

*“Wisdom is even better when you have money.  
Both are a benefit as you go through life.  
Wisdom and money can get you almost anything”*  
Ecclesiastes 7:11

## CHAPTER ONE

### DESTINY BY CHOICE

In his primer on personal growth, *The Road Less Traveled*, M. Scott Peck, MD, states, “*Life is Difficult*”.

I agree! Life is difficult, but we DO have choices. Unfortunately, one of life’s greatest truths—and its hardest lesson—is that we are not taught as children to make smart decisions.

We were taught by wonderful parents who meant well. But they taught us to live in their world. And that world doesn’t exist anymore. It has changed to high-tech toys, 60” plasma TVs with 400+ channels, computers, and instant communication around the world.

It used to be that news took months, even years, to travel to another continent. It wasn’t that long ago that it was considered cutting edge journalism when the major networks could show combat video tape from Viet Nam that had been shot just a few days before. But then, just a few years ago, we found ourselves riveted to our TV screens as embedded reporters showed us combat scenes as they were happening. Now we don’t even have to wait until we get home to our televisions. News is beamed right to our mobile phones wherever we happen to be. The world has become a very small place.

Our parents taught us to think locally instead of globally. They meant well, but things have changed. The range of choices available to us is unprecedented, every minute of every day.

You and I have both decided how we want to live this day. You have decided to read this book. We have chosen the friends that we have. In addition, we chose the person that we married. As many comedians have stated, “We cannot choose our family, but we can choose the people with whom we want to associate.”

And even though we did not choose our relations, we still choose how we will relate to them. To love is a choice. So are anger, fear, and courage. You decide which behavior or emotion you want in your life. Everything revolves around the choices that you make.

Today it is common for many people to blame everyone else for their weaknesses, complaining about their lot in life. Be it their parents, teachers, neighbors, or even their spouses, it’s always someone else’s fault rather than the choices that they have made. They do not accept the fact that they had the choice to make either good or bad life decisions.

Ultimately, people often fall back on Fate as the greatest excuse. “It was all preordained by God. There’s nothing I can do about it.”

The truth is that God has a plan for success with your name on it. He had it figured out long before you were even conceived.

*You saw me before I was born.  
Every day of my life was recorded in your book.  
Every moment was laid out  
before a single day had passed.*  
(Psalm 139: 16)

You were not an accident or an afterthought. You are here by design, God's design. Your life is intentional, and God never designed anything to fail. If you recall the first chapter of Genesis, every time God created something, He stepped back and said, "It is good." When He looked at you, He said the same thing. "It is good." That was His vision of your life from the beginning. With your trust in God, success is possible, even though the road may be challenging and rough along the way.

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What is God's vision for your life? He put it this way in Jeremiah:

*"For I know the plans I have for you," says the LORD. "They are plans for good and not for disaster, to give you a future and a hope." (Jeremiah 29:11)*

Part of the reason many people do not make good choices is that they do not have a vision for their life. In fact, as we just saw, God has more vision for them than they do for themselves.

What will you see when you look at your life ten years from now? If you spend your time worrying about today, tomorrow, or even next week, your choices and the vision you have for your life will be too small. Many people choose to live in the land of *someday* or *tomorrow* for fear of making an unacceptable decision.

Tommy Barnett, Pastor of Phoenix First Assembly of God Church offers *From Fear to Faith in 30 Days*, a spiritual growth campaign. This program consists of only six easy to do commitments. You do not have to wait until the first of the month or quarter. You can begin this life changing program, today.

1. I commit to PRAY daily for 30 days. This is a commitment to pray the prayer of faith and expectation for your family, business or work, and church for 30 days.
2. I commit to FAST one day a week for 30 days. This is a commitment to fast one 24-hour period one time a week for 30 days. ‘The Wesleyan Fast’ is one suggestion. It involves eating lunch before noon. Then skipping dinner that same night and breakfast the next morning. You may eat lunch after the noon hour. This is a great way to fast for 24 hours while missing only two meals. This is a great entry level fast.
3. I commit to FAITHFULLY ATTEND THE WEDNESDAY NIGHT SERVICE FOR 30 DAYS. This involves a deeper commitment to spiritual growth. Spend 90 minutes on Wednesday night to have your faith bolstered by

receiving teaching from God's word and encouragement from other believers in a small group setting.

4. I commit to test God by TITHING for 30 days. "Malachi 3:10, Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this," says the Lord Almighty, "and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it."
5. I commit to MEMORIZE one Faith scripture each week for 30 days. Romans 8:31; Psalm 46:1-2; Psalm 91:1-2; Isaiah 43:1-3 are suggestions.
6. I commit to ATTEND TWO SERVICES a week for 30 days. There are 168 hours in a week. This is a commitment to give the Lord three of those hours each week for the purpose of building faith and expectation into your heart.

Choices are a fact of life that you cannot escape. Even the act of not making a decision is a choice, a choice not to do anything. And not doing anything means that you are resigned to Fate, to whatever life brings along. God has a vision for your life and He requires that you either choose to follow that vision or not.

*Today I have given you the choice between life and death, between blessings and curses. Now I call on heaven and earth to witness the choice you make. Oh, that you would choose life, so that you and your descendants might live. (Deuteronomy 30:19)*

While it may be frightening for us to accept that the decisions and choices we make today will impact how we will live the rest of our lives, that's a fact of life that we need to both understand and accept.

#### **WHAT YOUR VISION AND CHOICES SAY ABOUT YOU**

It has been said that there are three kinds of people in the world:

- First, there are those who never seem to be aware that things are happening around them.
- Second, there are those who ask, "What just happened?"
- Third, there are those who make things happen.

This is true whether it be in rearing your children, in your marriage, or in business. As a case in point, one of my books on selling is titled, *Making it Happen in Sales*. As a former vice president of sales and marketing for a Fortune 200 company, I realize that the sales process has to be developed and nurtured. It does not just happen by itself. Likewise, success has to be dreamed, developed and nurtured.

During my career I have often observed that one person with vision who makes correct choices is greater than the passive force of ninety-nine people who are merely interested in doing or becoming something. While most people have an interest in their destinies, they have no idea of the consequences of their choices in life. I am a firm believer that an army of sheep led by a lion will always defeat an army of lions led by a sheep.

Every day we have to make decisions and we have the choice to follow our vision, doing what is best for our future. The choices we make echo throughout our lives and into history and on into eternity. Not only will our lives be impacted by our choices, so will the lives of our spouses, children and grandchildren.

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Because of the decisions we make, far too many of us bury our dreams in a lesser existence instead of what we were meant to become.

For example, perhaps you have been a sales person for twenty years. You are at the same level as when you started, even though you dream of being a vice president of sales. By now you should have moved from being a sales person to a sales manager and then to a vice president of sales or, quite possibly, the CEO of the corporation.

But what happened? The answer is that people do not fulfill their visions because they have no sense of the consequences of their daily decisions. They say, "Well, I have a job; I just want to sell enough or do the minimum required to keep it."

Many people look at life with their natural eyesight, not realizing that what they see is the limitations that life offers. When we use our vision, we see the great possibilities of what we can be and what we can accomplish. Merely holding on to a job because of a bad decision is like treading

water. Every decision that you make should move you closer toward a goal that is bigger than the present so that you can fulfill your vision. The critical question here is, “Do you have a vision?”

### **DO YOU REALLY HAVE A VISION OF WHAT YOU WANT?**

During my seminars, I often have the chance to speak to high school people about life after graduation. My interest is in their perception, rather than what teachers or principals want me to tell them.

One such seminar was typical of the reactions I get. I began by asking them how long it would be until they graduated.

In a burst of excitement and energy, they exclaimed in unison, “Eight days,” “Two years” or however many days before graduation. I believe that many of them did not realize that they were completing one of their visions. Some have more passion for school than others!

What I really wanted, however, was to enter into the unbounded territory of the hopes and dreams that these young men and women held about their future. There were one hundred and eighty-three students that day, representing the future political leaders, CEOs of the corporate world and parents. I was interested in what they had to say. I wanted to know their dreams and ambitions. I wanted to be invited into their thoughts.

So I invited myself by asking, “What do you want from your life?”

There was a deafening silence until they realized that I was sincere; that I wanted to know what they were expecting from life. A young lady shouted, “I want to be rich.”

I asked why she wanted to be rich.

“So I can do anything I want,” was the reply.

The next question I asked was my standard follow-up to that comment. How much money did she think would make her rich?

“A million dollars,” she said, and I wondered how many people think that a million dollars will change their lives long-term.

Then I asked the question again. A young man said that he wanted to be a doctor. I asked him why.

“So I can help people, relieve suffering, and make lots of money,” he replied.

I wished him well and hoped he would be able to keep his reasons in that order as the years passed.

This answer brings up an extremely interesting point.

#### **IS IT WRONG TO BE WEALTHY?**

The idea has been with us for thousands of years: poverty either produces or proves purity. The idea may be correct, but there is nothing inherent in it that implies that poverty is the only road to salvation regardless of how we personally define salvation.

It is incredible that a large portion of the human race still believes that for an individual to experience an eternity of happiness, he must experience a lifetime of unhappiness. We must suffer, they say, to earn our reward.

Yet, how tremendously inconsistent it would be to accept such a philosophy. On the one hand, we find ourselves placed upon this planet by a loving, gracious and forgiving God fully equipped to contribute significantly to our own individual success. Yet the psychology of suffering would require us not to use the very tools and talents God gave us.

If our being here proves anything, it is that we must accept the challenge of using the tools and talents that we possess. Our purpose is to make our lives as successful and happy as we possibly can. Rather than being a mantle of suffering, we should view our existence here as a dress rehearsal for the eternity of happiness in Heaven.

I suspect that the belief that wealth is wrong is more social than scriptural. If anything, it can probably be traced back to the ancient Greek philosophical belief that all physical matter is inherently flawed, so if you want to be perfect, it can only happen in the spiritual. Somehow, that belief has become an almost unconscious part of our lives.

But even more than that, I think it is a rationalization imposed upon us by many of those who choose not to earn much money and want to justify it. It is a philosophy with which we have all had to live at some level during our lifetimes.

Is it inherently wrong to be rich? Of course not! It is no more inherently wrong to acquire material wealth than it is wrong not to acquire wealth if we truly don't desire it. It is what we do with money that matters. It is how we get the money that counts. To the extent that money is a measure of the services we perform for others, its accumulation is noble. To the extent that we invest our money into the service of those we love, to provide them with as warm and as comfortable and as secure an existence as possible, its disbursement is inspired and divine.

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I know some of you are ready to quote me Matthew 6:19 where Jesus teaches about money.

*“Don't store up treasures here on earth, where moths eat them and rust destroys them, and where thieves break in and steal.”*

I agree with this teaching. Do not store it up. When anything quits moving, it becomes stagnant and eventually dies. Put your money to work creating new jobs, building new buildings, schools, churches, and synagogues. You could assist an impoverished family, an elderly person, or a young family struggling to make ends meet.

God did not put us on Earth to pass judgment; He put us here to help. 2 Corinthians 9:11 makes it pretty clear why we gain wealth.

*You will be enriched in every way so that you can always be generous. (2 Corinthians 9:11)*

Paychecks were not meant to be cashed; they were meant to be deposited. As I travel around the country, I see a large number of the check cashing businesses opening, stores with signs stating, “We cash payroll checks.” Unfortunately these businesses are usually either next door to a liquor store or, in some cases, they are a liquor store or casino.

Deposit your earnings in the works for the Kingdom of God and you will be rewarded with great returns. This is an unchangeable biblical principle.

*Give, and you will receive. Your gift will return to you in full—pressed down, shaken together to make room for more, running over, and poured into your lap. (Luke 6:38)*

#### **PURPOSEFUL DREAMS OR JUST DAYDREAMS**

As the room full of students stared at me, either engrossed in thought or oblivious to how to answer, I asked the original question again. “What do you want from your life?”

A young man in the back of the auditorium called out, “I want a beautiful wife.”

His friends giggled, and I asked him if he had been successful in locating one yet. He said that he had not, and I told him that I had.

I then asked him if he knew what he was looking for in a woman. He said that he did. So I explained that the best way to attract that kind of person was to become that kind of person. The same rule goes for a person in business; position you for success.

It was time to dig a little deeper. Next I explained that they had really given me were just surface answers instead of telling me what they really wanted from life.

In response to my statement, one young lady said that she wanted to be the first African American female President of the United States of America.

I asked her how she intended to achieve this goal.

She unfolded for me and her fellow classmates a plan that included undergraduate studies in international business and political science, followed by law school, local political campaigns involving a number of summer internships on Capitol Hill, while then serving in the armed forces and in an array of community services.

It was clear to me that this young lady's dream had not just entered her head during this brainstorming session. Hers was not a fantasy or the vain dreaming we do while we sleep. Rather, it was the dreaming that we do while fully awake, the kind of dream that gives birth to purposeful living and forms our future. I wished her well in her endeavors.

The mood had changed. The young minds before me had been dragged deeper into this session of dream making

by the realization that one of their peers had already spent a lot of time thinking about this very question.

I asked the question one more time. “What do you want from your life?”

But the crowd was quiet, exhausted and still. I was surprised and disappointed. I felt sorry for the students. I wondered if I had asked the question in the correct way.

Did only three students have a dream or hope for the future? Where were the ambitious leaders of tomorrow?

### **WHAT IS YOUR DREAM?**

Back to you, the reader. What is your dream for the future? Are you dreaming in the dark, or are you building foundations under your dreams and making decisions that will make them mature? Imagine your life:

- You feel like you are in heaven because you see yourself making an incredible living following your passion. Wonderful! You choose when to work and when to play. Speaking of playing, it’s something more people are doing a lot of these days. Enjoying life!
- You go to sleep and you are at total peace with yourself. You now have what you have always longed for—calmness of mind. You feel lovable and capable. You know that you matter to yourself and to your family. The world is a wonderful place for you. You value each moment.

- You have total confidence and total faith. Imagine how proud you feel when people are speaking about how much they like you and how much they enjoy being around you. You are a wonderful person, and today, you are in the perfect spot in life. Imagine being perfectly healthy emotionally.
- Laughter is the main ingredient in your life. You are having fun. Your life is full of passion. It seems that everything you touch turns to gold. Your world is the way you have designed it. You feel great and it shows. You are like Sarah who declared:

*“God has brought me laughter. All who hear about this will laugh with me.”* (Genesis 21: 6)

This might feel like a fantasy for you today, but remember that everything on the planet started with God speaking it into existence. Learn to speak your dreams into existence. Say great things about yourself; do not just sit and think them.

God started creation with a thought, but He didn't just sit on it and meditate. He took action.

Now it is up to you to take some action with your life. Yes, you have made some mistakes, but don't let despair enter your life. God offers us a promise of restoration.

*The LORD says, “I will give you back what you lost to the swarming locusts, the hopping locusts, The stripping locusts and the cutting locusts.”*  
(Joel 2: 25)