

FOREWORD BY ROBERT T. KIYOSAKI

BECOMING
A MILLIONAIRE
GOD'S WAY

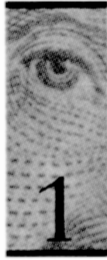


Getting money to you, not from you

DR. C. THOMAS ANDERSON



Phoenix, Arizona



1 Get a Grip

The first step in achieving wealth is to answer a simple question. “Where am I right now?” This may prove a little disconcerting but it is important for two reasons. First of all, most people are nowhere near the financial position they ought to be. Don’t be concerned about that — but be concerned. In other words, don’t let it make you throw up your hands in despair and give up. Instead, let this knowledge inspire you to make some changes. Be concerned in the sense that you know you have some work to do. Get a grip. That means bringing your finances under control so that you can do something with them.

Secondly, and more importantly, if you don’t know where you are, then you don’t know where you need to start. Most people don’t even know how much money they have in their checkbook, much less where it is going. Many don’t even know how to balance their checkbook. You have to find out where you are starting from.

To begin this process you need to establish your net worth. This is a simple matter of listing all of your assets and how much they are worth. If you converted everything you own into cash, how much would you have?

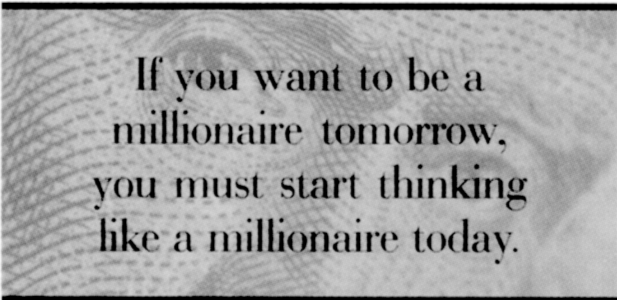
You need to be very objective in this task in order to get an accurate picture. An inflated and unrealistic appraisal of your assets might make you feel good about yourself but it won’t help you get to the goal of becoming wealthy. Be objective and be realistic.

For example, if you bought a refrigerator for \$1,000 one month ago you cannot count it as a \$1,000 asset today. If you try to sell it you might only get \$300 for it, so in reality it is a \$300 dollar

16 BECOMING A MILLIONAIRE GOD'S WAY

asset. If you are making payments on it and you still owe \$500, then it won't even count for an asset.

Determine how much equity you have in your house, your furniture, your car — in short, everything you own. When you add it all together, this is your net worth.



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Next, you can determine what your net worth should be at this point in your life. Take your taxable income for the last year and multiply it by your

age. If you are computing these numbers for a husband and wife together you can use either person's age but you will be better using the older one.

Divide that number by ten and you will have the amount your net worth should be at this point in your life. By subtracting your actual net worth you can see how far off you are.

If you are like most people, you will be way below your potential. Some are starting even but most are behind. Even if you are behind, you now have a goal to work toward. Keep in mind that this number is only a guideline. Don't let it become a limit. There is no reason you can't achieve hundreds of times that amount.

The next question is, "Now that I know where I am, how did I get here?" This is the focus of the rest of the chapter. It is not an accident of fate that you are where you are. It is the result of a combination of decisions you have made along the way and if you do not change the choices you made in the past, you will end up in the same place in the future. If you are not satisfied with where you are, then you must change some things or the same patterns will continue. Proverbs says it very simply.

For as a man thinks in his heart, so is he.

(Proverbs 23:7)

Ultimately your thoughts from yesterday put you where you are today. If you are in poverty today it is because you thought poverty yesterday. If you want to be a millionaire tomorrow, you must start thinking like a millionaire today.

How does a millionaire think? A millionaire who loses all his money will begin immediately to look for ways to make it all back again. His first thought is of where he can invest. A millionaire who goes broke today will earn it back many times over. We hear about the one who lost all his money in the stock market and jumped out of a window, but we don't hear about the dozens, even hundreds, who make it all back the next day or the next week. A millionaire thinks of how much he will make, not how much he lost.

Home Environments

Knowing where you came from will help you make some changes. The bad thought patterns that you have today are really habitual. You have had them for so long that you may think of them as natural but you weren't just born with them. You learned them somewhere, mainly from your parents, your family and your experiences. They began in childhood and they have influenced the choices you have made in your life and even the kind of work you have looked for.

For our study, we will identify six types of childhood homes or home environments that have affected many people adversely. Most of us can find ourselves in one of these descriptions.

1) Controlling: If you grew up in a controlling home, you were probably not allowed to do anything for yourself. Controlling parents won't let children dress themselves, feed

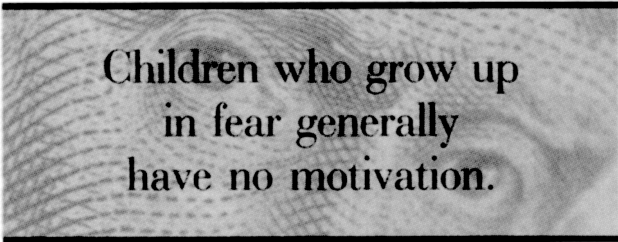
18 BECOMING A MILLIONAIRE GOD'S WAY

themselves or do anything for themselves. By the time they are in school they often can't tie their own shoes or even butter their own bread. They have never learned to take on responsibility and they will generally feel that they can't. Their parents always did it for them. These children will shirk responsibility for the rest of their lives. They can't make decisions because they were never allowed to make decisions. They avoid any kind of job that carries much responsibility with it. They will believe and will say, "I can't do it. I don't know how."

Parents who are controlling in this way usually gain a sense of self-value by taking care of their children, making them feel like they are doing something useful and self-sacrificing. Unfortunately, they also limit their children's ability to take on the kind of responsibility necessary to excel in life.

2) Fear-Based: A similar type of home is that based on fear. Children who grow up in fear generally have no motivation. They are afraid to do anything or try anything that might result in failure. They don't make decisions because they are afraid of making the wrong decision.

Children need to learn responsibility for themselves at an early age. We have two sons, Scot and Jason. By the time they



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were two and three months old, I was standing them up and holding them so they could do leg lifts, strengthening their muscles. By the time that they were seven months old, they

were already walking. At two, they were tying their own shoes and dressing themselves. Sometimes the clothes were on backwards and their shoes were on the wrong feet but they were

trained to take on the challenge without fear. At an early age they were responsible for themselves.

We never had a problem getting them to go to bed. We trained them to know that when it was bed time, they went. They never argued. Even if we didn't tell them, when it was time, they went. We never had to get them up for school. They got up and went. We never had to get them up to go to college. They got up and went. We never had to get them up to go to work. They got up and went.

Today they carry a great amount of responsibility. They virtually run Living Word Bible Church. They are not overwhelmed by responsibility. Rather they are excited about it. They seek it out. I'm not bragging. I'm giving you an example of how critical it is that children learn to be responsible for themselves at an early age. It has a tremendous impact on their future.

3) Insecure: A third type of childhood environment is the insecure home. This often occurs in homes where there is divorce or separation. Money becomes a problem and the parents keep telling the kids over and over how bad things are. The children learn to worry about having enough, something that kids would probably not even notice if they weren't told repeatedly. By the time they are adults they are constantly striving to gain a little security. If they can just get a few dollars in the bank, just make enough money to get by, just have a secure job that will give them a small retirement then they'll be okay. They spend their whole lives trying to be secure and never learn to take any risks. They are never able to operate in faith because they can't step out of that security into the uncertainty of the unfamiliar.

Gaining great wealth requires taking some risks. As you become financially literate you will avoid taking foolish risks, but no investment is a sure thing. There is always some risk. In 1806

20 BECOMING A MILLIONAIRE GOD'S WAY

Napoleon said, "Glory can only be won where there is danger." Those who seek security find it very difficult to become truly wealthy.

4) Abusive: Some grew up in homes where there was abuse — physical, sexual or emotional. The message perceived by the abused child is that he has no value. Such children often turn to drugs, alcohol or tobacco — anything that abuses their bodies. They rebel against social norms and have a very difficult time believing that they could ever amount to anything important enough to actually fit into society. They can't accumulate wealth because everything they gain is squandered in self-abuse, which deep down they believe they deserve. They just don't fit in.

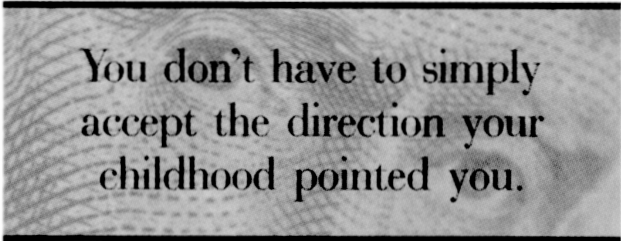
5) Performance-based: A fifth type of home is based on performance. You were only loved if you did your job well. Children raised in this environment are always trying to please others such as their parents, their teachers, their employers — everybody. I love to hire these people. They always work very hard. But they never learn to respect those that they are trying to please. They never learn to build. They also never take risks because they are afraid of failure. If they make an investment and it is not successful, they believe they won't be loved anymore.

6) Hyper-responsible: A sixth problem is the home where children are given too much responsibility at an early age. We already talked about the importance of training children to take on responsibility for themselves. The problem comes when they are forced to become responsible for others at too early an age. For example, when there is a divorce, a son might become the man of the house at eight or ten years old or Mom is working all the time and one of the children has to take care of all the younger siblings. In our society, where the traditional nuclear family with both a mother and a father in the same home account for less than

twenty-five percent of the families, this can be a very significant problem.

These children grow up without their childhood. They mature too quickly and they react in one of two ways. Either they spend their lives trying to be kids again or they become so overly responsible that they can't take chances. They can't risk any kind of investment because it would be irresponsible in their minds.

You may have identified yourself in one of these categories. It is important to realize that you don't have to simply accept the direction your childhood pointed you. Now that you recognize the problem, you can deal with it. A lot of parents did a lot of damage to their kids but you don't have to live in the damage. The Bible tells us to honor and love our parents but we don't have to honor the junk they put in us. We can move on. In fact we have to.



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Overcoming the Past

The Bible is filled with accounts of great men and women of God who overcame bad upbringing. In Genesis 25-27 we see something of Jacob's childhood. He grew up in a home with considerable insecurity. His father clearly and openly loved his brother, Esau, more than him and gave Esau preferential treatment. His mom and dad argued religion all the time. She wanted the blessing to go to the younger son, the one God wanted. His dad was more hung up on tradition and wanted the blessing for the older brother. Jacob and his mother had to deceive him when he was old and blind and so sick he couldn't tell the difference between a hairy arm and a goat skin.

22 BECOMING A MILLIONAIRE GOD'S WAY

Jacob's own brother hated him so much that he wanted to kill him. He had to run for his life. It's hard to imagine a more unlikely candidate to achieve wealth. He would probably have been voted least likely to succeed by his graduating class. In his lowest moment, however, he made a promise to God.

Then Jacob made a vow, saying, "If God will be with me, and keep me in this way that I am going, and give me bread to eat and clothing to put on so that I come back to my father's house in peace, then the LORD shall be my God. And this stone which I have set as a pillar shall be God's house, and of all that You give me I will surely give a tenth to You. (Genesis 28:20-22)

Jacob promised he would start tithing. This was the beginning of change in him but for fourteen years, he didn't make a dime. He worked seven years for a wife and it was the wrong one. He worked another seven years for the other wife. He still didn't have any money to tithe on. He finally went to his father-in-law, Laban, who was also his employer, and complained.

Thus I have been in your house twenty years; I served you for fourteen years for your two daughters, and six years for your flocks, and you have changed my wages ten times. (Genesis 31:41)

Many could make the same complaint about their employer. Your boss is ripping you off, paying you minimal wages while you

make him wealthy. It is a common complaint. But somewhere along the way Jacob made a big change in his thinking. He began to work smarter. Back in chapter 30, we find him making a proposal to his boss.

And it came to pass, when Rachel had borne Joseph, that Jacob said to Laban, "Send me away, that I may go to my own place and my own country. Give me my wives and my children for whom I have served you, and let me go; for you know my service which I have done for you." (Genesis 30:25-26)

In other words, "I've been here all this time. I've got nothing to show for it. I haven't experienced any blessing, haven't even had enough money to tithe. I'm tired of wasting my time. I want to get out of here."

In verse 28 Laban said, "Name me your wages, and I will give it." So Jacob got smart. He said to Laban, "Let me have all of the animals with blemishes on them. You don't want them anyway. You keep all the others." Jacob was no longer just working hard and he was not thinking any more in the way that his early life taught him to think. He was thinking like a millionaire. Instead of seeking security and just getting by, he decided to do something, take a few chances, change some things — and God finally had something to bless.

Jacob peeled some bark from tree branches and put it in front of the animal's watering troughs. God blessed Jacob's obedience and his efforts, and the flocks bore speckled and spotted young. Scripture makes it clear that his life changed.

Thus the man became exceedingly prosperous. (Genesis 30:43)

Jacob overcame his past by starting to think differently. He gained a new perspective on his life. Later he attributed the change to a dream.

And it happened, at the time when the flocks conceived, that I lifted my eyes and saw in a dream, and behold, the rams which leaped upon the flocks were streaked, speckled, and gray-spotted. Then the Angel of God spoke to me in a dream, saying, "Jacob." And I said, "Here I am." And He said, "Lift your eyes now and see, all the rams which leap on the flocks are streaked, speckled, and gray-spotted; for I have seen all that Laban is doing to you. I am the God of Bethel, where you anointed the pillar and where you made a vow to Me." (Genesis 31:10-13)

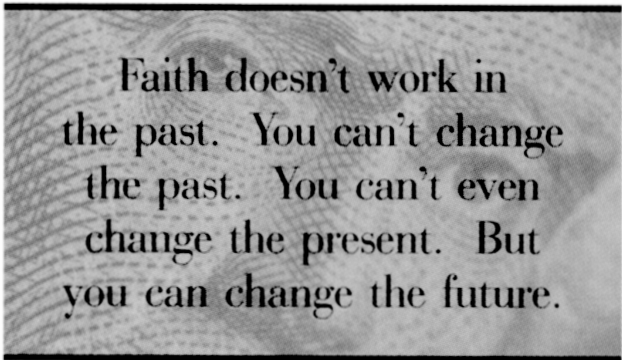
The pattern that Jacob went through to become exceedingly wealthy is shown in these verses. First he committed himself to tithing and it is significant that, while this commitment did not make him wealthy overnight, it was at that moment that God took notice of his situation. God was working on him from that moment on. But he had a lot to overcome. For a while he worked hard but had nothing to show for it. Then he got a hold of a new vision from God in a dream and, as a result, started thinking like a millionaire. He looked for ways to change his position and God blessed him because of it.

Many others in the Bible overcame their past in the same way. Moses was abandoned by his family, left to float away in a basket. He was driven out of Egypt as a murderer and lived for years on the back side of the wilderness. Joseph was sold into slavery by his own brothers. He spent years in prison because of the lies of a vindictive woman, even though he had done nothing wrong. Abraham, David and Solomon all had stuff to get over. But they all did it.

Paul said it this way.

Brethren, I do not count myself to have apprehended; but one thing I do, forgetting those things which are behind and reaching forward to those things which are ahead, I press toward the goal for the prize of the upward call of God in Christ Jesus. (Philippians 3:13-14)

In other words, to achieve real success, you have to leave behind abuse, unfair treatment you have endured, the insecurity and the fear — and move on. Faith doesn't work in the past. You can't change the past. You can't even change the present. But you can change the future. However, you have to leave the past behind to get there. The biggest hindrance to wealth is our past.



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Vision for the Future

Like Jacob we must get a vision of the future God wants for us. A vision is being able to see the possible, unhindered by the past. It's the ability to look past the obvious and see the opportunity.

Some of the richest men in the history of America started with nothing — John Rockefeller, J.C. Penney, Woolworth, LeTourneau. They all share one thing in common with the wealthiest men of the Bible. They got a vision from God and left their past behind. Proverbs speaks about vision. The King James Version is most familiar to us.

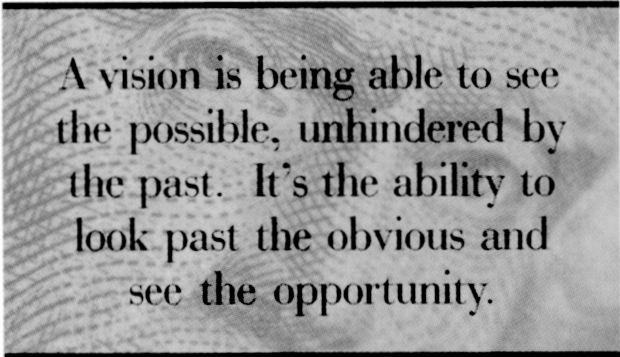
Where there is no vision the people perish.

(Proverbs 29:18)

In other words, without a vision for the future, without setting a purpose in your heart to pursue, you will go backwards

and accomplish nothing.

There are things you can do. No one is devoid of all skills or knowledge and no one is incapable of learning. Your mind is like a muscle. The more you use it the better it works. You just need a vision of where you



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are going so you can get started. You need to get a grip, not only on your finances but also on your thinking. Your first step to wealth is to think differently.

By this time many of you are thinking, "I don't really have a vision, other than a vague concept of becoming wealthy." You need to begin by looking at your strengths. As you seek God you

will find that there are things you like to do, even love to do, because that's where your talent is. Find out what you love to do and learn to do it better than anyone else. When you do that, someone will be willing to pay you for it.

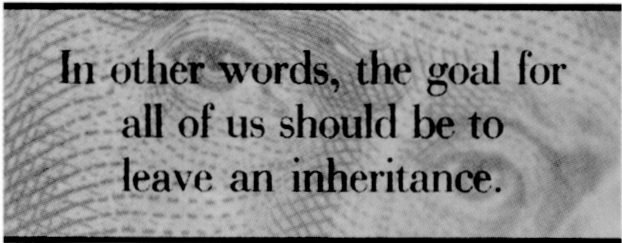
I found that I like to preach. I like to teach. I like being a pastor. Every day I set out to do it better than I did the day before. I want to be the best at it that I can be. And people pay me to do it.

Beyond that, there is a vision from the Word of God that we all need to have. It is in Proverbs 13:22. We have all heard the second part of that verse.

But the wealth of the sinner is stored up for the righteous.

We get very excited about that but we need to recognize that it is only half of a two-part statement. This verse is an example of a form of Hebrew poetry construction called antithetical parallelism. That means that it makes a statement in the first line and then contrasts it with its opposite. In simple terms, it makes a positive statement and follows it with a negative. The part we just read is the negative. The other part is important for a full understanding of the verse.

*A good man leaves an inheritance to his children's children,
But the wealth of the sinner is stored up for the righteous.*



In other words, the goal for all of us should be to leave an inheritance.

28 BECOMING A MILLIONAIRE GOD'S WAY

In other words, the goal for all of us should be to leave an inheritance. If we are “good” and “righteous,” then we will strive for that. If we do not strive for it, then our wealth will be given to others.

If you need a vision to help you get a grip, that is a good place to start.