

**The Secrets
Of
Overcoming
Poverty by
God's Children**

*Time Proven Practical Principles
of Financial Breakthrough*

Eugene C. Onyibo

**Living Above Financial Struggle: Time
Proven Practical Principles
of Wealth Creation**

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Dedication

To all the people who work hard but are unable to achieve the financial success they desire. May this book enlighten and guide them to achieve happy, blissful, wealthy and prosperous lives.

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Preface

Poverty is an existential reality that stares at humanity at every time and age. It is also a global challenge because it is a universal disease. Some international organizations were instituted primarily for the purpose of fighting poverty across the globe. Poverty is also an experience that is lucidly visible in the lives of numerous children of God because many of them are also victims of it. This shows that children of God are not spared from poverty. Hence, believing in God and being close to him does not make a Christian invulnerable to the harmful and painful claws of poverty. Observations in the church show that there are many children of God who are immersed in abject poverty.

It can be reasonably argued that there is no religion that does not have poor members because, as earlier remarked, poverty is a global phenomenon. However, as a minister of the gospel of Christ, I have no difficulty observing that poverty exerts enormous adverse effects on the spiritual lives of the children of God. It is obvious, from experience and daily observations, that poverty has the capacity to pose serious threats to the spiritual lives of Christians. This is why there are some Christians who live below expectations in their spiritual lives because of the distractions that are inevitably occasioned by their inability to effectively and efficiently confront their financial challenges.

For instance, the level of poverty among some Christians compels them to question the reality of the existence of God. In their opinions, the reality of poverty is incompatible with theism. They wonder if God could have created poor children; yet, Christianity will claim that everything he (God) created is good. This category of people, sometimes, doubts the existence of God and/or the efficacy of his

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providence attribute. They do not ask questions on the existence of God because they want to toe the path of philosophers who usually ask questions before giving their opinions. Rather, they do so because they want to clear a doubt in their minds.

It is obvious that the doubt on the existence of God is incompatible with the central tenets of Christianity because; in the religion, it (the existence of God) is an axiomatic. The belief in the existence of God is simply an unquestionable truth in Christianity. It is a fundamental truism among true Christians because it is the foundation on which the edifice of the religion is erected. Besides, in Christian theology, it is sinful to doubt the existence of God because it is an offence against God himself. As a matter of fact, no Christian is permitted to question, let alone dispute, the existence of God, even when all hope seems to be lost in life.

Despite this, the pains of critical (or abject) poverty, sometimes, make this question irresistible among some Christians. The frustrations that are occasioned by poverty compel some Christians to damn their religious tenets and, sometimes, question the rationale of serving a God who, in their opinion, cannot provide for them. They do so because they trace the root of their poverty to the creator. Some of them go as far as asking if God is the creator of poverty, since he is the creator of all things. Indeed, poverty could be the acid-test of the faith of some Christians. As I said earlier, I have no difficulty observing that poverty exerts enormous adverse effects on the spiritual lives of the children of God.

In addition to questioning the reality of the existence of God because of poverty, poverty also has the tendency to make Christians unavailable to God. For instance, it is no news

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that in the process of striving to earn some money for their upkeep and that of their families, some Christians almost have more jobs than they can keep. They do so because, in their opinions, that is the only way to keep their bodies and minds together; needless to say that some of them are still unable to make ends meet after overworking themselves.

As a result, they spend so much time at work that they are unable to afford any time to go to church, even on Sundays. In other words, six working days seem inadequate for many Christians in a week. This is why they ‘steal’ the seventh day (Sunday) from God. They rob God of his own day.

Since Christians are warned not to forsake the assembling of the faithful¹ (because it is the source of their spiritual strength); some of them cannot build healthy spiritual lives because they are continually unable to participate in church activities, even on (some) Sundays. Some of them overwork themselves to the extent that they are unable to take care of themselves. It is obvious that their continuous absence from church activities spells doom for their spiritual lives. Their inability to participate in church activities affect their spiritual lives negatively. This is why some of them backslide, while some are almost non Christians.

Worse still, some Christians betray their moral convictions in order to make money just because of the fear that they will die of hunger if they do not exploit ‘the opportunity’. There is a belief among some Christians that there is a minimal level of poverty that is required to live an honest life. Some Christians are convinced that there is a level of financial success a human being must enjoy before he will be able to resist corruption. People who subscribe to this view claim

¹ Heb. 10:25.

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that abject poverty stretches a Christian's moral disposition beyond the elasticity limit. Hence, such a Christian may easily yield to a dishonest life in such condition.

Besides, experience lends credence to the fact that a Christian whose mind is saturated with worries will hardly concentrate during prayers. Such a Christian can neither meditate nor reflect on the word of God without being distracted by alternative reflections and meditations on how to overcome his financial challenges. For instance, how can a Christian concentrate in prayers when he is unable to pay house rent, medical bills, the school fees of his children, or afford daily bread? How can a family man who has no job concentrate during prayers? Indeed, a Christian needs a mind that has serene peace in order to be focused during prayers.

These are among the reasons church leaders should be seriously committed to programs and activities that are geared towards ameliorating the ugly financial experiences of their members. These are also among the reasons church leaders should prioritise the welfare of their members. Though some churches are sincerely committed to such programs and projects, observations show that some of their approaches are defective, and that is why they do not yield the desired results. One of the reasons their approaches are defective is that they are usually parochial, as they focus on one aspect of the root of the problems, but neglect the other.

One of the major approaches to addressing the challenge of poverty among Christians that is common in some churches is charity. Some churches give out clothes and foods to their poor members. It is a fundamental truism that every church needs members who will finance their projects. Christians who depend on their churches for their upkeep because of poverty are more of liabilities than assets to them (their churches).

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In addition, it has been observed that whenever charity activities are dispensed in a church, more people develop interest in becoming dependent on the church. As a result, the church ends up having more people who solicit financial assistance from her than she can manage. Sometimes, the church beggars are non members of the church. Sometimes, they are even non Christians. This is why it was remarked that some of the approaches end up creating more problems than they intend to solve.

Another popular approach by some men of God in addressing the challenge of poverty among their members is prayer and deliverance. This popular approach limits the war against poverty in the lives of Christians to spiritual battles. Many pastors believe that the ultimate solutions to the challenge of poverty in the lives of their members are spiritual because their causes are also spiritual. Hence, they subject their members to intense prayer and deliverance sessions. Sometimes, they accompany them to their villages for family prayers and breaking of curses. The fact that many Christians remain poor after all the series of activities testifies that this approach could be grossly ineffective.

It is imperative to note that there is no deliberate attempt to discourage churches from indulging in charity activities, prayers, deliverance or breaking of curses. Indeed, they are very necessary in assisting poor Christians. They yield the desired results sometimes. There are sometimes a poor Christian cannot be assisted if these approaches are not made available to him very urgently. The point being made is that this approach is usually inadequate. This is why it proves ineffective sometimes.

There is an uncommon approach to assisting poor Christians in their financial challenges which is often neglected by

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many churches. This negligence is largely responsible for the inability of most churches to make significant positive impact in the financial lives of their members. This approach has proved effective in the places and times it has been applied. This approach is *Mental Empowerment*.

Liberation from the influence and oppressions of evil spiritual forces which promote poverty among the children of God will not yield the desired result if the mind of the delivered is not delivered and emancipated from mental slavery. Prayers and deliverance yield abundant result when a Christian has a reliable strategy for wealth creation. This is why the approach to fighting poverty among the children of God which is recommended in this book is not limited to prayers and deliverance. It is also not limited to almsgiving, or the trio. It also involves the development of the mind, the greatest asset of every human being. Mental empowerment also involves financial enlightenment, an exposure of the secrets of wealth creation.

From my pastoral experiences, I have observed that many Christians need financial assistance as spiritual assistance from their pastors. Worse still, in many churches, the people who queue up at parish offices to solicit financial assistance outnumber those who are in need of spiritual assistance. Hence, poverty increases the burden of pastoring a church. Some pastors have been compelled to subject people who want to see them at their offices to intensive screenings in order not to host church beggars. Poverty, as seen above, also militates against the health of the spiritual lives of Christians because it makes some of them not to be focused in their faith.

It is in the light of these circumstances that this book was deemed necessary. The primary purpose of this book is to

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emancipate the people of God from mental slavery, which is one of the key foundations of their poverty. The reason for this claim is that poverty is foundationally mental. This book takes a practical approach to addressing the challenge of poverty among God's children. This approach is derived from the fact that the popular approaches which are common in most churches continue to prove incompetence in ameliorating the ugly financial experiences of the children of God. It is expected that this book will bring radical transformation in the lives of the children of God.

Ethelbert Arua

Lagos, Nigeria.

November, 2013.

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Introduction

It is an irony that many children of God are poor, despite the fact that God is rich, loving and caring. If the children of God are poor while he is a rich, loving and caring father; then something serious must be wrong somewhere. It is very important that the children of God who are poor strive to find out what the matter is; otherwise, they may never achieve the financial success they desire, even for the rest of their lives. There are numerous children of God who died poor despite being very pious and righteous all through their lives. Such people believed in God's ability to make them rich until their last breath; yet, their wishes were not fulfilled.

There are also numerous children of God who are living in poverty, despite being very pious and devoted Christians. Some of them are living in conditions that are unworthy of human beings. One of the admirable and commendable things about their lives is that they are still holding unto God and trusting in him to do something positive in their lives. They have lost neither trust nor confidence in him. Some of them have been hoping and trusting in God for decades, but to no avail. The crux of the situation is that if nothing meaningful is urgently done to deliver them from poverty, especially by improving on their thought processes; many of them will never experience a better future.

Indeed, it is very worrisome that many children of God are living in penury. It is reasonable to believe that since God is a rich father, financial success should be the birthright of his children, especially those who are very close to him. Since God is a rich father, it is rational to conclude that financial success should be the natural inheritance of his children. However, since God is not only rich, but also loving and caring; some children of God are unable to understand the

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rationale of their poverty. Why are some children of God, those who call on the Lord's name, living in poverty? To answer this question, let us have a look at this story.

Peter and James were employees of a low-class business organization. They were also low income earners. While in the organization as factory workers, they gradually built a relationship with each other because they worked in the same department and performed similar tasks together. However, the bond of relationship between them was neither strong nor cordial because they were not compatible enough to become intimate friends. In fact, there were significant disparities in their behaviors. Nevertheless, they were not enemies because they were still able to cooperate with each other sometimes, even in addressing some issues about their personal lives.

One day, James was broke and needed urgent financial assistance. When all his efforts at getting money from his friends and relatives (within and outside the organization) proved abortive, he approached Peter. Peter, who was very humane, was willing to offer him the financial assistance he solicited from him. However, he needed assurance that he would get the money he wanted to lend his friend back. So, he asked James when he will be able to repay the loan if he grants his request.

James assured Peter that he would have his money back as soon as he received his next salary. He gave Peter every assurance that paying back the money would not exceed the end of the month. Peter took James for his words. On the confidence of the promise made by James, Peter lent him the money. The amount was N15,000 (fifteen thousand naira

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only).² James received the money with great gratitude. He did not know that Peter would be kind enough to grant the request without delay, even without asking for collateral, a witness or a written agreement.

“You are such a nice friend. I did not know that I will be able to get this money from you so easily. I only decided to ask for it because I believe that there is no harm in trial”, said James. “You are welcome. What is the essence of friendship if not to share our joys and challenges”, replied Peter. “It is not really convenient for me lending you this money. It is just that I believe in being one’s brother’s keeper. Please, endeavor to pay the money back at end of the month when you receive your next salary, as you promised, because I will need it for something then”, continued Peter.

James promised that it is only the end of the month that stands between Peter and getting the money back. But James was still unable to pay back the money after five months. Worse still, he did everything he could to avoid every opportunity of discussing with Peter, unlike before he got the money from him. On several occasions, Peter invited James for a discussion but he (James) always avoided him (Peter).

One day, Peter succeeded in discussing with him. “Did I commit any crime by offering you financial assistance? It has been over five months since you borrowed money from me. Before I gave you the money, you promised to pay back immediately you receive your salary. Why are you treating me this way?” Peter queried. James, who was such an arrogant person, took offence at Peter’s comments and maintained that courtesy demands that Peter gives him some time to raise the money.

² About US\$75.

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Peter cuts in, “But that was not our agreement when you asked for the money. You promised to pay back as soon as you collect your salary. That was why I gave the money to you. Since then, you have collected your salaries for five months; yet, you have not paid the money, not even a part of it. I told you that I needed the money for something at the end of the month I gave it to you. I also observed that you have been avoiding me since then.”

James replied, “And so? Is it because of only N15,000 (fifteen thousand naira) that you are insulting yourself? You would not have been saying this nonsense to me if you had known my family background. Let me tell you, my father is a multi-millionaire and I am his first son. He owns an estate in Port Harcourt.³ I did not say that he is a landlord or that he has a house in Port Harcourt. I said that he owns an estate in Port Harcourt. Do you know what it means to own an estate in the oil-rich city of Port Harcourt?”

While he was bragging, the arrogant James, due to his low level of intelligence and reasoning, was ignorant of the implications of his statements. But Peter, who was intelligent and smart, was quick at detecting them. However, he did not bother interrupting his friend. He patiently waited while James was blowing his own trumpet so as to allow him pour out everything in his heart because the more he spoke, the more revelations he made about the kind of person he is. In addition, the more he spoke, the more confessions he ignorantly made about himself.

When James finished ranting at Peter, he (Peter) asked him politely, “Have you finished?” James was wise enough not

³ Port Harcourt is an oil-rich city in Nigeria.

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to offer any answer to the rhetorical question because the answer was obvious. Peter continued, “If your father is truly as rich as you claim and you are this poor, then something serious must be wrong somewhere. As a matter of fact, if your father is as rich as you claim, and you are as poor as I know, then something must be wrong with you or with your father, or with both of you.”

James was speechless because what Peter said made a lot of sense. It was at that point that he realised the implications of his ranting. While he was speechless staring at Peter, his friend continued, “If your father is truly as rich as you claim, while you are as poor as I know, then it is either your father is irresponsible or you are irresponsible, or both of you are irresponsible. I am certain that whoever is irresponsible between you and your father must be very irresponsible. That is why he was able to frustrate the relationship between both of you. If he were simply irresponsible, then your relationship with each other would not have fallen apart.”

The more Peter spoke, the more humiliated James was, as he listened to him while he (Peter) spoke with confidence. Peter threw the last bomb at James, “If neither of you is irresponsible, then your father must be a poor man, while you are a liar. So, which is true? Is your father rich but either or both of you are very irresponsible, or is your father poor and you are a liar?” Though this question seemed like an opportunity for James to defend himself, it was a rhetorical question, which deserved no answer as the answer was obvious. The question spoke very eloquently of the fact that Peter was convinced that his claims were right and true.

James became ashamed of himself when he heard this. He immediately opened up. “It is not actually that I am bragging. My father is really a very rich man. It is just that

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he had a misunderstanding with my mum. So, he got a second wife and sent my mother and all her children out of his house. He does not bother about how we are faring. That is why I am in this condition with my siblings. In all honesty, what I said is true. I am not lying. You can confirm my claims from anyone you know who knows me well.”

Peter replied, “That is not the issue. Did I ask you any question on the relationship between you and your father before your confession? The issue is that such a man should not be called your father and you should also not introduce yourself anywhere as his son. If you are wise, you would not allow people to know that there is a relationship between you and such a man, let alone be bragging with his name and wealth. If he was truly your father, his financial success would have insured you against poverty, except you are too irresponsible to deserve any assistance from him, or he is too irresponsible to know that he has a child to take care of.”

This story is very important in understanding the situation of poor people who believe and worship God who is a rich, loving and caring father. “If your father is truly as rich as you claim and you are this poor, then something serious must be wrong somewhere.” This statement of Peter in the above story is not only very meaningful; but also very powerful because it has significant implications. One implication of the statement is that the son of a rich man is rich by birth. Such a person is born rich. Being rich is his birthright because his father’s wealth is his natural inheritance. That was why Peter also said, “If he was truly your father, his financial success would have insured you against poverty.”

According to Peter (in the above story), “... if your father is as rich as you claim, and you are as poor as I know, then something must be wrong with you or with your father, or

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with both of you.” In relation to the issue at stake, nothing is wrong with God and nothing will ever be wrong with him. As a result, God cannot, and should not be blamed for the poverty of his children because he is not responsible for it. What this means is that if something is wrong somewhere, then it is not with God. Hence, the fault is from his children. The people of God are responsible for their financial misfortunes, most times, in ways they are ignorant of.

To a large extent, poverty is self-made. One of the challenges before poor Christians is to understand ‘why’ and ‘how’ they are responsible for their financial misfortunes or predicaments. There are two likely consequences of not achieving this. The first is that they may continue to blame others, including God, for their financial predicaments. One of the reasons many people who believe in God are unable to achieve the financial success they ask of God is that, rather than blame themselves for their poverty, they find it convenient to blame others who are not responsible for their financial predicaments. It is worthy of note that some Christians blame the government of their countries for their poverty. Yet, some blame their countries or the economy of their nations.

The second consequence is that they may never be able to effectively address their financial challenges, even for the rest of their lives. As a result, they may spend the rest of their lives in poverty. The rationale of this claim is that the first step to addressing a challenge is understanding the cause of the challenge. Hence, God’s children will remain in their ugly financial situations for as long as they remain ignorant of why they are poor and how they can change their ugly financial status. Until the children of God are able to diagnose the root, cause, nature and state of their poverty and take necessary actions, their hopes, wishes and aspirations to become rich will remain a mirage.

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Why are many children of God poor, if the God they serve is infinitely great, rich, powerful, loving, caring, merciful and generous? Why are many children of God unable to achieve the financial success they desire all through their lives? Why will many children of God die poor? How can God be exonerated from being culpable of the poverty of his children? How can the children of God who are poor achieve the financial success they desire, even faster than they think? This book, ***Rich God, Poor Believers: The Secrets of Overcoming Poverty by God's Children***, answers these questions. It unveils the secrets of poverty among God's children, as well as how they can overcome poverty.

Though this book takes the experience of Christians as a case study, the issues it addresses, to a very reasonable extent, are applicable to people with different religious backgrounds. This implies that the content of this book will also be helpful to non Christian religious people in understanding why they are poor. This book is for people who believe in God and sincerely and conscientiously desire financial success, but are ignorant of how to achieve it. It is for people who believe in God, irrespective of their religions. This book is also for God's children whose efforts at achieving financial success continuously prove abortive.

One of the advantages this book has over other literatures that address the issue of poverty among the people of God is that it is the product of a synergy between an expert theologian and minister of the gospel of Christ, and a professional inspirational speaker, business coach, trainer and personal financial management expert. Hence, this book unveils the secrets of achieving financial success both from theological and motivational perspectives. It surveys the subject matter from theoretical and practical perspectives.

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This is unlike other literatures which treat the issue from either of the perspectives.

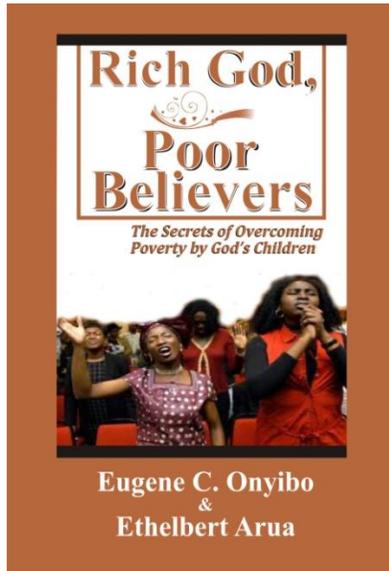
This book is recommended to parents, teachers, youths, pastors and ministers of the gospel of Christ. It is also recommended to undergraduates, graduates, job seekers and workers (employers/entrepreneurs and employees). It has the potential to change your financial destiny, even faster than you think.

Eugene C. Onyibo

Lagos, Nigeria.

November, 2013.

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Chapter One

Demystifying Financial Success

For some Christians, financial success is a mystery, a truth that is beyond human comprehension. A truth remains a mystery for as long as it cannot be understood by the human mind. An experience could be described as a mystery when every effort at unraveling the secrets that surround it proves abortive. This is why some Christians, whose unceasing efforts at wealth creation continually demonstrate increasing incompetence in putting enough money into their pockets (and enough food on their tables), easily conclude that making money is a mystery.

It is one thing for a reality to be a mystery and another thing for the reality to be conceived as a mystery. The fact that an experience is seen as, or believed to be, a mystery does not necessarily imply that it is so. There were some things considered to be mysteries in the past, but which ceased to be so when the secrets behind them were unraveled. Hence, ignorance often compels people to describe things as mysteries, even when they are natural experiences. What this means is that something can be a mystery to some people, but not to others. In addition, something can be a mystery for some time, but not always. An experience ceases to be a mystery as soon as the secrets that surround it are unraveled.

When you perceive an experience as a mystery, the danger is that there is high probability that you would be emptied of the courage and the willpower to strive to unravel the secrets behind the thing. When you say, “This is a mystery”, there is a conclusion that the reality is beyond your comprehension. Consequently, you may give up on the issue because your

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mind ceases to function. This approach to life incapacitates the mind from performing at its optimum ability. This is why people who conscientiously desire to make significant impact in life must refrain from this approach to addressing life challenges.

One of the major negative consequences of this mode of thinking, in relation to the pursuit of financial success, is that you may put a halt to making further efforts and accept your ugly financial status as divinely ordained, despite the fact that you dislike it. Worse still, you may surrender to failure or mediocrity, despite the fact that you have the capacity to alter your destiny for the best. If you are (irrationally) religious, you may conclude that the ugly situation you cannot understand the secrets, which you are immersed in, is the will of God for your life.

When a Christian thinks this way, his thought ensures that his future is emptied of success because it will never be better than the past. It is very painful to note that there are many Christians who perceive their ugly financial status this way. They are sincerely and honestly convinced that they are destined for poverty because it is not God's plan that everyone will be rich. As a result, they accept poverty as their birthright and divinely ordained destiny. This is why some people are at home with poverty. This is also why some poor people do not make any effort to improve their financial status and conditions of living. Such people are convinced that financial success is impossible, as far as they are concerned.

It is better to describe a situation that is beyond your comprehension as a secret, rather than as a mystery. There is a relationship between a mystery and a secret. They are both

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truths. However, while a mystery is a truth that is beyond human comprehension, a secret is a truth that is known only by a few people. In other words, a secret is an uncommon truth. When you say that making money is a secret or that making money requires of you to have access to some secrets, your mind will then go to work on the strategies for unraveling those secrets. This is unlike what happens when you say that making money is a mystery.

In addition, when some Christians' efforts at achieving financial success continuously prove abortive; many of them give up and resort to fate. Some of them conclude that it is not the will of God that they will become rich. Yet, some conclude that there are some spiritual forces that hinder them, even when they are responsible for their ugly financial situations. What most of them do not do is ask the question: "What do I need to do to achieve financial success?" Most of them also do not ask the question, "What do I need to know in order to achieve financial success?" This is why many of them give up on the way in their struggles for financial success. These are among the secrets of poverty among Christians.

Success begins from the mind. You cannot get it right in practice if your thinking is wrong. You cannot get it right in action if you do not get it right in thinking. The reason is that your thinking gives direction to your actions. Your thoughts determine your actions. One of the ways of getting it right in thinking (from the mind) is by accessing the right information. Getting the right information is getting the right guide and direction for a journey. A man with the right guide and direction for a journey is half-way successful on the journey even before he takes the first step, for as long as he is willing to take the right actions on the information he has.

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As a matter of fact, your success is assured if you have the right information, determination, hard work and perseverance. This is why you should not neglect the mental dimension to financial success. This is also why you should do your 'homework'. Unlike the man with the right guide and direction for a journey, a man with the wrong information is way off the success mark regardless of how hard he works. This is why such people are confused about success. This is in accord with the saying of Mahatma Gandhi that a man is but the product of his thoughts; what he thinks he becomes.

This accounts for why it is necessary to demystify financial success, especially for poor Christians who see it (financial success) as a mystery. Demystifying financial success involves unmasking the secrets of making money which most people are ignorant of. It is no longer news that there is high level of poverty among Christians, even among the very pious, devout, virtuous, righteous and religious ones. However, a close observation of the lives of most poor Christians shows that they struggle for financial success with ignorance. Knowledge empowers while ignorance disempowers. Knowledge also enables while ignorance disables.

Poverty is a by-product of ignorance. It is a lot easier to achieve success in any aspect of life if you have the right information. Many people demonstrate increasing incompetence in achieving their set goals because they lack the knowledge to translate such goals into realities. Many people strive to achieve success with the knowledge they are ignorant of, while some people try to succeed above what they know. This is why Francis Bacon remarks that knowledge is power. The more informed you are, the more powerful you become. By this token, the less informed you are, the less powerful you become.

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Pursuing success with ignorance guarantees failure because success cannot be achieved by accident. Pursuing success with ignorance easily leads to frustration, disappointment and dissatisfaction because success is the result of deliberate strategic actions. Most unfortunately, this is the experience of many Christians. This is why most of their efforts to excel in life, especially in their finances, continuously prove abortive. It is very important that Christians are adequately empowered to take their financial destinies in their own hands. This can be achieved by enlightening them on the secrets of wealth creation.

There are some secrets of making money. These secrets are uncommon truths, which is why they are known only to a few people. The people who are financially successful are those who possess these uncommon truths. Indeed, the fact that there are only a few financially successful people speaks eloquently of the fact that only a few people possess these truths. This category of people is able to achieve financial success, even with ease, because of what they know. As a matter of fact, sometimes, they take advantage of the ignorance of others in the money making process. This is why they easily make other people *financial slaves*.⁴

In addition, it is difficult, if not impossible, to migrate from poverty to wealth if you remain ignorant of the secrets of making money. Hence, understanding the secrets of financial success and taking action on them is unarguably a step you must take in order to achieve the success you desire in your finances. Until you do this, financial success may

⁴ A financial slave is anyone who is used as a means to an end in the money-making process. See Eugene C. Onyibo, ***Roadmap to Financial Security: How to Become Rich and Remain Rich***, (Lagos: Skyheight Success Consult, 2010), p. 112.

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remain a mystery to you and beyond your reach, no matter how passionate you are about achieving it.

The Secret of Making Money

During an entrepreneurship seminar, a speaker asked his audience this question: “What do you do if you want to make money?” He asked this question because he was speaking to people who were very passionate about making money, and he wanted to help them understand the basics of how to make money. He got different answers from the audience, but was not satisfied with any of them. For instance, while some of the attendees of the seminar were of the opinion that anyone who wants to make money should look for a job, others were of the opinion that the person should set up a business. Yet, others said that the person should acquire investments.

The speaker commended the answers but remarked that they were not the best responses to his question because they do not paint a clear picture of what people do, or should do, to make money. The speaker later said, “Anyone who wants to make money should solve problems for people. If you want to make money, you should identify existing problems in the society and solve them.” Solving problems is a requisite action you must perform before people will hand their (hard-earned) money to you.” Making money is basically, essentially, fundamentally, primarily and principally the reward for solving problems.

If financial success is the reward for solving problems, what is the meaning of a problem? A problem is a need. Any need in anyone’s life is a problem to the person. For instance, if someone is hungry, food becomes a need in his life. If someone has no shelter over his head, accommodation becomes a need in his life. If someone has no cloth to wear,

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it becomes a need in his life. If someone is thirsty and needs water to drink, water becomes a need in his life. If someone wants to go to school, education becomes a need in the person's life. A problem is a need and a need is a problem.

It is usually said that nothing goes for nothing. This dictum is very instructive in understanding what it takes to make money. All things being equal, money goes for something. It is not given or received in exchange for nothing, under normal circumstances. It is usually given or received in exchange for things that have value. This is why money can also be defined as a medium of exchange of things of value. There is no one who became rich through legally and socially acceptable means without giving something of value to the society.

Though there are situations people receive money in exchange of nothing, this is rare. Receiving money in exchange of nothing is a rare privilege, but receiving money in exchange for something of value is a right (which is legally enforceable). When someone promises to give you money in exchange for nothing, such promise cannot be enforced under the law because it is a privilege, and a privilege is not legally enforceable. Hence, such promise may be a debt, but not an enforceable one. This is unlike when someone refuses to give you money in exchange for solving his problem. Such can be enforced under the law because it is your right.

Though human dignity is said to be a right, but you may lose your dignity before anyone who gives you money in exchange for nothing. You will understand this better if you ever have any misunderstanding with such a person and he publicly tells people of the financial assistance he offered you in times past. It is not the will of God that you will depend on the fruits of the labour of your relations, friends,

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charity organizations, etc as an adult. This is why the Bible says that you shall eat of the fruits of your labor.⁵

Money is received or given in exchange for something of value. It was said that a problem is a need. Every problem is solved at a cost. This is why anyone who has a need is expected to give money to another person who has the solution to the need. In other words, people give out their money in order to acquire the solution to their problems. People spend their money in order to buy solutions to their problems. No one will (be willing to) give you his (hard-earned) money, under normal circumstances, if you do not solve a problem for him. Hence, you will not be able to receive money from people and become rich if you cannot solve their problems.

Problem solving is the foundation for making money. Whether you are an employer or an employee, you will be paid because of the problems you solve for people. Employers are entrepreneurs. They are people who own business organizations. Their organizations serve as the platform through which they solve people's problems. It is worthy of note that every business organization is a solution provider to the problems plaguing the society. Every organization exists to solve problems in the society.⁶ Consequently, business organizations make money only when they are able to solve existing problems in the society. This is how entrepreneurs and employers of labor make money.

On the other hand, employees are people who make money by working in business organizations. They key into the visions of their employers. It is worthy of note that

⁵ Psalm 128:2.

⁶ See Eugene C. Onyibo, *The Secrets of Successful Entrepreneurs: A Guide to Starting and Growing a Successful Business*, (Lagos: Skyheight Success Consult, 2013).

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employees are paid for the problems they solve as workers in the organizations they work, but not because of the certificates they have.⁷ One of the major challenges many youths, especially the educated class, have is that they expect to be paid because of the certificates they have, not because of the problems they solve. You must be an employer or an employee before you can make money. However, each of these means of making money has merits and demerits.

But how do you solve problems in order to make money? There are basically two ways of doing this. The first is by selling products, while the second is by selling services. This is why Sam Adeyemi remarks that you get money in exchange for meeting people's needs through products and services.⁸ The products and/or services are bought because they are (or at least believed to be) useful in solving some problems in their lives. This is why money is said to be the reward for solving problems. Money is also the reward for adding value to the society. Whenever you solve problems for people, you add value to their lives (and the society). In addition, money is the reward for meeting people's need.

The question: "What do you do for a living?" is synonymous with the question, "What problems do you solve in the society?" These questions are also synonymous with the questions, "What is your source of income?" and "What value do you add to the society?" If you are unable to

⁷ See Eugene C. Onyibo, *Now You Have got a Job, What Next?: How to get Job Promotion, Increase your Income and Retire Rich*, (Lagos: Skyheight Success Consult, 2013) for guides on how to excel in life as an employee.

⁸ Sam Adeyemi, *The Parable of Dollars: Proven Strategies for your Financial Success*, (Lagos: Pneuma Publishing Ltd., 2007), p.8.

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achieve financial success, you should always ask yourself, “What problems do I solve in the society?” or better still, “What problems am I solving in the society?” It is very likely that your answer to the above questions will be in the negative if you have no money.

The reason is that the problems you solve in the society constitute your medium of exchange of money (in your favour) with them. Money is a medium of exchange of things and/or services that have value between people. Hence, anyone who cannot solve any problem in the society lacks the capacity for wealth creation. Such a person lacks earning potential. If you cannot solve any problem for people, you impoverish yourself of the capacity for becoming rich. Similarly, if you do not, though you can, solve any problem in the society; you also enrich your potential for a life of poverty.

People give out their money in exchange for solutions to their needs. In other words, people spend their money to buy solutions. Hence, you cannot earn if you are not a problem solver, a solution provider, or a merchant of solutions to problems. This is why Zig Ziglar observes that you can make money for as long as you help others get their problems solved.⁹ By extension, you will not be able to make money if you cannot solve problems.

What this means is that the opportunity for making money lies in solving problems. This is why it is said that one man’s problem is another man’s opportunity. This is also why it is said that opportunities hide behind problems. This is the secret of making money. There is no legal and morally

⁹ Zig Ziglar, *A View from the Top*, an audio program.

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acceptable means of money-making that violates this principle.¹⁰

The Determinant of your Income

There are two factors that determine the amount of money you earn. The first is *the quality of the problems you solve in the society*. This is a very important factor in determining the amount of money you make. There are different categories of problems that can be solved in the society. The quality of the problem you solve for people determines the quality of the financial reward you get from them. The higher the quality of problems you solve, the higher the financial reward you get for doing so. In other words, the higher the quality of the problem you solve in the society, the higher the amount of money you earn.

People who solve common problems receive common financial rewards while those who solve uncommon problems receive uncommon financial rewards. Common problems are those that do not require any technical skill to solve. People do not need to undergo a lengthy training before they will be able to solve such problems. Sometimes, there may not be the need to undergo any training at all before someone can solve such problems. This is why they are usually described as *unskilled labor* or *unskilled jobs*. As a result, almost everybody can solve such problems. For instance, there are some buying and selling activities that can be done by any able-bodied person because they do not require any technical skill.

On the other hand, uncommon problems are those that require technical skills to solve. Anyone who wants to solve

¹⁰ There will be a very painful way of striving for balance in any money-making process that violates this principle because such means will likely be immoral and/or illegal.

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such problems must undergo rigorous training before he or she can do so. This is why they are usually described as *skilled labor* or *skilled jobs*. As a matter of fact, an individual may require to be certified by a competent quality control organization before he will be eligible to solve such problems in the society, even after acquiring the skill. For instance, an individual requires a lengthy period of training, as well as certification by a relevant body, before he can practice medicine, be a pharmacist, an engineer, a lawyer, a pilot, etc. This is why only selected people can solve problems as medical doctors, pharmacists, engineers, lawyers or pilots, etc.

Since almost everyone can solve common problems because they do not require any technical knowledge or skills, there are usually more people than necessary who are available to solve such problems in the society. As a result, the level of competition among the problem solvers is usually very high. The adverse effect of this is that such high levels of competition lower the financial reward for solving such problems. This was why it was remarked that the quality of the problem you solve in the society determines the quality of the financial reward you get.

This is unlike the experience of skilled workers. They are usually in high demand because their jobs cannot be done by anyone, as they often require sophisticated knowledge and technical skills. In addition, the high level of knowledge and skills that are required to perform such professional tasks (which also requires serious training to acquire) implies that the financial rewards for doing so are also high. Some high income earning professionals are people who are trained to solve uncommon problems in the society. The reward for doing so is usually high because the knowledge and skills

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that are required to perform such professional tasks are not acquired overnight. Besides, the people who have the competence for doing the jobs are usually rare.

The second factor that determines the amount of money you earn is *the quantity of the problems you solve in the society*. This has to do with the number of people you solve their problems. In other words, the amount of money you earn is determined by the number of people your products and/or services are available to. This is a very important factor in determining the amount of money you earn. The higher the number of people you solve their problems, all things being equal, the higher the amount of money you will earn. You may have difficulty with becoming rich if you cannot solve problems for a reasonable number of people in the society, even if you are a competent skilled worker.

Hence, the quality and quantity of the problems you solve in the society determine your income. A skilled worker who solves problems for many people has very high potential of becoming rich. In a similar vein, an unskilled worker who solves problems for many people may also have high potential for becoming rich.

However, any worker, skilled or unskilled, who solves problems for few people (or for no one) may have the potential to become poor. From the above, it can be inferred that an unskilled worker who solves problems for many people may have a higher probability of becoming richer than a skilled worker who solves problems for few people. This is why there are some unskilled workers who are very much richer than some skilled professionals.

Hence, in order to increase your income, you should increase the quality and quantity of problems you solve for

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people. The higher the quality and quantity of the problems you solve in the society, the higher your income will be. This is true, whether you are an employer or an employee.

Why some People Are Poor

Efforts have been made to demystify wealth creation. It was remarked that money is basically, essentially, fundamentally and principally the reward for solving problems. Efforts have also been made to assist you know how to determine your income. It was also said that the quality and quantity of the problems you solve determine the amount of money you earn. In other words, the type of problem you solve and the number of people you solve their problems determine your income.

There are varieties and categories of problems in the society. While different people have different problems, different people solve different problems. Everyone has problems, but everyone does not solve problems. There are some able-bodied people who do not solve any problems in the society for different reasons. The people who earn money are those who solve problems. Nevertheless, even if you do not have a means of income because you do not solve problems for people in the society, (some of) your problems must always be solved for you to remain alive. For instance, you must eat everyday in order to remain alive, whether you have means of income or not.

This is why you will still have financial obligations when you do not earn. Someone must be able to perform that obligation on your behalf, or offer you some assistance to enable you do so, if you lack the financial capacity to shoulder the burden of your financial challenges. Otherwise, there will not be a balance in your life. This is why parents

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spend their money to solve the problems of their underage children. This is also why some people spend their money to solve the problems of some people. This is also why people borrow money when they are broke.

However, it is very disgraceful for an able-bodied adult to rely on others to meet his/her financial needs because that can have a negative effect on the person's dignity. Besides, it is impossible to be happy in life while relying on another person for your upkeep. Besides, you cannot address your financial challenges with financial stipends from people. This is why everyone needs to earn enough income in order to meet his daily needs.

It is usually said that no one is an island. This means that no one can succeed without others. We need, and will always need, one another. Just as others (may) need you to solve their problems; you also need others to solve your own problems. In addition, just as people part with their money when you solve their problems, you also give people your money when they solve your problems. The financial rewards you get from people for solving their problems constitute the source of the financial rewards you offer people for solving your problems.

This is why everyone has an obligation to earn and spend. You will have difficulty in meeting your needs if you do not earn enough money to do so. If you observe very closely, you will realise that you give money to people, even when you do not have. You will also realise that even misers and stingy people also spend. As a matter of fact, there are situations you plead with some people to accept your money. Do you do so because you are a philanthropist? You do so because there are problems such persons can solve for you. There may also

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be situations people plead with you to collect their money because there is a value you add to their lives.

You will be financially free if the money you get from people for solving their problems is higher than the money you give to people to solve your problems. The higher the difference between the money you earn and the money you spend, the richer you will be. However, if the money you get from people for solving their problems balances with the money you spend to solve your problems; then you belong to the average class. This is the category most people belong.

But if the money you get from people for solving their problems is less than the money you need to give to people to solve your problems; you will be poor. The higher the difference, the poorer you will be. Worse still, if you do not get any money from people because you do not solve any problem in the society; you will be very poor because you will always need to spend, even as you do not earn, in order to get your problems solved. In other words, poor people are those who do not have a *balance of trade* with others. This is the cause of poverty.

There are two types of imbalance of trade. The first is positive while the second is negative. Positive imbalance of trade is in your favour while negative imbalance of trade is against you. Rich people have imbalance of trade with others. However, the imbalance is in their favour. This is why it is *positive imbalance of trade*. Poor people have imbalance of trade with others, but against them. This is why it is *negative imbalance of trade*. In other words, poor people are those who have imbalance of trade with others against themselves.

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Skyheight Success Consult

This is a Non-Governmental Organization that was established in 2008. The organization empowers people for optimum success by assisting them to discover and develop their latent potential, and leverage them for success by committing them at the service of humanity. *Skyheight Success Consult*, under the leadership of **Eugene C. Onyibo**, believes very strongly that ignorance is the oldest and worst problem of humanity. The organization was born out of the conviction that one of the best solutions to the problems of humanity is *knowledge*. Thus, it is relentlessly committed to improving man's condition through education (information dissemination).

The major areas of interest of the Organization in her trainings are (though not limited to):

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