RESERVE

From Profit to Power

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TONY ODOH

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DEDICATION

This book is dedicated to everyone who desires to increase in wealth and material resources. May you find in the pages of this book, applicable wisdom to achieve and amass great wealth.

INTRODUCTION

IT ALL BEGAN WITH a dream. Pharaoh dreamed that seven fat, healthy-looking cows came up out of the River Nile and began grazing along the riverbank. Suddenly, seven skinny, bony, ugly-looking cows came out of the same river and ate up the seven healthy ones – yet afterwards they still looked impoverished and malnourished. Next, he saw seven heads of grain, plump, full, and good, come up on one stalk. Then seven withered, thin heads, blighted by the east wind, sprang up after them and swallowed up the seven plump and full ones. And so he woke up.

Pharaoh could not shake off those dreams when he woke up. Thank God the dream worried him! If he hadn't been

bothered by it, we would never have learned the divine principle of prosperity, increase, and ownership that his experience teaches us today. From that dream, Pharaoh sought an interpretation, and it turned out that God was trying, through Pharaoh, to teach the world how nations can dominate, how companies can rule, and how individuals can move from profit to power.

Many people around the world do not know, recognise, or understand when they are in their time of plenty, and so they squander their future opportunities by living lavishly during it.

Times of plenty are almost always followed by hard times that seem to dwarf the good times and drown them. This is not negative confession. Thoughtful financial planning is treated as a mark of responsibility rather than a lack of faith. 'A prudent man foresees danger and hides himself, but the simple go on and suffer for it' (Proverbs 22:3). When hard times come, they plunge so deep that you will almost never believe there was ever a time of plenty. It is during those times of shortage that people sink further, because they get into so much debt that they never recover, even if another season of plenty comes.

> *Your supply in drought is*
> *from your reserve in plenty.*
>
> — PROVERBS 21:20

This book is for you. It is for nations, for organisations, and for individuals. You can move from profit to power. All it takes is, first, the ability to recognise your season of plenty; second, the wisdom to know what to do with your plenty; and finally, the discipline and willingness to stick to a routine.

I trust that these pages will help you greatly, and that through them you will move from profit to power.

CHAPTER ONE

RESERVE



The next seven years will be a period of great prosperity throughout all the land of Egypt; but afterwards there will be seven years of famine so great that all the prosperity will be forgotten and wiped out; famine will consume the land. The famine will be so terrible that even the memory of the good years will be erased. The double dream gives double impact, showing that what I have told you is certainly going to happen, for God has decreed it, and it is going to happen soon. My suggestion is that you find the wisest man in Egypt and put him in charge of administering a nationwide farm program. Let Pharaoh divide Egypt into five administrative districts, and let the officials of these districts gather into the royal storehouses all the excess crops of the next seven years, so that there will be enough to eat when the seven years of famine come. Otherwise, disaster will surely strike.

JOSEPH TO PHARAOH · GENESIS 41:21–36

WHAT DOES YOUR TIME of plenty look like?

Have you noticed that there are seasons – days, weeks, months, and sometimes even years – when you seem to be on a streak? Everything appears to be working out. Money is coming in from many fronts and ventures. Deals are coming through, support for travel arrives suddenly, business or sales suddenly boom, more sales are being closed, longstanding business debts are being paid, new contracts are being signed at an unmistakable pace, bonuses are paid at the office, and somehow, in the midst of it all, you are receiving financial favours.

Many people have had one, two, or more of these experiences at some point. The question is: where is all the money now? What did you do with it? Is it still in your coffers, or has it gone with the wind? Did you keep some aside, or did you spend it all?

> *Thoughtful financial planning is treated as a mark of responsibility rather than a lack of faith*

Abundance comes to everyone at one point or another, albeit in differing proportions. But one thing applies to everyone: how much you got matters little if you kept none. What was saved matters more than what was had. Do you still have some left, or are memories all you have?

The conversation between Joseph and Pharaoh is rich in divine wisdom, both for preservation and for multiplication. The first direction we see in it is to set aside a fifth of your income, which is 20 per cent of whatever the value is. You reserve 20 per cent. In Joseph's words: 'You must also appoint other officials and take a fifth of the crops during the seven years of plenty. Order them to collect all the food during the good years that are coming, and give them authority to store up grain in the cities and guard it. The food will be a reserve supply for the country during the seven years of famine which are going to come on Egypt. In this way the people will not starve' (Genesis 41:34–36).

Two vital qualities were highlighted as necessary for enduring abundance and lasting wealth:

1. **Discernment** – the ability to recognise the times you are in.
2. **Wisdom** – choosing to set aside, deliberately, 20 per cent

of all your income in that season.

'The wise person stores up a reserve for the future, while the unwise consumes everything immediately' (Proverbs 21:20). The essence of this book is the 20 per cent you *must* set aside. It is called a **reserve** for two reasons. First, you don't lose it. Second, you don't lose its value. If you're not going to lose it, you have to keep it aside; and if you're not going to lose its value, you must commit it to things that insure it against inflation (the gradual loss of the ability of a given amount of money to buy the same goods over time), thereby preserving its value.

> *The wise person stores up a reserve for the future, while the unwise consumes everything immediately.*
> — PROVERBS 21:20

What can you do to preserve the value of your 20 per cent? There are several options:

1. Store grain, as Egypt did. To a very large extent, the cost of food controls the purchasing power of money.

2. Invest in landed property. Unless it is affected by natural causes, land preserves its value. In practice the value may not increase, but it is preserved even in the face of inflation. So when, or if, you sell over time, you recover the same value as the money spent in acquiring it.

3. Buy gold. Over the past ten years, it has outpaced inflation, retained its value, and remained profitable.
This list is not exhaustive, but it gives a clue to the kinds of medium that preserve value.

Now, that is what is called a reserve.

CHAPTER TWO

ACCUMULATE



During the seven good years the land produced large harvests. Joseph collected all the food grown in Egypt during those seven years and put this food in the cities. In each city he put the food from the fields around it. Joseph stored up grain in huge quantities like the sand on the seashore. He had so much that he finally gave up keeping any records because he couldn't measure it all.
GENESIS 41:47–49

SOMETHING VERY SIGNIFICANT HAPPENED on account of Joseph's 20 per cent reserve of grain from all of Egypt, and that is the point of our next discussion.

'In the seven plentiful years the ground brought forth abundantly. So he gathered up all the food of the seven years which were in the land of Egypt and laid them up in the surrounding cities. He laid up in every city the food of the fields which surrounded them. Joseph gathered very much grain as the sand of the sea, until he stopped counting, for it was immeasurable' (Genesis 41:47–49).

He gathered very much grain as the sand of the sea, until he stopped counting, for it was immeasurable!

> *Twenty per cent of your income will always determine one hundred per cent of your future.*

When you begin setting aside 20 per cent in several places, you may not notice how much you are accumulating. You may not. People who do this are simply committed to

the process, and it grows to so much, so quickly. The moment you commit to having a buoyant reserve, God and all of life's forces come together to ensure that it becomes far more than you can imagine.

It is possible that the reason you do not yet have more is that you have not made a commitment to accumulate. When you decide to keep aside 20 per cent out of your plenty, you must commit to it. Be committed to the process. In your days of abundance:

- Seek out undervalued assets and acquire them.
- Identify high-value opportunities and invest.
- Scout for valuable goods and purchase them.

Visit emerging communities away from the city and acquire land. You will be amazed at what you can afford with the much you have in hand. Historically, land has preserved the value of capital. As you keep at it, one day you will wake up to realise that you have accumulated so much.

Egypt decided to set aside 20 per cent of its grain and, beyond its wildest imagination, accumulated so much. One thing many people have never realised is how much has passed through their hands. You will never know unless you set aside a constant portion of what you get. Only then

will you truly appreciate how much you have had.

When the going is great, setting aside 20 per cent may not feel like much, because you are in a time of plenty. Yet many people forget to set aside anything at such times, because there is always the temptation to assume that things will always be great. No! Things will not always be this way. History has proven it, and since that is the case, it is wise not to spend it all.

> *The wise and discerning will become rich*

Maintaining a 20 per cent reserve in those times won't pinch or bite in the midst of abundance, and it accumulates quickly, without your notice, unless you are paying attention and keeping records.

Many years ago, I knew a young man in the city of Onitsha, Nigeria, who went through the eastern Nigeria apprenticeship system with his boss and was settled with less than a million naira. Immediately afterwards, he threw himself into his business, 'hustling' like any young and

ambitious man would. He kept on going for about two years, saving as he went. He never took a break to check how much he had accumulated, because business was going so well. He just kept setting aside from the profit in his business until one day he thought to himself, 'Why not call my account manager to tell me how much I have?'

When he called the lady, she asked for some time so that she could add up the balances from all of his accounts. This was in the early days of digital banking. After a while, she returned with the sum. It was over 600 million naira (equivalent to over $5 million at the time)! Hearing it sobered him. He had never realised how much he had accumulated in the space of two years.

I know many people who have had times of plenty in which they could spend so much without noticing. Setting aside 20 per cent in property, gold, or other things of value would have been a no-brainer for them. When that season was over, they would have had reserves as a testimony, and as leverage, acquired unknowingly until they took account. But they didn't. Today, they have stories to tell, but no proof to show of the abundance they once had.

It always happens.

It happened with Egypt. Times of plenty come to everybody; there is always a time when they come. What matters in the end is what you did with yours. What you did in those times determines what you can do, be, and have when hard times come, because they will come. What determines whether you will face hard times is whether you have a reserve. If you accumulated so much in the times of plenty by keeping aside a fifth (20 per cent) of your plenty, you will have abundance to fall back on.

THE 20/80

IN YOUR DAYS OF abundance, if you reserve only 20 per cent, you will have spent the other 80 per cent. If you set nothing aside, you will have spent 100 per cent. Twenty per cent of your income, reserved in the times of plenty, will always determine one hundred per cent of your future. Your 20 per cent will preserve you in the coming hard times. You will not even know when the drought comes, because there will be plenty from your reserve.

Pay attention to this: the reserve was not kept for merely seven days or seven weeks. It was accumulated consistently

for seven whole years. Setting aside a reserve is not a 100-metre dash; it is a cross-country run. It is a lifetime habit, intended not only to shield you from hard times but also to guarantee wealth accumulation and financial dominance in a world of rabid spending.

> *Your Supply in Draught is*
> *From Your Reserve in Plenty*

CHAPTER THREE

PRESERVATION





The seven years when there was plenty of food in Egypt came to an end. Then the seven years of famine began as Joseph had said they would. All the other countries were experiencing famine. Yet, there was food in Egypt. When everyone in Egypt began to feel the effects of the famine, the people cried to Pharaoh for food. But Pharaoh said to all the Egyptians, 'Go to Joseph! Do what he tells you!' When the famine had spread all over the country, Joseph opened all the storehouses and sold grain to the Egyptians. He did this because the famine was severe in Egypt. The whole world came to Joseph in Egypt to buy grain, since the famine was so severe all over the world.

GENESIS 41:53–57



THERE ARE ALWAYS TIMES of recession and economic downturns. They come in cycles. No nation is exempt from them, but those who have reserves are not only shielded in those times, they thrive. Times of economic crunches are times of immense opportunities for those who have reserves.

This is what happened in Egypt. After the seven years of abundance came seven years of famine, and it was severe. So in the time of famine, Egypt had enough food to preserve the nation and to sell to other nations. When the people cried to Pharaoh for bread, he sent them to Joseph, who opened all the storehouses and sold grain to them.

The storehouses were opened only in the time of famine. Until there is a famine, don't open your storehouse. If what you have over and above your reserve can sort out the problem in hand, do not touch the reserve. Do not liquidate the properties. Do not sell your storage if what you have in hand can still supply the need. You are not facing hard times, so stay disciplined enough not to take from your reservoir. The people did not come to Pharaoh until there were no more options. Pharaoh did not send them to Joseph until there was no more bread in their houses. Until the famine set in, the reserve wasn't opened.

> *Times of economic crunches are times of immense opportunities for those who have reserves.*

The Egyptians were preserved for another seven years because Pharaoh set aside 20 per cent of the grain during the lush years of the seven fat cows. Any nation on earth can adopt fiscal policies that ensure it increases its reserve by 20 per cent during an economic boom. Any nation that sets aside a fifth of its revenue in a boom will prosper and carry fewer national burdens. Egypt proved this. A reserve of a fifth over five years is equivalent to a whole year's income saved up.

It doesn't matter how much you make until you are able to keep aside so much. The world depended on Egypt for sustenance because Egypt managed its seven years of increase wisely and prudently saved for the seven years of severe famine. The man who reserves 20 per cent of whatever comes to him in the times of plenty will eventually rule.

> *It doesn't matter how much you make until you are able to keep aside so much.*

If you are discerning enough to recognise when the going is good, and wise enough to keep a reserve in those times, you will become wealthy. This is guaranteed. The wise and discerning will become rich.

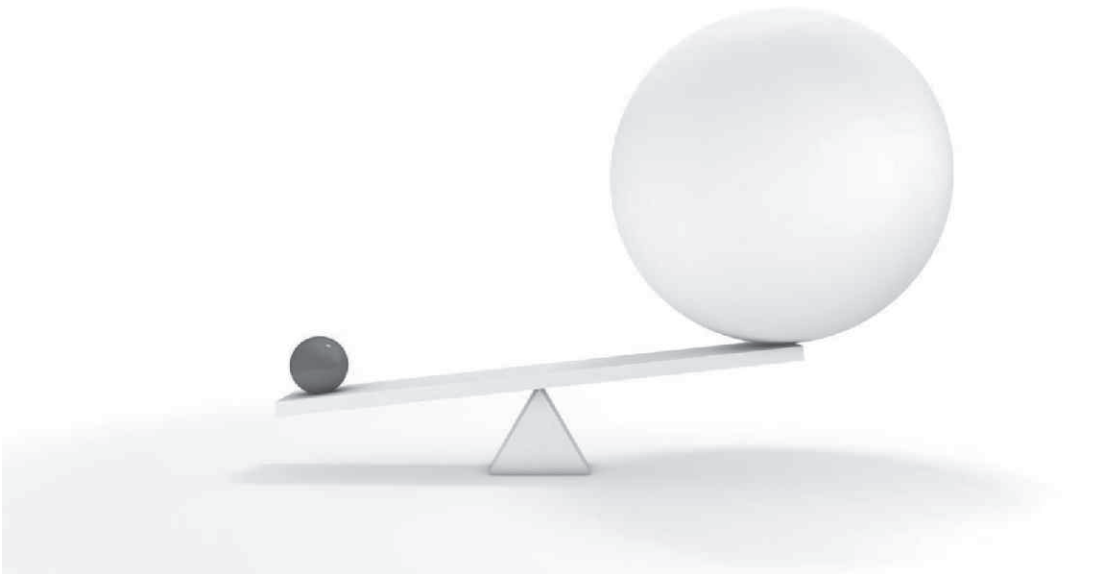
When the unwise and undiscerning get into hard times or face economic emergencies, wise people with savings have the tools to build wealth and buy valuable assets from those who are unprepared.

Pharaoh built a reservoir when others were expending everything, and he sold to them when the times turned. Those who had no reserve began spending what was left, and buying from those who had built reservoirs and were now using them. This happens daily. The number of opportunities you are able to take advantage of is directly proportional to the reserve you are able to keep.

Notes

CHAPTER FOUR

LEVERAGE



When the money in Egypt and Canaan was gone, all the Egyptians came to Joseph. 'Give us food,' they said. 'Do you want us to die right in front of you? We don't have any more money!' Joseph replied, 'If you don't have any more money, give me your livestock, and I'll give you food in exchange.' So they brought their livestock to Joseph, and he gave them food in exchange for their horses, sheep, goats, cattle, and donkeys. During that year he supplied them with food in exchange for all their livestock.

GENESIS 47:15–17

A DEAR OLDER FRIEND once told me the story of his journey from poverty to wealth and power. He was born into abject poverty in Nigeria. He couldn't go to school because his father couldn't afford to educate him, so he became a fisherman. After a while, he decided to relocate to the city to join a relative and learn barbing. While barbing, he developed the habit of setting aside some of his income as it came.

After a while as a barber, he thought to himself, 'What if I also started selling clippers to those of my clients who can afford them?' So he took from his reserve and started buying clippers, and to his utmost surprise, they sold out faster than he had presumed. This went on for a long time, until one day he travelled to Onitsha to buy clippers and thought also to buy a television, since he could afford it from his saved-up reserve. He did so, returned, sold it, and realised a profit he had not thought possible on a TV set. From his accumulated reserve, he had now been able to venture into electronics sales.

> *"The opportunities around us are too numerous when we have reserves."*

Another time, he travelled to buy TVs and decided also to buy a small Tiger generator to power his shop. He realised that generators were quite cheap compared with their selling price in Warri, and he thought, 'I should also be selling these, far cheaper than everyone else, on just a small margin of profit.' So he told the dealer, 'I have this amount, and I would love to buy more generators than that amount allows, but we have been in business for a while, and you know I am reliable. Give me ten units and create a record for me. Each time I come, I will make a further deposit and take more generators.' The dealer agreed.

He went on selling, giving the dealer all the money and taking more goods, until one day he decided to settle accounts with his supplier. He said to me, 'For the first time in my life, I had 500 thousand naira I didn't know I had. I realised I was rich.' Today, he is a billionaire and owns chains of electronics dealerships around Nigeria. He still maintains the habit of keeping aside a reserve.

He leveraged his reserve for diversification. He leveraged his reserve for business credit. He leveraged his reserve until he became a billionaire, owning numerous properties around the world. One day, he told me that a bank had closed down with over half a billion naira of his money in it,

but life goes on. He could lose over half a billion naira in a bank without losing his calm. That is a level of wealth many can *only* imagine.

BOUNDLESS OPPORTUNITIES

THOSE WHO HAVE A reserve are always armed to make acquisitions at a steal.

When everyone's money was gone, they returned to the man who had a reserve and offered the livestock they had in exchange for the grain they didn't have but needed.

You see, there is no telling how much you will amass by setting aside 20 per cent of your abundance. Joseph reserved grain for Pharaoh, and when the people who had livestock were in desperate need of his reserve, they offered what Pharaoh didn't have in exchange for what he did.

> *"The people who reserve can only grow in power. There is no diminishing for them."*

Many years ago, a dear friend in the city of Abuja arrived at church in a lovely vehicle he hadn't had the previous Sunday, and he told us how it happened. Someone had come to the city with the car for a project. When he had finished and was leaving, he wanted to sell it, as he was in dire need of funds, and he asked our missionary friend whether he would buy. The friend said it wasn't in his budget. The seller asked, 'What can you afford?' and he casually said, '400 thousand naira.' The seller said, 'Bring it.'

He thought it was a joke, so he told the man he could give a deposit of 200 thousand naira that day and pay the balance later. To his utter surprise, the man accepted, took the deposit, gave him the car, and signed the transfer note. He paid the balance the next day and owned the car. He got the car for a fraction of its cost because he had a reserve.

The opportunities around us are too numerous when we have reserves.

Joseph began acquiring livestock with grain. The value of livestock in a day of grain scarcity is definitely not the same as at other times. Scarcity creates demand, and demand increases value. Joseph acquired livestock for Pharaoh at a fraction of its price, because what he had in reserve was in

greater demand and of higher value than the livestock. His reserve gave him leverage.

If you buy up property in the time of plenty, a time will come when people who didn't buy then will buy from you. They will have to buy from you, because you may have bought up all the available land. Even if the government were to revoke certain of the acres you own, it will still not take the ones that people will buy from you. If you bought so much land when others weren't buying, soon enough there will be a scarcity of land, and they will have to buy from you at your rate.

This happens almost everywhere in the world. Those who have foresight and buy up land in underdeveloped communities will eventually sell to late buyers. How do you acquire such land? By recognising your times of plenty and wisely acquiring it when you are in abundance.

Some People have mastered this art for decades. They own large expanses of land in places people are not considering, and they do whatever is required to secure its ownership. Get all the necessary documentation and legalise your ownership. The day will come when your reserve will be your wealth.

Notes

CHAPTER FIVE

OWNERSHIP



When that year was over, they came to him the next year. 'Sir,' they said to him, 'you know that our money is gone, and you have all our livestock. There's nothing left to bring you except our bodies and our land. Do you want us to die right in front of you? Do you want the land to be ruined? Take us and our land in exchange for food. Then we will be Pharaoh's slaves and our land will be his property. But give us seed so that we won't starve to death and the ground won't become a desert.' Joseph bought all the land in Egypt for Pharaoh. Every Egyptian sold his fields because the famine was so severe. The land became Pharaoh's.

GENESIS 47:18–20

THE STORY OF THE Egyptians is akin to the story of many people in the world today. They don't develop a culture of keeping a reserve, so they eventually exchange things of value for survival. Some have sold off family inheritance in times of adversity. Have you ever paused to ask, 'How is the buyer getting the money to buy the property I am selling?'

Remember where it all began. All of Egypt had seven whole years of abundance. They all had equal opportunities. They experienced the same boom. Yet a few years down the line, it was as though they never had. They first gave their money until there was none left. Whatever they did to get money, they were exchanging their lives for it. Money is what is given in exchange for the time spent in making it, and what we call 'lifetime' is the time spent between the day of birth and the day of death. So whatever you are given for giving a part of your life represents life itself.

> *It is risky not to have a reserve.*

Next, they gave up their livestock in exchange for what they could have reserved a few years earlier. And now they were offering themselves and their fields, making

themselves slaves to the one who now owned them. By one simple, overlooked practice, Pharaoh became the most powerful man in the land – literally.

The man who maximises the day of abundance will, by his discernment and wisdom, gain power.

Except for the priests, Pharaoh gained ownership of almost all Egyptian land and people during the famine. Because they were starving, the Egyptians themselves chose to sell their land and become servants just to get food and seed to survive. This was the direct result of their refusal to act wisely when they had the means to.

The man who maximises the day of abundance will, by his discernment and wisdom, gain power.

Who controls your reserve matters. Almost all of Egypt became Pharaoh's land because Pharaoh appointed a man who was discerning and wise enough to save the 20 per cent in such a way that it was neither lost nor diminished. Ensure your reserve is preserved. Ensure it is saved. Ensure it is

safe.

Eventually, people will offer you things of greater value, because you were wise enough to keep a reserve when others spent everything. It is the habit of most people to keep nothing aside in times of plenty, and so, when times of lack suddenly hit, it seems as though they have been robbed of their possessions, even though that's not the case.

I cannot emphasise this enough.

During your time of plenty, be discerning and act wisely. Don't forget that it is not enough to save money in the bank, because the first thing inflation hits is the purchasing power of money. Keep your reserve in things of value and things with value. This is how to inflation-proof your reserve.

Notes

CHAPTER SIX

POWER



Joseph said to the people, 'Indeed, I have bought you and your land this day. For Pharaoh, look, here is seed for you, and you shall sow the land. And it shall come to pass in the harvest that you shall give one-fifth to Pharaoh. Four-fifths shall be your own as seed for the field and for your food, for those of your household, and as food for your little ones.' So they said, 'You have saved our lives.'

GENESIS 47:23

IT IS RISKY NOT to have a reserve.

When the famine came to an end and the economy of Egypt was reviving, those who hadn't kept a reserve seven years earlier had nothing with which to hit the refresh button and start again. They had sold everything they owned to Pharaoh for grain, and he now owned everything. So they came again to the wise king for fresh capital.

It was now in Pharaoh's power to determine who could earn and who couldn't. The man had become so powerful on account of a very simple decision he had made seven years earlier: he reserved 20 per cent when there was abundance. The people were glad to be offered a chance at life again, and the king asked for one-fifth of their harvest.

The people who reserve can only grow in power. There is no diminishing for them. None at all.

> *There is no diminishing for the man who discerns his time of plenty and wisely saves during those times.*

After the seven years of famine had passed, the people came back because they had no land to farm. They also had no seed to sow, because they couldn't afford to buy any. So Pharaoh gave them land to farm and seed to sow. Remember where Pharaoh got all this from: what he kept aside while others feasted. With 20 per cent, Pharaoh now owned the land and also owned the people. He could conveniently give them land and seed, and in exchange they would return 20 per cent of their harvest.

Now imagine a whole nation bringing 20 per cent to you! Imagine a whole community bringing 20 per cent of its income or harvest to you on account of a decision you made earlier, to save 20 per cent of your abundance. There is no diminishing for the man who discerns his time of plenty and wisely saves during those times.

Abundance comes to everybody at one time or another. There is always a time when, having spent all that is necessary, you still have enough to keep aside. That time comes to everybody. It is only that most people do not discern their own time, and so do not apply themselves to wisdom.

When you discern the time, you'll be able to apply

wisdom. The practical application of wisdom in those seasons is to keep aside 20 per cent. That is the Bible's recommendation: 20 per cent. Not 10 per cent. Not 18 per cent. It is something you can do when you have plenty, and you won't notice how it accumulates to so much.

Pharaoh was able to own all the land of Egypt legitimately, without force or the undue exertion of power, and to make the people work for him and, in turn, receive a fifth of their harvest. Now he was not only receiving 20 per cent; he owned all the land, all the money, all the livestock, and all the people. That is power.

Remember to reserve today. There is no telling how much power you can amass on this account.

Notes

LAST WORDS

PREPARE



A horse is prepared for the day of battle …
PROVERBS 21:31

YOU DON'T PREPARE FOR battle in the day of battle. You don't begin preparing when you are already in abundance. The first step in your journey from profit to power is preparation for abundance. There are certain steps you must take today in preparation.

ANTICIPATE ABUNDANCE

THE FIRST STEP YOU can take today is to anticipate your time of abundance. Act like one who expects abundance. When Joseph interpreted Pharaoh's dream, he spoke like one who was certain of a future occurrence. He devised for Pharaoh a way to prepare for the seven years of great abundance. He prepared in hope.

Now, hope keeps a man alive. The wise man wrote, 'A living dog is better than a dead lion' (Ecclesiastes 9:4). A hopeless man dies a thousand deaths before his demise. Hopelessness demoralises and incapacitates a man of high skill and in-demand ability. Don't ever think, 'It is too good for me. I can never have abundance.' If you believe you can, you will. If you believe you can't, you won't.

The reason you are reading this book is that the matter of your coming abundance has definitely been decided by God, and He will do it very soon. This book is meant to

awaken your consciousness and make you begin preparing for what God is about to bring into your hands and your coffers.

> *A hopeless man dies a thousand deaths before his demise.*

If you anticipate abundance and actively expect it, you will take certain actions. You will begin planning as though you already have what you are anticipating. You will start planning excitedly, making enquiries, and carrying out market research. People may not understand the reason for your optimism, but they don't need to. Be optimistic anyway. If you get into conversation with those who won't understand, one of two things will be the outcome:

- You infect them with your optimism and influence them to act like you; or
- They make you pessimistic and 'realistic'.

Get on with your plans for how you will manage your season of abundance. Find out practical ways you can set a portion aside, not just as savings, but in a way that actively preserves its value. Research thoroughly, as though you

were starting the following week. Journal all your findings. Compare each option's long-term value. You are not planning to set aside 20 per cent just so you can liquidate it in a few weeks or months. You are in it for the long haul.

MAKE IT A ROUTINE

DEVELOP THE HABIT OF routinely setting aside 20 per cent of your income. You will never know what you are capable of until you begin. You must make the hard choices today if you will own tomorrow. The best time to start is now. Remember, you don't learn to fight in the battle; you learn before the day of battle. Even so, you must cultivate the habit of keeping a reserve before your abundance comes.

The Apostle Paul of Tarsus taught the church in Corinth this principle succinctly. He wrote, 'Every Sunday each of you must put aside some money, in proportion to what you have earned, and save it up …' (1 Corinthians 16:2).

One of the most prominent pastors alive today once told the story of how he asked his staff how much had been realised in the past month, and they named a certain amount. They also confirmed that the income had been

consistently similar. When he asked how much was left, the staff said that nothing was left: they had spent it all on very legitimate ministry expenditures. But the pastor would not have it. He said, 'If we keep spending up all we get, how are we going to do great things in the future?' and went on to instruct that they must immediately begin setting aside 80 per cent of all income. He would not accept any justifiable expense that would make that target untenable. Well, they did it, they survived, and today he is one of the greatest men alive.

> *If we keep spending up all we get, how are we going to do great things in the future?*
>
> — A PROMINENT PASTOR, AS TOLD TO THE AUTHOR

You must make the hard choices. Maybe not 80 per cent like the pastor, but you must make hard choices. You must begin setting aside a reserve today. There is no justifiable excuse for not having a reserve. If you do not do this, the opportunities of the future will elude you.

JOIN THOSE WHO WILL OWN AND RULE THE FUTURE BY KEEPING A RESERVE TODAY.

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