk of faith. As a homeowner there were things that needed repair. Having no skills sets I was certainly unqualified to do the work myself. Hiring someone to do the job was out of the question because we had no money. Then of course the children. They needed things like clothes, school registrations and such.

I knew deep inside that as the husband and father that I had to take the leadership role and be an example. However, I did not know how to lead. I was never taught how to be the leader. I was unprepared for this. My confidence and self-esteem was very low. I was lacking in many areas of my life, specifically financially. I felt overwhelmed. I had to do something quick or I would break down. It was no longer just my life but others that was at stake. I needed to be transformed and become a new person.

After the birth of our son, my wife and I continued to work very hard at our job at Merrill Lynch. With a combined annual household income of only $25,000 it was virtually impossible to raise four children, pay a house note, a car note and general living expenses. Added to this was the enormous amount of credit card debt we incurred simply to stay afloat. I needed to make more money. But, in what way? I had virtually no education and my work experience consisted of stamping stock certificates and a sales associate at a sports store. I lacked confidence and was fearful of failure.

Fear certainly has a way of gripping you and controlling your life. Typically, it accomplishes this through your tongue. Because of fear I began to speak out of my mouth the things that I couldn't do. I came into agreement with my fear. Thank God for my wife. She has always been a

very strong woman of God. My wife not only prayed for me but in a bold consistent manner, but she would also tell me what I could do – even through in the natural arena I could not do them. She was calling things that be not as though they were *(Romans 4:17).* She would also tell me of the things I was going to do and accomplish in life.

The Bible says that faith comes by hearing and hearing by the word of God *(Romans 10:17).* As my wife spoke God's word into my life I started to realize that according to Gods word my past was not the central thing. My insufficient education and lack of training in a particular area was not of critical importance. What was critical was that I sought after the kingdom of God and believed what the word of God said about me. I had to walk and live by faith and not by sight (II Corinthians 5:7). I had to see myself as a great man and a successful man. Until my thoughts changed I would not experience any change. The greatest way to change your thought pattern is by hearing. I was hearing my wife speak words of prosperity, power, increase and success over my life, but I needed to do something else. I had to change the way I talked. I had to hear myself speak words of faith. I admit that it wasn't easy and it took some time, but I began to say what I could do based on who I was in Christ. That was a key for me.

A new outlook

As I slowly began to speak positive words about me, I started to see myself in positions of authority, influence and leadership. I began to see myself as a leader in corporate America.

The Lord instructed me to begin to apply for jobs that I was extremely under qualified for and positions that required a degree or experience in a particular area that I did not have. Prior to an interview I would ensure my mindset was in the proper position. My mind would be framed in a position that had the spiritual man (Christ in me) interviewing for the job, not Robert the natural man. Within a few short month's I captured a new job at another company. A better company, a better position and a 15% increase in salary.

Once my mind was renewed in this area my words and behaviors changed. Problems I didn't know how to solve I began to speak to with authority. I would say, "I can do all things through Christ Jesus who strengthens me*" (Philippians 4:13).*

Speaking to things

I'll never forget not knowing what to do when my car's transmission went out. I had a friend that was a mechanic. I brought the car to him so he could look at it. His words to me, "the tranny is shot". Initially what came to my mind was, "what am I going to do?" "I don't have a thousand dollars to replace a transmission." I immediately had to cast down those imaginations and bring the fear I was experiencing into captivity. After doing this, I begin to hear these words from a teaching that a faith preacher by the name of Charles Capps said. He said, "I'll tell you why you haven't sold your house yet, because you haven't talked to it." I figured if someone can talk to a house to get it sold, I certainly could talk to a transmission and get it healed. Not knowing any better, I walked out to the car, laid hands on it and said, "In the name of Jesus I command the transmission to be healed and work!" Guess what? That transmission worked up until the time I traded it in for a better car. As a matter of fact the dealership gave me more for that car than I originally paid for it. Glory to God!

Simply changing my mindset, on who I was opened me up to a successful business career, provided me with the confidence I needed to start businesses, and openly BIA public speaker that has the confidence to speak before thousands of people.

Over the years I have used this simple technique on every job interview, business meeting, media interview and speaking engagement I've had. I've done it so long that I don't have to think about it, it's just the new me, the real me, the Christ in me.

I have been blessed to hold such prominent positions as a Vice President and CEO in both the corporate and non-profit sectors. I have learned what it means to have “the mind of Christ” (I Cor 2:16) and “know all things” (I John 2:20) and supernaturally apply that to my life. I have gone from an introvert that was afraid to a person that is not intimidated by anyone. I have become a successful father, entrepreneur and leader. I have a successful ministry and marriage. I’ve learned how to make investments in the stock market and double my investment in less than 30 days. I have learned the keys to acquiring real estate with little money down, debt management, debt elimination, credit restoration, credit repair and tax strategies that keep Uncle Sam out of your pocket.

It is my hope that by writing this book and imparting into your life some of the revelation and basic truths that the Holy Spirit has given me over the years, that it will help you to “launch out into the deep” and stir up the vision God has given to you. I pray that this book will be used as an instrument to help you realize your most distant dreams.

Chapter One

Who are you?

One of the greatest challenges in the area of success, wealth and prosperity is that people (specifically believers) have is their ability to understand who they really are.

Most people today are boxed in to a way of thinking. They are trained that they should go to school, get good grades, go off and receive an education from a university or college and upon graduation enter the labor force a secure a good job. Typically they have visions and dreams of homeownership, fancy automobiles and the ability to enjoy the finer things of life. Finally marriage may be in the horizon and perhaps children. Of course the picture always ends that they live happily ever after.

These things are not necessarily bad "in and of themselves." However, "by themselves" and certainly, "by YOURSELF", they are. I have found that there are many people that are pressured in life. They're pressured into pursuing and receiving their education with the goal of having that education being the tool to landing a solid career or job. Unfortunately, just having an education from a 4-year institution does not guarantee anyone will have a good job or career. Now before I continue, let me be crystal clear here. I believe in education and the consistent continuous improvement, specifically as it relates to having the skillsets necessary for one to be productive in the marketplace or workplace. However, I do not believe that the educational blueprint we have provided people, specifically in the United States, is a "one size fits all" program. In short, I believe some people should go to college to secure their education, while others can receive their education through non-traditional methods and venues other than colleges and universities.

We have created a society and group of people that now have been pressured into thinking that you should amass extreme amounts of debt to

pay for their education. The grave reality is that most individuals that accumulate this educational debt never have the capacity to repay it. And if they do repay it, it's certainly not in the short-term. People are carrying educational debt throughout a large portion of their life. Whether they know it or not, they are actually paying to get a job. This is a shocking statement but unfortunately it doesn't end here. As mindsets have been conditioned into owning a home, wearing certain types of clothing or driving fancy automobiles with no regard to cost, the average person is in severe debt before the age of 26. This is called bondage and being a servant to the lender.

The rich ruleth over the poor, and the borrower is servant to the lender – Proverbs 22:7 (NJV)

Then there are those that did not follow this mindset. They went down a different path, a path of delusion. This group did not pursue or attend a secondary educational institution. Rather, they entered the workforce hoping that they would be able earn a good days wage so that they can accomplish things in life. Ultimately they looked to raise a family, perhaps rent a nice apartment, drive a modest automobile and enjoy a vacation periodically, certainly nothing excessive. They plan to work hard on their job and one day retire and enjoys life. However, as life advances the harsh economic reality sets in that jobs are not designed to make you comfortable, let alone wealthy. World markets are very volatile and as such, so are jobs. Unemployment, layoffs, shortages, cutbacks, recession, depression and the big monster called INFLATION, are all dream killers. Once this harsh reality hits, they attempt to recalibrate yet become frustrated. Age, their lack of education, experience and skillsets they eventually find themselves as many other people – bound.

Generation "what's next?"

I have found that young men and women, specifically the next generation are very confused and struggling and what they should do. The

pictures that they were given on how to accomplish goals and how to live simply no longer are applicable in the 21st-century. It's a new day and it requires new strategies, tactics and creative concepts.

So many men and women are lost. They simply do not know what to do. If I had a quarter for every person that asked me the question" what" do I do", it would amount to some decent change.

Interestingly most people want a quick answer. Get-rich-quick schemes, lotteries, gambling, illegal pharmaceutical sales are some of things that the next generation is turning to. Combine this with the never-ending delusion that every young person is the next hip-hop icon or subculture pop star and we have a real mess on our hand. The sociological implications to these applications our catastrophic at best and will contribute to the further breakdown of families and society at large.

The New You

The greatest thing any human being can do is give their life to Christ. Those who are unwilling to accept Christ as their personal Lord and Savior have made the decision to live life on their own. Everything they do will we be based on the carnal mindset. The carnal mindset is against the law of God. It is the flesh. If you make the decision to live life in the flesh you are doomed.

Those that accept Christ as their personal Lord and Savior exchange death for life. The bible says that once we confess with our mouth and believe in our heart that Christ is the Son of God we become a "new creation". One translation says we become "a new species".

Therefore if any man be in Christ, he is a new creature: old things are passed away; behold, all things are become new – 2 Corinthians 5:17 (NJV)

Many people get confused about this scripture because they pull from the five senses and don't "see" a change. Prior to salvation they may have had physical or emotional scars. Perhaps they were broke or active in some addiction. After they got saved they find out that they still have some scars or other issues. So they question how they became new.

This is because the change did not occur in your body or your mind. The born again experience is pertaining to the spirit realm or spiritual man, not the natural or physical arena.

Man is a trifold being. He's made up of spirit soul and body.

And the very God of peace sanctify you wholly; and I pray God your whole <u>spirit</u> and <u>soul</u> and <u>body</u> …… 1 Thessalonians 5:23 (a) (NJV)

When a person gives their life to the Lord their spirit is made new. It is perfect and needs no additional improvements. The works of Christ were spiritual works that resulted in mankind being made free from the law of sin and death. Death has no more dominion over us. The born-again experience is a spiritual new birth only. So for a person who accepts Jesus Christ as their savior and lord, one third ($1/3^{rd}$) of who they are is complete and perfect. But that leaves your soul and your body.

The body is the physical part. It is the physiological and biological makeup of a human being. Clearly, one look in the mirror and we can determine that our bodies have not been redeemed. There will be a time where the body that you have will no longer function. You can do much to keep your body operating at a high capacity, free from sickness and disease and you certainly can live a long life. However the reality of the physical world is that your physical body will ultimately perish. We look forward to a time when we receive a glorified body.

The soul is made up of three parts. The mind, will and emotions.

The mind is the organ of thought. The emotions are a byproduct of the thinking process. Our emotions are directly linked to how we think. Emotions are not necessarily based on facts but rather images that we have stored up in our minds. Typically these images are from past events or experiences. When we have partial facts, the mind will look to the emotions to fill in the grey areas. If the emotions have been wounded or the mind has not been renewed with the word of God then the grey areas will most like be filled in with negative experiences in order to arrive at a conclusion. This is a dangerous thing and if left un-addressed could perpetuate into a larger degree of bondage.

The will of man is the arena of choice. Mankind was given a free will by his creator. He is free to choose between life and death, blessing and cursing.

I call heaven and earth to record this day against you, that I have set before you life and death, blessing and cursing: therefore choose life, that both thou and thy seed may live - Deuteronomy 30:19 (KJV)

It is critical that the will of man align properly with the will of His creator. Jesus is a prime example of submitting his will to that of the father. We must do the same.

Father, if it is Your will, take this cup away from Me; nevertheless not My will, but Yours, be done. – Luke 22:42 (KJV)

Proper identification

In relation to success, wealth and prosperity a believer must identify his or herself with the new man rather than the old. The old man is dead, period! He cannot be resurrected or re-created.

You cannot have the old nature and the new nature in operation at the same time in your spirit. Your spirit belongs to Christ. That is a New

Testament truth that cannot be denied.

But he that is joined unto the Lord is one spirit – 1 Corinthians 6:17 (NJV)

Therefore if any man be in Christ, he is a new creature: old things are passed away; behold, all things are become new – 2 Corinthians 5:17 (NJV)

I am crucified with Christ: nevertheless I live; yet not I, but Christ liveth in me: and the life which I now live in the flesh I live by the faith of the Son of God, who loved me, and gave himself for me – Galatians 2:20 (KJV)

And have put on the new man, which is renewed in knowledge after the image of him that created him – Colossians 3:10 (KJV)

I believe that many people have an identity crisis. They're struggling to understand who they are. Because they do not fully understand what occurred at the new birth, believers have a propensity to look at themselves as simple natural human beings. Breakthrough believers must always understand that they are natural being but they are also supernatural beings.

Identity crisis

In order to position yourself for success, wealth and prosperity you're going to have to see yourself in Christ. If you look at yourself through natural eyes, or the un-renewed mind you're going to see what your past says about you because your mind is the filtering system. Pictures of defeat, inferiority, lack, abuse, doubt and fear are all designed to keep you from genuine success and prosperity.

You may even see what someone else has said about you. Perhaps people said you'd never make it or that you're stupid and dumb. If that's the

case, those words created pictures of defeat in your mind.

The failure for someone to properly identify themselves enables the enemy to hinder them from achieving their true destiny.

In the book of James we are told that we are similar to a man looking at his face in a mirror.

…… he is like a man who looks intently at his natural face in a mirror. For he looks at himself and goes away and at once forgets what he was like. But the one who looks into the perfect law, the law of liberty, and perseveres, being no hearer who forgets but a doer who acts, he will be blessed in his doing – James 1:23-25 (ESV)

Believers are encouraged to look into God's word to capture a clear image of who they truly are. If you want to know the true you - you must go to the word of God.

The word of God is Christ:

In the beginning was the Word, and the Word was with God, and the Word was God - John 1:1 (KJV)

The Word of God perfectly reflects who you are in the spirit. The Word of God is the only way you can know who you are in the spirit.

Let's do an exercise. Look at your reflection in a natural mirror and then evaluate yourself. If you have a recording device begin to describe yourself. If you have someone that can participate with you in this exercise begin to describe yourself to him or her. Typically what ends up happening is that people will begin to talk about their physical features. For example, "I'm five foot eight", "I weigh hundred and forty-five pounds" or "I have Black hair" and so forth. They may begin to describe where they work, tell you of their education or some achievements they've accomplished in life. But is that really you? Or is it simply a composite of the effects of life's events

and activities that you've engaged in, or is it just your physical features? Well here's what's certain - that is not the real you according to the word of God. The real you is the Christ in you.

In Genesis, man was made in God's image and likeness as a spirit man. Man became a living soul and was given a physical body. So the real you, the true you is your spirit man. Your spirit man is merged with Christ.

But he that is joined unto the Lord is one spirit – 1 Corinthians 6:17 (NJV)

When you look at your at your face in a mirror you are not looking at your natural face but rather a reflection of your natural face. In the same manner, when you look into the word of God you see a perfect reflection of your born-again spirit.

This is an awesome spiritual truth and a critical component to achieving success in life and ultimately wealth creation and prosperity. Remember, as a citizen of the kingdom of God you operate from different dimension than carnal man. You are a supernatural man that can do anything you desire. There is nothing impossible to you.

I can do all things through Christ which strengtheneth me – Philippians 4:13 (NJV)

Jesus said unto him, If thou canst believe, all things are possible to him that believeth. – Mark 9:23 (NJV)

The beauty of this is that it has absolutely nothing to do with your education, talent or ability. It does not require one to be of a certain gender or race. In the Kingdom of God these have no bearing on your ability to achieve wealth and success.

There is neither Jew nor Greek, there is neither bond nor free, there is neither male nor female: for ye are all one in Christ Jesus. Galatians 3:28 (NJV)

A New Look

Once I received the revelation that I was not an under-educated or un-educated byproduct of a failed school system or the least likely to succeed but rather I was called by a different name, one that resonated with power and authority. I am a king-priest.

A*nd hast made us unto our God kings and priests: and we shall reign on the earth – Revelations 5:10 (KJV)*

This truth, if embraced, eradicates all limitations, inferiorities and stereotypes that people attempt to place on you.

If you look at the correct man in the mirror; by that I mean that if you look at the Christ in you, you will become whom you see yourself as, rather than what society defines you as.

Again .... *"As a man thinks …... so is he"*. You can never think something without seeing it.

For example, if you go into a job interview at a Fortune 500 company as simply a "black man", then you are entering that interview with a mindset that is in part, developed by the culture around you. You may think, "I'm going into this interview with one strike against me because of the color of my skin". Certainly that may be factual in the natural realm. However, as a Kingdom citizen, that does not apply to you. You're going into that interview as a citizen of the Kingdom of Heaven. You have the backing of a government that is higher than man's system. You are going into that interview as a King-Priest that has the mind of Christ and knows all things. That's called Good News …… glory to God!

At all cost, every negative thought and negative thought pattern must be extracted. Your entire perspective on life must change today. Your perspective is how you evaluate something or someone, even yourself. It's your outlook and point of view. Essentially it's your world.

If your worldview is flawed with negativity, you will have a very difficult time achieving anything in life. You can no longer afford to see yourself as a victim. So stop wasting your thoughts on what someone else put there. Take control!

Before you can enter into your destiny, achieve great success and acquire wealth you must first know who you are. You are not what people, family, friends and society says you are. You are not who you are based on past experiences, situations or life events. You must come out of agreement with those situations and people that have tried to identify you. Cease today from being an enabler to all the haters.

Before you can receive your destiny or the blessing you must change your mindset. You must know that you are what the Word of God says you are. Start speaking success over yourself. Begin to tell others that you are a successful person. If Christ is in you don't you think He's successful? Then acknowledge it.

That the communication of thy faith may become effectual by the acknowledging of every good thing which is in you in Christ Jesus – Philemon 1:6 (KJV)

Confess how rich you are. That's right I said rich. It doesn't matter if you have a dollar in your pocket. You're a supernatural being not limited to facts. You operate with truth; God's word is truth.

Sanctify them through thy truth: thy word is truth – John 17:17 (KJV)

The truth of God's word always overrules and "trumps" the facts. The fact may be that you only have a couple dollars to your name. We don't deny that. But don't acknowledge it. Acknowledge truth. The truth is you are rich already.

For ye know the grace of our Lord Jesus Christ, that, though he was rich, yet for your sakes he became poor, that ye through his poverty might be rich – 2 Corinthians 8:9 (KJV)

The blessing of the Lord, it maketh rich ……. - Proverbs 10:22 (KVJ)

You may not feel like you're successful today. You may not feel like you're blessed today. Regardless of how you feel, God is not concerned with your feelings. He's concerned with your faith. Without faith it's impossible to please God.

But without faith it is impossible to please him: for he that cometh to God must believe that he is, and that he is a rewarder of them that diligently seek him. Hebrews 11:6 (NJV)

Stop seeking your past. Never consult your past to define your future.

As you can see, knowing the real you is based solely on the Word of God. The great substitution has taken place and now the greater one lives in you.

Ye are of God, little children, and have overcome them: because greater is he that is in you, than he that is in the world. I John 4:4 (KJV)

Now the gifted one lives in you.

For the gifts and calling of God are without repentance. Romans 11:29 (KJV)

A man's gift maketh room for him, and bringeth him before great men - Proverbs 18:16.

Notice it does not say a man's education or skin color makes room for him, but rather a man's gift. Education is good and should be pursued later on in life, but first you must see the real you. Again this occurs through the process of renewing your mind. Once you begin the process of renewing your mind, you begin to unlock the gifts that are in you. Education is what you will utilize only after you acknowledge the New You. Remember, education does not guarantee anything. Just because you're educated does not mean you'll have wealth or success. Education is a tool that you will use to develop your gift.

Once I got this revelation my life changed exponentially. Yours can also but you're going to have to change the way you think about yourself and the world around you. Fear must leave. There is no place for it. The New Man does not fear because it has not been given to him.

For God hath not given us the spirit of fear; but of power, and of love, and of a sound mind – 2 Timothy 1:7 (NJV)

Fear is what keeps believers from their destiny. It keeps you in a place of torment. Torment is destructive and of the enemy. Torment is a demonic spirit that is designed to paralyze you. Many great men and women are paralyzed by fear. The fear of failure, the fear of success and the fear of man.

STOP being afraid. Enlarge your mind and vision. See BIG! Renew your mind to a place where big things do not intimidate you. Everything God does is big. If it's small, it's usually not God.

The New you must be revealed. Creation is waiting.

For the creation waits with eager longing for the revealing of the sons of God – Romans 8:19 (ESV)

This new man must come forward and come out of his or her cocoon. The delay is over. This is your time and your season. Nothing can stop THE NEW YOU.

Chapter Two

Shifting Mindsets

For as he thinketh in his heart, so is he ……. Proverbs 23:7 (NJV)

Let's start the journey of shifting mindsets. Indeed it is a journey. To shift means: to change or to cause (something) to change to a different opinion, or belief. It is the act of exchanging something for or to replace by another. In the case of the mind, it is thoughts that need to change. It is a process and a continuous one at that, which you will be doing the rest of your earthy life.

One of the mistakes people make when looking to change in a particular area is to change their behaviors. This should not be done. If this is attempted it will typically result in frustration. We see this happen in countless people each and every year. Usually the New Year is a time when people make what's commonly referred to as "New Years Resolutions". One example of this is in the area of weight-loss. People have all the good intentions. They begin to write down desired weight loss goals, eating goals and exercise plans. Unfortunately a large population of those that had good intentions never realizes their goals and they become very frustrated, ultimately giving up. Why is this? It's because change starts in the mind first.

For example, in the area of investing, many people hear about being an entrepreneur, financially independent or creating additional revenue streams. In their zealousness they jump into the world of investing by taking some money and putting it into the markets. Perhaps they will purchase some property, start a business or trade financial instruments in one of the many global markets. Avoid this temptation at all costs.

First things must be first.

Before you can behave like an investor you must think like an investor. Behaviors are based on thoughts. What you think on is what you will become. It's not your actions that define you its your thoughts. If you're going to become an investor you must first begin to think like an investor. To think like an investor you must understand what an investor and investing is. Definitions are important because without them one cannot measure if they have attained the desired result.

An investor in its most simple definition is "*an individual who commits money to investment products with the expectation of financial return*."

Investors are engaged in the act of investing. Investing can be defined as *"the act of purposefully committing money or resources into a business, a project, a real estate venture or investment vehicle with the expectation of obtaining an return on that investment, called a profit."*

Investing is not always in the form of money. It also can be the amount of time you put into something. Remember time is money. As a matter of fact, your greatest asset that you can invest is your time because time is limited. It is the same for everyone. 24 hours in a day is all you get. Use it wisely.

Additionally, to be an investor is not the same as making money. This is a very important statement for you to comprehend and critical to shifting your mindset as an investor. For example, I've had many investments that did not make any money. This certainly does not negate the fact that I am an investor. There are other times when your investment will be in the life of other people. They will be the one's that receive the harvest,. An example would be purchasing or investing in the equipment necessary to dig a well in a remote village that will provide fresh drinking water.

Unfortunately many people, specifically believers have a mindset of holding on to the little they have. This mindset is typically generated out of

fear and not comprehending the Kingdom of God. Generational mindsets have much to do with this also. If your family suffered from lack and did not engage in investing, there is a greater chance that you will follow the same pattern that you experienced growing up as a child in that home. You will live life as many people do, simply having a job that gets you by week to week.

Are you a Sower or an Eater?

Now he that ministereth seed to the sower both minister bread for your food, and multiply your seed sown, and increase the fruits of your righteousness - 2 Corinthians 9:10 (KJV)

It's important to understand that for one to experience multiplication in something they must first invest something. This is called seed or investment. In the church environment we use the term "sow". In the area of finance and economics we call it investing. Every businessman or entrepreneur understands that in order to receive a return there must first be an investment made. If you're unwilling to invest then you are unwilling to sow seed. If you're unwilling to sow seed then you are unwilling to invest. I have found that many believers are not sowers and they are also not investors.

There is a major difference between a sower and an eater. A sower takes their seed (money) and sows it (invests it) in a land (investment vehicle) that will bring forth a harvest (return). In finance or investing terminology we call this a return on investment or ROI. Just like every farmer expects more crops from the seed that is sown in the ground, so does every investor expect (desire) to receive a multiplication in their investments. Those that sow (invest) have a multiplication mindset.

An eater is someone that takes of his or her seed (money) and uses it with a consumable (subtraction) mindset. Once they eat their seed, that's it, they're done. These are typically people that receive a paycheck spend it all

and then wait for the next payday only to do it all over again. This is not what God had in mind when he mandated that we would multiply.

Eaters are always focused on what they need, and therefore, God doesn't give them over-abundance. They would just spend it all on themselves.

Until you shift (renew) your mindset to that of an investor (sower) you will never walk in prosperity, riches and wealth.

I'm simply amazed at the number of believers that actually feel as though they will receive a harvest (return) without ever having to sow (invest) anything. The principle of investing and receiving a return on that investment is a Kingdom principle.

While the earth remaineth, seedtime and harvest, and cold and heat, and summer and winter, and day and night shall not cease – Genesis 8:22 (KJV)

Seedtime and Harvest is a Kingdom principle. Principles are keys. Jesus gave us the keys of the Kingdom.

And I will give unto thee the keys of the kingdom of heaven ……. Matthew 16:19 (KJV)

Unfortunately most believers do not use this Kingdom principle. Think about that statement for a minute. The average citizen of the Kingdom of Heaven does not use the fundamental principles of the Kingdom they represent and have citizenship in. Rather, they choose to disobey the King and operate in the system that has been set up by the Kingdom of Darkness. This is known as the kingdom (system) of this world.

Statistics tell us that less than 6% of all American believers actually tithe. The tithe is 10% of income. Additionally, the majority of those that give - donate less than $500 on an annual basis. Most people are preoccupied with paying their bills and funding their activities.

Unfortunately, they have a consumer-oriented mindset. It's not that they do not have money (seed) they simply choose to eat their seed. The people that make up this collective mindset will tell you they're barely making it or that they are taking care of their family, and that God understands. This may suffice their conscience but God only understands obedience to His word.

Many of these people come from various backgrounds with diverse social-economic statuses, yet the mindset is still the same. Some may invest in luxury cars, nice homes, boats, vacations and other amenities. Others invest in platinum gym memberships, modern designer clothes, sculptured nails, wonderful weaves, beautiful bling-bling, nice notepads, iPhones and artistic tattoos. You see it's not that people don't have seed money; they just choose to eat their seed.

I found that many that do not sow seed in the form of money would not give of their time either. They are to busy with self. Their time is consumed with mundane activities such as Hollywood movies, reality television shows, social and family events. Typically those that will not invest (sow) have a mindset that is filled with greed, fear and poverty. It is a mindset that is fixed on the flesh. When you sow to the flesh you will reap.

For he that soweth to his flesh shall of the flesh reap corruption …… Galatians 6:8 (NJV)

"Nothing from nothing leaves nothing"

Made famous by the pop artist Billy Preston, "nothing from nothing leaves nothing" may not be proper grammar but it is certainly the truth when it comes to the kingdom principle of sowing and reaping. If you do not invest (sow) anything, then you will receive a harvest of nothing. This principle works not only for money but also for anything that is sown. For example, if a farmer sows (invests) corn seeds he doesn't expect a bean harvest. Frankly, if he sowed corn and expected something other than corn you would think he was crazy. What you sow THAT will you reap.

Be not deceived; God is not mocked: for whatsoever a man soweth, ***THAT*** *shall he also reap – Galatians 6:7 (KJV) (emphasis the authors)*

Those that do not invest will <u>never</u> have anything returned to them.

Fear of giving (investing)

"The art of investing is not based on understanding technical data but rather obedience to the principles of investing".

There was a time in my life I was bound by the spirit of fear. Like many men, I was consumed with providing for my family. Owning a home, clothes, food, vacations and other amenities were at the top of my list when it came to where our income would be spent. Giving was not an option. Twisting scripture and portraying myself as the provider justified my behavior. If I didn't take care of my family I would become what the bible says …… "worse than an unbeliever." Certainly God didn't want that.

However, I knew giving was something a believer should do and since I was part of the word of faith movement, I would hear all the promises of abundance of wealth if I gave. Clearly I wanted to be wealthy so my religious prayer would be, "Lord, if you bless me with a higher paying job then I would have the money to give and sow into the Kingdom".

Interestingly as my income increased, the only other thing that increased was my budget, my bills and MY kingdom. When my wife said, "we need to give", I would become frustrated, angry and argue my position that we simply could not afford to give. I was in fear. The very kingdom I created was tormenting me.

And his lord was wroth, and delivered him to the tormentors, till he should pay all that was due unto him- Matthew 18:34 (KJV)

Perhaps you are in this position. If so, you need to get out of it quickly. Eventually, my Kingdom came down, very hard.

The scripture that changed my life in the area of giving was Matthew 6:31-34.

Therefore take no thought, saying, What shall we eat? or, What shall we drink? or, Wherewithal shall we be clothed? (For after all these things do the Gentiles seek:) for your heavenly Father knoweth that ye have need of all these things. But seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you. Take therefore no thought for the morrow: for the morrow shall take thought for the things of itself. Sufficient unto the day is the evil thereof – Matthew 6:31-34 (NJV)

I had to meditate and focus on that scripture. It had to become revelation to me. However revelation does not come from studying but rather by the spirit of God. It requires obedience to the word of God and a humble-teachable spirit. Pride must be rooted out through deliverance and renewing the mind. You must understand that your ways are not God's ways. Submission to the King of Glory is paramount to obtaining success and living life more abundantly. You cannot submit to the King (Jesus) without desiring the Kingdom of the King. The Kingdom of God has it's own principles and laws. The Kingdom must be your #1 priority. I have found that the reason many believers do not live a life of success and wealth is simply because they do not have the revelation of the Kingdom of Heaven. They have a church mindset but not a kingdom mindset.

If you do not make your #1 priority in life to understand and live in the Kingdom of Heaven you will never truly understand your purpose. If you do not understand your purpose, you will most likely gravitate to and engage in the wrong assignment.

One of the greatest travesties in life is to be successful in the wrong assignment. When you have a lust for the world it's because you make

yourself or your family your #1 priority. God never told us to seek first our self or our family. Anything we place before God becomes an idol of worship.

For thou shalt worship no other god: for the Lord, whose name is Jealous, is a jealous God – Exodus 34:14 (KJV)

When I changed my view of what my purpose was according to the word of God, and when my mind was renewed by beginning to think like a citizen in the Kingdom of Heaven, I was no longer preoccupied with things and started living stress free. Fear is sin.

…… for whatsoever is not of faith is sin – Romans 14:23 (KJV)

As my mind became renewed, fear (sin) no longer had dominion over me.

For sin shall not have dominion over you ……. Romans 6:14 (KJV)

Get the revelation of the seed

Once your priority becomes the Kingdom you will have a greater revelation of seedtime and harvest. Living in the Kingdom transforms you into an investor. The Kingdom and seed are synonymous.

The kingdom of heaven is likened unto a man which sowed good seed ……. Matthew 13:24 (KJV)

So is the kingdom of God, as if a man should cast seed into the ground ……. Mark 4:26 (KJV)

Speaking of the kingdom: "It is like a grain of mustard seed, which, when it is sown ……." Mark 4:31 (KJV)

Never hold on to a seed. Seed has a purpose. It is to be planted and bring forth fruit. The harvest from the seed is always greater than the seed itself. One seed will generate numerous fruits with additional seed. Eating fruit is good. You should enjoy the fruits of your labor.

For thou shalt eat the labour of thine hands: happy shalt thou be, and it shall be well with thee – Psalms 128:2 (KJV)

Never eat your seed. Seed brings increase. If you consume your seed you devour your increase. This is why many believers have no money. They do not have the mindset of an investor. They are consumers and seed-eaters.

Investors have the capacity to increase. Before you can increase financially you must increase your capacity of thought. If you can't see big you will never have anything substantial. As a citizen in the Kingdom of Heaven you have been mandated to multiply.

And God blessed them, and God said unto them, Be fruitful, and multiply, and replenish the earth, and subdue it: and have dominion over the fish of the sea, and over the fowl of the air, and over every living thing that moveth upon the earth – Genesis 1:28 (KJV)

To multiply means to bring increase especially in number. To multiply is the ability to produce something in large numbers.

The key to solving your problems is your seed

Many complain about their problems, specifically their financial problems. One of the top reasons some marriages end up in a divorce is due to financial problems. For every problem there is a solution. Seeds are solutions to problems. Once I received this revelation my life dramatically changed for the better. I have a saying "when you see a need - sow a seed". The principle of seedtime and harvest will work on your behalf if you work it.

The mind must be renewed

And be not conformed to this world: but be ye transformed by the renewing of your mind, that ye may prove what is that good, and acceptable, and perfect, will of God – Romans 12:2 (KJV)

This scripture is the strategic intersection. It is a fork in the road "per se" that will either take you to a life of success and life or destruction and death. Your mind is the battlefield for everything in life.

You're not fighting Satan. He's already been defeated. The word of God clearly and emphatically declares this.

Forasmuch then as the children are partakers of flesh and blood, he also himself likewise took part of the same; that through death he might destroy him that had the power of death, that is, the devil – Hebrew 2:14 (KJV)

And having spoiled principalities and powers, he made a shew of them openly, triumphing over them in it – Colossians 2:15 (KJV)

The battlefield is not the atmosphere; hemisphere or the stratosphere. The enemy would love to have you expend tremendous amount of resource, time and energy speaking to the hemisphere. The enemy no longer has authority in that realm.

And he said unto them, I beheld Satan as lightning fall from heaven – Luke 10:18 (KJV)

And there was war in heaven: Michael and his angels fought against the dragon; and the dragon fought and his angels, And prevailed not; neither was their place found any more in heaven. And the great dragon was cast out, that old serpent, called the Devil, and Satan, which deceiveth

the whole world: he was cast out into the earth, and his angels were cast out with him – Revelations 12:7-9

The battle is not against the Devil himself but the wiles of the devil.

Put on the whole armour of God, that ye may be able to stand against the wiles of the devil – Ephesians 6:11 (KJV)

The Greek word for "wiles" is "*Methodeia*". Meaning - methods, cunning arts, deceit, craft and trickery.

The only weapon Satan has is the power we give him when we believe his lies.

The battle is against the tricks and methods of the devil, not the devil himself. However the place the battle is fought is in the mind.

The battlefield is the mind.

For though we walk in the flesh, we do not war after the flesh: (For the weapons of our warfare are not carnal, but mighty through God to the pulling down of strong holds;) Casting down imaginations, and every high thing that exalteth itself against the knowledge of God, and bringing into captivity every thought to the obedience of Christ – II Corinthians 10:3-5 (KJV)

Imaginations and thoughts occur in your mind. They're not "out there" somewhere. Imaginations are pictures, visions and movies that occur in your mind. These pictures illustrate to you how things will play out.

The manner by which you think has been programmed into you over a long period of time. This programming has your thoughts following a specific path. Over the years you learned from past experiences in your environment, the people around you, your family, your co-workers, schoolteachers etc. You have been programmed by the words that others

have spoken to you or about you. All of these words and experiences contributed in formulating your worldviews. These words and experiences gradually build up your perceptions over time. Your perception becomes your reality.

Basically, everything that has entered your mind regardless of how it entered created an image or a picture. These pictures are stored in memory.

We live in a world that teaches us to think independently from God. While we have been given the freedom to think anyway we want, God has told us what to think on. It's not that we shouldn't think for ourselves but it is more about what we think on. If you think on lack, inability, insecurity, circumstance or what someone else said about you, you're never going to walk in wealth and success.

To align our thinking with God's thinking, we need to constantly go to the word of God. It is in the bible that we find the recorded thoughts of God.

The mind needs to be retooled on how to think and reprogrammed to reflect truth. The way that you renew your mind is by replacing bad thoughts with the word of God. Renewing the mind means we now think like God thinks.

How you look at a situation determines not only your emotional reaction to the situation but also what action steps you will take to resolve it. Bigger thinking equates to bigger action. Bigger action equates to bigger results.

What is your reality?

You create your own world. Your world is how you see things. Your world is not my world. Six billion people live on planet earth. We all live on the earth together but we do not all see the world the same. This is called

"worldview". Your worldview is the beliefs that your world is built on. It's how you view everything in life — specifically God, yourself and other people. Your worldview includes your thoughts about life, the future, relationships, and of course money. Everything you think about in life is included in what is called your worldview.

The way you think is called your personal philosophy. A Philosophy is simply a way of thinking. The direction that your life is going has been influenced and primarily controlled by your personal philosophy or your way of thinking.

……. *"For as he thinketh in his heart, so is he."* Proverbs 23:7 (KJV)

Make sure that you are viewing your life through the right filtering system.

"Beware lest any man spoil you through philosophy and vain deceit, after the tradition of men, after the rudiments of the world, and not after Christ." - Colossians 2:8 (KJV)

Because your worldview affects every area of your life, it is critical that thoughts, imaginations and information that comes into your mind is filtered. If you want to change your life, you must change your mind first. You've got to change what you think on.

Words shape our thoughts. In the word of God we are told to be careful "how we hear".

Take heed therefore how ye hear ……. Like 8:18 (KJV)

That means whenever someone, including yourself says anything that is negative or is in direct opposition to what and who God says you are, you

must take that thought captive. Taking a thought captive means to arrest it, bind it and stop it. You have the power to control what you think on.

Once thoughts are taken captive if there are any imaginations (pictures, movies) that are stored from the past you must “cast them down”. To cast down means to throw down and destroy it in a manner similar to throwing down a glass plate and shattering it into pieces.

Shifting mindsets requires that you go from one place to the next. You cannot stay in the same place (mindset) and expect to get different results. It requires a conscientious decision to deactivate the old and shift into the new.

The late great physicist Albert Einstein defined insanity as “doing the same thing over and over again and expecting different results.” How true this is yet many continue to think the same thoughts over and over again but expect and even pray for different results in their life.

To be successful you must think successful. To be wealthy, you must begin to think wealthy. If necessary, change your environment so that what you see is conducive with what you desire.

Years ago the Lord told me to always carry a crisp $100 bill in my wallet. It was not there to spend. If I needed to pay a bill I could not use it. The purpose for having that $100 bill in my wallet was so that I never saw myself as broke again. I had to train my mind to see me as a wealthy man that did not lack. I could no longer afford to see myself as someone that only had “a couple bucks’ in his pocket. I had to take control over what I saw. I had to see big.

Hear, see, say, do.

What you hear is what you see. What you see is what you say. What you say is what you and your world become.

Words develop pictures. As such, hearing the right words is essential to being successful. If you are constantly hearing words of doubt, lack and defeat you will begin to see failure at all levels. Despair, depression and hopelessness will set in. Your heart can actually become sick from hearing the wrong words.

The only words that you should hear are words of faith.

So then faith cometh by hearing, and hearing by the word of God – Romans 10:17 (KJV)

Jesus provided us with a picture on how to the address circumstances and situations that are contrary to the Word of God.

The fig tree had not spoken to Jesus audibly, but it did communicate in a manner that displayed it was bearing fruit. In a similar manner circumstances and life events can communicate to us that we have failed in an area. To counter these thoughts and imaginations we should speak to the mountains in our life.

And on the morrow, when they were come from Bethany, he was hungry: And seeing a fig tree afar off having leaves, he came, if haply he might find any thing thereon: and when he came to it, he found nothing but leaves; for the time of figs was not yet. And Jesus answered and said unto it, No man eat fruit of thee hereafter for ever. And his disciples heard it - Mark 11:12-14 (KJV)

Never permit evil-negative thoughts to prevail. Only think on that which is good. Control your thoughts. If its not good and edifying, get rid of it. The word of God tells us what to think on.

Finally, brethren, whatsoever things are true, whatsoever things are honest, whatsoever things are just, whatsoever things are pure, whatsoever

things are lovely, whatsoever things are of good report; if there be any virtue, and if there be any praise, think on these things – Philippians 4:8 (KJV)

Leave the past behind.

The greatest hindrance to you walking in success and wealth is not Satan but rather your past. If you do not advance past your last crisis, circumstance or situation you will be bound to them.

Abraham and Sarah would never have left his country if he had looked back at the past. They probably would have gone backwards.

And truly, if they had been mindful of that country from whence they came out, they might have had opportunity to have returned – Hebrews 11:15 (KJV)

But Abraham could not be tempted to turn back. If Abraham could withstand that temptation to think on the past, then you can too. Second Corinthians 10:4-5 says we can bring every thought into captivity and under the obedience of the Lord Jesus Christ. That's what Abraham did and that's what you need to do also. However, the past can only be the past if you let it be the past. Make the decision today to let go of the past.

Finally, be careful what company you keep.

……. "Bad company ruins good manners" – I Corinthians 15:33 (Message Bible)

The Bible tells us that we are not to be unequally yoked with unbelievers. We are to avoid people who cause divisions and offenses, and to withdraw from every brother who walks disorderly. This does not mean that we do not engage sinners. Clearly the mandate to the church is to preach the gospel of the Kingdom throughout the whole world so that whosoever will can come in the Kingdom of God. However the principal

truth is that if you are around those that have poor character or other traits that are not conducive with quality Kingdom living they can and will eventually cause some problem in your life.

Therefore let us keep the feast, not with old leaven, neither with the leaven of malice and wickedness; but with the unleavened bread of sincerity and truth.

I wrote unto you in an epistle not to company with fornicators: Yet not altogether with the fornicators of this world, or with the covetous, or extortioners, or with idolaters; for then must ye needs go out of the world. But now I have written unto you not to keep company, if any man that is called a brother be a fornicator, or covetous, or an idolater, or a railer, or a drunkard, or an extortioner; with such an one no not to eat – I Corinthians 5:8-11 (KJV)

This is true pertaining to success and wealth. If you want success then you're going to have to get around those that think, act and are successful. The same hold true for wealth. Wealthy people are around others that are wealthy. This could prove to be a challenge for some. You may have to change your scenery or circle of friends. If they are unable to upgrade their thinking and see you where your destiny has you going, you will most likely have to cut the cord on some relationships.

Here are some keys that I've found invaluable in my journey:

- *"Never enter into business with a slothful and lazy person"*
- *"Flee from people that have no vision, passion or purpose in their life"*
- *"If the people group you're around does not challenge you, change your group"*

- *"Distance yourself from complainers, whiners and drama queens. They will steal your time, energy and resources"*

- *Always vacate yourself from images of poverty and lack. Change your scenery"*

- *"Keep people that speak words of lack, defeat and doubt out of your inner circle"*

- *"If those in your peer group can't see big, change your group"*

- *‘It's hard to do big things when little people surround you’’*

So now, are you ready to make the shift?

Chapter Three
Money Matters

One of the first things that people need to learn as it relates to wealth creation is that you must obtain truth in the knowledge of the word.

And ye shall know the truth, and the truth shall make you free John 8:32 (NJV)

Because truth has the power to make you free it is imperative that you receive it. Many people attempt to engage in financial strategies and tactics without having obtained the truth. We must go to the word of God to receive truth.

Knowledge can be obtained in many different areas. Some can go to universities or Business schools and receive excellent training in the area of economics, finance, accounting, business management or administration.

It's important that believers who desire to obtain a breakthrough in the area of finances merged these to areas - truth and knowledge. Knowledge and truth will be your main weaponry as you begin your journey to obtaining wealth.

The truth of God's word is that God desires for us to prosper.

Beloved, I wish above all things that thou mayest prosper and be in health, even as thy soul prospereth III John 1:2 (NJV)

It is the enemy and those that the enemy is operating in that do not want you to have any money or obtain wealth. The spirit of religion has many believers thinking that wealth and riches is for the sinners. This can be nothing further from the truth. Unfortunately ill-equipped leaders and poorly implemented Sunday school lessons have contributed to the demented poverty mindset that prevails in the church today. Many misquote the word of God and say that "money is the root of all evil", but that is not what the bible says. It's says that "the LOVE OF MONEY is the root of all evil".

For the love of money is the root of all evil ……. I Timothy 6:10 (KJV)

It's true some people have a problem with money and over time money does indeed change them. This is typically due to their unwillingness or inability to understand money and it's purpose. Money is a resource. It is a means to an end. Money doesn't have any intrinsic value. It is simply pieces of paper or numbers in a ledger. There was a time when precious metals such as gold and silver were used as a money supply but by and large, today's money is nothing more than paper. It is very important to have a proper perspective regarding money or one can find his or herself placing a priority on money that is inconsistent with Kingdom living. What you value most will have a high priority.

As citizens of the Kingdom of Heaven we are to seek first the kingdom of God and His righteousness.

But seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you – Matthew 6:33 (KJV)

Money can and should be desired, but it should not have a priority greater than the Kingdom and the law of the King. Your number one priority will be that which you worship. What you worship you inevitably serve and obey. The bible tells us that we cannot serve two masters.

No man can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other. Ye cannot serve God and mammon – Matthew 6:24

Mammon is a word of Aramaic origin that speaks of wealth, riches and treasure (or money).

Simply because you do not have money does not mean that you're not serving mammon. There are many people that have no money but still serve money. Everyday, people rush out to jobs, commit various crimes, gamble,

cheat, steal and hoard in their pursuit of money. Their pursuit demonstrates their passion and their passion defines their priority. They have effectively made Money their god. These same people that pursue money typically have no money.

This is why knowledge and wisdom in the area of Kingdom Economics is critical. Without proper biblical understanding of success and wealth one of two things will happen. Either you will end up serving money or you will end up broke, busted and very much disgusted. Education in this area is vital.

God wants you rich, wealthy and prosperous.

God desires that we obtain wealth. It is God that gives his people the ability and grace to obtain great wealth.

But thou shalt remember the Lord thy God: for it is he that giveth thee power to get wealth, that he may establish his covenant which he sware unto thy fathers, as it is this day - Deuteronomy 8:18 (NJV)

Without wealth and riches it will be very difficult for the kingdom to advance in the earth realm. One of the primary ways the kingdom is advanced is through words.

We live in the information and the technological age. Therefore we must utilize technology and media to release the word of God to over the six billion people that live on the earth. That will take favor and resources. Money is a resource and tool to be used to advance the kingdom. The various sectors of society need to be engaged. They need to be populated with businessmen and apostolic entrepreneurs that can shift those sectors. To do this it will require vanguard leaders in businesses to rise up and create strategies, develop new businesses and opportunities for gainful employment.

I believe that we are in a generation where anointed business leaders will influence the marketplace and bring genuine change to the world.

Again, through religious and traditional views the enemy has been able to trick many believers into thinking that the pursuit of wealth is an evil thing. It is not the pursuit of wealth that is evil but it is the love of money that is evil.

Money is a good thing not a bad thing.

…….. money answereth all things. Ecclesiastes 10:19 (KJV)

For wisdom is a defence, and money is a defence ……. Ecclesiastes 7:12 (KJV)

Jesus talked about money often. The reason Jesus spoke so much about money matters is because money does matter. Money is needed to accomplish many things in life. Money is needed to put a roof over your head, to buy clothing, food and have sufficient medical coverage. It is needed for transportation and education.

"That which you don't seek after you will never attain"

Money and wealth should never be the #1 priority of what we do but it can and should be a byproduct of what we do. The word of God is clear that we should seek first the kingdom of God and everything else will be added to us. This includes prosperity and wealth. This includes money.

But seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you Matthew 6:33 (KJV)

I'm amazed at the number of believers that pretend as though money is not important. Interestingly enough these same believers are quick to rush out each workday to their place of employment to labor feverishly only to

receive minimal or nominal wages. If money is not important why did you rush out the door to go to work? Why don't you just stay home and do nothing? I found that many people say things in order to appear ultra-spiritual. What they fail to realize is that we are spiritual beings but we also live in a physical place. God designed mankind to have dominion in the earth realm.

Dominion in the earth

Every king-priest must understand that we are ambassadors sent (*apostello*) from heaven by God to manage the earth and to legislate Kingdom rule, law and order on earth. This is our responsibility not Gods. When the Father, the Son and the Holy Spirit huddled in the beginning it was evident that "they" wanted to make a "kingdom" called earth. This kingdom had within it other "kingdoms."

Scientists debate how many kingdoms there are, but most agree there are at least five.

They are:

- Monera
- Protists
- Fungi
- Plants
- Animals

This "kingdom" would be an extension the Kingdom of Heaven's rule into the seen realm.

The first 25 verses in the book of Genesis speak specifically of what God created. Then He says ……..

And God said, Let us make man in our image, after our likeness: and let them have dominion …… - Genesis 1:26 (a) (KJV)

This language suggests that the God-Head is giving mankind sole ruler-ship. From the beginning, God had no intention of ruling over the earth. He didn't need to because He created a perfect species called "adam".

And God said, Let us make man in our image, after our likeness: and let them have dominion over the fish of the sea, and over the fowl of the air, and over the cattle, and over all the earth, and over every creeping thing that creepeth upon the earth – Genesis 1:26 (KJV)

Praise God you and I have been made governors over the earth. A governor manages the affairs of the state, exercises authority, and acts as ruler, chief executive and managing director of an institution or organization.

Governors are also stewards over states. A steward is a person whose job is to manage the land and property of another person.

Stewardship is man's role to represent Kingdom interests and to execute the Father's will on earth.

The heaven, even the heavens, are the Lord 's: but the earth hath he given to the children of men. Psalms 115:16 (NJV)

The earth has been given to the children of men. The Lord owns the earth but He has given the governing stewardship and ruler-ship of it to mankind. You were created to rule over the earth. Unfortunately today many believers are being ruled by the earth and have made mammon (money) their god. Remember, that which you do not dominate you will end up serving.

I have said, Ye are gods; and all of you are children of the most High – Psalms 82:6 (KJV)

The Hebrew word for "gods" is 'elôhîym' meaning; magistrates and rulers. Essentially God, the ruler over all, made mankind as little gods (rulers). In Christ we rule and reign with Christ Jesus (Romans 5:17, 2 Corinthians 10:13)

You are a king

And he hath on his vesture and on his thigh a name written, King of Kings, and Lord of Lords – Revelation 19:16 (KJV)

And hast made us unto our God kings and priests: and we shall reign on the earth Revelations 5:10 (NJV)

Regardless of what your eschatological view is, the truth of God's word indicates that you are a king. This is not something that is going to happen in the future but rather is something that was realized by the 1st century believer and perpetually extends to those that become the sons of God.

But as many as received Him, to those He gave the right to become children of God, even to those who believe in His name - John 1:12 (KJV)

Kings understand that they have rights. They're bold, creative, confident and decisive. It is normal for a king to declare and decree. Clearly, 21st century believers must rule and reign on the earth now!

The doctrine of our kingship over creation is a neglected fundamental doctrine that finds its roots in the book of Genesis. In Genesis we discover that humanity is created as the image of God to be stewards over His creation. Man was formed and fashioned as kings with authority over all the creatures and the earth. God gave mankind dominion over the earth to rule and regulate it. This is a critical component in understanding the purpose and power to obtain wealth.

Wealth is not something that you should have so that you can build your own kingdom. It is not to be used in any malicious or perverted manner. But it is to be used as a tool to fulfill the dominion mandate.

After mankind received the mandate to exercise dominion on the earth - God blessed man.

The Blessing of the Lord

And God blessed them, and God said unto them, Be fruitful, and multiply, and replenish the earth, and subdue it and have dominion ……. Genesis 1:28 (NJV)

It is vital to understand that when God pronounced "The Blessing" on mankind, He did not pronounce "a blessing" or "blessings", but rather <u>The Blessing</u>. This revelation is very important if you are going to supernaturally walk in wealth, riches and prosperity.

And God ((blessed)) them ……..– Genesis 1:28

The word used is BLESSED, not blessings. So the original intent of God was that Man was and would stay BLESSED. Abraham was a BLESSED man. He was blessed because God declared it so. It was not circumstantial but rather an established truth.

Now the Lord had said unto Abram, Get thee out of thy country, and from thy kindred, and from thy father's house, unto a land that I will shew thee: And I will make of thee a great nation, and I will <u>bless thee</u>, and make thy name great; and thou shalt be a blessing: And I will bless them that bless thee, and curse him that curseth thee: and in thee shall all families of the earth be <u>blessed</u> – Genesis 12:1-3 (KJV)

Abram was wealthy because God blessed him. We see the manifestation of the blessing on his life in chapter 13.

And Abram was very rich in cattle, in silver, and in gold – Genesis 13:2 (KJV)

The reason that I'm rich is because God declared that I am Blessed! There is a direct correlation between being blessed and being rich.

The blessing of the Lord, it maketh rich, and he addeth no sorrow with it – Proverbs 10:22 (KJV)

Notice the BLESSING of the Lord makes you rich, not the blessings. Being blessed is a positional and covenantal right you have as a citizen of the Kingdom of Heaven. The blessing of mankind in Genesis chapter 1 and the Abrahamic covenantal blessing in Genesis chapter 12 are to be enjoyed today by all citizens of the Kingdom. Unfortunately most believers are ignorant of this truth.

The covenant that God made with Abraham is a perpetual covenant.

Brethren, I speak after the manner of men; Though it be but a man's covenant, yet if it be confirmed, no man disannulleth, or addeth thereto – Galatians 3:15 (KJV)

In Galatians it's the BLESSING of Abraham not the blessings of Abraham that comes upon those of us that are in Christ Jesus.

Know ye therefore that they which are of faith, the same are the children of Abraham. And the scripture, foreseeing that God would justify the heathen through faith, preached before the gospel unto Abraham, saying, In thee shall all nations be blessed. So then they which be of faith are blessed with faithful Abraham. For as many as are of the works of the law are under the curse: for it is written, Cursed is every one that continueth not in all things which are written in the book of the law to do them. But that no man is justified by the law in the sight of God, it is evident: for, The just

shall live by faith. And the law is not of faith: but, The man that doeth them shall live in them. Christ hath redeemed us from the curse of the law, being made a curse for us: for it is written, Cursed is every one that hangeth on a tree: That the blessing of Abraham might come on the Gentiles through Jesus Christ; that we might receive the promise of the Spirit through faith. Brethren, I speak after the manner of men; Though it be but a man's covenant, yet if it be confirmed, no man disannulleth, or addeth thereto. Now to Abraham and his seed were the promises made. He saith not, And to seeds, as of many; but as of one, And to thy seed, which is Christ – Galatians 3:7-16 (KJV)

The blessing of Abraham gives you rights. As the seed of Abraham, you have the right to be blessed with wealth, riches, health, success and prosperity. As a born-again believer you have inherited THE BLESSING of Abraham through Jesus and are an heir according to the promise.

For ye are all the children of God by faith in Christ Jesus. For as many of you as have been baptized into Christ have put on Christ. There is neither Jew nor Greek, there is neither bond nor free, there is neither male nor female: for ye are all one in Christ Jesus. And if ye be Christ's, then are ye Abraham's seed, and heirs according to the promise - Galatians 3:26-29 (KJV)

What was the promise God gave to Abraham? Well, get on your jumping shoes and get ready to shout because look at this:

*For <u>the promise</u>, that he should be **<u>the heir of the world</u>**, was not to Abraham, or to his seed, through the law, but through the righteousness of faith – Roman 4:13 (KJV)*

Your rightful inheritance is the world! Not the church and not heaven, but the world.

Where are the businesses?

Where are the customers?
Where is the cattle?
Where is the silver?
Where is the gold?
Where is the money? …….. In the world!

And it all belongs to you because God blessed you and made it all for you.

So, you're not blessed because you live in the United States of America or you were born on the "right side of the tracks". No, you're blessed because God made you that way. It's your portion because you have His divine DNA as one of His children. Certainly you're thankful and grateful that you live in a great country, however you're BLESSED because He called you blessed. It's an established fact, rain or shine. It has nothing to do with emotions, feelings, circumstances or the natural realm. You are blessed because you are in the kingdom (supernatural realm) and CHRIST lives in us.

The Blessing upon man was intentional, deliberate and it would accomplish 5 specific things. Through the blessing mankind would be:

1) Fruitful - (Increase)
2) Multiply (Abundance)
3) Replenish (Fill, or refill back up)
4) Subdue (Conquer)
5) Dominion (prevail, rule over)

Fruitful

To be fruitful is to increase. God wants His people to increase. Increase is a good thing, the right thing and a God thing. As a king, you should expect, demand and convey increase in everything you do. Increase means to grow, surge, rise, escalate, spread & expand.

In the 1st century the church was growing, spreading and surging forward. The kingdom was expanding throughout the nations.

Then they that gladly received his word were baptized: and the same day there were added unto them about three thousand souls Acts 2:41 (KJV)

Praising God, and having favour with all the people. And the Lord added to the church daily such as should be saved Acts 2:47 (KJV)

And believers were the more added to the Lord, multitudes both of men and women Acts 5: 14 (NJV)

For he was a good man, and full of the Holy Ghost and of faith: and much people was added unto the Lord Acts 11: 24 (NJV)

In financial matters we are called to do the same thing – bring increase. The mindset of a king is to increase, spread and expand. This is why you must think and see as an investor rather than a consumer.

Everywhere a believer walks the kingdom goes with him or her. Whether it is in the boardroom or drive-thru, the kingdom has the potential to influence and dominate everywhere you go. The kingdom is not out there somewhere in "spiritual wonderland", it is not a physical kingdom that is yet to come, but rather the kingdom of God is resident in each and every believer.

Jesus, when asked about the kingdom said …… "*the kingdom of God is within you"* (ref Luke 17:20-21)

As dynamic breakthrough believers of the 21st-century we must know that we are anointed and have the ability to birth new things. The apostolic dimension consists of bringing forth new solutions, new ideas and creative concepts. Breakthrough believers must understand that they have within them the solutions to mankind's problems.

Unfortunately many believers lack the confidence to be a change agent in the earth. This is primarily due to a mindset that is focused on intellect, reasoning, education, and self. People feel ill equipped and leave the problem solving to someone else. This is a tragedy and robs many of financial breakthrough and wealth. One must always remember that those that bring forth solutions get paid for it – handsomely.

If you want to know where your wealth is, look at what problem your called to solve. You're not in the earth to simply exist. You were sent here to expand the culture and the influence of the Kingdom. You were given a special ability and assignment.

But ye have an unction from the Holy One, and ye know all things - I John 2:20 (NJV)

Unction is an anointing, or a special endowment from on high. The scripture not only says you have ability but that "you know all things." This should forever settle the question of whether you can do it or not. But wait there's more. You also have the mind of Christ.

For who hath known the mind of the Lord, that he may instruct him? But we have the mind of Christ I Corinthians 2:16 (NJV)

So, how can a breakthrough believer that has the same power that raised Christ from the dead in them, who also has the mind of Christ and knows all thing - not prosper in this life?

Once you have the truth it will make you free. Once you get the revelation of who you are in Christ and begin to boldly walk in your authority, nothing will be impossible to you.

Multiply

To multiply or multiply is from the Hebrew word “raba”, meaning an abundance or to bring up, to enlarge, to excel, to exceed, to be full of, or a heap.

The nature of God is to bring multiplication. God’s nature is in you!

God has declared you blessed. And because you’re blessed everything that you do must multiply. God expects you to bring multiplication to that which is placed in your hands. There are things that you have such as talents, abilities, or seed. No matter what you have, it must multiply.

Again, to multiply means to bring or have an abundance of something.

And as for you, be fruitful and multiply; Bring forth <u>abundantly</u> in the earth And multiply in it. Genesis 9:7 (NKJV)

The manner in which God multiplies is in an exceedingly great manner. In like manner, we are to multiply and yield an increase. If it’s in your hands, it must multiply.

And I will make My covenant between Me and you, and will multiply you <u>exceedingly</u>. Genesis 17:2 (NKJV)

To multiply and bring increase to something you must invest (sow).

*Now he that ministereth seed to the sower both minister bread for your food, and **multiply your seed sown**, and i**ncrease** the fruits of your righteousness – 2 Corinthians 9:10 (KJV)*

Replenish

To replenish means to fill up (something) again. As king-priest we have the right to use resources of the earth. Everything was made for us. With that right also comes the mandate to fill up and replace that which we

utilize so that others can partake of the blessings also. When something is used up God says we can fill it back up. Additionally when something breaks or fails it can be refilled or re-supplied. So the next time that an appliance or automobile breaks down and dies, praise God because you have the ability to replenish it. Don't complain about it or blame it on the devil. Just replenish it.

Subdue

To subdue is to conquer. It is to get control of something. One of the things people need to get control of is their mind. A mind that runs wild with thoughts of doubt, unbelief and despair are detrimental to achieving any level of success.

As ambassadors sent from heaven you are called to subdue everything, except other people. Never confuse the mandate to subdue with a controlling spirit. The things you are to subdue and conquer are for the express purpose of bringing all things created by God for His pleasure and our purpose into alignment with God's original intent.

All opposing kingdoms of this world are to be conquered and subdued by the Kingdom of God.

And the seventh angel sounded; and there were great voices in heaven, saying, The kingdoms of this world are become the kingdoms of our Lord, and of his Christ; and he shall reign for ever and ever – Revelations 11:15 (KJV)

Dominion

Mankind was given the earth to exercise dominion over. Dominion is the greek word (râdâ), meaning to govern, to manage over, have rule, reign, to have jurisdiction over and to have seniority. This was God's original intent for mankind. However, man's disobedience resulted in the loss of his

dominion over the earth. Man did not lose a religion, but rather he lost a kingdom. The kingdom is the rule and reign of God.

The very word Kingdom (*gr: basileia*) means Gods governing authority, royal rulership, and His dominion over all. It is the very act of ruling over your life on a daily basis. Jesus is the King of kings. According to the word we have been made kings.

And hast made us unto our God kings and priests: and we shall reign on the earth. - Revelation 5:10 (KJV)

As a king you are to walk in dominion. You are to live and move in a kingly fashion over the earth. This is both privilege and responsibility. When you walk in dominion you are employing the authority to rule that's been given to you by God.

Money is a seed.

Man was created to be a producer. Unfortunately today we have become more consumers than producers. To produce something you will need a seed. Money is not to be stored up or remain idle. In providing advise to individuals I always explain to them that the goal is not to be a saver but an investor. Savers put up money for a raining day. They may have their money in a cookie jar, under a mattress, in a safe, a checking account or at best a saving account earning an embarrassingly low interest rate.

Money is just paper, potentially worthless. Invest money by exchanging it for something of value such as land, real estate, silver, gold, company ownership etc.). Saving money will only make you 'lose' money since the value of money keeps falling due to inflation. Instead, use the money to buy assets such as business equipment. Use that money to invest in knowledge and education. Money should "work" for you!

Money is to be looked as fruit also.

Money as a fruit

This is the plan that God has for us. The system of being an employee is based on a predominantly Babylonian principal. It is essentially working for Pharaoh. God wants us to be the head and not the tail. Above and not beneath. Kings– Priests are called to be the lenders not the borrowers. It's time for the body of Christ to get this revelation. There's enough poverty and lack in churches all throughout America. The same churches if they had financial provision would do many greater things.

One of the first things you must do is change how and what you think on. Specifically, the way you think about money. If you have the mindset that says rich people are evil, then your thinking is flawed and must be changed immediately.

When God sends His word to you it's never to your past event or present situation but rather to your destiny. It's your responsibility to catch up to it. Therefore you must catch up to the vision that money and people that have money, even excessive amounts of it are not evil. Money can and should be something that makes life more enjoyable for you, your loved ones, your community and the world around you. Money is a fruit that should be enjoyed by those that invest seed into good soil.

Earned income vs. Passive Income

There are basically three categories that making money falls into. Earned income, passive income and portfolio income. For the sake of simplicity I will lump passive and portfolio income together as there are many similarities yet they do have some distinctions.

Earned Income

Earned income is the most expensive income to make. Passive income is much cheaper.

Earned income is wages, salaries, tips, and other taxable employee pay. It is typically money derived from paid work. The paycheck you receive is what is commonly called “earned income”. Earned income is the most highly taxed income there is. If you're living solely on earned income you're taking a huge risk and playing with fire.

Certainly there are ways that you can earn more income. You can put in overtime at your job or perhaps take a second job. However you are ultimately limited by the amount of time you can work, the hourly rate or salary that you are compensated for on that particular job.

Earned income should be viewed as a capital seed that leads to you eventually starting a business. Money earned can be used to pay for basic living needs on a temporary basis. However you should look at “earned income” primarily as a means to transitioning from a wage earner to wealth creator.

Passive Income

Passive Income is money generated through businesses, systems and investments. It’s basically making money and generating income without having to work for it.

How do you get passive income? You can obtain it from some form of investment, assets, stocks, business, or property. The IRS tax code is very kind to those that invest their money but is not as friendly to those that simply earn it.

Some common ways to generate passive income is to buy a home or apartment complex, fix it up and rent it out. Not only will you receive monthly income but also you are able to depreciate the asset, write off related expenses. Additionally someone else is slowing building your equity. Another example is to operate an Internet turnkey operation or perhaps you are a writer and want to publish your writings. The income

generated from your book sales is passive because you did not labor for the income; you produced it through an investment (seed). This is a Kingdom concept.

Bottom line, it cost to consume but it pays to produce.

Controlled spending

Controlled spending or living within or even below your earned income is financial advice that works for absolutely everyone. The more common word for controlled spending is budgeting. The more I work with people, specifically believers; I'm amazed at the number of them that do not have a budget. They have absolutely no idea where they are or where they're going financially.

Having a monthly budget is paramount to achieving financial success at any level. It not only controls spending but it can be used to prioritize and assign where your hard earned money goes. Additionally it demonstrates good stewardship and faithfulness. One can never expect to be a millionaire if they are unable to effectively manage a few dollars.

His lord said unto him, Well done, good and faithful servant; thou hast been faithful over a few things, I will make thee ruler over many things: enter thou into the joy of thy lord – Matthew 25:23 (KJV)

Spend less than you make and do it for a long time is a viable plan, however the assumption is that you will remain gainfully employed. Forty or fifty years ago that may have been a respectable strategy but in the fast paced economic landscape of the 21st century, one needs to be more aggressive if they plan on thriving rather than just surviving.

Tax Strategies

There is so much to say in the area of taxation that this entire book could be devoted to it. In the United States of America our tax laws are so complex that the average person has no idea that they are over-paying in taxes. Chances are, your no only paying your fair share you're probably paying someone else's share also. While every citizen has a responsibility to pay into the governments system, one has the responsibility to themselves, their family and others to not pay more than they need to.

Beating the high cost of taxes is one of your greatest financial challenges that will last not only your lifetime but it can affect future generations.

Taxes need to be paid. Not paying taxes or lying on your tax return is not only unethical and illegal but it is in violation of Kingdom law.

That's also why you pay taxes—so that an orderly way of life can be maintained. Fulfill your obligations as a citizen. Pay your taxes, pay your bills, respect your leaders – Romans 13:6-7 (Message Bible)

Render therefore unto Caesar the things which be Caesar's, and unto God the things which be God's – Luke 20:25 (KJV)

Everyone should be educated in the tax code at least at a high level. As a certified tax preparer I'm shocked at how believers who are called to have dominion are dominated by the tax system. Many do not know the basics on how to save hundreds and thousands of dollars on an annual basis.

Every person should have a tax plan that will create as many deductions as possible and avoid paying unnecessary or excess taxes.

Simple solutions

Let me provide you with some simple solutions to save you money.

#1 Start a business. At one time this was an option only for a select few. Today, I believe that every household must have a business. Many of the things we do and have can be ran through a business. For example, cell phones and automobiles can be classified as business expenses. Can you imagine deducting a large portion of these expenses from income earned? If you're not doing this, you are not a good steward over God's money.

#2 Create a home office and deduct utilities, repairs, interest, real estate taxes and depreciate your property potentially saving you thousands in tax dollars.

#3 Adjust your W-4 and give yourself an raise in your paycheck. While others choose to get a refund at the end of the year this is not the mindset of a successful – wealthy person. To the average employee this amounts to approximately $225 per month. Why loan the government thousands of dollars interest free? Put that money to work for you by placing it in a self-directed IRA and further reduce your tax liability at the same time.

#4 Increase charitable donations. Provide cash donations to your local church and donate goods that you no longer use. Clothes, electronics devices, furniture, and appliances can generate an additional thousand dollars in deductions. Additionally, keep records of all that volunteer work you do at the church. Mileage is deductible at a reduced rate but can quickly add up.

#5 File your taxes for free online. Stop throwing hundreds of dollars down the drain going to tax preparers when you can easily prepare your taxes yourself.

Chapter Four
Obedience and Success

"Be strong and very courageous. Be careful to OBEY all the law my servant Moses gave you; do not turn from it to the right or to the left, that you may be SUCCESSFUL wherever you go. (Joshua 1:7 NIV)

Just as God told the great leader Joshua to be strong and courageous so those words are applicable to you also. To be successful and wealthy it requires strength and courage. It's interesting that God instructed him to be very courageous. Joshua had to have these two attributes because success demands it.

Joshua was going up against some odds that were not in his favor. There is a heavily fortified city with ultra-thick walls. God gives this great leader a revelation on how to siege city however the plan goes totally against any logical or military strategy. They wouldn't climb the walls at night and surprised the guards or ram through the front gate. No, Joshua tells his team that they're going to march around the city for seven days and on the seventh day they were to march around it seven times and then release a shout. Can you imagine the look on the face of those Joshua spoke this to? Also, what was going through Joshua's mind? Perhaps some fear, or doubt or even apprehension. This is why Joshua needed to be strong and very courageous.

I believe this would be similar to presenting some crazy business plan to a banker or potential investor. It's similar to when the Holy Spirit leads me to invest in a particular stock. If I look at the charts or analysts predictions it may indicate a downward trend. Naturally it looks as though it is the time to sell the stock not buy it.

In 2008 when the stock market crashed many individuals and institutions were liquidating securities. After taking a beating many were

exiting the market in an attempt to at least "keep the shirt on their back". During this volatile period conventional wisdom said to sit on the sidelines and don't invest any capital into the markets. But the Holy Spirit told me to invest in approximately twenty-five companies, mostly financial institutions, automobile companies and oil companies. I, like Joshua needed to be strong and VERY courageous, as this did not appear to be a sound decision. I needed strength and courage to obey the law of the Lord.

Obedience

"Obedience is never defined by the citizens of a country, but rather by the law of the government of that country".

Success and wealth in the Kingdom of God is centered on obedience. This is an area where many struggle and fall short in achieving their visions and realizing their destiny. I've seen many people sacrifice time, treasure and talent in their pursuit of success, wealth, prosperity and marketplace ministry. They muster up the resolve and the vigor to sacrifice, but that's not the key to success and wealth. Obedience is the key!

Behold, to obey is better than sacrifice .... – I Samuel 15:22 (KJV)

To obey means to consider, attend and listen to, discern and consent to. Obedience can be defined as, the act of obeying.

I've found in my life that obedience to that which is in authority is a common denominator to achieving success. Whether it's to parents, governmental or law enforcement officials, your boss on the job or ministry leaders, those that have rule over you must be honored and obeyed. A large percentage of people have a difficult time with obedience. This is exactly why a large number of people are confused, frustrated, and unsuccessful and have no considerable wealth. They will not obey.

Joshua was told what to do and he had to obey. Could you imagine what would have happened if Joshua had modified the plan of God by inserting his own ideas, thoughts and plans? It would have been catastrophic. Joshua was able to prosper because he obeyed.

…… turn not from it to the right hand or to the left, that thou mayest prosper whithersoever thou goest – Joshua 1:7 (KJV)

Clearly, God wants you to prosper.

Beloved, I wish above all things that thou mayest prosper and be in health, even as thy soul prospereth – 3 John 1:2 (KJV)

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)

You are God's kingdom ambassador and He has great plans for you that include success, prosperity, health and wealth, God desires for you to be a Kingdom influencer. He desires to bless you abundantly so that the blessings OVERTAKE you. But you need to obey.

Many believers are quick to jump with excitement when they read the blessings found in Deuteronomy chapter 28. They'll confess, decree and prophesy:

"I'm blessed in the city, and blessed in the field. I'm blessed in the fruit of my body. My car is blessed, my bank account is blessed, I'm blessed, my dog is blessed", and they go on and on. However a closer look at this passage reveals something critical one must do to experience these blessings ……. Obey!

***IF** you fully **OBEY** the Lord your God and carefully follow all his commands I give you today, the Lord your God will set you high above all*

*the nations on earth. All these blessings will come on you and accompany you **IF** you **OBEY** the Lord your God – Deuteronomy 28:1-2 (NIV)*

Obedience is a principle. It is a Kingdom Key that IF implemented in your life it will lead you in the path of success, wealth and prosperity, so much so that you will be overtaken by it. To overtake means to reach out to and grab hold of you. When you walk in obedience you don't have to go after success, wealth and prosperity, it will find you and OVERTAKE you. Glory to God!

Obedience is to properly align with Kingdom principles.

Obedience to authority and the law of God is the single most important thing in realizing success and prosperity. When you're walking in obedience you do not need to seek after things. Obedience is a spiritual law that the flesh does not want to submit to. The flesh wars against the things of the spirit. It does not understand them and therefore resist them. The carnal mindset relies on the flesh. It looks to ability, talent and the ways of this world. It demands that you seek after people, position, power, money and things. When you're operating and living in obedience then you will find that people, position, power, money and things seek you out.

When Jesus was instructing His disciples to "seek first the Kingdom" He forewarned them not to do what the unbelievers do.

Behold the fowls of the air: for they sow not, neither do they reap, nor gather into barns; yet your heavenly Father feedeth them. Are ye not much better than they? Which of you by taking thought can add one cubit unto his stature? And why take ye thought for raiment? Consider the lilies of the field, how they grow; they toil not, neither do they spin: And yet I say unto you, That even Solomon in all his glory was not arrayed like one of these. Wherefore, if God so clothe the grass of the field, which to day is, and to morrow is cast into the oven, shall he not much more clothe you, O ye of little faith? Therefore take no thought, saying, What shall we eat? or, What

*shall we drink? or, Wherewithal shall we be clothed? (**For after all these things do the Gentiles seek**:) for your heavenly Father knoweth that ye have need of all these things – Matthew 6:26-32 (KJV) (emphasis is the authors)*

To <u>not</u> seek after one law is to, by default, seek after another law. I have found in my life that I did not need to work hard to be blessed. Blessings sought me out.

Uzziah was a sixteen-year-old kid whose life revealed certain traits and methods that unleashed God's favor on him and propelled his rise to fame. He became a ruler and King with great influence and the favor of the Lord was on his life. He was a pioneer and builder that released new things. He was a strategic warrior that stood on the side of righteousness upholding the word of God. Today we would look at Uzziah as a strong successful leader. What was this young man's key to success?

The key is found in 2 Chronicles 26:5

*And he **(Uzziah) sought God** in the days of Zechariah, who had understanding in the visions of God: and **as long as he sought the Lord, God made him to prosper** – 2 Chronicles 26:5 (KJV) (emphasis is the authors)*

Jesus said do not seek after anything but the Kingdom of God. You cannot seek the Kingdom without submitting to and obeying that Kingdom / King.

Notice the analogy to the birds and flowers. They toil not, neither do they spin nor go out and gather but the King takes care of them. The birds and flowers are not trying to make their own way. They're not stressing or concerned about the sun, the rain, the shade, and the weather or if there is enough food to survive. That's not their concern. They simply obey the law and do what they were created to do.

Stop trying to make your own way. Seek the Kingdom and His (The King) righteousness (laws). When there's not enough don't worry. When people leave you, don't fret. Just be obedient to the word of God and never stop seeking the Kingdom.

God's way is not your way.

Many think they're obedient to God yet their actions are inconsistent with Kingdom law, order and principals. An example is in the area of finance, specifically giving or investing. As a leader of a ministry and a financial strategist I've had many people who have come to me and asked for my help in their financial affairs. One of the first things that I ask people is to show me their budget. Unfortunately most cannot comply with my request as most do not budget. However, it is inevitable that as the discussion progresses, we always get to the place where the person explains to me that they cannot afford to give. My response to them is that they must be obedient to the kingdom principle of seedtime and harvest, sowing and reaping and investment and return. The typical answer is "I can't do that because I must take care of my family and pay my bills'. While this may be a logical and analytical response, it is inconsistent with the law of the King. So, they are at a crossroads of either obeying logic and reasoning or obeying a principal of the kingdom of God.

For my thoughts are not your thoughts, neither are your ways my ways, saith the Lord. For as the heavens are higher than the earth, so are my ways higher than your ways, and my thoughts than your thoughts. 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 – Isaiah 55:9-11 (KJV)

From a natural, sensual and earthly standpoint it may seem "illogical" and "irresponsible" to take money from YOUR bills and sow (invest) in the Kingdom but that's God's way. God said if you give it will be given to you. That's a Kingdom principle.

Give, and it shall be given unto you; good measure, pressed down, and shaken together, and running over, shall men give into your bosom ……. Luke 6:38 (KJV)

However you must be obedient to the principle. Whether you agree with the principle or understand the principle is irrelevant. You must obey the principle because it works. None of God's laws are dependent on your understanding of that law for it to work. Just because you do not understand how the law of gravity works does not mean that it does not work. It's a law, and laws work.

Man's systems fail. The economic systems of the world will all fail at some time or another, but God's system has never, ever failed and it never will. God's ways are superior and supernatural. But if you desire the benefits of the law (principle/key), you must obey that law.

Obedience in your mouth

In Joshua 1:8 we read*: This book of the law shall not depart out of thy mouth …*

Many people want success, wealth and prosperity but their mouth and confession does not align with what they desire.

The Kingdom of God is primarily advanced through words. Words are powerful. Your words water the seeds or investments that you make. You cannot make investments in yourself or in others and then speak negatively about those investments. Many people complain when they are asked to

give. This is a problem in and of it's self. Investors do not need to be asked to give they simply give. It's a lifestyle for them.

When people give religiously they begin to complain about the church or the Pastor always asking for money. There are others that give but then will complain that they have no money after they give. Finally there are those that make decisions to invest in a business or investment vehicle (i.e. stocks etc.) but when they do not immediately "see" an increase, a return or harvest, they say things like; "I'm losing money" or "this does not work". Essentially they are cursing their seed.

Stop cursing your investments (seed) with your mouth. Speak life to it.

Death and life are in the power of the tongue: and they that love it shall eat the fruit thereof – Proverbs 18:21 (KJV)

The mouths of fools are their undoing, and their lips are a snare to their very lives Proverbs 18:7 (NIV)

One of the ways you control your destiny is through positive words. The seed (investment) you make is your destiny. Always name your seed. Don't just randomly throw money into an offering receptacle or envelope. Name your seed so you can reap the harvest you desire.

That which you name you retain ownership of. If you want to own something you must name it (call it) yours.

Meditate on the Principles of the Kingdom

……. but thou shalt meditate therein day and night ….. Joshua 1:8 (KJV)

The greatest way to become obedient to something is to concentrate or focus on it. That which you set your mind on you eventually become.

For as he thinks in his heart, so is he – Proverbs 23:7 (Amplified Bible)

Genuine Kingdom prosperity comes when we are in the will of God. To know the will of God and avoid any possibility of inserting philosophies and traditions of men we must go to His words, meditating on them day and night.

Meditating on the word of God is more than simply reading the Bible and listening to some Cd's. It means to ponder, think on, picture what God's word is commanding you to do. The law of the King is not optional per se. Certainly you can disobey the law, but it comes with a hefty price. Disobedience and rebellion cost.

Meditation is manifested by a constant attention to His words. One should take time to reflect on what God's word is saying and how it applies in your daily activities of life.

In a letter to Timothy, Paul wrote ….

Meditate upon these things; give thyself wholly to them; that thy profiting may appear to all (I Timothy 4:15 KJV)

As you meditate on the word of God, His laws and His ways and, as you begin to obey them by applying them to your life, you will learn how to navigate in the Kingdom and everyone around you will be able to see your success and prosperity. It will be obvious.

Obey the laws

……. that thou mayest observe to do according to all that is written therein ... Joshua 1:8 (KJV)

Once your mouth is obedient and properly aligns with what the Kingdom says about a person or situation and you begin to meditate on Kingdom Keys rather than fleshly strategies you must do the word.

But be ye doers of the word, and not hearers only, deceiving your own selves. James 1:22 KJV)

Do not deceive yourself into thinking that you can hear the word (law, principles and keys) and that they'll work in your life without your obedience to those same laws. It doesn't work that way. Hearing the word alone is not enough. There must be a decision and resolve to do what the word says. Hearing must always be followed by active obedience; otherwise the hearing is useless and delivers nothing more than knowledge. Knowledge is good but don't reject the knowledge through disobedience.

My people are destroyed for lack of knowledge: because thou hast rejected knowledge .... – Hosea 4:6 (KJV)

Many believers sit in churches every week, or attend conferences and gatherings, often hearing powerful and dynamic preaching, yet never achieve any significant breakthrough in their life. This is not due to their knowledge of the word but rather due to their disobedience to the knowledge of what God's word commands.

Additionally the person who hears God's word without doing it deceives himself. That means he lies to himself. It's bad enough to be deceived by others but worse to deceive ourselves. Many believers are deceived. They act as though the word of God is some novelty that can be played with in times of trouble. They become double-minded like the Pharisees. They know but do not obey.

Many confess they love and serve the Lord, yet they do not obey His word.

If ye love me, keep my commandments – John 14:15 (KJV)

He that hath my commandments, and keepeth them, he it is that loveth me:and he that loveth me shall be loved of my Father, and I will love him, and will manifest myself to him – John 14:21 (KJV)

If ye keep my commandments, ye shall abide in my love – John 15:10 (KJV)

"Why do you call me, 'Lord, Lord,' and do not do what I say – Luke 6:46 (NIV)

"Not everyone who says to me, 'Lord, Lord,' will enter the kingdom of heaven, but only the one who does the will of my Father who is in heaven. – Matthew 7:21 (NIV)

If you desire the blessings of the Lord, align yourself properly and obey His word. The decision to be "blessed" is not based on the Law of Moses anymore but rather your decision to obey the word of the King. The King (Jesus) has given you the "keys" of the Kingdom. Keys are principles. Obey the principles.

I have a saying in life. "Live the principles". Regardless of what the principle is, proven, battle tested principles work. Whether it's debt reduction, asset growth or relationship development, if you obey the Kingdom principle of seedtime and harvest, then you will prosper.

To receive the benefits as a citizen of the Kingdom of Heaven it requires obedience. Obedience is needed to receive the authority to actively and consistently direct God's power, and to exercise dominion here on earth. God's word clearly reveals that His Blessing is directly correlated to operating in obedience to His Kingdom principles.

Then thou shalt

……. for <u>then</u> thou shalt make thy way prosperous, and then thou shalt have good success – Joshua 1:8 (KJV)

Prosperity and Success is predicated on three things:

1) Thoughts
2) Words
3) Obedience

Thoughts

Wrong thoughts will keep you from launching out into a new career or business venture. They will block you from arriving at the starting gates to participate in the race. Wrong thoughts are anti-Christ because they go against what the word of God says about whom you are and what you can accomplish. Wrong thoughts make you feel anxious or depressed and they keep you from enjoying your life.

Negative words

Your future is a byproduct of what you speak whether good or bad. Your words can do two things for you, either curse you or bless you. Stop speaking negative words about yourself. Break off relationships with people who are speaking negative words around you or about you. Avoid speaking words that are in opposition to what the word of God says. Remember, God's word is the law. Your mouth must align with the law. If you do not have any money in your pocket or purse, don't confess your circumstance. Speak the word of God. So, rather than saying "I'm broke or I have no money", say, "I'm rich, prosperous and I have more than enough because my God supplies all my needs."

Start speaking the Word of God over your life. Be conscience of every word that comes out of your mouth and understand that your words create

your world. Most people do not pay attention to what they are saying. They just talk because they feel the need to talk. Some people think that just because no one else is talking, it means they should be talking. Start paying attention to everything you say.

Begin to call things that are not as those they were. Your life is what it is today because of the words you have spoken and the words spoken over you from others that you believed. If you don't like the way your life has been going, you can change that by beginning to speak new words today.

Obedience

You can ignite your life today by becoming obedience to the principles of the word of God. The word of God is filled with "keys". But you must use the keys. Keys unlock things. If you want to unlock the doors to success, wealth and prosperity, start by using the keys. Obedience is a key. I believe it's the master key.

Obedience is submission to God. It is not simply the external adherence to rules, but a heart that is submitted to God. If your heart is submitted to God, then you will obey His laws and rules.

We need more believers to obey. People need to be like Mary the mother of Jesus when she said to the men at the wedding feast; *"Whatever He says, DO IT"*.

We need leaders that are like Peter and the other apostles that answered and said, …… *"we ought to OBEY GOD rather than Men"*.

Obedience is critical to success. Joshua understood this. God told Joshua that if he obeyed the law, he would have success. So, in essence, this is the key to our success also. Obedience!

Chapter Five
Robert's Breakthrough Sayings

“Before you can receive your destiny or the blessing you’ve must change your mindset.”

“Poverty is a demonic stronghold that lodges in the mind, will and emotional arena. In order to get free poverty, one must first renew the mind.”

“Broke is the state of your wallet. If there is no money in it, you are broke.”

“Poor is an attitude and state of mind. It is the way you look at your environment and yourself.”

"A fundamental key to financial independence is the ability to understand the difference between wealth and riches."

“The rich are willing to take risk because they are detached from, and understand how to use resources**.”**

"The poor mindset looks for safety and security because it is attached to the resource (money)"

"The rich (in mindset) sees itself as a producer not a consumer. It creates new things rather than waiting for something to be given to them."

"Being rich is the ability to see opportunity when every one else sees chaos."

"Being rich has nothing to do with your net-worth but rather your self-worth."

"It's important as entrepreneurial leaders that we not only have wealth building programs but rich-minded programs."

"Yes you CAN "Get Rich Fast". All that's required is a change of mindset and attitude."

"A poverty mindset attracts lack and a rich mindset attracts wealth"

"That which you attract to you is based on how you see yourself and the world around you"

"The poor mindset will inevitably lose their wealth"

"Being successful starts with a decision."

"You can't live a positive around negative people"

"Procrastination is the enemy of success"

"If you cannot discipline yourself and delay gratification you will not become wealthy"

"Enlarging your vision will create a attraction to the provision"

"The art of investing is not based on understanding technical data but rather obedience to the principles of investing"

"The rich mindset will sacrifice things in the short term to achieve a long term satisfaction"

"The poor mindset sacrifices the long term to achieve short term satisfaction"

"To be wealthy start by doing the exact opposite of what those that are not wealthy are doing"

“To think rich and become wealthy you must have a paradigm shift from current behaviors, patterns and people”

“Until you are willing to change into some unfamiliar and new, you will remain in your current state”

“You can never walk out into the possible until you first leave the thoughts of the impossible”

"Never, ever complain that which you permit"

“Provision is attracted to those that move”

"The first stage in wealth attraction is a shift in thinking, a transition as it were from a lack consciousness to a wealth consciousness "

"One of the keys to being wealthy is to move from a job mindset to a owner mindset"

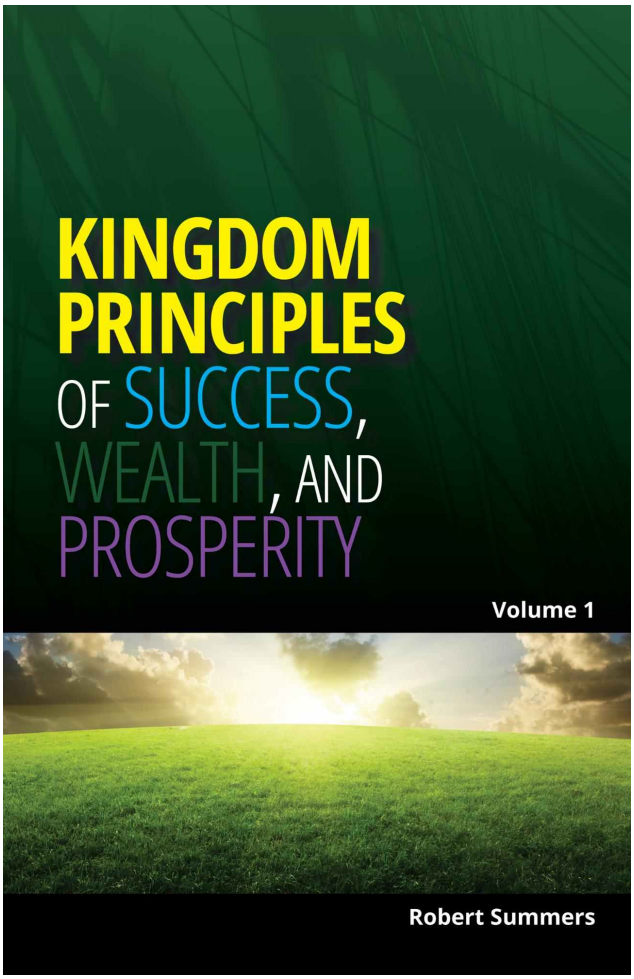
“Your prosperity will always follow your purpose”

“Provision is usually hidden until you get in motion with what your vision is”

“Many have vision but lack the momentum”

“You can never have momentum without first having movement”

“Never permit obstacle to dictate your obedience to doing the word of the King”


KINGDOM
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Volume 1
Robert Summers