



# Everyday WISDOM to FIX MY LIFE

*30 strategies that are guaranteed to  
change your life and finances in 30 days*



## MICHAEL CARTER

# Everyday WISDOM

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to

# FIX MY LIFE

30 strategies  
that are *guaranteed* to change  
your life and finances  
in 30 days

MICHAEL CARTER

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ISBN: 978-0-692-35547-3

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Printed by Gorham Printing of Centralia, WA

## DEDICATION

I am dedicating this book to the memory of my grandmother, Sylvia May Bennett who trained me for life itself. I cannot imagine what my life would be like had God not assigned my grandmother to raise me.

I believe it is fair to say she was my angel; not that I thought this as I was growing up. At times she seemed more callous than bunions but now I know why.

She wanted the best for me.

May the memories of her smiles, instructions, ways and love travel on to bless multiplied millions. She is in Heaven with her God and the angels but the memory of her life will never die.

*And Naomi said unto Ruth her daughter in law, It is good, my daughter, that thou go out with his maidens, that they meet thee not in any other field.*

*So she kept fast by the maidens of Boaz to glean unto the end of barley harvest and of wheat harvest; and dwelt with her mother in law.*

(Ruth 2:22, 23)



# FORWARD

*December 20, 2014*

*Elias Antonas  
pres. Antonas Ministries International  
USA*

*Dear Reader,*

*I have known Michael Carter for almost a decade, and have had ample opportunity to observe his integrity and love for God. He is anointed for God's purposes in numerous ways, such as a Prophet, Pastor, Teacher and itinerant powerful ministry.*

*I know this book will bless you as you read, because Michael is someone who knows of surviving difficulties, suffering and negative challenges in life. No matter what situation, he has kept his heart tender toward God, and steadfast in seeking the Lord's will and pleasure.*

*At the time of this forward, Celebration Church in Kingston, Jamaica is flourishing and expanding with a new building and good crowds. He continues to be respected by many, including myself. Michael has a true anointing from God.*

*I feel so blessed to have been asked to present this forward, and I pray all readers will receive something special from God.*

*Sincerely,  
Elias Antonas*



# INTRODUCTION

I wrote this book with such great joy; I believe you will know it as you flip through each page.

What is it that makes me so excited to write? I remember a time when I was trying to convince the Lord how He should give me a ministry like Randy Clark; a Baptist turned charismatic pastor from Harrisburg, Pennsylvania. I would just have people come, bless them with a teaching and prayer (hardly contending with some of the things we have to fight in my own Jamaica; like crime, violence and great economic problems) and their woes would disappear. Harrisburg is a sub-urban area but my ministry base is in a city in a developing (third world) nation. Simply put, the Lord said, “No”. I clearly heard God say that the miracle my people need necessitates a *Lifestyle Change*.

Without the wisdom of God to do right we can pray all we want, nothing will change. We need wisdom and all forms of it: relationship wisdom, money wisdom and health wisdom. This book offers that in a very concise manner.

We have lived after a pattern that has caused some poor results but get ready to prosper more, laugh more and become a healthier you.

There are a few chapters of this book laced with scriptures. This

was written for people of all faiths and social background as I don't believe that the Bible is a book of tales. Though stories of miracles are told in the scriptures, the Bible is immensely practical.

Let us do this. I have only one favor to ask—STICK TO IT.

You can't plant a seed and water it some days and not water it other days. Being consistent is the key to life.

If you had thirty days to change your life, where would you start?

# Day 1

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## FIX THINGS QUICKLY

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*Take us the foxes, the little foxes that spoil the vines:  
for our vines have tender grapes.*

(Songs of Solomon 2:15)

Life is made or broken by the little things. Every little thing we do matter. This may be the most important thing I say in this entire book. A lot of the woes we experience in life could be stayed if we learnt the art of fixing things as soon as something goes awry. Things will happen: the milk will spill, the pipe will leak just don't live with it like that. Don't say it is small so I will leave it unattended.

Recently, I had some workmen working in my home. I noticed how much cement they spilled in one area. I encouraged them to clean it up but they pleaded for time to rest and then neglected it. Over three months later it got so hardened that it will be very hard and expensive to remove it. Many things we delay end up costing so much more later. The major reasons we procrastinate is laziness and indiscipline. Yes, that is what all our fancy excuses amount to. Be someone who gets over with it quickly.

This law can be applied to many things from pipes to relationships. Many allow things to go from bad to worse hoping that someday it will get better.

## ***Problem create problems***

Please know this, problem create problems. A section of the roof in the building I lease was leaking. One day it rained and water leaked through our roof and floor and went down to our neighbor below us. We had to fix our roof and theirs too. See what I am talking about now?

Every January, you look at your life and see how messed up things are. It is usually after this introspection that resolutions are made; but like I said, until 'fix things quickly' becomes a habit, you cannot begin to see real success in your life. Look, am I saying it will be easy? No way - but you need to begin to follow up on things. Leaving them unattended got you in trouble in the first place.

What I am saying is beyond broken pipes. The pounds you refuse to lose become the beginning of health issues. The credit card that is left unpaid generates so much interest and legal woes that you need to take my advice and act now.

You are going to feel overwhelmed at first and not all that I am suggesting can be handled in one day however, you need this. We have to face the facts of life.

Over the years you have been digging yourself into a hole and all you are saying is that someday you will get out. Life doesn't work like that. Matter of fact, go get some white paper—you are going to need lots of it because the next twenty nine days will make you feel like you are remodeling your life.

Don't wait until you hit a breaking point to fix things. It takes a sick bed in a hospital before some people decide to see a nutritionist. Always remember that prevention is way cheaper than the cure.

Getting frustrated will not work, we need to fix things.

## **ACTION! ACTION! ACTION!**

Don't blame anyone for it; not your spouse, not the children. You chose love; don't use the excuse that love chose you. If your name is on an account with someone who has a loan that went bad - too bad; you need to find a way to pay and clear your name and also detach your name from that person.

Ok, start working on these and see you in chapter two tomorrow, not today. You have lots of homework to do.

# Day 2

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## STUDY SOMETHING NEW

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*During the first year of his reign, I, Daniel, learned from reading the word of the LORD, as revealed to Jeremiah the prophet, that Jerusalem must lie desolate for seventy years.*

(Daniel 9:2 NLT)

What if I told you that you could do more and be more than this present level? Some would laugh me to scorn because you will begin to list what you do not have and use this as a reason to stay small. Your life was never meant to be small. God wants you blessed but you have a limit set on you. Oh yes, we are limited to what we know. This is a scary fact that should prompt us to go out there and get something in our heads.

There are some people I call the *typewriter people*. In the early 90's there were many people who used the typewriter and felt very comfortable with it, however, as the new millennium rang in so did widespread use of the personal computer and guess what? You got it right; the typewriter people who refused to learn something new went out the door with the typewriter. Times change so prepare yourself for it.

## **Read their books but don't drink their wine...**

Stop saying that, "I am a Christian so I don't like to go among the unsaved". Remember Daniel? You can read their books and still not be drunk on their wine.

*Then the king ordered Ashpenaz, chief of his court officials, to bring into the king's service some of the Israelites from the royal family and the nobility, young men without any physical defect, handsome, showing aptitude for every kind of learning, well informed, quick to understand, and qualified to serve in the king's palace. He was to teach them the language and literature of the Babylonians. The king assigned them a daily amount of food and wine from the king's table. They were to be trained for three years, and after that they were to enter the king's service.*

(Daniel 1:3-5)

## **Are you marketable enough?**

There are some little things that can give you the edge over people even if they look better than you or appear more confident. That winning factor is what extra you know.

Browse industry magazines to stay current with new technological advance. It is what you know that will make them choose you over another person. Think on that.

Here is how you start. Find one thing to study and be patient with it. At first it may seem as if you are not successful but keep at it and try different learning methods. I wish someone had said this to me years ago. Everyone learns differently. Some learn Spanish

the proper way, its grammar and all. Others become familiar by immersion in the language of that country. Find your place on the learning pyramid just do not stop until you have achieved.

By the way, companies like Adobe allow for you to sign up online and do a test to become an instructor. Challenge it. Do not say I can't do it.

Whether you learn a foreign language or an instrument make the start today. Use all the free stuff on the internet and get involved in life. Start learning again.

A lady in the United States achieved her degree at 92. Estelle Rees Arroyo of Grass Valley started her studies at college 70 years ago at UC Berkeley. On May 22, 2009 she graduated with a Bachelor's degree in History from Sacramento State University. "It's never too late," said Estelle Rees Arroyo. The Grass Valley woman took some college courses at UC Berkeley after attending high school in the same town. She also entered Diablo Valley College in the Bay Area at the young age of 60 but did not finish. After retiring to Nevada County several years ago she decided to go back to college. "I was looking at too much TV," Arroyo said. "TV information comes to you, but you don't do anything. I was worried my mind would turn to mush, so I decided to go back to college come hell or high water." She went to Sierra College first, where she earned associate degrees in social science and liberal arts at 90. Arroyo then decided to complete her degree at Sacramento State University.

If at 92 she could do that, what can you do for yourself at this age?

# Day 3

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## DISSOLVE ONE-WAY FRIENDSHIPS

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*A man of too many friends comes to ruin,  
But there is a friend who sticks closer than a brother.*

(Proverbs 18:24)

Let me start off this chapter by asking you how many true friends do you have and what are their names? Do me a favor, get a sheet of paper and list all your friends. Today is the day you will decide to send them a thank you card for all of their kindness to you.

You are as strong as the friendships and relationships in your life. Think of it this way—add all their disposable resources together and see if you can bank on those friendships - you need to make a decision. One of the most important decisions I have ever made in my life was to do away with some toxic friendships. Believe it or not, my life gained way more order as I did this. I grew up hearing my granny say, “Not everybody is your friend”. I did not believe it. I thought because they smiled back at me it meant that they were my friends.

Today it is time to free yourself from of all that drains you. Truth is some people never change their ways, you go out to lunch with them and they never pay for a meal. After a year you need to

decline their invitation to sit and have a meal. Clearly you are being used.

There is a friend and his wife who periodically call to remind me that we need to do lunch. I am always delighted to be there as being with them is like being with family. He is not a parasite. A parasite is an organism that lives on or in an organism of specie, known as the host, from the body of which it obtains nutrients. In this case a parasite is a person who receives support, advantage, or the like from another or others without giving any useful or proper return. This is someone who lives on the hospitality of others.

I think you can see who that is. You always make sure they eat and they do not care if you drop dead. Okay, he or she or they need to go and today is D-Day. Please understand if you don't do something about this, you will never have money in the bank. These people are always in need but they never have anything to give.

### ***Who is the guilty one here?***

This is what is called a toxic relationship. They are the hardest to bring to an end. If we think about ending them we feel guilty. Why? Because those who draw on you like this are usually ‘emotional professors’. They evoke your weakest emotion like a conductor who raises the key in an orchestra.

This could be a son or daughter, a coworker or ‘best friend’. Anyone who takes advantage of you and makes you feel like you have to pay. Face up to this: you cannot spend the rest of your life being like this - can you? My granny had a way of saying it, “They are using their brain on you”. Now it is time for you to use your brain back on them.

## ***Suggest Half and Half***

Going to college, I hated group work. How can I forget the young lady who left me to do a project while she enjoyed her weekend in one of the ritziest parts of Jamaica? She liked the grade but not the work. Tell such persons we will be doing half and half and if they refuse to split the bill you know what to do, make a decision to call it quits. Others may ridicule you for it but please remember it is your headache not theirs.

This world that God has created has been corrupted by sin. Unless God is guiding that person that you enter into business with, your life will be very uncomfortable. Change the name of such person in your phone, replacing the name with the word UN-FAIR. Never say because we are friends or family I expect nothing in return. Even Jesus expected the people to follow Him after He had blessed them.

# Day 4

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## TIME MANAGEMENT 101

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*Take a lesson from the ants, you lazybones.*

*Learn from their ways and become wise! Though they have no prince or governor or ruler to make them work, they labor hard all summer, gathering food for the winter. But you, lazybones, how long will you sleep? When will you wake up? A little extra sleep, a little more slumber; A little folding of the hands to rest— then poverty will pounce on you like a bandit; scarcity will attack you like an armed robber.*

(Proverbs 6:6-11 NLT)

Most times we spend the day trying to decide what to do rather than planning way ahead of time. Have you ever had one of those weeks where you just felt wasted yet you accomplished nothing? No more wasted weeks. Write down your tasks and begin to map out the route so you will not over spend on transportation cost. This is what we are talking about today.

If time management is going to work you need to begin to schedule things. One wise person once said time management is not the management of time but rather management of activities.

Get a clock and an alarm system so you can be aware of when you need to move to the next task.

## **Prioritize!**

How will you know what to do when? You sometimes end up going after so many things you end up with nothing. Many people will demand your time as soon as you start structuring out your life but you have to learn to say, “I cannot speak now.” Be kind and modest about it and get your life straightened out. Many bills are there to query, do not sit there and not attend to it lest you end up in some courtroom later.

Prioritize and see how you can fix the most important things. Focus on the most income generating and “God-glorifying” activities. Do not be like the man who saw many butterflies and tried to go after them all, he ended up not catching any of them.

## ***Cut out something from your life***

Some things cannot fit. You must start dumping activities that make no sense to your life. Some things you can do another time but you cannot do them right now. Cut them out!

## ***Use up travel time***

While you are driving or taking the bus there is something you can do or listen to. Do not get upset like the others waiting in the bank line. Take a text with you and while they are grumbling, you can be reading for the exam or the upcoming meeting you will have to share in. Make the most of your time.

## ***Leave White spaces...***

Of the twenty-four hours in one day, you need time to rest, pray and just relax. Whether it is watching your favorite TV show

or just sharing with your family and friends you need some time. Leave enough time for this and for the unforeseen emergency that may pop up. Your day should not be so cramped that you cannot shift things around.

***Remember to:***

- Plan ahead for all activities
- Focus on the income generating and “God-glorifying” activities

# Day 5

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## SACRIFICE SOMETHING

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***No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money.***

(Matthew 6 :24)

Many things we see and celebrate are not easy to come by. Someone paid the price for every great success we see out there. The next time you see something that you like, do like they do in the stores; ask ‘where is the price tag?’

Today is designed for you to set value to your life but there is just one problem. Something has to go, you have to drop something. You cannot study to become a lawyer and a doctor at the same time. You see you have to take stock of your life. No one is denying your greatness; it’s just that you cannot be great at so many things at once. What can you sacrifice?

I think many times of Evangelist Oral Roberts who left his dream of being a basketball star to commit to God’s will and focus on the Christian message of salvation and supernatural healing. He

ended up building a strong university, ministering healing to millions and establishing City of Faith Medical and Research Center where many medical professionals were trained. The sacrifice was worth it.

The more time you give to everything is the more you will lessen the value of the major thing you are going after. You just cannot do so many things.

### ***Focus***

Does what you are doing now tie up with the big picture? If not, you will have to drop it. I used to love attending a certain civil group meeting, after all it helped me to think away from myself, however, the group would have excursions which took us to unchristian places. I had to sacrifice and I am super glad that I did. I don't want to serve two masters. Simplify your life by beginning to focus.

### ***Delegate***

Maybe you want to do a business but at the same time work your full time job. Here is what you could do; sacrifice the quick growth of your business and keep your full time job going. After all, the slow growth of the business is better than losing all the benefits like health care that comes with your job.

Find a family member who can concentrate on the business so you can keep your mind on the main thing.

You have to learn today to sacrifice something so you can experience the great things you want to see. You can't have your cake and eat it too.

# Day 6

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## DRESS WELL

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*Wash, put on perfume, and get dressed in your best clothes.*

(Ruth 3:3)

How you present yourself is truly important. Many will see you for what you wear before judging you by your words.

How well do you dress? In the world of sales, from selling gazettes to real estate, salesmen are taught to package themselves well so people will be interested in what they are selling. The best sales tool is the salesman.

Look sharp! Be sharp because the clothes that you wear will make people listen to what you have to say.

### ***Dress the message!***

The clothes you wear and the way you groom yourself will determine whether people hear your words. It will subconsciously tell them if you're like them or if you're different. It will determine whether they listen or ignore; trust or distrust you. Your dressing is a profile; it sums you up. Young lady never go into the job interview dressed in racy clothes. Borrow a suit if you have to but never show up in an inappropriate way, you will shut down a world of opportunities.

## ***Where are you going?***

You can just tell someone is en route to a funeral when you see them in a full black outfit—black shirt, black jacket, black shoes; either a funeral or the mafia. It is important that you dress appropriately for each event.

Use bright colors that will pop and pull attention if you are attending an interview. Even the Bible said ... men look at the outward appearance (1 Samuel 16:7)

Everything that God has allowed to be included in the Bible has some value (2 Tim.3:16); you will not see the big improvement in your life until you acknowledge that. The Bible is a resource center and one of the areas it gives advice on is dressing and attire.

***Then Pharaoh sent and called Joseph, and they brought him hastily out of the dungeon: and he shaved himself, and changed his raiment, and came in unto Pharaoh.***

(Genesis 41:14)

One reason Joseph's big dream came through was because of his attire. Why hasn't your dream come through?

***Now it came to pass on the third day, that Esther put on her royal apparel, and stood in the inner court of the king's house, over against the king's house: and the king sat upon his royal throne in the royal house, over against the gate of the house.***

***And it was so, when the king saw Esther the queen standing in the court, that she obtained favour in his sight:***

(Esther 5:1,2)

Esther is the person I want you to become. She fasted long and hard in Esther 4:16 but that was the spiritual part which would impact the spiritual realm. She also needed to do the natural part of things, which was to dress in the appropriate way to meet her appointment.

Deportment and hygiene are important factors for successful living.

Here is a thought for you to ponder: Dress like everyday is an interview because in some ways it is.

People are constantly observing you and pondering whether to give you an opportunity or not but most times you don't know that they are watching you.

Mix and match if you don't have all the different pieces that others have. When I first began speaking, I had one pant that carried me everywhere. As long as I changed my shirt I would be fine and for sure the other pants eventually came. Life will help you but give yourself a start. Don't complain about not having everything just mix and match. Using basic colors like black or brown will help you.

### ***Prepare clothes ahead of time:***

Preparing clothes in a rush will show up with double seams, crushed outfit or stained dress wear.

Never repeat clothes without using odor removers like Febreeze.

# Day 7

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## CHECK YOUR HEALTH

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*Beloved, I wish above all things that thou mayest prosper  
and be in health, even as thy soul prospereth.*

(3 John 1:2)

Okay, here is the important chapter you cannot skip. Without a human body you are non-existent. We need a body and also those thousands of dollars you may end up losing if you do not take care of it. The gift of health is one of God's best gifts to you. No one knows the value of health until the doctor puts on that sad face. I remember getting one of those sad faces all the way up in Queens, New York. After coming out from the back of that ambulance and being placed before the operating theatre I had lots of time to think about health. Let's not wait until we have a health scare to get serious about this.

If graves could talk you would hear people screaming to relive this life. Do not blow the chance of a 'lifetime'.

The big reasons why our health breaks include: diseases, improper diet, injury, mental stress, lack of hygiene, unhealthy lifestyle practices and so on.

You have heard it spoken before that prevention is better than

cure. It is true, so today pay attention to your health and do some practical things that will keep you in good health. You have got to promise me now.

Step one is to understand your body. If you do, you will treat it right. We do not throw acid or bleach in our gas tanks so why do people put smoke, soda and alcohol in their organs.

Many people take their cars to get it serviced every three months. Come on my friend, it is time to begin to service your vehicle called the body. No matter how rough things are, you can do something to improve your health. I cannot forget the story of George Malkmus who learnt at 42 that he had colon cancer. In his despair he called Reverend Lester Roloff of People's Baptist Church in Texas. The man of God encouraged him to switch to the Genesis 1:29 diet. He began an all raw fruit and vegetable diet as well as drinking one to two quarts of carrot juice daily and guess what? In less than a year he was completely healed of cancer and all other diseases and sicknesses that he had. The full story is told in 'God's Marvelous Self Healing Body.'

When you don't pay close attention to your health several things can happen to you. Here are a few of them:

- Anxiety, stress, and feelings of depression
- Developing many preventable conditions, such as high blood pressure, coronary heart diseases, diabetes, osteoporosis, colon cancer, and obesity
- Dying prematurely
- Now I want to tell you some general things to do but always consult your doctor for specific advice.

## ***The Miracle of Water***

I cannot say how important it is to take in those 8 to 10 glasses of water daily. Water helps our bodies prevent diseases and it also relieves us from ailments such as headaches, neck pain, muscle and joint pain, constipation, ulcers, disorientation and confusion, chronic fatigue syndrome, migraines, allergies, asthma, depression and even arthritis. Many common headaches are caused by fatigue and fatigue can be a sign of dehydration. Drinking water hydrates you thereby helping to alleviate headaches.

Water also helps to keep the skin healthy because it flushes out all the toxins and other foreign substances that are detrimental to the body.

Water helps with the absorption and digestion of your food and it also carries oxygen and important, well needed nutrients to your cells. Water protects your tissues, organs, and your spinal cord from being damaged and from shock. You can also decrease your risk of having kidney stones by drinking lots of water. Dehydration is the cause of kidney stones so drinking plenty of water and staying hydrated will help prevent them.

## ***Get moving - Exercise***

Now you need to put aside some time to move. Exercising is not just for body builders, it is also for you. Simple exercises like skipping, swimming, running or cycling can change and lengthen your life.

## **Ten Benefits of Exercise**

1. Makes you healthier
2. Increases your chances of living longer
3. Makes you feel better about yourself
4. Reduces the likelihood of depression
5. Helps you to sleep better at night
6. Makes you look good
7. Helps to keep you in shape
8. Helps you to get around better
9. Builds strong muscles and bones
10. Helps you to achieve or maintain a healthy weight

Thirty minutes-a-day for five days a week is good enough for you.

### ***Eat right***

I heard my doctor with a statement, “You are what you eat”. This is a powerful statement because if we put garbage in we can only expect garbage out.

The closer we stay to God's original plan for creation the better life is for us. White food or as they are called dead food are things we should avoid. White foods include white flour, salt, sugar, white rice and potatoes. Eliminating these white foods will help get you started in adopting a healthier way of eating. Canned, refined, synthetic and processed food was not God's original plan for us.

## ***Supplements***

Check with your doctor to see what supplements you may need; these include vitamins and trace minerals. There are some trace minerals that our bodies need that may not be available in the required amounts in the food we eat.

Lastly, we know that getting enough rest is also a part of healthy lifestyle. Most doctors agree we must take eight hours each night to be fully rested.

# Day 8

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## BECOME PATIENT

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*A patient person shows great understanding,  
but a quick-tempered one promotes foolishness.*

Proverbs 14:29 (Holman Bible)

The worst thing is to have to wait in a long line at the bank and see only one teller working. It ticks us all off. Why aren't there more tellers here at the bank seeing it is peak hours?

It is said Patience is a virtue, something to be had. It should never be seen as laziness or slothfulness.

Develop an "In the meantime strategy". Successful people hate to do nothing. Doing something while you are waiting to do 'THE THING' will return some level of satisfaction.

I learnt that taking along a text book or inspirational book is a good way of not tearing out my hair or getting upset at the bank teller.

The most popular expression of impatience is uncontrolled anger. God forbids, you turn and begin to argue with the cashier and all of a sudden the security gets involved. It keeps you there longer or leaves you feeling nasty.

Life will repeatedly put you in a place where your hands feel tied. Ask yourself this question; “if I don’t achieve this one task, what is the worst that can happen?” I missed the flight before but I still got home. I know what I am talking about; being upset with the ticketing agent won’t get you closer to your destination than a private jet would. You need an “IT HAPPENED AND SO WHAT?” attitude. Give no activity or appointment such importance that you cannot move on in life.

Look for the deeper meaning in life. I am going to share a story with you of one person’s close encounter with death.

Seth MacFarlane has made millions laugh as an animator, writer, producer, director and voice of cartoons such as “Family Guy,” “American Dad!” and “The Cleveland Show.” However, if it had not been for a mix up in his travel itinerary on September 11, 2001, MacFarlane would never have had the chance to create

“American Dad!” or “The Cleveland Show.”

On September 11, 2001, he was scheduled to return to Los Angeles on American Airlines Flight 11, after being a keynote speaker at his alma mater, the Rhode Island School of Design, in Rhode Island. Fortunately for MacFarlane, his travel agent told him his flight would leave Logan Airport at 8:15am, when it was actually scheduled to depart at 7:45am. MacFarlane arrived at Boston Logan Airport a few minutes after boarding was stopped on his flight and he was told he would have to wait for the next flight. An hour later, Flight 11 was flown into the North Tower of the World Trade Center, killing everyone on the plane. MacFarlane quickly contacted his parents after the plane hit the World Trade Center to tell them he was not on it and was alive.

In an interview, MacFarlane recalled what happened, he thanked God that his travel agent had screwed up the departure time or he would have been on board and he wouldn't have known what to do when the terrorists took over the plane.

Thank God for everything.

# Day 9

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## BECOME FINANCIALLY STABLE

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*A feast is made for laughter, and wine maketh merry:  
but money answereth all things.*

(Ecclesiastes 10:19)

If this is going to be a reality you first have to decide to break the cycle of spending all at once and try to get a sense of what is coming in, even if it is a little.

There is a scripture that says we must know the state of our flock. You may wonder how does this apply here but my friend, the principle is very clear. You must know what is going on with your finances.

You will have good days and bad days but Genesis 41 says how you use your good days can secure your bad days. Today we will create an account or use an old one.

We will name the account ‘reserve.’ This account is to save six months of your pay so that if you should become unemployed, it could carry you for six months. This is our dream and you will set that up today. The money to fill it will come after; you just need a designated saving place.

There are two things that you need to pay attention to: how money comes in and how it goes out.

Stop for a minute, go take a white sheet and write down how much money is coming in, even if it is a dollar. You may need to work a little longer to clear some debt but you have to do what you have to do.

### ***Make plans to pay debt***

You need to make some plans to deal with outstanding debts you owe. Do not let them stay and grow bigger. Things working in the background may seriously affect you one day. Make a list and see clearly what it is that you owe because there are some things you may not even think you owe like land taxes. It may be scary but you need to know the one big figure that you owe.

Go in and make some plans to pay off those debts. I had to do this with my student loan and hire purchase debts. You can live debt free but you have to start by confronting the reality that you have been DIGGING YOURSELF INTO A HOLE. There are many options available today like debt forgiveness and debt consolidation. Go in and seek out solutions. Stop taking things out on credit until you have cleared the current debts.

### ***Cut down***

You may have to cut down on your spending. Can you move to a cheaper place until you have cut away your expenses? You need to get stable and today is the day to start the journey. My grandma used to say, “Don’t hang your hat higher than your hands can reach.”

(See my book MONEY WILL NEVER BE A PROBLEM)

# Day 10

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## PLAN A GETAWAY

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*And they went away in the boat to a  
desolate place by themselves.*

(Mark 6:32 ESV)

Okay so we spoke about having a recovery day but I want to ask for something more. Plan a vacation and go somewhere fun where you can enjoy your life. I took a lady who was old enough to be my mother to a very fancy hotel. I thought I was treating this lady, only to see her break down and cry. She said she has never been to a hotel as a guest before. Almost fifty five years on earth and she has never taken the time to treat herself.

Listen, how can you love your neighbor unless you have loved yourself? This world was made for you to enjoy. No wonder the children of some Christians hate church and Christianity. They never see mommy and daddy doing fun stuff. For too long we have believed that this world was made for some to enjoy while others look on. Slave masters tell people to think like that, not God.

You have done so much. You worked and enriched the boss now it is your time to go and “chill out”.

## ***How will I pay for it?***

Start setting aside money so you can go next summer. Save a little every month. This is how the white men in the North West taught me to do it. They always say, “I am saving to go on a cruise next year”. The problem is many cannot plan for the long term. The ant prepares ahead of time so he can enjoy his winter, why can’t you?

*Ants are creatures of little strength,  
yet they store up their food in the summer.*

(Proverbs 30:25)

You cannot always stay in one environment. Some people die without ever travelling to a foreign country. Go to the world, experience it. If only you start the planning now by searching for great deals and packages you could make that summer vacation possible. If Jesus could plan a getaway for the disciples why can’t you?

# Day 11

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## DEFINE AND DEVELOP A GOOD MARRIAGE

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*Many waters cannot quench love; rivers cannot wash it away. If one were to give all the wealth of his house for love, it would be utterly scorned.*

(Song of Solomon 8:7 NIV)

Marriage is a fun thing. It is a special blessing that the Lord wants you to experience. It is not some dreaded thing that we should shun. When God instituted marriage, He had only good in mind. Notwithstanding this, many are fearful to enter in because they have seen marriages torn apart by sin and poor preparation.

Yes marriage is hard work but you won't even feel it if you are doing your half and your spouse is doing their half. It only gets rough when one partner gets rebellious or lazy.

When you are going to get married there are several things you should consider and pay close attention to; important matters such as temperaments, goals and whether or not you will be living in the same space and so forth.

### ***Please get to know Joe.***

There are four basic human temperaments or personality types:

Sanguine, Choleric, Phlegmatic and the Melancholic. Study them so you can know how to live with your partner. It is a very big thing.

### ***Can I dream with you?***

Do you both want the same things in life? Infatuation is about being caught up with mere beauty or personality. You must remember though that the marriage is forever. Does the person want to live in Hong Kong as a gadget designer while you are adamant about living in Jamaica? You must get this all worked out before you seriously consider a marriage. Use “what if’s” scenarios like these to trouble shoot your relationship. Too many are getting married with an independent spirit. Help each other chase one another’s dream. (*See more in my book, I’m Single but I’m not Desperate*)

### ***Don’t take me for granted***

I want to say a little bit about a common illusion that affects couples. Many times you become tired of your partner without even knowing it. If left to it, you will just forget your partner. Move from giving whatever time is left to setting a specific time to show your love and care for each other. Set a specific night of the week as a date night.

### ***Power Couples***

Secondly, stand behind the dream of your spouse. I love to see men like Bishop TD Jakes and hear them talk of their successes. He will quickly admit that without his wife he would not have gotten so far in life. You need someone that will support you and not fight you. You should also do the same for them. Does your spouse want

to go back to school? Offer some of the money you have been saving up. Do it in the name of love—be a power couple. The power couple is a relationship where each spouse pushes the other.

Do not immediately think divorce when you hit a problem. There are many good marriage counselors that could save the day. With that being said, you may have found yourself in a toxic relationship that you have to get out of.

### ***What about the divorcee?***

The Bible is straight up about divorce and remarriage. In the Old Testament, Moses allowed a man to obtain a divorce on just about any grounds.

*If a man marries a woman who becomes displeasing to him because he finds something indecent about her, and he writes her a certificate of divorce, gives it to her and sends her from his house, and if after she leaves his house she becomes the wife of another man, and her second husband dislikes her and writes her a certificate of divorce, gives it to her and sends her from his house, or if he dies, then her first husband, who divorced her, is not allowed to marry her again after she has been defiled. That would be detestable in the eyes of the Lord. Do not bring sin upon the land the Lord your God is giving you as an inheritance.*

(Deuteronomy 24:1-4)

Later on, in the New Testament, when Jesus was asked about divorce, He replied that Moses gave the Israelites permission to divorce because of the hardness of their hearts. He said that in the beginning it was not this way. Jesus continued:

*Haven't you read that at the beginning the Creator  
'made them male and female,' and said,  
"For this reason a man will leave his father and mother and be  
united to his wife, and the two will become one flesh?" So they are  
no longer two but one. Therefore what God has joined together,  
let man not separate.*

(Matthew 19:4-6)

Before God, marriage is a lifetime relationship that should never be severed by human action. In the book of Malachi, God says that He hates divorce (Malachi 2:16).

God's perfect will is the preservation of society and future generations by the preservation of marriages. God will give anyone great help in sustaining a marriage relationship or in the reconciliation of estranged marriage partners. In extreme cases, there are only two grounds for divorce and remarriage.

When adultery takes place, a divorce can be obtained, because adultery has already severed the marriage relationship and divorce is a formal acknowledgment of what has already taken place.

The apostle Paul added to the teachings of Jesus what is called the "Pauline privilege." According to this concept, Paul taught that if an unbelieving spouse leaves a believer, the believer is not bound to the marriage relationship, but is free to remarry" (1 Corinthians 7:15). Some people recognize such a thing as a "constructive desertion," which would be when a husband so brutalizes his wife that it is impossible to live with him any longer; or when a wife has so harassed, or brutalized her husband that it becomes impossible for him to stay with her. When that happens, whether or not the person

actually moves out, the situation is the equivalent of desertion, and divorce and remarriage are permissible.

Except for these reasons, there is no justification given in the Bible for divorce. No grounds exist for divorce on the basis of incompatibility, lack of love, or differing career goals. Frankly, it seems impossible that two born-again Christians who are dedicated to serving Jesus Christ can find any grounds for divorce.

# Day 12

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## BUILD A BUSINESS

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*She designs and sells linen garments,  
supplying accessories to clothiers.*

(Proverbs 31:24 ISV)

I am writing to encourage you to live full. For some strange reason we believe the only persons who get to make it are shrewd business men who had the genes passed down to them or drug dealing, criminal type men; absolutely not. You can make it in this life.

I called a printing press in the United States recently and spoke with a lady who told me that the business was family owned and grew over the years on everybody's little effort -that's right.

I want you to do something: a shop, making clothes or designing websites. I want you in the business thing and this chapter is to help you get started.

I have never read Forbes magazine and heard of a single man who made it on a normal '9-5' job. Sadly, most will work from about age eighteen to sixty five with very little hope of enjoying real life. You need something to work for you while you are working for them.

## ***What moves you?***

What is it that moves you? It is the easiest thing for you to do. No effort at all! Is it growing plants? If so you have a plant rental business on your hand. You are not trying to make a million dollars in the first year, no way. You are fulfilling your passion and bringing in the extra bucks on the side.

Visit your local business registration bureau and get registered. You cannot do your business without the approval of the government; they will tell you what is required. For persons establishing wholesales, grocers and catering ventures, the government may require that your employees or family members have a food handling permit or license.

Go in to small business associations to enquire of any grants, industry standards and any other information that you may use to help your business.

Start small so that you can manage costs by cutting heavy overheads like rent and light. Many of us have big dreams but we must learn to dream in stages.

Don't eat your profit. Let the business carry itself by putting monies made back into the business.

# Day 13

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## DEVELOP A TALENT

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*And Saul said unto his servants, Provide me now  
a man that can play well, and bring him to me.*

(I Samuel 16:17)

A talent is a natural ability that you were born with, maybe to play a sport, or to speak or to play an instrument. There is a wide array of talents released by God into this world. These talents are gifts from God and like we saw in the scripture above, you never know where this talent could take you.

I have met poor ‘down and outers’ whose ability to play netball or some instrument took them to some first world stage where their poverty was erased. I need you to stop complaining about life and find your talent.

### ***Discover you!***

What is your talent? Generally it is not hard to find. It is the thing that your friends in school noticed when you could not even see it. Maybe you were singing in your bathroom and did not know that the world was waiting to hear your voice. Go back over your life and aim to discover your talents. Take a sheet of paper and write what you believe to be your God given talents.

## ***Practice time***

It is now time to start pouring your free time into learning some new things about your talent. You cannot deny that the beautiful voice or athletic ability is in you. You have to learn about it and develop it.

## ***Get help***

Take it to the next level. Find out from someone who has greater insight into what to do so you can make it big. Stop living small; it is not a requirement to go to Heaven. LIVE SMALL OR ELSE GOD WILL GET YOU—no there is no scripture like that. Sign up for a short course and begin to really live out your gift.

# Day 14

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## CHOOSE A RECOVERY DAY

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*And he said to them, “Come away by yourselves to a desolate place and rest a while.” For many were coming and going, and they had no leisure even to eat.*

(Mark 6:31 ESV)

I like this scripture because people think that Jesus and the disciples did not need to rest. Here we see the word leisure being used and we wonder if this is the Bible that we are reading from.

### ***Find a Sabbath!***

You need to recover you. Take a day of the week, shut away and restore you. Recently I decided to find a day of the week where I would not answer phones or attend to people as my doctor had warned me that I needed to ‘slow it down’. Even mechanical things like machines and cars need to rest. You should not work seven days a week—you are no slave. Rest is not being lazy but it is ensuring the smooth running of the body and mind.

Even the land had to rest in the Bible.

*All the time that it lies desolate, the land will have the rest it did not have during the sabbaths you lived in it.*

(Leviticus 26:35)

Even God had a rest day, why can't you get one too? Work will never stop.

# Day 15

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## TRADE YOUR POSSESSIONS

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*Go to now, ye rich men, weep and howl for your miseries that shall come upon you. Your riches are corrupted, and your garments are moth eaten.*

(James 5:1, 2)

Oh well! Oh well! It seems as if this is the spring cleaning day. Today is the day we do an inventory of all items you have purchased. Some items are like people in that they overstay their time. Believe me when I say you have some things that need to go. The problem of hoarding is becoming more highlighted these days with new reality shows on the subject. Yet it is an old problem where we store the old problems. Blenders that don't work, fans that cannot spin, television that show no pictures are all candidates for the landfill.

### *I just can't part...*

One of the commonest reasons people cannot let go is because that item remind the hoarder of a place and a time - it has sentiments attached to it.

The Scripture teaches that a man's life consist not in the abundance of things. Hoarding is not a blessing, it's a curse. After

someone starts hoarding they set up hazardous situations where many times they are injured and some even die in the case of a fire because they were impeded.

### ***Cash it or Trash It***

What if I told you that the money you need is the money you already have. Years ago, I needed some money and no matter how I prayed I could not see the money coming my way. I remembered that there was a stove I had bought for business. I was no longer using it so I decided to sell it and it was resold for twice the purchase cost; I did not lose anything except for the money taking up space in my home. I have done this with phones and gadgets so many times. I recently wanted to help a faithful friend go back to school and needed the money to give him. I did not realize that I was talking to the money everyday—the smartphone. He is now in school and the rest as they say is history. You may very well be talking on or sitting on your treasure.

If it has no resale value (like phones you keep too long), give it away (like those dresses or shirts that won't fit) or trash it. Keep your space functional and simple. I remember growing up and helping grandma clean house. We had a Bible that no matter how tattered it got, we never threw it away, no not me. I was told a super curse will be on anyone who destroys the Word of God so we would clean and then allow God's Word to gather more dust because we were afraid. I have grown and so has my love for the Word but I now understand that disposing the tattered Bible is not the sin, disobeying the words on its leaves is the BIG SIN. Your home is not a junkyard, stop hoarding things there. Keep your spaces functional and very light.

# Day 16

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## CHANGE YOUR OUTLOOK ON LIFE

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*We saw the Nephilim there (the descendants of Anak come from the Nephilim). We seemed like grasshoppers in our own eyes, and we looked the same to them.*

(Number 13:33 NIV)

Are you generally negative or positive? If someone stood beside you for five minutes what would they think of you as it relates to your outlook? I love to tell the story of the Piranha fish when I am preaching on mindsets. One day a researcher took some of these Piranhas and placed them on one side of an aquarium. The aquarium had a separator in the middle. They wanted to see if after 21 days (the standard time for a habit to be developed in a human) they would go across once the barrier was removed. Surely after twenty one days the habits of staying on the same side was fully developed. The Piranhas went to the middle where the barrier used to be and instead of crossing they turned right back. Sounds like me or you?

Choose to be positive with a positive outlook on life. What does Zig Ziglar, Oprah Winfrey, Tyler Perry, have in common? They all have rough experiences and that they chose to convert to positive situations. Be optimistic.

## ***Do the maths***

One man head hurts and he murmurs the whole morning while another man head hurts and he invents the painkiller, Anacin.

The Apostle Paul said in the Bible:

*“All things worketh together for the good of them that love God and are the called according to His purpose”.*

## ***Do the conversion***

It may not be good on the surface but good can come out of it. Everybody struggles, everybody suffers, everybody goes through something. It has been greatly accepted that our attitude is what really matters and not what happened to us.

Attitude adjustment must be deliberate. Choose to be positive, yes you can choose joy. The same Apostle Paul did it as he sat in the jail cell writing to the saints at Phillipi.

Choosing to be positive is necessary and here is why; negativity has a very high price tag. When you are negative whether you exhibit it by worry, fear or just being gloomy you suspend your ability to think and problem solve. No matter how rough things are, tell yourself that there is always a way out and you will find it some way some how. It is this fundamental belief that has spurned inventions and created world changers.

# Day 17

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## PRAY MORE

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*The prayer of a righteous person is powerful and effective.*

*(James 5:16 NIV)*

The strongest people I have ever met were those who prayed more than ordinary men. Many became famous not for their oratory skills but because of their prayer life.

Society today seems to want to tell you that you can do life without God. Don't bite the bait. Without God nothing could exist as He is the author of life. As we pray, what we are doing is submitting ourselves to the very Creator and Giver of life for Him to lead us into making the right choices. You will need God to help you grow up that child.

### ***Have a definite prayer time***

Life has several curve balls to throw at us. How we have anchored ourselves in Jesus Christ will determine a whole lot as to whether we will make it or not. You need a non-negotiable prayer time when it doesn't matter what in the world is happening, you will be meeting with your God to talk to Him about things.

## ***Have a prayer list***

The Scripture says you should let your REQUESTS be made known unto God. People went to Jesus for specific things. Whilst prayer has much to do with spending time with the Father, He also expects you to ask things of Him.

Take the bill, the copy of the doctor's report or whatever it is that troubles you, take the paper and lay before God. Hezekiah is one of those men in the Bible that has much to teach us in the area of prayer. He was very practical in his approach to prayer. He took the very letter of threat against him into the presence of God (2 Kings 19:10-13). Also we see him praying specific prayers in Isaiah 38.

I remember going through a challenging time where I felt like I could not go on. As I sought the way forward, I came across the video of a man who had endured many storms. I decided to fly to Orlando to hear him speak as I wanted to know where he got his strength. Here is the man's secret, at a certain hour each day he shuts down everything to enter into prayer. His commitment to a prayer time is why his health, work and life remain intact. What is your dedicated prayer hour?

## ***Have a prayer place***

You need somewhere to kneel where you can commune with your God. Step away from the mad rush and pray about everything in your life. Never make a big decision until you have walked into a place of prayer where you can seek God's guidance on your decision. Jesus generally would go into the mountains to pray before making major decisions.

*And in the morning, rising up a great while before day, he went out, and departed into a solitary place, and there prayed.*

(Mark 1:35)

*Now in those days it occurred that He went up into a mountain to pray, and spent the whole night in prayer to God. And when it was day, he called unto him his disciples: and of them he chose twelve, whom also he named apostles.*

(Luke 6:12,13)

# Day 18

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## NETWORK MORE

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*She said to her mistress, “If only my master would see the prophet who is in Samaria! He would cure him of his leprosy.”*

(2 Kings 5:2)

Dig a well before you are thirsty. You are not an island, you need people who can assist you and in return you can assist them. You need a network. The first time I heard about Frigyes Karinthys Six degrees of separation. I was so fascinated.

### ***Six degrees of separation***

Six degrees of separation is the theory that everyone and everything is six or fewer steps away, by way of introduction, from any other person in the world, so that a chain of “a friend of a friend” statements can be made to connect any two people in a maximum of six steps. I recently used it to get a friend who was visiting to see our prime minister though I have never met the prime minister myself. Someone knows who you want to know.

## ***Keep connected!***

They say “*out of sight, out of mind*” so you need to stay in contact with those who are important to you. I am not suggesting that you pester them every day but occasionally like once a month give them a call to ask if they are ok. So much might have changed over a period of months. Maybe they came into something that you can benefit from or vice versa.

## ***Hard copy***

You just cannot trust your phone to store numbers permanently. Smart phones malfunction without warning, so keep a notebook in which you store the telephone numbers and date of birth for those who are important to you. Never forget their birthday, use things like Google calendar to store such prize information. Remember, you are sowing seeds that will come down to bless you greatly a little later in life.

## ***Life savers***

If something should happen to you right now, who are the five people you would call on to assist? Most times as I am teaching and I ask this question many begin to buck shuffle. You need to know who will really have your back, not to stab you there but to protect you from life’s storms.

# Day 19

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## ACCEPT YOURSELF

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*I am black but beautiful, O ye daughters of Jerusalem,  
as the tents of Cedar, as the curtains of Solomon.*

(Solomon 1:4 DRA)

Spend a day doing this, just telling yourself that you accept you. Your confidence boost is your primary responsibility. When last have you looked in the mirror and spoke something positive to yourself? You need to be confident in who God has created.

Maybe there are attitudes to change but some things cannot be altered, like who your parents are, where you were born, facial features etc. Do not let all your life go on stand still because you look like the father your mother dislikes so much.

Recently I was encouraging a young man to apply for his birth certificate, a necessary identification tool. He began to tell how he does not know his father as his mother was the victim of rape. What a sad story! The truth is looking at him you could not tell because he had come to the place of losing the bitterness that comes with knowing. Would I someday be a rapist too? What will I tell my children when they ask about their grandfather? The fact is you do not get to determine the context in which you were born but now you can choose how you shall live.

## ***It had to be***

Accept the fact that some things had to be. Many that are vocal about autism, body mass and other ‘off the road’ subjects are this way because of personal experience. If they had not been bitten by life they would not have such sensitivity and passion.

God designed some things about you so you can make a difference in this world.

# Day 20

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## BE THANKFUL

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*O give thanks to the LORD, for He is good;  
For His loving kindness is everlasting.*

(1 Chronicles 16:34)

We need to spend sometime today sitting down and looking back at the good times life has afforded us. Not everything was bad, this you will say if you are honest. Now as you become a person who expresses gratitude you will begin to see new open doors. Gratitude is the gateway to more.

Some people in this world sit and talk about all the wrong done to them. Recently I took some friends to visit a golden age home and I was really shocked that in the same home there were two different kinds of people. One lady was so bitter that they had taken her to a home like this whilst another man who lost a leg and is losing the next due to poor circulation, seemed so alive and thankful. He was just grateful to be breathing.

There are only two sets of people on earth, the thankful and the unthankful. The reason some people go around so miserable and bossy is because they think more is owed to them, they have a sense of entitlement that others are expected to bow to.

We could have been dead a long time ago. Think of the many near misses you have had. I have had a few brushes with death and this is one of the reasons I live with such a strong sense of purpose. I did not have to be here.

### ***Say thank you***

We are to thank God and also the people he has used to get us to this point. Make a long list of all the people who helped you in your lifetime and today we are going to reconnect with them just to say thank you. Soon you will see the difference that this will make. You will realize all the opportunities life has given you. Many people wish they could have one of what you got in your life. You are a king to someone else. There was a man who was so unhappy he decided to take his own life. As he decided this he went up in a tree, ate a banana and disposed of the peel. The banana peel fell below where a very hungry man picked up the skin and began to give thanks before feasting on his meal. The unthankful suicidal man was convicted by the hungry man's action. Your attitude is a choice, be a thankful person.

# Day 21

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## DO A LIFE PLAN

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There are two ways you can choose to live your life: Live it by Accident, or on Purpose.

“By accident” is to live it where there is no vision, no plan, and no team to help make things happen. But since nothing actually needs to happen, it doesn’t really matter.

“On purpose” means there is a “higher calling” to pursue.

This calls for a vision that is clear, a plan that is well defined, and a dedicated team that is willing to follow a committed leader. In this case, everything matters because something worthwhile and meaningful is about to happen.

“If you don’t know where you are going, you will end up anywhere”. You have heard this statement before and it is true. You cannot just live from day to day; you must have some sense of where you are going. You need a life plan.

A life plan is a detailed description of your decisions, intentions, hopes and dreams for your future. How far do you want to go in terms of your academic pursuits? What do you want to do for a career? Do you want to take vacations? What about marital life and children? Do you have any end of life plan? When you decide

to write a life plan you will have a clearer picture of where your life is heading.

As a young teenage boy growing up I used to think that God had the Master plan and so all we needed to do was just live. However, I have come to know otherwise in this matter. Yes God does have the master plan but He has set desires in our hearts to link us back to His original plan.

### ***What's your big dream?***

There is a family where the grand dad is a doctor, so is the father and so are his children. It was not automatic for them to become surgeons but someone had a good plan and it created the way for the success of the others so that as soon as they felt the need to become a doctor each has the adequate encouragement and funding to make this a reality.

The first time I heard about college fund I was so blown away by the thought of saving money for a baby to go to college but oh how it would have saved me from student loan if my parents were thinking.

Take some sheets of paper and say where you want to end up in the next five years. Every captain knows which direction he is heading in; every pilot has a route to fly. Where do you plan to end up? The way we have been living is not the way to live. We say, “whatever will be will be” but that is nonsense—that is not a life. We must break out of it.

Recently I met a plumber and a very professional one at that. After talking with him for a while I noticed that his sons were his business partners. He shared on how he recently did treatment for

prostate cancer and that he was not recovering. His sons ‘were being groomed’ to take over. Even though we don’t talk about it someone need to be groomed to take over when you die. None of us will live forever.

*A good man leaveth an inheritance to his children's children:  
and the wealth of the sinner is laid up for the just.*

(Proverbs 13:22)

By the age of two I had lost my father to body poisoning only to have my mother die by the time I was age seven. My early life was like a battered ship on the high seas. Many struggles surrounded my fears. Today’s hunger bred tomorrow’s fears. I hated that life. You do not get to choose your school with that kind of set up. It is so easy to become a victim of the system when you are in that position. No matter how many lessons I learnt from my struggles I would not pray one day for my children to go through that. I want to have a plan before they get to earth and by the grace of God I will. Family Planning should not seem like a curse phrase anymore.

Do not be like the man I met while I was doing street feeding. He had enjoyed many good times in his life but he did not use those times to secure a better future. There is an evangelist in my church who had a dream concerning seasons. In the dream she saw much fruit and then heard a voice saying to her, “you will have seasons always. I have come to tell you that you will have seasons always if you will use today to secure tomorrow. Are you saving? Are you investing? Do you have any insurance in the event of an emergency? Are you studying?

Every company has a strategic plan and that is why those businesses that thrive generally do well. They have a plan.

## Day 22

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### VOLUNTEER SOMEWHERE

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*But a Samaritan, as he travelled, came where the man was; and when he saw him, he took pity on him. He went to him and bandaged his wounds, pouring on oil and wine. Then he put the man on his own donkey, brought him to an inn and took care of him.*

(Luke 10:33-35)

No one should live for himself or herself. We came here so we can be a blessing to others. There are many people who are less fortunate than you are and as you begin to show care and love for them, you will see a difference in your life.

I have gone through the poor relief homes, the prisons and hospital wards and I came back to tell you people just want love. Don't wait to be loved, love someone in the meantime. Self-centeredness is the root of all grief.

As you volunteer it will be a seed that may help you greatly in the future. A resume that is decorated with voluntary service always strikes the eyes of employers.

It tells who you are. It has been said,

*"PEOPLE DON'T CARE HOW MUCH YOU KNOW  
UNTIL THEY KNOW HOW MUCH YOU CARE".*

Schedule today to visit some home for children without parents or a home for the elderly. Life will bless you back in time but right now as we speak you can greatly help someone. Do not be a narcissist!

# *Day 23*

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## PRACTICE SAYING NO

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The more success you attract in your life is the more you will need this skill of saying no. It is not because you want to be mean but saying “No” is the key to setting your boundaries and protecting your time, space, and energy. It can also be very risky.

No is not always bad. No to something is yes to something else. Do not allow for your day to be swamped with activities just because someone wants you to do something. I am not telling you to go to your boss and say “No” to the work you signed a contract to do. It is your job so you have to do it.

The Bible encourages us to do things soberly and in order so a ‘future yes’ is a good way of saying no.

Sometimes, depending on who is asking, you may have to tell the person that you cannot assist them now but you can do so later. A wise alternative is to say no but provide alternatives or recruit someone else to assist.

If you do not learn to say no to some requests, you will constantly find yourself off track in accomplishing your own goals and having to take detours to get back on track. Remember, you cannot please all the people all the time.

# *Day 24*

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## **APPRECIATE OTHER CULTURES**

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When I was in high school I remember some young ladies who travelled from Scandanavia to Jamaica to attend school as part of an exchange program. At that time, I could not appreciate it but now I have come to know that life is richer and wider than we can ever imagine.

I want to motivate you to go get a passport and travel to some other country than the one you live in just so you can know what is out there. How can I forget saving to go ninety miles North of Jamaica. I was just twenty five years old but I wanted to go see what Cuba was like. It was not an expensive trip but I learnt priceless lessons visiting historical sites and interacting with the people. The happiest people I have ever met were the Cubans—they danced in the streets to the sound of sweet salsa beats.

Many times we assume things about other nationalities and their culture rather than taking the time to learn. Find some book or watch a video on the internet.

You have heard when in Rome, do as the Romans do. This rings true, especially when it comes to offering traditional, customary greetings. After all, what might be acceptable in one culture may

be offensive in the other. Consider these:

In the rest of the world, you might be considered ill-mannered if you stick your tongue out, but not in Tibet where poking out one's tongue is a customary way to welcome people. The tradition apparently dates back to the ninth century when an evil Tibetan king Lang Darma had a black tongue and the Tibetans would greet each other by sticking their tongue out to prove that they weren't vicious.

## ***Philippines***

Greet with: Pressing knuckles on forehead

With this Filipino tradition, you could well be a knucklehead. When a young person greets an elder, the younger person will bow and press the knuckles of those they greet against their head. This tradition is called 'Mano Po' meaning 'hand respect'.

## ***Netherlands***

Greet with: Three kisses

While air-kissing is common around the world, in the Dutch part of Netherlands, friends and relatives greet each other with three air-kisses.

## ***Zambia***

Greet with: Thumb squeeze

In this South African country, many people greet each other by gently squeezing a thumb.

## **Kenya**

Greet with: Spit

You might greet someone with a hello or even hug them, but imagine being spat on! As awkward as it sounds, the ethnic African tribe, Masai, actually greet their friends by spitting on one another. Also don't be surprised to see the Masai tribe performing a full-blown dance number for you. Also known as adamu, the jumping dance is a traditional welcome performed by this Kenyan tribe.

## **Tuvalu**

Greet with: A cheek sniff

Does sniffing a person make you uncomfortable? Well, in the Polynesian island of Tuvalu, the traditional greeting, known as a sogi, involves pressing one's face to the other person's cheek and then taking a deep sniff.

## **Mozambique**

Greet with: Three claps

In this Southeast African country, apparently, people from the northern parts clap their hands three times before saying hello.

There is so much to learn about the rest of people in this world. I want to say there are sites that will allow you to sign on and shop around where you will be paid to befriend someone on their stay in Jamaica - paid friend. Wow! If I was not such a busy pastor I would try.

# *Day 25*

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## **REVIEW YOUR GOALS**

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You have heard it before that your goals must filled the meaning of each letter in the acronym S.M.A.R.T.

**S-Specific**

**M-Measurable**

**A-Achievable**

**R-Relevant**

**T- Time Bound**

Don't just study because your friends are studying or desire to drive a car because they are doing it too. You need to make sure you are doing this because YOUR LIFE requires it.

When you begin to work towards achieving this goal, set a time to check if you are really accomplishing each of the goals you set down.

Periodically you have to check back to see if you are making progress.

Reviewing your goals ensures that you keep yourself accountable. Don't just say, "I will accomplish something". Go ahead and do what you say you would do. You need to periodically look if you are getting things done. Everything I am saying needs to work together because you will need real friends who will be a support system around you making sure that you stay encouraged while accomplishing what God has called you to. Everybody needs a little push sometimes and so you need to know who your cheerleaders in life are. Ask them to cheer you on so you can reach after your goals.

Many things will happen to slow you down and there will be many give and take days ahead, however, you must make the adjustment so you end up at your destination on time.

Life will throw the curve balls but see what I am saying and approach it like you would a ride down to the city center. The normal route from your home to the city center is thirty minutes travelling by bus. On your way there imagine you were travelling in a passenger bus that had to stop several times; then suddenly the bus broke down and you would be late for your appointment. In order to make it in time, you would have to get off that bus and charter a cab so you could make up back for the time that you lost in transit. No problem, do the same with your life. As you re-assess your goals you will see where you will have to do make up or "catch up" with your life.

Like I said earlier, life will throw you several curve balls. Here are a few:

1. Unexpected pregnancy
2. Divorce
3. A Car Accident
4. External Factors (Disasters, fires etc)
5. Sickness

Some of these will necessitate you deferring a school course; however, you must decide to pick yourself back up and go after life. You cannot stay on your face. It is not worth it. Pick up yourself, the pieces of you left and go after life.

# *Day 26*

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## **CREATE AN EMERGENCY PLAN**

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By now we know that anything can happen. To successfully navigate this life it is important that you have an Emergency Plan—a plan B and even a plan C. We do not live in a perfect world where everything falls neatly into place all the time; as a matter of fact most times things do not go as planned. We have all heard of Murphy's Law—"Anything that can go wrong will go wrong." Emergency plans help you get the ship of life back on course when little eventualities try to take it off course.

Death, sickness, loss of an asset and natural disasters such as hurricanes and earthquakes are examples of emergencies. Build with the emergency in mind. In Matthew 7:24-27, Jesus tells the story of a wise man who built his house on the rock and the foolish man who built his house on the sand. Emergencies came to both their lives but the wise man was left standing because he constructed his affairs with a storm in mind while the foolish man was destroyed because he didn't plan properly.

Nowadays, everything can be insured. Having insurance is one of the best ways to prepare for an emergency; though it has its limitations, insurance is still one of the best emergency plans.

Health insurance, life insurance, car insurance and insurance for property and furniture all serve to cushion the blow in the event of an emergency.

# *Day 27*

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## **DEVELOP VIRTUES**

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If my grandma could scream from the grave I know that she would be saying; “Remember manners carry you through the world.” I have travelled far and wide to speak and I have used that statement to unlock closed plane doors keeping a full flight grounded with just the words please and thank you.

Some say I have made an art of it now but I don’t mind.

The little things count for something. Virtues like good social grace is important because we do not live alone in this world; we must make sharing space as easy as can be. Littering and spitting in public are unacceptable behaviours.

Maybe you weren’t brought up in a family where social graces were stressed or even taught; this is not an excuse for bad behaviour. What you don’t know can hurt you so try to develop virtues as early as possible. You can learn through observation, reading, asking questions and remember “You Tube University;” it’s all out there.

# Day 28

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## REPROGRAM YOUR BRAIN

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*And be not conformed to this world: but be ye transformed  
by the renewing of your mind.*

(Romans 12:2)

The Bible teaches that as a man thinketh so is he. Even naturally gifted people know that the mind must be retrained to reach a goal. This is why in gyms you find a certain genre of music; the upbeat one because even though the bodybuilder has some muscles on, if their mind is not ready the body cannot achieve the desired goal. What and who are you listening to? If you want to jump those hurdles you cannot be listening mourning songs. This is one of the challenges we must remove from your life. We need new music. This is both literal and figurative.

### **Hey Mr.DJ!**

Let us make sure it is the right stuff going into your ears and heart or it may delay you reaching your goals in life.

If you are going after a house you need to gravitate towards materials having to do with buying houses. Whenever I fly to the United States or Canada, the first place I ask for is the bookstore. You are the disc jockey; you select what is playing in your heart.

## ***The booklist***

When last have you gone shopping for books? When you were going to school you needed a booklist for each new grade you entered in. Guess what? You still need booklists. You get to pick now! Remember what goes in is what comes out. Your mind is starving for some good breakfast.

## ***A Whole New World***

Get away from negative people, they are destructive.

They generally don't carry a hammer or a sword but they will use their mouths and wound you so bad you may not be able to get up in life again. God is working things out for you and how He does that is by first connecting you to godly, uplifting people who can shoulder you into your promise. Here are some signs you are in the midst of the wrong people (those who cannot carry you):

- They are selfish towards you
- They talk down your dreams
- They are always speaking; you are never allowed to speak
- Their mannerism is poor
- You know they are involved in illegal activities

I could go on and on but if you see these signs, it is clear you need to move on. Your dream cannot flourish here.

## ***What if they are family?***

If so you will have to take a bold stance that you have become of age and you refuse to be bullied. Being Christian does not mean being weak to others. Know who you are and stand up for what is rightfully yours. Later on, all those who tried to talk you out of your dreams will have maximum respect for you. I guarantee you this.

# *Day 29*

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## **DEVELOP A FAMILY BIBLE HOUR**

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These are the days when families are under attack from media outlets. So much is working against you and your family. The marriage you dreamed of is being challenged by pop culture trends. The children you want to grow may not turn out right because of evil societal influence. Maybe you think you have taken enough family vacations or that buying your children's affection is okay. Listen children need their parents so NEVER UNDERESTIMATE the power of time spent as a family.

The family zone is for you to nurture and instruct. When you develop the family Bible hour, you are allowing the values of the scripture to impact your household; this way they will have a common belief system. You see if you do not help your house someone else will help them from the right path and later your work will become harder. Let us avoid them going to prison and the court room.

Build the value system for your home. BET and MTV should not tell them what to believe. Deuteronomy 6 says you should instruct and then explain why you do what you do. Later in life they will have to make decisions and remember - Upbringing affects interpretation.

# *Day 30*

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## **DEVELOP A FAMILY HAPPY HOUR**

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A sad truth is that most people LIVE TO WORK instead of WORKING TO LIVE. You work so you take care of your family properly. Today's busy world has cheated the institution of the family.

Fragmented homes and crime filled neighbourhoods tell us we need to look deeper. All the social unrest in our cities can be traced back to poor upbringing. Many young men have never experienced the love of a father. Choose a time to hug, to love, to play games and have fun.

You need to make time for what is important and one such thing is your family. Have an hour you call "the happy hour"—not the discipline hour, not the "how come we can't pay our bills" hour but a happy hour.

Maybe one or twice a week, ideally on a weekend go and have a good time as a family unit. If you have to stay at home get the best games and some food and make it really funny.

Life is pressuring and you need to unwind as a family. The way God has organized things is for your family to be your greatest support, your closest friends. Think of it this way, you carry so much

similarity and common DNA strand; your friends don't look like you do in a family. This is your tribe so practice building bonds that can't be easily broken. Get social together.

I am a firm believer in Jesus Christ so I couldn't end this book without reminding you without Jesus in our lives we are nothing; no matter how much money we have.

We need to submit our lives to the Lord Jesus Christ and let Him lead. Say this prayer if you have never given your life to the Lord.

### ***Prayer of Salvation***

Pray this prayer out loud:

Heavenly Father, in Jesus' name I repent of my sins and open my heart to let Jesus come inside of me. Jesus, You are my Lord and Saviour. I believe you died for my sins and you were raised from the dead. Fill me with your Holy Spirit. Thank you Father for saving me in Jesus' name. Amen.

### ***Remember to:***

Get a bible and study it.

Find a bible believing church where you can fellowship with other believers.

Worship God and pray daily.

Share the message with family and friends.

