

Spirit of Salary

More than one source of income

Dr. Joseph C. Pessa



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Preamble

This book is about the ‘Spirit of Salary: More than one source of income’. Its objective is not to teach everything about salary but to give you Biblical directions and principles on other sources of income apart from the salary. If you live on salary alone or from paycheck to paycheck, I advise that you get the grace to read this book to the end. Peradventure what is written does not reflect your life, still, as you read, God will enable you to store these teachings in your heart as a good treasure that will give you the understanding that you will use to help other people who are tormented.

Many people have been taught from childhood that if they want good life they must study hard, get good grades, get a big salary and stay with the company for 30 or 40 years in exchange for the salary, pension, other terminal benefits and rewards that they will be paid when they retire. You will see that even if they don’t like their insufficient salary or to be employed, they still love to be employed than creating jobs. Your job or salary for that matter is supposed to be one and not your only or sole income source.

The Bible is making us understand that even God when He gave Adam the responsibility to tender the garden of Eden, He gave him four different rivers. You have got to have four different streams or more income streams that feed you. Don’t just depend on one stream. I mean don’t just depend on your salary alone while there are more income sources that can feed you. I am not saying you should not be employed. No! Paid employment or your job is a stream of income. Your salary can solve your short term needs. Because when you are employed, every month a fixed income is coming. This gives you room to focus on other things that will take time to build.

I have prayed earnestly for this book so that it will not just inform but transform the life of anyone who reads it.

Dr. Joseph C. Pessa

November 2020

Chapter One-Introduction

Salary is a reward received from service rendered. It is a fixed regular payment, typically paid on a monthly basis but often expressed as an annual sum. However, information on real pay trends especially in public service shows employees receive pay levels that are too low and uncompetitive. Average basic salaries in the public service provide only a low purchasing power. A critical analysis of the purchasing power shows that salaries and wages can only give you marginal survival power which does not provide for adequate nutritional needs. Salary can only allow you to meet your immediate basic needs including food, clothing, minimal shelter, transportation, healthcare, education, etc. Salary allows you to make a short-range small amount of discretionary income planning. If you depend on it you are living from paycheck to paycheck for sustainable living. Basically, salary is limited. It merely allows you to get small amounts of money (savings). This is why nobody has ever become rich by using salary. People who have spent between 30 and 35 years of their lives working are still retiring into poverty.

On the other hand, the majority of those still employed, live on loans. They use one loan to service another again and again and the rat race continues. This shows that it is difficult to become wealthy on a salary alone. There are a few employed people who have high salaries. We sometimes admire them thinking they are rich not knowing that they only have high salaries. When they retire or become terminated is when we know that they were not wealthy but they had a high salary. High salaries can be deceptive. They make you feel rich. I am not saying you should not be employed. No! Paid employment or your job is a stream of income. Your salary can solve your short term needs. Because when you are employed, every month a fixed income is coming. This gives you room to focus on other things that will take time to build.

What am I saying? Do not depend on salary alone given the pay gap and stagnating salaries. Depending on one salary is dangerous. Learn to create another income stream besides your salary. This is what this book is telling you. Did you hear what I said? Learn to create another income stream. Even the Bible in Ecclesiastes 11: 1-2 says:

Cast your bread upon the waters, for after many days you will find it again. Give portions to seven, yes to eight, for you do not know what disaster may come upon the land.

Looking at the above Biblical maxim you will see that even the Bible speaks of the essential of having multiple income streams because you don't know what disaster will come upon the earth. What disaster is the Bible speaking of here do you think? It could be economic or market trends changes, unprepared retirement, termination, pandemic or a plague like COVID 19, and so on. So, the Bible doesn't just suggest having one or two income stream, it says 7 or 8. The Bible talks about apportioning- giving a portion to 7 or 8. Don't have just one income stream. Have 4, 7, or 8. Don't put all eggs in one basket. Smart people have learned that with multiple streams of income, you can avoid putting all your eggs in one basket. Diversification is the key.

Do you have another income stream? In case you don't, it is not too late. Don't wait until you retire. Do it now. Don't delay. Start today. Behold, now is the accepted time. There is no better time to start than now or else you will find that if you don't move today, by tomorrow someone has replicated your idea and make money off it. Watch it, now is the time of escaping from any stinking thinking or old pattern of thinking embracing salary and being employed alone as the only source of income. When you leave your office what do you do with your valuable time? What do you do in the evening? Are you tired most of the time, fagged out, and hardly able to even watch the news? Do you just want to sleep? What do you do at the weekends? Are your weekends just choked with unproductive activities? Do you have 'a million' wedding invitations during the weekends? Do you have work in the office that could be tended to over the weekend? Do you have a friend to visit that you haven't visited for a long time that you spend your weekends visiting? So where is the time to do extra business or to establish a second source of income?

The average person will spend nearly 100,000 hours at work in the course of his lifetime. It is estimated that from age 18 to 65 if you work for 40 hours a week, you will spend more than one-third of your life at work! Let me ask you a question. Do you find your work fulfilling and look forward to it or you fear it and see it as something to be endured as a necessary evil?

Prayer points:

1. Ooh, Lord! Give me the wisdom and understanding to move out of the spirit of salary in the might name of Jesus.
2. The right hand of God is power. By your mercy and grace, Ooh Lord let your right hand give me wisdom and understanding to move out of the captivity of poverty in Jesus' Name.
3. Whatever I have eaten from the table of the enemy that is polluting my star, my glory, my wisdom, be flushed out. I declare and decree divine wisdom in my life because wisdom is wealth, money, riches, honor, and favor in Jesus' Name.
4. Any spirit of limitation causing me to live from paycheck to paycheck be broken by fire in Jesus' Name.
5. Any garment of limitation enveloping me with a meager salary catch fire in Jesus' Name.
6. I declare and decree a grace of more than one source of income in my life in Jesus' Name.

Chapter Two-Spirit of salary

1. Spirit of salary

Salary is a spirit. The word spirit is defined as something that can be felt to be present but cannot be seen, similar to a breeze. A breeze blows and you can hear the sound but you can't say where it comes from. The spirit of salary can be difficult to detect. It is attached to money. It persuades many people to trust being employed alone as more reliable and dependable such that they ignore having other sources of income. If you have a spirit of salary, your way of thinking, feeling, or behaving is limited to one income source.

2. A myth about salary

Many people have been taught from childhood that if they want good life they must study hard, get good grades, get a high paying job and stay with the company for 30 or 40 years in exchange for the salary, pension, other terminal benefits and rewards that they will be paid when they retire. You will see that even if they don't like their insufficient salary or to be employed, they still love to be employed than creating jobs.

Although this notion is slightly changing, schools are still teaching us to get good grades and high paying job deal. In our educational system, learners continue being taught to finish school, look for a job and work hard, hoping to climb up the salary scale to receive a big annual salary by the time they are retiring. This error must be corrected. Just look at your Bank Account. What do you have? You have worked for some time. Should anything happen to your job, the furthest you can live comfortably is only a month. You depend on that salary. Many times your salary cannot take you to the end of the month. You are working in a good company and earn a good salary but you are still scared and looking for another high paying job. Getting another job or earning a bigger salary will not solve your money problems. A week after you are paid your salary you are already broke. You start thinking about where you will get money. You are looking for quick loans. Banks and companies that give salary advance or mobile loans become your friends. You are earning good money but you are literally poor. You are in so much debt and you are scared. You don't have anything to show. There is nothing to write home about. You don't have confidence in yourself, very angry most of the time and you lose focus. You don't have any investment. Let me tell you if you don't plan or invest when you retire things will become even worse. Failure to plan is planning

to fail. Life is not a chance. It is a choice. The challenge we have is we have been raised in the system where we are told wealth comes through employment. So we have become slaves to the system. Unfortunately, the school does not foster entrepreneurship and job creation attitude among learners. As Professor Mandivamba Rukuni, a development analyst and strategist in the area of agriculture, community development, business, finance, government, and education puts it, *‘although I am a Professor and highly educated, I have learned that the most important things in life are not taught at University. In fact, there are many, highly’ educated,’ people who are ignorant about life and are therefore a burden to society’*. That’s why you will see talented young men and women with University degrees sitting at home looking for the job and yet they are supposed to be employers. They are locked in the spirit of salary.

3. Demystifying the spirit of salary

Your job or salary for that matter is supposed to be one and not your only or sole income source. The Bible is making us understand that even God when He gave Adam the responsibility to tender the garden of Eden, He gave him four different rivers. You have got to have four different streams or more income streams that feed you. Don’t just depend on one stream. I mean don’t just depend on your salary alone while there are more income sources that can feed you. Your gift can be your source of income. Every gift you have is a stream. If you are a teacher and you teach, teaching is not your only gift. If you are a lawyer, an engineer, an accountant, an extension officer, a police officer, a manager, or a social worker that is not your only gift. There is something else that you can do as another income stream. Look at David. He could play the instrument. That was one of his streams. The Bible in 1 Samuel 16:23 says:

And it came to pass, when the evil spirit from God was upon Saul, that David took a harp, and played with his hand: so Saul was refreshed and was well, and the evil spirit departed from him.

He could do business. That was another stream. He could fight battles. That was another stream. Everything listed about David became a stream for him. Before God created you, He deposited a lot of things in you. As you live you can draw from what God puts inside you. If you run out of the gift, you run out of the stream. It is this gift that will enable you to fulfill your vision. The employment or job you have is just one stream. Stop depending on your job alone to form your

vision. Your vision is bigger than your salary. It is bigger than your pension. That's why God wanted you to have four streams in '*your garden of Eden*'. You have got to diversify your streams or you won't maintain your garden. Increase your streams without eating your time. Your gift will make a way for you in life. It doesn't have to be traditional gifting. You might be a comedian, a writer, or a preacher. There was a woman who made millions of shillings because she just had good hands. Somebody spot her hands and wanted to use them for advertising their rings or jewelry. People paid her money to put rings in her hands and photograph her hands. She didn't have a beautiful shape or face-no! no! no! She had good hands. I am not saying everybody will use their hands for advertisements. Don't you miss the point. What I am saying is, it is in exercising your gift that you will find real fulfillment, purpose, and contentment in your work. The greater the gifting's the broader the streams. It is interesting to note that the Bible does not say that a man's education makes room for him, but that his gift does. Somehow we have swallowed the idea that education is the key to success. Our families and societies have reinforced this idea to us, but we will have to change our mindset if we are to be truly successful. Education is not the only key to success.

Don't you misunderstand me. I believe in education. Nonetheless, if education were the key to success, then everyone who has a Ph.D. would be financially free or secure and happy. If you are intelligent but are not exercising your gift, you are probably going to be poor. If you are educated but have not developed your talent, you are likely going to be depressed, frustrated, and tired. Could it be that some of your frustrations are because you have not used some of the resources or gifts? If you know you have another stream, identify, market, and use it. Some people use their personality as a gift. They represent their company with the kind of personality they have and not their education. Some people get heard because they have a pleasant voice on the phone, radio, or television. They are paid to advertise football match or commercial ads. Anything you do well is your stream. Don't you let people lock you down in employment as your sole stream. I am not saying you should quit that job or not being employed either. No! People will call you, '*he is a teacher, a doctor, preacher, a lawyer, or an engineer*'. In the spiritual realm, I can see you having more than that gift. It is you who does not know that. You are limited by your own creativity boy! Could it be possible that there are things inside you that you have not touched yet? That could be a reason why you are frustrated and angry. You even hate going to work on Monday mornings.

Hear and hear me well! Education, in itself, does not guarantee everything. It is your gift that is the key to your success. The Bible in Proverbs 18:16 says:

A man's gift makes room for him and brings him before great men.

Do you realize that the gift you are sitting on is loaded?

4. Limitation of the spirit of salary

The spirit of salary can strangle or coil you the way a python strangulates a goat. If you depend on salary alone it will limit you. Salary is always not enough. It can only give you marginal survival power. How does it feel sleeping without eating? How does it feel to have a sick mother or child who dies in the hospital or at home because you can't afford to pay the bill? How does it feel going to jail because you can't afford the fine? How does it feel failing to pay school fees for your young brother, sister, child, and now they cannot do their semester examination or have to drop out? How does it feel? Yes! I am asking, *'how does it feel?'* You want to take your children to the best school because you depend on your meager salary alone, the spirit of salary will tell you, *'that is a very expensive school. You cannot afford it. Take them to a local school'*. You might wish to build a good house but the spirit of salary will tell you, *'look at your meager salary! You cannot build such an expensive house. You? To live in your own house? Leave in rentals. Keep on being a lodger boy!'* This is what the spirit of salary will tell you. Do you want to take your children to the best food point or restaurant in town? Maybe you want to take them to McDonald, KFC, MaryBrown, Steers, Pizza Hut, Whataburger, Church's Chicken, In-N-Out Burger, or *'Samaki-samaki'*, the spirit of salary will rise-up, just like a snake raises its head when it is attacking, and tell you, *'you cannot manage to buy food from KFC, MaryBrown or McDonald. Look! You have little money'*. That is salary for you. In fact, if you dare go to eat in these modern restaurants before they give you the bill you feel worried. Your children want to go on vacation and they want to go by flight. The spirit of salary will rise like a powerful wave of Indian or Atlantic Ocean and tell you, *'let them board a bus, nobody in your family has ever got on a flight. You can't afford it'*.

Are you still saying depending on salary alone is good? See you are coming to church walking and you pass wicked people driving Bentley or Mercedes Benz fully packed with alcohol, prostitutes,

music on full blast, and cigarette smoke as they go to the football match, bar, or casino? You are tarmac-ing. If you are driving, you are spending a large part of your salary on fuel and sometimes you cannot do regular servicing or maintenance of your car. Seemingly, an imaginary ancestral line has been drawn by the powerful deity in your life and your literary cannot cross it. This becomes a trend. Family and friends exact influence over one's income generation decision and habit. Sharing knowledge and experience with friends, family or colleagues is a common activity. This is where our decision or habit is influenced. If your friend or father was a policeman or a soldier, you also like to be a soldier. If he was an engineer, you also like being an engineer. If he depended on salary alone and lived from paycheck to paycheck you will also do the same. This will go a long way. This error must be corrected! The Bible says the apprentice shall be better like his teacher. This means you are born to be better like your parents even more but because salary is a spirit, it coils you and never lets you go. That's why it becomes difficult for you to accept the fact that depending on salary alone as the only source of income is more dangerous.

5. Dangers of salary

(a) Living from paycheck to paycheck

If you depend on salary alone without any another source of income, you are basically living from paycheck to paycheck. You use most or all of your monthly income to cover your monthly expenses with no money left over and none for savings. This is what is happening with the majority of employed people and the trend continues to escalate. On a regular basis, they are struggling to make the ends meet. They run out of money before the end of the month. Their cost of living is skyrocketing outpacing the meager pay they get as salary.



(b) Ballooning household debt

When you live paycheck to paycheck you end up overspending and run more debts each month. The household debt is ballooning mainly due to mortgage, rental prices, or students' loans eating up a large share of salary. Other monthly charges include extra debts, healthcare, transportation, and childcare.

(c) Failure to pay bills

Research shows that many families depend on just a single source of income and that is their salary or wage. From time to time they are worried about how they will pay their bills. They lack funds necessary if an emergency arises. This is dangerous. These people feel safe when they are employed and thus see depending on salary alone as a normal thing. My dear reader, do you depend on salary alone? Hear this! Salary is a reliable source of income when you are working. When you are terminated, your salary will stop. Things will change suddenly. If you lose your job for any reason, you cannot pay your bills. You cannot pay for your children's school fees or give them pocket money. You cannot provide for their food and other basic needs at home. During this time, you will realize the danger of being dependent on the monthly salary alone. Depending on just one source of income is riskier. Sometimes when there is a salary delay you become worried and lose hope. All in all, the salary gives you temporary relief for a long term problem. Salary alone cannot solve your financial problems. You need more than just one source of income. Diversify your income to overcome the spirit of salary.

6. Overcoming the spirit of salary

(a) Diversify your income

Diversifying income stream will help you to add more income streams to your portfolio, you'll feel more financially secure. Because if one stream dries up, you'll have others to fall back on. Unless you start making changes, you will continue earning the same small amount that you are earning today. Change your mindset and you will start earning more. You just have to know what options are available for you to increase your income. Diversifying income streams is very important, particularly in difficult economic times. One of the best ways that you can look at to do this, is to diversify your finances. If you only have one income source, you are limited. Think about adding more. You need to diversify your investment. Have income or more than one source of

income, that is, more than one stream of income. This will enable you to overcome the spirit of salary. The more streams you have, the more water in your river. Some of the streams that flow into your river may flow once a week. Some flow once a month. Others flow every quarter. Some flow every six months. Some once a year. Some once every two years. If the flow is predictable, you can count on it that that stream is going to flow.

For most people, the problem is knowing what options they have. It is not always easy to know how you can generate more than one income stream. Unfortunately, not everyone knows that you can have more than one income source. Therefore, you need to know what options are available to you. Then, from there, you can start to handpick different options that may allow you to increase your income for the long-term. Let's take a look at the following chapter for some key income options that you have to help you to do exactly that.

Is having more than one source of income or having multiple investments a new idea? Not at all. The Bible is in agreement. Let's read Ecclesiastes 11:1-2. It says:

“Cast your bread upon the waters, for you will find it after many days. Give a serving to seven, and also to eight, for you do not know what evil will be on the earth.”

Putting the above Biblical maxim into perspective, you will see the first part of this chapter, that is, Ecclesiastes 11:1-6 speaks of taking risks and making multiple investments. In fact, the first two verses speak of the essential of having multiple income streams because you don't know what “evil” will be on the earth. What are examples of the “evil” that the Bible is speaking of here do you think? It could be economic or market trends changes, to being a victim of fraud, lawsuits, and so on. The “evils” may change for different times in history or even certain seasons in our lives. If you remove ‘d’ from devil, you get evil. However, the “evil” isn't necessarily from the devil. It's not always a spiritual attack. It could just be a change in the system and trends. Whatever the case, you are obligated to have multiple income streams to diversify and spread the risks. As Christians, we often believe that we are immune to evil but the Lord is telling us to be prepared for the potential rain that falls on the “just and the unjust” according to Matthew 5:45. Multiple income streams is one way to diminish or even eliminate the “evil,” because if you have enough streams, the ‘evil’ can completely disappear and you won't even notice it too much.

(b) Be a risk-taker

Stop operating out of fear and exercising too much caution. The Bible in Ecclesiastes 11: 6 says:

In the morning, sow your seed, and in the evening, do not withhold your hand; for you do not know which will prosper, either this or that, or whether both alike will be good.

Be a risk-taker- calculated risks. We often think that if a particular investment didn't give a good return then God wasn't in it. But the Bible is clear in Ecclesiastes 11: 6 that not everything you invest in will flourish. However, do it anyway! Of course, don't be foolish! Be smart! Do your homework and your due diligence before you open and free yourself from failure knowing that some will be good and some won't. Don't condemn yourself when an investment, real estate, or business deal doesn't work out the way you thought it would. Just believe! The Lord will bless your efforts, if not on that particular investment, it may be the next one. Don't be like a wicked servant in the parable of the minas in Luke 19:

¹² He said therefore, a certain nobleman went into a far country to receive for himself a kingdom, and to return. ¹³ And he called his ten servants, and delivered them ten pounds, and said unto them, occupy till I come. ¹⁴ But his citizens hated him, and sent a message after him, saying, we will not have this man to reign over us. ¹⁵ And it came to pass, that when he was returned, having received the kingdom, then he commanded these servants to be called unto him, to whom he had given the money, that he might know how much every man had gained by trading. ¹⁶ Then came the first, saying, Lord, thy pound hath gained ten pounds. ¹⁷ And he said unto him, Well, thou good servant: because thou hast been faithful in a very little, have thou authority over ten cities. ¹⁸ And the second came, saying, Lord, thy pound hath gained five pounds. ¹⁹ And he said likewise to him, Be thou also over five cities. ²⁰ And another came, saying, Lord, behold, here is thy pound, which I have kept laid up in a napkin: ²¹ For I feared thee because thou art an austere man: thou takest up that thou layedst not down, and reapest that thou didst not sow. ²² And he saith unto him, out of thine own mouth will I judge thee, thou wicked servant. Thou knewest that I was an austere man, taking up that I laid not down, and reaping that I did not sow: ²³ Wherefore then gavest not thou my money into the bank, that at my coming I might have required mine own with usury?

²⁴ And he said unto them that stood by, Take from him the pound, and give it to him that hath ten pounds. ²⁵ (And they said unto him, Lord, he hath ten pounds). ²⁶ For I say unto you, That unto every one which hath shall be given; and from him, that hath not, even that he hath shall be taken away from him.

Looking at the Parable of Ten *Minas* above, the problem is not that the wicked servant tried to invest and it failed, he didn't even try, and that's what made the master disappointed.

If you are diverse in your businesses and investment, then you won't be affected as greatly when markets change in various areas. If there is a failure in one of your income streams, you have the others that will continue to flow. You should not rely solely on one investment or business as the sole source of income or retirement plan.

(c) Invest for your retirement

Investing for retirement is essential. When you invest for the retirement you are investing for your future. If you neglect retirement you run the risk of not being able to take care of yourself when you are older. Remember, there will come a time where you have to retire. You cannot work actively. Remember retirement is really. Get prepared. It shouldn't take you by surprise. Retirement is also reflected in the Bible when you read Numbers 8:25:

²³ And the LORD spake unto Moses, saying, ²⁴ This is it that belongeth unto the Levites: from twenty and five years old and upward they shall go in to wait upon the service of the tabernacle of the congregation: ²⁵ And from the age of fifty years they shall cease waiting upon the service thereof, and shall serve no more:

Numbers 8:25 refers to the Levites. These are the priestly tribe of Israel living off the tithes and offerings of God's people and retiring at the age of 50. The Bible does not show other direction that suggests we should retire. That doesn't mean retirement is sinful and bad. Nonetheless, retirement should be viewed from a different but positive perspective. Retire simply mean putting on new tyres.

To have a comfortable, secure, and fun retirement you need to build the financial cushion that will fund it all. You need to prepare for that time. Invest for your retirement. Whether you like it or not, your body cannot work actively when you get old. So you must prepare for the retirement time now while you are actively engaged in work. Remember, retirement time is the most enjoyable time for everybody. This is the time to relax, crossing your legs, recline or lie back on your chair and let the money flow. This is the time you can go on vacation without any hindrance. You can take care of your grandkids and spoil them. What am I saying? Look forward to that day when you can really enjoy life after thirty or fifty years of active service. This is the time you take a break and travel around the world. Visit beautiful places, beaches, game reserves, museums, sleep, and work up at twelve noon without fearing that someone can fire you because there is no deadline to meet. This is your sabbatical. A time when you do nothing other than enjoying life. If you don't prepare and invest, retirement can be scary and a horrible time. Unfortunately, this is what retirement is for most people. You say you have a pension. Pension is not even fifty percent of your current income. If you cannot live by one hundred percent of your current income now, how can pension help you? Hear this, no pension system can take care of your needs fully when you retire. You have to take charge of that. When you look at the retirement calculator, do you feel fearful of what our financial future holds? Do you feel like you can't have enough money to save for retirement, you need to start saving today? Most experts suggest that you should be putting at least fifteen percent of your salary towards retirement. Seemingly, this amount appears to be big especially if you have not even started saving, but you can work your way towards it. Retirement is horrible if is not planned.

When interviewed after retiring, a retiree who was actually an accountant someone who was controlling the company's finances complained, *'I have not been paid my pension for almost one year now after retiring. Life is unbearable. I am forced to live a very precarious life and I cannot meet my basic needs due to the delays in pensions and falling in my household income.'*

Now you will see this man was an accountant but he is suffering because he did not prepare himself for retirement. He did not save and invest. What is your profession? Are you a teacher? A police officer? A journalist? Just name it. You see if the spirit of salary did not respect an accountant who

was dealing with money directly. What about you? Ask yourself. Have you prepared yourself for retirement? Are you waiting for the pension?

Pension is inadequate and sometimes delay being paid. Because of that, there are reported incidents of retirees dying shortly after retiring. As a result, the dependents of the deceased live a miserable life because they are left without any authentic source of income and thus negatively affecting their purchasing power.

The above interview shows that you must be responsible for your retirement. You are the one who has to make sure you have enough money at 60 or 70 and even more in case you live longer. I know you have no idea how? It is time people reflected on their job security and reliable retirement as most people who had given 30-35 years of their lives working still retire into poverty. Remember, poverty is not an accident. Like slavery and apartheid, it is man-made and can be removed by the actions of human beings. We need proactive Plan B sources of income outside our regular employment. Look at people of other faiths how rich they are. They are wealthy and support each other. Some are worshipping cows, rats, and snakes. In Christianity when you talk about prosperity or having more than one income source people will question you why are you talking about prosperity or having more than one income source because that is what their family altars want to hear.

You see when you have more than one income source you will have financial freedom and walking a righteous life will not be a problem. Even giving in church or to the people in need becomes easy. When you are poor you struggle. If you are struggling financially, when they tell you to give an offering in the church you get offended. That's when you give excuses. You pretend to go to the toilet or to be receiving an emergency call. Sometimes they are not even telling you to give but when you hear the pastor preaching about giving you feel bad. You start fidgeting. You say, *'must they preach about offering. Can't they preach about something else?'* On several occasions, you tell lies to get some money. Sometimes you have to steal something somewhere. Why is this happening to you? Your salary is not enough.

(d) Set higher targets and find ways to attain them

Because inflation can eat your income or reduce what you earned, you must set higher financial targets each year. If you earned ten thousand this year, next year that ten thousand shillings will be less by a couple of percentages. If you earn the same amount of money without increasing your target and income you will end up getting depreciation. So every year you must set new targets and find ways to attain your targets.

(e) Learn to budget

If you want to stop living from paycheck to paycheck, the biggest thing you can do is learn to budget. You must write down a monthly budget. Then live according to it. This will help you track your spending and stop blowing all your money or monthly salary due to crazy spending. Develop healthy money habits. Prepare a budget. The budget will help you to:

1. Take inventory of where your money is coming from and going.
2. Know how much money you bring in each month.
3. Track how often you get paid and how you allocate money toward your bills.
4. Track your recurring monthly bills and how you are overspending in any category.
5. Identify how much of your income is going to debt repayment.
6. Whether you are including saving as a line-item in your budget.

Having savings is also Biblically known as one of the principles of wise money management. The Living Bible in Proverbs 21:20 says:

²⁰ The wise man saves for the future,^[a] but the foolish man spends whatever he gets.

The above Biblical maxim shows that if you spend everything you earn and never save anything, you are not being a wise manager of the money God releases into your life. Save something, no matter how small, out of every paycheck. It will add up over time and it is a good habit to develop. This is possible if you budget. The budget tells you to allocate a percentage of your income to savings. You must save each month for expenses, such as electricity, water, fuel, car insurance, property taxes, food, and clothing. Living on a budget expands your freedom by helping you live

within your means and not go into debt. In fact, if you are already in debt, a budget will help you out of it. The budget should not restrict your freedom to enjoy life; it should expand it.

My dear reader, this book did not come into your hands by accidents. It may sound fancy and dandy but understand that times have changed. In the past 10 years, the pension, tax, and legal systems have changed significantly. Now you are responsible for your retirement. This book is also teaching you how to make your own decision regarding personal financial management, earning, saving money, and investing. It teaches you a solid foundation of healthy personal financing and having more than one source of income.

Prayer point

1. Any spirit limiting me to just one source of income, a belief that being employed alone will make me successful be broken in Jesus' Name.
2. Every divine gift that was stolen by the enemy from my life be restored in Jesus' Name.
3. Any mindset of loving salary and being employed alone influenced by my family and society be changed in Jesus' Name.
4. Any spirit of depression, frustration, and tiredness due to meager salary or one source of income hooking my life, lose your grip in Jesus' Name.
5. Any false doctrine taught from childhood about depending on salary alone be deleted in my mind in Jesus' Name.

Chapter Three- Tools for activating multiple streams

In order to have financial freedom, you must begin to activate multiple sources of income. What this means is you should start making money from more than one source of income. This should be your major focus. There are several tools that you need to activate, create, or grow multiple income streams as pointed out hereunder:

1. Primary skills

A lot of people do not understand their pre-dominant skills. You must discover your pre-dominant skills. What skills stand out predominantly in your life? Here we are not talking about the pre-dominant profession. I am a lecturer. That's my profession. You don't earn money from your profession but by your skills. In terms of generating income, I don't think of myself in relation to my profession. Otherwise, if I do that I will be limiting my effectiveness. I think of myself as a trainer, researcher, consultant, public speaker, and writer. Those are skills. They are not professions. I can use them at my workplace and also use them when doing corporate training for an organization. This frees me from the shackles of the profession and ushers me to the application of skills. Once you separate your profession from your skills, you are going to see the scope of what you are going to achieve. I know you have a profession. Maybe you are a lawyer. What skills do you use as a lawyer? You develop some skills unconsciously. This book is like an eye-opener to you. Take your time and think through. What are your skills? Are you a trainer, consultant, motivator, public speaker, confidant, creative thinker, or artisan? Those are predominant skills. The problem is a lot of people have not identified their pre-dominant skills. They are still experimenting. They keep on trying as many skills as possible and you will end-up being incompetent.

2. Secondary skills

These refer to any skills used outside primary (essential) skills to help a professional complete the given objectives. These are also known as useful or desirable but optional. They enhance performance but the job can be done without them. You have to consider your secondary skills. Everybody has secondary skills. Examples of secondary skills include an individual's competence

in everyday programs such as instructional media for teaching, PowerPoint, Excel, time management (being an efficient worker) to mention but a few. You develop them by the virtue of working for a long period/ time or by association. You pick them up and realize that you can do this or that. These are also known as soft skills e.g. teamwork, mentoring, leadership, and Customer Relationship Management.

3. Hobbies and interests

A hobby is an activity, interest, or past time that is undertaken for pleasure or relaxation, done during one's own time. This refers to things you prefer doing for fun but that you tend to be good at. It could be playing football, golf, chess, writing, flower growing to mention just a few. It is amazing how young men understand football these days. It used to be only football coaches who know football. They know formation. They know attacking midfield, defensive midfield, box to box players. They give you football statistics and projections. You can use all that to make money. Sometimes, it might not be huge money but a token. These are hobbies that have given them skills. Young men are good at commenting on football. You tune to radio stations you hear how youths comment on the previously played games. What are you doing with these skills? You can be a football commentator and make money with that. This can, possibly, be another source of your income. I remember several young broadcasters who were hired by Dstv because of their super speaking skills to be commentators of World Cup Football games in South Africa in Kiswahili in 2018. Apart from where they were employed, they earned extra money from this. This is to tell you that everything you learn in life can be sold.

Prayer point

1. Any rope or chain tying me or binding me in one place to cause me to make money from salary alone and experience stagnation, limitation, and failure in my life, break by fire- in Jesus' Christ Name.
2. My father, my Lord! Revitalize my predominant skills as a trainer, researcher, consultant, motivator, public speaker, confidant, creative thinker, or artisan (add your skill) and free me from the shackle of the profession. I speak with heavenly authority against the spirit of

salary. Any family influence responsible for these problems, I scatter them by fire- in Jesus' Christ Name.

3. Oooh Lord, Empower me. Energize me to identify and use my secondary skills such as individual's competence on daily use programs such as instructional media for teaching, PowerPoint, Excel, time management, hobbies, and skills such as playing football, golf, chase, writing, flower growing in Jesus' Name.
4. Spirit of salary working against my destiny, I am not your candidate. Break in the Name of Jesus.

Chapter Four-Multiple sources of income

The seas and oceans never run dry because they receive water from the multiple streams. Even if the rivers and streams dry up, the sea never dries. The implication of this in our lives is that the more the income streams you have, the more the water in your river. Some of the streams that flow into your river may flow once a week. Some flow once a month. Others flow every quarter. Some flow every six months. Some once a year. Some once every two years. If the flow is predictable, you can count on it that that stream is going to flow. Your job is supposed to be one of your financial streams. It is not supposed to be your only financial stream. When God sent Adam to the garden of Eden, He gave him four different rivers. You have got to have four different streams or more income of streams that feed you. Don't just depend on one stream while there are three more that can feed you. You need at least four (4) sources of income. Biblically speaking, four is a prophetic number. It is the number of stability. That's why there are four corners of a house, four tyres of a car, four cardinal points, etc. Therefore, four means stable, balance, well-grounded, etc. So, as an individual, to be well-grounded in life, you must have at least four sources of income. Even the Bible in Genesis 2:8-11 shows that there are four rivers or streams flowing into the Garden of Eden.

¹⁰ Now a river went out of Eden to water the garden, and from there it parted and became four river heads. ¹¹ The name of the first is Pishon; it is the one which skirts the whole land of Havilah, where there is gold. ¹² And the gold of that land is good. Bdellium and the onyx stone are there. ¹³ The name of the second river is Gihon; it is the one which goes around the whole land of Cush. ¹⁴ The name of the third river is Hiddekel; it is the one which goes toward the east of Assyria. The fourth river is the Euphrates. ¹⁵ Then the Lord God took the man and put him in the Garden of Eden to tend and keep it.

By common sense interpretation, the above scripture shows that the four rivers or streams flowing into the Garden of Eden denote multiple sources of blessings. The Four Rivers are clearly described below:

1. River Pishon

River Pishon is the first river. It flows around the land of Havilah that has gold. Basically, gold denotes wealth. Similarly, for you to live in financial freedom and enjoy life there must be more than one income stream that brings money or wealth in your life.

2. River Gihon

This is a second river. It spreads through the land. By implication, this talks about investment. The meaning of the second river is that one income source is not enough. If salary is your only income stream or river know that it is dangerous. You should not be satisfied with it. You must learn to save it and invest in any area in your country. You can save 20% of your salary or any amount every month. By using your savings, you can invest in agriculture, business, education, writing, buying shares, and get dividend income. If you are depending on your salary you must learn to save. Deny yourself and invest. This is like buying the future in your present calamities. Don't you sell your future.

3. River Hiddekel

The third river Hiddekel represents your job. Most people start by being employed. This is a good place to start with. For them, the possibility of accumulating great wealth from the income they get from their salary which is the only source of income and becoming financially free is quite low. To such people starting a business while working or employed can be overwhelming. The problem is most of us learned from an early age to get a good job, pay bills, and save some money for a difficult time. Nonetheless, you can do something that is closely related to what you are currently doing and good at.

4. River Euphrates

The fourth river is the river Euphrates. It represents favour of God in your life. A man who has multiple income streams is likened to Psalm 1:3:

And he shall be like a tree planted by the rivers of water, that bringeth forth his fruit in his season; his leaf also shall not wither, and whatsoever he doeth shall prosper.

According to the Credit Suisse Research Institute's 2019 Global Wealth Report (2019), the total amount of global wealth is \$360 trillion. Unfortunately, nearly half of that wealth lies in the hands of a few wicked people. If you sell the whole world with its minerals, oil, rivers, lakes, oceans, and everything, and if you divided equally this overall global wealth, that would mean every adult would get approximately \$70,850. The question here is where is your share? This error must be corrected. How do so few people manage to earn such a high percentage of money? They have multiple sources of income. Wealthy people have historically had multiple sources of income. They do not have just one. If you want to get out of that large group that struggles from payday to payday start up multiple sources of income.

4 (a) Multiple sources of income

You must have at least four sources of income as pointed out hereunder:

(i) Regular income

You can have a regular income from a job or business. This can give you a flow of income daily, weekly, or monthly. It can help you to pay regular bills such as utilities, food, rent, transport, fuel, and salaries for your staff such as drivers, maids, or house boys.

(ii) Income from a business

Establish any genuine business that can let income flow into your life. When the income from a business becomes large, it should be invested in real estate or land. It can also be invested in stocks and bonds or re-invested back into the business.

(iii) Income from financial investment

You can buy shares in banks or companies. Invest in stocks, bonds, treasury bills, fixed deposits, forex, commodities to mention just a few. This financial investment will give you income that if well managed will flow continuously.

(iv) Invest in Real Estate

You can acquire land and invest in real estate. Do land-upgrades. Build or renovate simple houses for lease.

The above four categories of income will make you wealthy if well managed. The above income stream will give you money. Money is a reward received from service rendered. That is exactly what it is. Find a need and fill it. It has nothing to do with work. It has something to do with providing a service. What does this mean? It is not about working. You can earn money while you are asleep and when you are awake. It is all about rendering service. If you can earn money while you are asleep, then you can spend it while you are awake.

Dimensions of income streams

When we talk of multiple streams of income, there are different dimensions as pointed out hereunder:

1. One-time stream

This is the dimension of the stream that many people are used to. At a particular stage in life, some of you started by earning the salary. Here you work once and get money once but when you stop working you stop earning. Salary is a common example of one stream income. When you go to work at the end of the month you get paid. When you don't go you don't get paid. If this is your only income stream, then you are limited. This means when you stop working no money flows into your life. To make things worse, when you grow old and you cannot work, you cannot make money anymore. For most people, their salary, I mean, paid employment or job is their sole stream of income. The great thing about your primary salary is that it can solve your short term needs. Because every month a fixed income is coming. You can usually get benefits, such as health insurance, that really protect you. This gives you room to focus on other things that will take time to build. Are you having only one source of income? Begin to think about moving from that level. The goal is to maximize your salary to a point of reinvesting in a secondary income stream. If you are a civil servant or salary earner that is well and good. Ensure every month if not periodically depending on the nature of your income, you separate about 10% of it once you get your salary or any other source of income and do business. It is not what you earn that matters but what you do with what you earn. Do the right thing with money. The money that comes into your life should be well utilized. Before you know it, you will be opening up yourself to another source of income. You can move from salary to business. Make an

inventory of your skill base. You will be amazed that you have predominant skills, secondary skills, hobbies, and interests that will help you to do many things that will bring money to you without affecting your primary stream.

2. Once and always

This is an infinite potential income stream. With once and always the dimension of income, you work once and you always get money from that labour. Once the business is established you continue getting money. You don't need to work again. There are different sources here:

a) Land or Real Estate

No matter what you have, if you don't own land you are still poor. Think about buying virgin land no matter how far it is. Is it in the bush or village? Understand this, the bush, or village today can be a city tomorrow. You can buy land, develop it into an affordable and habitable state, and sell it to interested people for residential and investment purposes. You can get money and buy real estate and it becomes yours. There is no need for laboring to build. You can also build affordable houses. Remember, when you are in real estate, once you build a house or buy a property, you continue collecting rent forever. This is also referred to as rental income which is the money you get as a result of renting out an asset like a house, apartment, or a building that you have. This is a passive income that requires up-front capital, time, and a huge amount of money. This is the biggest challenge that can limit your ability to build many such assets in your lifetime. Still, you can build one or two simple houses. You are saying my salary is not enough but look around your office. Your colleague who you were employed together the same day and possibly you went to the same school and they are even getting a small salary, that is, earning less than you but they have managed to build several simple houses or single-family rentals. Some of you, your landlord never even went to school and he or she has that house but only you. Let me challenge you. Are you earning enough from your salary or your business? Invest in single-family, multi-family, or commercial properties. If you stay for six or one year without getting tenants in

your three-bedroom or single-family house, try furnished apartments. Remember, real estate is one of the best passive income strategies.

(b) Book Writing

This can be a lot of work upfront. Nonetheless, once the book is written and marketed, it can provide you with a passive income stream and the money will keep flowing for years. You labor once and get the money continually. Are you writing a book? There are more options for writers today than ever before. Because avenues for traditional publishing are extremely hard to come by for beginning authors, self-publishing is the mainstream today. The process is extremely easy and simple. To self-publish a book you will first need to properly write and edit it, create a cover and upload to a program such as LAP, Create Space, Amazon's Kindle Direct Publishing, and many other websites for a percentage of the take. They keep track records of all the sales and make payment to the authors. I tried it a few years ago and continue doing it. I can either sell the books on my own website, blog, or make an affiliate arrangement with other websites. I connect with the following websites to sell mine: <https://www.amazon.in/>, <https://www.lap-publishing.com/>, <https://www.weltbild.at/>, <https://www.bookdepository.com/>, and <https://www.buecher.de/> to mention just a few. I also make use of social media such as Facebook, WhatsApp, and Instagram. Alternatively, you can sell the book to the publisher who will pay you royalties for marketing, distribution, and sale of your book. You will get the percentage of each sale made. Don't expect instant success. A lot of up-front marketing is needed. If it becomes popular, you will get a substantial amount of royalty which is income from your book. This will continue flowing for many years or the rest of your life without any further work. You write it once and sell it over and over again. It is the same as making money while you sleep and wake up with an influx of cash income into your bank account. Anything you do that warrants the transfer of knowledge to people is a guaranteed source of wealth. This includes writing books. Before the coming of Christ knowledge shall increase. There will be an unsearchable demand for knowledge. Are you still depending on salary as the only source of income? It is time you identified a passive

income stream. A source of passive income is something that you create once and then it continues to generate income with little or no input from you. For instance, writing a book is a passive income source. You write it once and sell it over and over again. Learn how you can publish your quality book and partake of the benefits of this evolving publishing venture.

Remember, books can go where the authors cannot go. Let me share the following testimony lest you take this matter for granted. When I sent my book in Germany for publication several months ago, another publishing company approached me. They said they had seen my book, liked it, and wanted to translate and publish it into eight different international languages. I accepted. They translated, published, marketed, and started selling the book. See the books at https://www.amazon.com/s?k=Joseph+Pessa+%2B+Pre-Marital+Counseling&i=stripbooks-intl-ship&ref=nb_sb_noss This added to my royalties. Just imagine if I had no book! I would have missed this deal.

(c) Singing

Are you a singer? Do you know that singing is a once and always dimension of income? Yes, it is. You go to the studio to record your music once and when the CD is ready you basically do not need to go back to the studio again. You sing once and money keeps flowing into your life for a very long time. Also, just like books, you can license and earn a royalty off of your music when someone chooses to use it. Music is often licensed for YouTube Videos. Making YouTube videos is growing rapidly. You can attach Google AdSense to the videos overlying your videos with automatic ads. When viewers click on those ads, you will earn money from AdSense. Uploaded songs will be instantly available to your audience. You can sell your music online too. You won't make instant success in the beginning, but as you build your portfolio and audience over time you will get income flowing to you for the rest of your life without any further work. You produce an album once and sell it over and over again.

(d) Fixed Deposit Reserve (FDR)

Open a Fixed Deposit Reserve (FDR) account. If you don't want to think much about your money, but want it to work for you, a basic place to put it is in the bank in high yielding savings account like FDR or money market fund. Interest rates have been rising on a regular basis in FDR. So putting more money into a Fixed Deposit Reserve (FDR) account can generate a safe passive income stream. Another good thing about FDR that many people do not know is that it can be your security in the bank. You can borrow against the FDR amount you have in the bank. Here, the bank will only charge interest for the amount you used and not the whole amount you borrowed as done in mortgage loans, personal loans, salaried loan, business loan, Solidarity Group Lending (SGL) loans to mention just a few.

(e) Network Marketing

Network marketing is a strategy of marketing for the sale of products or services where the revenue of the network marketing company is derived from a non-salaried workforce selling the company's products and services. Participants are paid commissions based on wholesale purchases. Network marketing, or multi-level marketing, seems to be on the rise. Companies such as Young Living Oils, Oil frame, Super Life, Avon, Pampered Chef, and AdvoCare are all multi-level marketing companies. You can earn passive income through network marketing by building a team underneath you (often referred to as a down line.) Once you have a large team you can earn commissions off of their sales without having to do much.

(f) Transportation

The transport sector is the mysterious sector that people have not noticed. It consists of several industries including air freight and logistics, airlines, marine, road, rail, and transportation infrastructure. It provides services to move people or goods. You can invest in motorcycles, taxis, car hire services, town buses, lorries, etc. You can choose any category to invest in. You can spend the first five years building it. You labor once to establish it. Once you finish the labor, that is, once the business is established it becomes a money-spinner. It brings money continuously. This

dimension is called a once and always dimension of income. Many countries have witnessed an improvement in the transport sector. Governments and private sectors have invested in road rehabilitation, expansion of Telecommunications services, modernization of roads, port services, and improvement in marine, railway, and air transport services. You can invest in companies that move people and products by buying shares of individual transportation companies, or through sector-specific mutual funds or Exchange-Traded Funds (ETFs) that specialize in the transportation sector.

3. Free flow

This is the dimension of income where you don't engage in physical labor. You send your money to work for you. Basically, you don't do any work but your money works for you. This is a level where your money works for you instead of you working for money. This is the level where the money serves you instead of you serving the money. Here you put your money in:

(a) Shares and stocks

Build a portfolio of high dividend stocks by purchasing shares and get a higher annual rate. In that way, you will earn income from dividends and capital gain. Dividend stocks have been tried and are true ways of earning passive income. What you need to do is to find good stocks and invest a significant amount of money to receive large dividends. Conversely, you can consistently invest money into dividend stocks to amass nice residual income over time. This is the level where your money works for you instead of you working for money. Whether you work or are asleep money keeps flowing into your life.

(b) Bonds

In finance, a bond is an interest bearing security. You invest and relax. This is a risk-free investment. You can't lose your money. Once it matures you will be given all your money plus the interest. You can invest any amount from \$ 200. You can invest in short term Treasury Bills that mature after 35, 91, 182, and 364 days. This is before one year. Because it is a short time, you get little profit than in long term

Treasury Bonds. The Treasury Bills mature after 2,5,7,10,15 and 20 years. These have a large profit.

(c) Shares

You can buy shares and get dividend income. Dividend is the money you get as a return on shares of the company you own. Buying shares makes you a shareholder of a company. Most companies announce dividends at the end of the year. Buying shares also enables you to get capital gains. This is the money that you get as a result of the increase in the value of an asset that you own. When you buy shares at 10\$ and sell them at 11\$ the 1\$ is capital gain. If you are depending on your salary you must learn to save and buy shares.

(d) Education

Anything you do that warrants the transfer of knowledge to people is a guaranteed source of wealth. This includes schools, colleges, or education, or tuition centers. Before the coming of Christ knowledge shall increase. There will be an unsearchable demand for knowledge. No matter how much you make, multiply your time and money by adding passive income. You can establish a registered Day Care Centre or a Kindergarten. Are you an accountant you can join together with other accountants and establish a tuition center for Professional Review Classes or a Business Consult? Look around your locality. Are there people who want to upgrade their secondary school education or reseat their secondary school exams? Are there people who want to improve their English proficiency? Open a center to teach such people. Are there people who do not have computer competence or literacy and you have that gift? Open a computer class. Train people in these areas and sell manuals to those who cannot come to your base. What gift do you have? Is it language? Public speaking? Ability to preach or write books? Every gift you have is your stream. Remember even the Bible in Proverbs 18:16 says:

A man's gift makes room for him

What you were designed to be known for is your gift. God has put a gift or talent in every person that the world will make room for. It is this gift that will enable you to fulfill your vision. It will make a way for you in life. It will give you another source of income?

There are a number of businesses that you can do while still employed. It doesn't matter you a banker, lawyer, teacher, engineer, system analyst, or consultant. You can invest in supermarkets, grocery stores, frozen foods stores, meat mart, fashion supplies, real estate especially sales and rentals of properties, dry-cleaning business, party- rentals, etc.

All those pointed out above may sound irrational to you. You are saying living the life of multiple streams of income is non- of my business and that life has no formula that can be used as one size fits all. As pointed out by one respondent:

'more than one source of income is not a panacea or magic bullet for a salaried employee to succeed in life. Sometimes this can be a source of poor performance at work due to lack of concentration. If you have more than one source of income, you can be at work physically but up-sent minded and dreaming about your company, commuter mini-bus, shop, salon, car wash, poultry project, pharmacy, charcoal store, gas cylinder shop, butchery, restaurant or grocery at home. You can be stressed by your job and other sources of income. This is because of opportunity cost. You cannot be successful at work and your other businesses. You will do better in one and fail in the other.'

On probing further, the other research respondent opened up and said:

'among the leading Poorly Performing Businesses (PPB) and which close down after one year are those owned by salaried employees. If an employed person wants to succeed in business, the best option is to choose between the two. Business requires a high level of commitment and discipline than just being employed. Nonetheless, the responsibility of employees is to work hard and fight for better pay (salaries and allowances). Multiple sources of income cannot help us build the nation. There should be a division of labor. It is not necessary for

everybody to build his own house. It is God who makes someone a landlord and another a tenant to be renting and paying the bills to the landlord. If everybody builds houses, landlords will starve.'

Giving almost similar opinion another respondent said:

Everybody cannot be a businessman. If you are employed, you will buy from a businessman. You can't be paid a salary and owning a business. Where will the businessmen sell or get their income from? If you ask the petty businessmen, they will tell you they normally register overwhelming sell at the end of the month when salary is paid.

Putting the above responses and criticism into perspective, one gets the picture of answers from someone who failed to plan. Failing to plan is planning to fail. Hear me and hear me well, always the salary is not enough. If you depend on salary alone without saving, investing, and generating extra income, you will not accomplish many things in life. Life will be difficult for you. It doesn't matter how much you are being paid per month. What matters is how you spend what you earn. Save, invest, and produce. Simple. This is what makes the difference. Financial discipline and procedure are always there whether you are employed or self-employed, you are educated or tabula rasa. If you don't follow them, you will fail. You don't necessarily have to supervise every establishment of the project you start. You can entrust them to faithful people so that you can concentrate with your job.

To summarize the above discussion, multiple streams of income is a secret of oceanic wealth. The oceans and seas never run dry because they are being filled by rivers and streams. There is a dimension of wealth you can get into where the devourer can never walk into. In case he enters, he will eat and eat until he dies there. You will never run bankrupt. No matter how much Judas was stealing, Jesus' ministry never went bankrupt. Remember, when you have the passive income you continue to get paid after the work is done. It includes royalties from books, movies, or songs. It is also revenue that comes from real estate investments or business investments where you don't have to be present to earn it.

Prayer point

1. I prophesy the divine oceanic flow of income into my life. As the seas and oceans never run dry because they receive water from the multiple streams. I speak a predictable flow of income into my life in Jesus' Name.
2. I speak divine overflow of income in a measure pressed down, shaken together, and running over. As, the sea never dries even if the rivers and streams dry up, so shall my income be in Jesus's Name.
3. I declare and decree that I shall not miss my season again at the age of success. Let there be more streams of income in my life. The more the streams I have, the more the water in my river in Jesus's Name.
4. Anything programmed into my foundation to dry-up my financial flow, I deprogramme by fire in Jesus' Name.
5. I declare and decree a predictable flow of income. I speak a weekly flow of the income streams into my river. I speak a monthly flow, a quarterly, bi-annual, annual flow of income into my life. Let other rivers of income flow in my life every two years in Jesus' Name.
6. You (my) job hear the word of God. You are just one of my financial streams. You are not the only financial stream in Jesus' Name.
7. Just as the four rivers or streams flow into the Garden of Eden, I command the multiple sources of income or blessings to flow into my life. Yes! It is by command in Jesus' Name.
8. My father, my father, as river Pishon, the first river, flows around the land of Havilah that has gold, I speak gold or wealth to flow into my life. I speak financial freedom in my life in Jesus' Name.
9. I declare and decree more than one income stream that brings money or wealth in my life. I will enjoy life at last in Jesus' Name.
10. As river Gihon, the second river spreads through the land implying investment. I speak divine investment invest in agriculture, business, education, writing, buying shares, and get dividend income in Jesus' Name.
11. Let there be a grace to save, and invest in any area in my country and even abroad in Jesus' Name.

Chapter Five- Teaching children to manage personal finances

Personal finance is taken to be personal. Schools do not teach about money, especially personal finances. A lot of people went to school for seven, twelve, fourteen, seventeen, or twenty years and never learned about money. They teach you about economics, accounts but they will never teach you about personal finance. Teachers are part of the old system. Since they have been taught through the old system, they too have no idea about personal finance. They cannot manage their personal finance. Their financial situation is a mess. I am not saying this affects all the teachers. There are individual exceptions. Nonetheless, the majority of them are victims. They have no idea about personal finance, and therefore not capable of teaching it to students. It is a vicious circle. We cannot expect our children to learn from them unless they are trained but this is not possible because the topic of personal financing is never part of the curriculum. As a result, many people do not have personal finance education. All the time they struggle with money.

Parental intervention

We are not born able to do many things in life. We learn a lot of skills we rely on later in life from our parents starting from walking, using the toilet, cooking, habits, politeness to mention just a few. Later in life teachers and peers will have an impact on how we grow and develop our 'personal' financing. Another thing we learn from them is money or personal financing. Personal financing is an important matter that our next generation depends on but completely overlooked. Though overlooked, this life skill can have devastating and far-reaching effects on someone's life. If teachers cannot be enough, home teaching could be the best option. Unfortunately, parents are also part of the same problem where personal finances were never a priority of the school system or a priority to even their own parents or grandparents. Expecting parents in this regard is not a wise idea. There are exceptions, a few families manage to teach personal financing to their children. Such parents teach their children how to manage finance in their personal life. They teach them about saving money and not wasting it. They teach them about opening bank accounts, balancing a checkbook, the costs and legal ramifications of bouncing a check, credit and credit cards, financing a car or a home, shopping, and income taxes. As pointed out by one respondent:

Children have only one main way to learn about money. That is from their parents. If a child is from poor family background, he is taught to get paid from the government. If a child is from the middle class, he is taught to work for money, and use bad debt. If a child is from a rich family background, he is taught to avoid taxes, having money working for him, and how to use other people's money to make his money.

If parents take time to teach their children the important aspects of money and positive financial habits, they will grow-up being financially aware and with the essential competencies of personal finance education. If planning and budgeting are part of the household, children will learn from their surrounding how to budget and make a well-informed decision sometimes without even knowing that they are learning an important financial matter. It's time to take it seriously and start to reduce the credit card culture of this generation. Take a look at the following testimony:

I learned personal financial management the hard way. I got my first part-time job when I was 19 years old. In some months it was hard to stretch my salary or paycheck for the whole month due to bad planning. I remember one day on the 15th, that is mid-month, standing at the petrol station figuring out if I had enough cash left in my account to get at least the minimum amount of fuel to keep my car running those extra few days to payday. On at least one occasion my Mother had to rescue me because I had misjudged this and my car had broken down! Now I'm married. I leave a lot of money management to my husband, in the short term this works but I guess in the longer term I do need to get more responsible for things. Learning how to manage my wages and to provide for myself was a steep learning curve. Hard as it was, it was more rewarding. Now I am teaching my children hoping they will have more personal financial management skills than I had.

Families with bad financial habits

On the contrary, if parents have no idea of managing personal finance neither will their children. This means that for families or parents with bad financial habits, children get even worse practical examples on how to manage personal finances. If the parents are constantly in debt, making bad decisions, complaining about the lack of money, it negatively influences children, and leading to

future financial ignorance and bad money habits. Personal financing starts with the individual and unfortunately, it is not an essential part of our education system. As revealed by one respondent:

In high school, we learn that getting a degree is key for success, but are seldom taught how to manage finances such as filing taxes, budgeting, credit card interest rates, and saving for the future. Unfortunately, these are the lessons we learn the hard way.

In Colleges and Universities, children get the first taste of money with more freedom and less supervision from parents. Many get student loans. They are given thousands of shillings if not dollars or pounds and told to spread it out over several months in the course of the term or semester. They need to be clever enough as much as experienced adults to make it happen. This can be difficult at their age. Because of a lack of knowledge in managing personal financing, they most of the time spend their students' loans or money awkwardly by buying things lavishly and having fun. They can waste half of their students' loans on alcohol. In this way, their money is disappearing into the pockets of others. Some will not concentrate on their studies until their financial boom is finished and start starving. Some will be kicked out of their accommodation. All these show that students go crazy with their money. They don't budget thinking it is boring. Neither do they save nor invest the money they get because to them saving means more restrictions and investing is for the rich. If people can be taught rocket science, nuclear science, pure mathematics, or Artificial Intelligence then they can be taught managing personal finances. This will give them adequate knowledge of managing finances. In this way, children will learn the basics of personal financial management and help them in saving money and be financially stable which the culture we are living in doesn't teach.

Money is still a taboo topic. Asking someone how much they make is like asking them how their sex life is doing. Nonetheless, parents teach your children managing personal financing and budgeting. Teaching about financial matters does not necessarily mean that we should restrict children from spending money or having fun but rather teaching them the consequences of rash spending, and consumerism culture or attitude.

Prayer points:

1. My Father, my Father! Teach me how to manage my personal finance in the Name of Jesus.
2. Any power messing up my personal financing catch fire in the Name of Jesus.
3. Any power from the rivers, big forests, grave yard causing me to struggle with money, let the fire of God arrest and smite it by fire, in the Name of Jesus.
4. Ooh Lord! Teach me to teach my children positive financial habits and important aspects of money. May they grow-up to be financially aware and with the essential competencies of personal finance education in the Name of Jesus.
5. My father, my father! Let planning and budgeting be part of my household. Let my children learn how to budget and make a well-informed financial decision in the Name of Jesus.
6. Any spirit from my father's or my mother's side causing me to be in constant debt, make bad decisions, complain about the lack of money lose your grip in the Name of Jesus.
7. Whatever cycle of financial ignorance and bad money habits in my life be broken in Jesus' Name.
8. Any power of darkness causing me to spend money awkwardly by buying things lavishly and having fun and even waste all on alcohol until money disappears into the pockets of others catch fire in the Name of Jesus.
9. Any spirit causing me to go crazy with money without budgeting or investing thinking investing is for the rich catch fire in the Name of Jesus.
10. If people can be taught rocket science, nuclear science, pure mathematics, or Artificial Intelligence, Ooh! Lord teach me to manage my personal finances in the Name of Jesus.

Chapter Six-Biblical Financial Principles

There are ten financial principles found in God's Word to guide and salvage many people, especially Christians. Many people are crushed, munched, or torn by the miseries of indebtedness and poor personal financial or money management.

Many people are trapped in the financial sufferings or syndrome of the "buy-now-pay-later," borrowing or using credit-card as commonly seen in other countries. They are in deep financial messes leading them to more severe consequences. This book is written for people like that to connect them with their God's given potential. This chapter on ten Biblical financial principles reveals God's instructions that will help you improve your personal financing. These financial principles are so real. Obedience to these principles demonstrates that Christians are trusting God even in their personal finances. The ten Biblical financial principles include God is the source; give first; live on a margin; save money; keep out of debt; be content with what you have; keep records; don't co-sign; work hard and seek godly counsel as pointed out hereunder:

1. God is Source

The first principle is that God is the source of everything you could ever need or want. He is reliable and dependable. Nonetheless, you have to accept Him as your one and only source by faith. The Bible in Deuteronomy 8:18 says:

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

The above Biblical maxim shows that whenever we need money or possessions, God is the source. He doesn't give you wealth. He gives you the power to get wealth. The word power here means ability. God gives you ideas, wisdom, gifts, favor, divine connections, etc. that enable you to gain wealth. There are three very important keys revealed in Deuteronomy 8:18. First, God is the source of the power that enables us to get wealth. Never make the mistake of thinking it is because of your great ability or work. You couldn't do anything if it weren't for God. God gives you the ability to think and reason. He gives you your intellect, strength, and everything else. Second, the wealth

that you get has a divine purpose-to help establish God's covenant in the earth. If you don't use the wealth you get for the primary reason it's been given you, you will lose it or at the very least it will bring sorrow. Third, never ever forget God is the one who brings wealth and prosperity. God blesses you to be a blessing. Therefore, look to the Lord, because He will provide it according to His will. Don't worship created things. Worship the Creator. I mean to worship God and not money or the god of money, the god of consumerism, the god of pleasure. The Bible is very clear in 1 Timothy 6:10:

Money is not the root of all evil. But the love of money is the root of all evil.

God calls us to manage the money we accumulate on his behalf not to have a love of money. There are many verses in the Bible about money. Roughly there are 2,000 Bible verses about money and possessions. This means there are many things said about money in the Bible than these ten principles. This is because there is a direct correlation between the way we handle our money and our faith. When it comes to faith, money is so powerful. It can be a source of pride. It can build a wall between you and God. You will either worship wealth or worship with your wealth. The most significant idol you will face is money but worship God. The Bible in Matthew 6:24 says:

²⁴No 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.

God desires our devotion, and he knows you will come face-to-face with the temptation of money, which is why he speaks so often about it. Money itself may be amoral. But it's our attachment to and our worship of money will lead us into sin and making poor financial decisions. The Bible in 1 Timothy 6:17-18 says:

"Teach those who are rich in this world not to be proud and not to trust in their money, which is so unreliable. Their trust should be in God, who richly gives us all we need for our enjoyment. Tell them to use their money to do good. They should be rich in good works and generous to those in need, always being ready to share with others."

People of other faith know this first principle very well than the way Christians do. When it is prayer time, they close their shops. Even if you go with hundreds of dollars to buy they will tell you to wait until they finish prayers.

2. Giving

The second principle is that of giving. Basically, there are a couple of ways you can put God first on a daily basis but giving is the highest level of expressing love. Put God first by giving one-tenth. Giving one-tenth is to commit a tenth of your income to the Lord. The purpose of tithing as pointed out in Deuteronomy 14:23 was to teach not only the people of Israel to put God first in their lives but also teaching you. The Bible in Proverbs 3:9 says:

Honour the Lord with thy substance, and with the first fruits of all thine increase: so shall thy barns be filled with plenty, and thy presses shall burst with new wine.

Do you want to succeed financially? The Bible is very clear. It says give and it shall be given back to you, a good measure shaken together, pressed down and running over. More specifically, the Bible in Luke 6:38 says:

Give, and it shall be given unto you; good measure, pressed down, and shaken together, and running over, shall men give unto your bosom. For with the same measure that ye mete withal, it shall be measured to you again.

Another way you can put God first daily is by worshipping Him. Put God first each morning when you get up. Worship Him. If you don't put Him first that means you are putting somebody else or something else before Him. How many times have you thought seriously about not being addicted to your WhatsApp, Facebook, Instagram? If you are unwilling to cancel using them or tabloid, they will keep you from reading the Word of God. You will not grow closer to the Lord. Also, you can have a quiet time. Having a quiet time is another way a person can put God first.

3. Live On Margin

The third principle is that of living on a margin. Margin is the boundaries, the gap between rest and exhaustion, the space between breathing freely and suffocating. It is the opposite of overload. Living on a margin simply means allowing room for things to happen. This will release you from being chronically late, overwhelmed, or overloaded by activities. Everyone ought to live on a margin-a physical margin, a spiritual margin, a time margin, and a financial margin. To understand better the principle of margin, take a look at the following analogy. There are three ways a person can arrive at any place. He can arrive early, on time, or late. Are you aiming at arriving right on time, and you consistently arrive five minutes late? That's because you allowed no margin. You are under unnecessary tension, just hurrying to be late. Tension is a leading cause of heart attacks. How ridiculous! May the Lord help you to operate on a time margin-planning to arrive early rather than hurrying to be late. God designed your body to follow a regular cycle of work and rest. Building margin into your life will lower your stress and tension and increase your peace of mind. Living with a margin will give you a healthier life. The moral of the above principle of living on margin financially is don't spend everything, save money and budget.

4. Saving

The fourth financial principle concerns saving money. That is to say, setting something aside for a rainy day. It is not what you earn, it is what you save that matters. Spend your money consciously. Track your money. Some people use money tracker. This is an advanced personal finance manager- one of a few Apps on the market with seamless tracking of cash accounts and stock portfolios. When you start tracking your money and someone asks you to give him money, you will ask yourself twice. It is not because you are mean but you know the value of that money. If you waste 5 Shs out of every 10 Shs you will definitely waste 5 million out of every 10 million. You will not suddenly get the discipline. If you cannot manage small money, you cannot manage big money. If you don't know how to manage your small personal finances, you will not be able to manage your business. The Bible backs saving as pointed out in Proverbs 21:20 says:

There is a treasure to be desired and oil in the dwelling of the wise; but a foolish man spendeth it up.

The Bible in Proverbs 22:3 emphasizes that:

A prudent man foreseeth the evil, and hideth himself: but the simple pass on, and are punished.

It is not what you earn but what you save that is important. For instance, if a couple with an income of Shs 1.6 million per month would save just 600 thousand per month and let this money earn 6 percent interest, compounded annually, they would have Shs 172, 800,000.00 at the end of 15 years.

In case at the end of the 15 years of saving faithfully, a son or daughter is ready for University or the family wants to move into a bigger house or wants to serve the Lord on a full-time basis, the couple can start to withdraw their savings. They can withdraw Shs 10 million a year for 10 years and still have 72 million, or slightly more than they set aside. Isn't this making your money work for you? God has a reason for the principle of saving money.

5. Keep Out of Debt

The fifth principle is to keep out of unnecessary debt and thus avoid the debt trap. Avoid borrowing to buy some furniture, clothes, or a luxurious car. This is one thing that can keep you in debt. Don't keep-buying beyond the ability to pay. The Bible in Psalm 37:21 says:

the wicked borroweth, and payeth not again.

Remember, the minute a person goes into debt, he loses a portion of his freedom. The Bible in Proverbs 22:7 says:

The rich ruleth over the poor, and the borrower is a servant to the lender.

Just like many people do, you can think that you can buy now and pay later. That isn't true. I have found that easy credit now makes people uneasy later. Usually, a person pays more for the use of borrowed money than he gets interest for saving it.

6. Secret of Contentment

The sixth principle is being contented with what you have. The Bible in Hebrews 13:5 puts it succinctly:

Let your conversation be without covetousness; and be content with such things as ye have: for he hath said, I will never leave thee, nor forsake thee.

One area where people often first become discontented involves the use of old cars. Many people trade or sell their cars before they are used up. There is a big difference between fixing up the old junk heap to drive three more years and buying a new car. Many salesmen make the smooth remark, "You just make that easy monthly payment." There is seldom anything easy about that monthly payment. It seems to get harder to make all the time. The Bible in 2 Corinthians 6:10 can be used here to make what we are saying clear. It reads:

As sorrowful, yet always rejoicing; as poor, yet making many rich; as having nothing, and yet possessing all things.

People who are into in the automobile business say that most cars are good for more miles than most people put on them. Just because a car has over 100,000 miles doesn't mean a person has to get rid of it. Look at some of the buses, trucks, and cars still going strong. They are cars of the same age and mileage that other people dumped years ago. A worthwhile saying to remember on contentment is this: "Use it up, wear it out, make it do, do without."

7. Have a Budget and Keep Records

The seventh principle is that of keeping records and making a budget. If you keep good records and have a plan or budget and be honest with yourself, you won't get into financial troubles. I seldom see financially successful people who don't keep good records. The Word of God in Proverbs 23:23 says:

Buy the truth, and sell it not; also wisdom, and instruction, and understanding.

If you run a business without keeping any records, it is downright not judicious and wrong especially for you who want to be a good steward of the Lord's money. The Bible in Proverbs 24:3-4 says:

Through wisdom is a house built; and by understanding it is established: And by knowledge shall the chambers be filled with all precious and pleasant riches.

Be a good parent. Teach children to budget. Let them start with a three-category budget when they go to school. Every week you can distribute the allowance of any amount, for depositing in separate envelopes designated "save," "church," "spend." The children have a visual control system. If there is no money in there, they have no money to spend. This is telling you that making a budget is not that simple, but the idea is the same.

8. Don't Co-sign

The eighth principle is, don't cosign. God says in Proverbs 27:13 to exercise extreme caution in co-signing. The advice infers that the world's poorest credit risk is the man who agrees to pay a stranger's debt. When a person co-signs a note, he is the one who is really borrowing the money. The reason a person needs a co-signer is that the lender is unwilling to lend that money to the person requesting the loan.

9. Work Hard

The ninth principle is that of hard-working. It is important to work. The Bible in Genesis 1:1 says "In the beginning, God created" implying that even God is at work. This is a principle throughout the Bible. The Bible in Proverbs 14:23 spells it out:

In all labour there is profit: but the talk of the lips tendeth only to penury [poverty].

The Bible in Proverbs 28: 19 further shows that:

He that tilleth his land shall have plenty of bread: but he that followeth after vain persons shall have poverty enough.

Many times you will find that people who are in financial trouble aren't really working hard. I have often discovered in counseling young men in real financial trouble that they are "tooling" around too much of the time and putting 2000 miles a month on the car. I advise them to take a second job. This increases their income and decreases their expenses and it keeps them from misusing or frittering away their time.

10. Seek Godly Counsel

The last principle is that of seeking godly counsel. Before buying a house, purchasing a car, or just borrowing money, pray about it and seek the counsel of godly people. They can keep you from making a lot of mistakes. The reason so many persons don't seek counsel is that they don't want to be told by someone an intended action is unsound-they just like to do what they want anyway.

The Bible in Psalm 1:1 says that:

Blessed is the man that walketh not in the counsel of the ungodly.

A person needing financial advice should go to someone who is selling the very thing he is contemplating buying. The Bible in Proverbs 15:22 says:

Without counsel purposes are disappointed: but in the multitude of counselors, they are established.

Above all, don't sign anything until you check the deal thoroughly first. Don't be hurried into any deal. The worst deal in the world is often the one in which a person is rushed into signing-capitulating to a relentless salesman's chance-of-a-lifetime-offer pressure tactics. The best offer in the world can wait.

As one learns to follow these eternal principles in his personal finances, he will know the joy that comes from trusting and obeying God.

Prayer point:

1. I exhume my body from the miseries of indebtedness and poor personal financial or money management in the Name of Jesus.
2. My Lord my God! Give me the power to get wealth. Let there be divine enablement, ability, ideas, wisdom, gifts, favor, and divine connections that will enable me to gain wealth in the Name of Jesus.
3. Lord Jesus energize me to worship the Creator, to worship God and not money or the god of money, the god of consumerism, the god of pleasure. You spirit that cause people to worship created things break by fire in the Name of Jesus.

4. Lord Jesus enable me to honour you with my substance, my finance, with the first fruits and my tithe in the Name of Jesus.
5. Ooh Lord! Give me the grace to earn, save and invest. Give me the inner understanding that it is not what I earn but what I save that is important in the Name of Jesus.

Chapter Seven-Women and money

This chapter presents the myths about women and money and where we as a society have been doing wrong on personal finance. Money is widely considered the men's domain. Many women grow up believing that making money is men's responsibility. Some think they will get married and stop working. There is this bad ideology or doctrine among the women that someone somewhere will make things happen for me. By many measures, although certain social and economic situations of women have improved, still their personal finance is challenging. Women generally earn less and live longer than men, so at retirement, they often have less in savings, receive smaller retirement and Social Security benefits, and must spread out their money longer. Clearly, women need to take charge of their financial wellbeing. This is exactly what the Bible says.

Take a look at Proverbs 31. When you read this chapter from verse 1-9, it is presented as advice which Lemuel's mother gave to him, about how a just king should reign. From verses 10-31, the chapter details the attributes of an ideal woman. This is the woman of valor, perfect, industrious, a wise businesswoman, and an enterprising trader. Consider Proverbs 31:13-18

¹³She selects wool and flax and works with eager hands. ¹⁴She is like the merchant ships, bringing her food from afar. ¹⁵She gets up while it is still night; she provides food for her family and portions for her female servants. ¹⁶She considers a field and buys it; out of her earnings, she plants a vineyard. ¹⁷She sets about her work vigorously; her arms are strong for her tasks. ¹⁸She sees that her trading is profitable, and her lamp does not go out at night.

If you grew up believing that making money is the men's responsibility, you are in for a big shock. Proverbs 31 Woman is challenging you. She is proving to you that women can as well make money. In fact, Proverbs 31 woman has money generated from her other income sources. Everything listed about her became a stream for her. She has more than one source of income as pointed out hereunder:

1. Real Estate

She owns land. As pointed out in chapter three above. No matter what you have, if you don't own land you are still poor. Think about buying virgin land no matter how far it is. Is it in the bush or village? The Proverbs 31 Woman had this plan of buying a field. As shown in Proverbs 31: 16:

¹⁶ She considers a field and buys it; out of her earnings

A plan that was well thought out. When the opportunity arose for her to go ahead with this idea she was ready. We see the word “buy” and there are images of her going to a Real Estate office and making a transaction. She bought a field. This lady wanted this field so badly she seized the opportunity, there was a sense of urgency! Understand this, the bush, the field, or village today can be a city tomorrow. You can buy land, develop it into an affordable and habitable state, and sell it to interested people for residential and investment purposes. You can get money. So, just like Proverbs 31 Woman buy real estate and it becomes yours. There is no need for laboring to build but you can also build affordable houses. Essentially, when you are in real estate, once you build a house or buy a property, you continue collecting rent forever. This is also referred to as rental income which is the money you get as a result of renting out an asset like a house, apartment, or a building that you have. This is a passive source of income.

2. Business and an enterprising trade

She is also doing business (Proverbs 31:14). This is her second source of income. The assumption here is she can even write up a business plan. She knows about the vineyard business, that is, where to buy stock, how to grow a vine, and what to do with produce. She knows the market, and what would make a fair price.

¹⁴ She is like the merchant ships, bringing her food from afar. ¹⁵ She gets up while it is still night.

3. Agriculture

This woman is into farming. She is doing agriculture. Agriculture is her third source of income. She plants a vineyard-a plantation of grapevines, typically producing grapes used in winemaking. This is the first instance of commercial farming. Good News is we see a woman setting up or maintaining a vineyard or farm for commercial purposes. This woman is the author of agricultural economics. The Bible in Proverbs 31:16 says:

¹⁶ She considers a field and buys it; out of her earnings, she plants a vineyard.

4. Cloth making or Fashion Designing

The Bible is making us to understand that the Proverbs 31 Woman was making and selling cloth. She is the best fashion designer in all of history. She spent long hours making lace or doing embroidery. She sold to better-off women who preferred wearing garments embellished with embroidery. She was also making multi-colored or silk embroideries. This was her fourth source of income. The Bible in Proverbs 31:24 says:

²⁴ She maketh fine linen, and selleth it; and delivereth girdles unto the merchant.

In early times, silk was the most valued fabric. It made excellent clothing because it was soft, sheer, lightweight, long-lasting, and could be dyed brilliant colors. It could be made light enough to wear on the hottest of days, but also helps protect against the cold because silk floss makes excellent padding. Later, on cotton began to supplant it for ordinary clothes. Cotton spinning and weaving were important cottage industries. She also did needlework. This was considered a proper occupation for women.

She seeketh wool, and flax, and worketh willingly with her hands. ¹⁹ She layeth her hands to the spindle, and her hands hold the distaff. ²¹ She is not afraid of the snow for her household: for all her household are clothed with scarlet. ²² She maketh herself coverings of tapestry; her clothing is silk and purple. ²³ Her husband is known in the gates when he sitteth among the elders of the land.

Besides, she is an industrious and productive woman who used her mind and hands for the benefits of her family. She takes good care of her family and is never lazy.

²⁷She watches over the affairs of her household and does not eat the bread of idleness. ²⁸Her children rise up and call her blessed; her husband praises her as well

She is not just an idle housewife or a goal-keeper who waits to snatch anything that she is given by her husband. She is also a generous benefactor. The Bible in Proverbs 31:20 says:

She opens her arms to the poor and reaches out her hands to the needy.

She is a wise teacher and described as the personification of wisdom as shown in the Bible in Proverbs 31:26:

She opens her mouth with wisdom, and faithful instruction is on her tongue.

This is the woman who smiles in the coming days or her future. She does not fear the future. She has more than one stream of income. She is operating at the level of oceanic wealth. The dimension of wealth she is into where the devourer can never walk into. In case he enters, he will eat and eat until he dies there. She never runs bankrupt. It is just like in the Bible no matter how much Judas was stealing; Jesus' ministry never went bankrupt. If you have more than one income source you don't fear. Even if one stream dries off there will be supply. Naturally, people fear the future. People with a single source of income fear the future. Most time, when there is a salary delay they become worried and lose hope. This is fear because they don't know what the future holds. They have no security. The future is unpredictable. Even banks can collapse and insurance cannot 'insure' you. Events can change, people change, and the world changes. We see a lot of that on a daily basis. As Christians, when we look at our future, we are not often full of faith and hope. Nonetheless, when we look at Proverbs 31:10 Woman, as Christians, we learn that we can face the future with faith not because circumstances will not change, but because our God will not change.

We do not know what the future holds, but we do know WHO holds the future. Frankly, what the future holds may not be that important, but WHO holds that future is critical. True wisdom begins with a fear of the Lord (Job 28:28), not a fear of the future. But then again, you have reason to fear

your future if you do not fear the Lord. We know that whatever happens, God's will is fulfilled and His will is good.

²⁵ She is clothed with strength and dignity; she can laugh at the days to come.

Proverbs 31:10 Woman has been subject to criticism in Christian articles. In some Christian circles, this chapter has been used as a prime example of what a woman should be. It shows the qualities of a wife and the things to be valued in her. Although it was not intended to be a checklist for women. There is no harm if it is used for that purpose.

The Proverbs 31:10 Woman is trustworthy, constant in her love, industrious, thrifty, self-starting, enterprising, willing to work hard and for long hours. She is willing to do monotonous work and is compassionate. She is prepared for the future and a good seamstress. This is a woman married to a leader. She is an entrepreneur, not swayed by circumstances, wise and kind. She is duly conscious, blessed by her family, not satisfied with mediocrity, a woman of God, and praiseworthy. She is a millionaire loaded like a merchandise submarine.

Prayer points:

1. My glory arise, shine above the expectations of my enemies. Let the power to be industrious, self-starting, enterprising, and willing to work hard fall in my life in the Name of Jesus.
2. What my parents suffered I will not suffer. What I suffer, my children will not suffer. I declare and decree abundance. I will be a mogul loaded like a merchandise submarine in the Name of Jesus.
3. If I am laboring under the spirit of salary, I break the spirit. I prophesy more than one stream of income in my life. I smile at the coming days or my future. Never will I fear the future in the Name of Jesus.
4. I prophesy divine escape from family curses of poverty. Powers must change hands in my life no matter what the devil may say. I speak divine escape. I am going to operate at the

level of oceanic wealth. The dimension of wealth I will be, the devourer can never walk into. I will never run bankrupt in Jesus' Name.

Prayer for people who are receiving Jesus Christ

Are you born again? If you are not, or you are a backslider this is an opportunity for you to do so. Simply, say the following prayer. Lord Jesus, I believe that you are the Son of God. You died for my sins and rose on the third day. I come to you today. I am a sinner. Forgive me of my sins. Cleanse me with your precious Blood. Deliver me from sin and Satan to serve the living God. Today, I accept You as my Lord and Savior. Thank you Jesus for saving me! Now I am born again!

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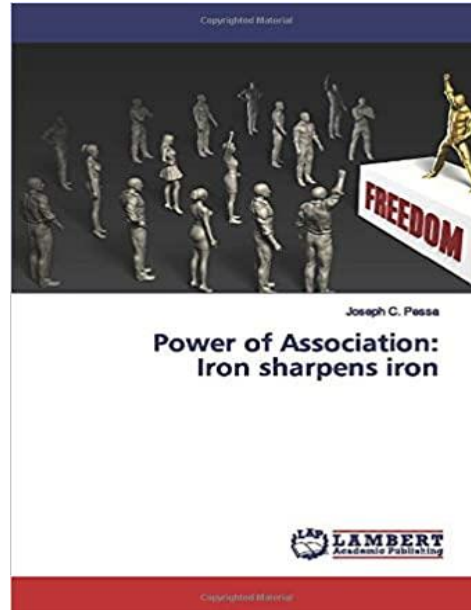
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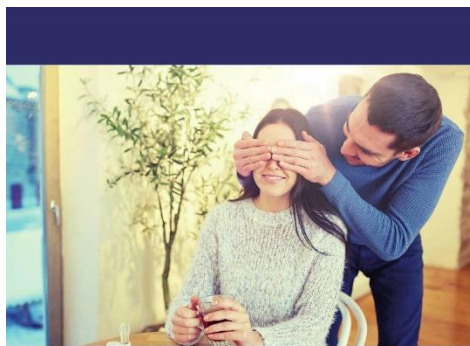
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