



**THE
COUNSELOR**
&
YOUTH DEVELOPMENT INITIATIVE

On



-  **HOW TO MAKE THE BEST OF YOUR CAREER**
-  **A PRACTICAL SOLUTION TO UNEMPLOYMENT**
(Bible Based)



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DEDICATION



This book is dedicated to Jehovah God Almighty
and to you, the reader.

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My mouth is full of praises and thanks unto Jehovah God, who despite all my transgressions and unrighteousness gave me wisdom, inspiration and protection against all principalities and powers. His kindness and abundant mercies upon my life are numerous that my mouth cannot recount.

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PREFACE

My fatherland Nigeria, I cry for you, when I see countless unemployed youths roaming the street, searching for job, looking weary and disappointed. But I know that you have abundant resources lying waste, undeveloped talents and sectors seeking for who to explore them.

This book “The Counselor” has been adopted to advice, encourage and stimulate the youths and adults, on the need to use their creative minds to develop their God given potentials. Every living being has his own unique potential to develop and use it to develop our society.

In the book, it is clearly stated that people should go back to their drawing board and retrace their steps, to make adjustment where necessary in life. Because I know that success is associated with some basic elements like being focused, determined, willingness to save, honesty and ability to apply wisdom. I believe that this book will go along way to sensitizing the people and putting them on the right track of life. Also, better life would be achieved when people redirect their mind set concerning job and wealth creation, personal potential development and the need to fear God and keep His commandments, which is the beginning of wisdom and success.

To be sincere, I perceive and believe that with adequate orientation of the people, a time will come when Nigerians will prefer to work for themselves rather than being employed. Then every body would have his own share of responsibility to the development of our fatherland Nigeria and Africa in general. I know many people may ask, “Is he a trained counselor (the author), or a professional?” Have you ever asked yourself, who taught those inventors or those foremost intellectuals? God the Creator is the best teacher one can ever have. No wonder the bible says, “I publicly praise you Father Lord of heaven and earth, because you have hidden these things from the wise and intellectual ones and have revealed them to babes”.

This book is a biblical and proverbial based counseling. All scripture quotations are from new world translation of the Holy Scriptures. Some verses are not quoted directly, but from memory or paraphrased.

The reader is advised to look for these verses in the bible and read them for complete absorption.

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INTRODUCTION

This book “The counselor” is a giant in a tiny pack, like the sequoia tree, which has a seed smaller than an orange seed. But it grows over 300 feet high and a diameter of 36 feet. This implies that, the book covers almost all aspects of human endeavour, to help youths and adults develop their potentials, through talent discovery, job and wealth creation and getting to know God. The book is made up of twelve chapters, each handling a different concept on life and success matters. This book will be used to counsel our students and the general public.

God the creator is discussed in the first chapter and is followed by life and destiny. While chapter three covers the things you must know and do (expectations). Also those avoidable things that may hinder ones success and prosperity in life are discussed in chapter four. Nobody would operate successively in an environment without having adequate information about the area in question. So chapter five explains the impact of the Nigerian economy on job creation or entrepreneurship.

The increasing number of the unemployed in our society has lead to the discussion in chapter six, which explains job analysis and creation, to induce and expose the secret and benefit in creating ones own job. After creating a job or business, one is required to know the strategies in actualizing one’s dream. A lot of issues are featured and are made clearer to that effect in chapter seven.

The saying that no man is perfect comes into play in chapter eight to inculcate how to overcome one’s limitation (s) in life. This is because, limitations are inevitable and can be adequately handled or managed. Is it not true that, your stand on societal odds affects your general well-being, as to how successful or progressive you will be in life? This is handled in chapter nine and are in the form of questions and counseling.

We use money to run our business and take care of ourselves and families. So chapter ten projects how you can make money, save it and control it in order not to be like those who have seen and played with money some time ago, but today money had flown from them.

As a way of advising and encouraging every body, chapter eleven summarizes the way forward for all and sundry. And finally the author's biography is narrated in the last chapter, to teach, motivate and encourage the reader on the need to keep on trying, enduring, focusing, saving and trusting in God. Ponder over these things (in this book); be absorbed in them, that your advancement may be manifest to all (persons). As you prosper physically, mentally and spiritually.

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CHAPTER ONE

WHO IS YOUR GOD?

Is your God the supernatural being, the creator of heavens and the earth and all the things in them? Then you are serving the true God Whose name is Jehovah and he exhibits qualities such as power, wisdom, justice, love, mercy, grace, slow to anger, impartial and righteous. His knowledge is an essential commodity in your life. It is a must have to succeed in life. The bible says, “The fear of Jehovah is the beginning of wisdom.” (Ps. 111:10).

YOUR RELATIONSHIP WITH GOD

God is our heavenly father and we are his redeemed sons and daughters through Christ Jesus. The bible says, “Jehovah your repurchaser and former of you from the belly.” (Isaiah 44:24). As His creatures we owe Him awesome worship in spirit and in truth, through prayers and praises. If you want to maintain a close relationship with God, you must keep the following:

- * Must seek salvation through Christ (Zep. 2:3)
- * Read the scripture daily and ponder over it (Acts 17:11)
- * Keep his commandments (John 14:21)
- * Pray always or incessantly (1 Th. 5:17).
- * Ask for his directives and headship upon your life (Jer. 10:23)
- * Seek his kingdom first in your life (Matt.6:33)
- * Ask for wisdom, knowledge and understanding (James 1:5)
- * Seek God's mercy and grace upon your life)
- * Love God and love your neighbours as yourself. (Le 19:18)

YOUR FUTURE IN YOUR HANDS

Yes, Your success and failure in life is in your hands. That is why the bible admonishes us saying, “Choose ye whom ye will serve.” Those who choose to serve God and relied on him both now and in the ancient times, had never and will ever not be disappointed in life. They are and were like Mount Zion and cannot be removed from their positions.

Actually, all have sinned and come short of the glory of God but through the blood of Jesus Christ, we are redeemed from sin. So, is it not said that “The best time for a man to befriend his enemy is when his house is on fire”? Remember also that, “No matter how good a suitor may be, he is never given a bride for nothing.” The bible says, “Ask and you shall be given, knock and you shall be opened for.” Prayer is the key, because I know that the wind that carries the mortar will not fail to carry the pestle. God's hand is not limited, if only you will live a lifestyle of spirituality. By doing God's will and obeying His commandments and all these blessing will be yours. (De. 28:1-14). Nobody will stop you from progressing in life, if you do not stop yourself.

Remember, swift success without solid foundation and good plans does not last long. Jehovah God Almighty is the only answer to your problems and afflictions.

BENEFITS FOR SERVING GOD

- * Secures eternal life in prospect.
- * Protection against principalities and powers.
- * Obtain true wisdom and security now
- * Become physically, mentally and spiritually active and balanced (A complete person)
- * Acquire qualities such as love, peace, joy, self-control, through Godly devotion.
- * God is love, love is good and all good things come from God Almighty.
- * A positive outlook and good health. Etc.

BE MINDFUL OF SATAN THE DEVIL

SATAN: This is a rebellious spirit creature who is the adversary of Jehovah God and of all who worship the true God. He is a slanderer, whose primary target is to cause enmity between you and God. Satan and other wicked spirits (forces) in heavenly places are exerting pressures on humans here on earth.

No wonder the bible says, “Woe to the earth and to the seas, because the Devil has come down to you, having great anger, knowing he has a short period of time.” We must try as much as we can to resist Satan and other wicked spirits (forces), because the Bible says, “Oppose the Devil and he will flee from you.” JAMES 4:7.

THE UGLY FACES OF SATAN THE DEVIL

- * His ways lead to perpetual death.
- * Causes enmity between you and God.
- * Encourages doubts and unbelief (James 1:5-8)
- * Encourages cultism and spiritism or Satanism.
- * Lures people into immorality and unrighteousness.
- * Causes war, hatred, envy and disunity.
- * Satan is bad, and all bad things/(evil) originate or come from him. etc.

SOME HELPFUL BIBLE PRINCIPLES THAT WE NEED IN OUR LIVES

Everyone is guided by principles of some sort, which he or she believes are important. If we have agreed that God is the creator of heaven and earth and all the things in them, then we need to obey and keep Godly principles which will influence our decisions and determine the direction we take in life. Do you not know that God's commandments and principles are like a compass in our lives? The bible says, “As for the one listening to me (Godly wisdom), he will reside in security and be undisturbed from dread of calamity.” (Proverbs 1:33). They are stated as follows:

- * “O you lovers of Jehovah, hate what is bad.” (Psalm 97:10).
- * “He that is walking with wise persons will become wise, but he that is having dealings with the stupid ones will fare badly.” (Proverbs 13:20).
- * “Do not be anxious over anything, but in everything by prayer and supplication along with thanksgiving let your petitions be made known to God; and the peace of God that excels all thought will guard your hearts and your mental powers by means of Christ Jesus.” (Phil. 4:6-7).

- * “Man's wrath does not work out God's righteousness.” (James 1:20).
- * “Do all things for God's glory.” (1 Cor. 10:31).
- * “Keeping an eye, not in personal interest upon just your own matters, but also in personal interest upon those of the others.” (Phil. 2:4). (Be your brother's keeper).
- * “Love does not look for its own interests.” (1 Cor. 13:4,5).
- * “The wicked one is making false wages.” (Proverbs 11:1,18).
- * “Let the stealer steal no more, but rather let him do handwork.” (Ephesians 4:28).
- * “If anyone does not want to work, neither let him eat.” (2 Thess. 3:10).
- * “For people to search out their own glory, is it glory? (Proverbs 25:27) or “May a stranger, and not your own mouth, praise you.” (Prov. 27:2).
- * “He that is hastening to gain riches will not remain innocent.” (Prov. 28:20).
- * “As for the one listening to (Godly wisdom), he will reside in security and be undisturbed from dread of calamity.” (Prov. 13:1).
- * “Let us cleanse ourselves of every defilement of flesh and spirit.” (2 Cor. 7:1).
- * “Bodily training is beneficial for a little” but “Godly devotion is beneficial for all things, as it holds promise of the life now and that which is to come.” (1 Tim. 4:8).
- * “All have sinned and fall short of the glory of God.” (Romans 3:23).
- * “The things seen (materials) are temporary, but the things unseen (spiritual) are everlasting.” (2 Cor. 4:18).
- * “Give us our bread for the day according to the day's requirement.” (Luke 11:3).
- * “The borrower is servant to the man doing the lending.” (Prov. 22:7).
- * “Out of the same mouth come forth blessing and curse. It is not proper, my brothers, for these things to go on occurring this way.” (James 3:10).

- * “The insight of a man certainly slows down his anger.” (Prov. 19:11).
- * “Do not have companionship with anyone given to rage that you may not get familiar with his ways.” (Prov. 22:24,25).
- * “Resist Satan and he will flee from you.” (James 4:7)
- * Above all, there are hundreds of such principles in the Bible and the main commandments. Keep applying and obeying them so as to have a healthy life and the reward of eternal life.

CHAPTER TWO

LIFE AND DESTINY

LIFE: This is a state of being (living) which involves the ability to breathe, grow, reproduce, eat, excrete and react to stimulus of senses. On the other hand, life could be likened to a state of partaking in social secular activities such as eating and drinking, buying and selling, getting educated and employed, given to marriage and rearing children and so on. Do you think that is just the purpose of life?

THE PURPOSE OF LIFE: - The primary purpose of life is to recognize the source of life, which is Jehovah God. To adore and worship him in spirit and truth. No wonder the bible says, “You are worthy, Jehovah, even our God, to receive the glory and the honour and power, because you created all things and because of your will they existed and were created.” (Rev. 4:11). Every other thing in life is secondary. For that reason, we should be moderate in our pursuit of wealth, money and basic necessities of life. Knowing fully well that the love of money is the root of all evil, through which many of its lovers have been led astray from the faith and have stabbed themselves all over with many pains. However, you, oh child of God, flee from these things. But pursue righteousness, Godly devotion, faith, love, endurance and mildness of temper. Probably you may be concealed in the great day of Jehovah's anger. (1 Tim. 6:10-11, Zep. 2:3)

BASIC NECESSITIES OF LIFE

There are three basic needs of life which are food-water, shelter and clothing. They are essential and cannot be avoided; we need them in order to live. We must not put all our mind and attention on them so that they will not take over the love of God in us. The bible says, “On this account I say to you: stop being anxious about your souls as to what you will eat or what you will drink, or about your bodies as to what you will wear.” Observe intently the birds of heaven because they do not sow seed or reap or gather into storehouses. Still God feeds them. Are you not worth more than they? Be wise in your pursuit for these needs.

- (1) **FOOD:** These are substances, fruits, vegetables, meat, fish etc. that we eat to obtain energy and replenish the body. Quality varies with class (individual), but food is food.
- (2) **SHELTER:** A place to live or stay in order to have protection from rain, wind, sun, danger or attack. It ranges from huts, batchers, houses, duplexes, mansions etc. they also depend on individual class.
- (3) **CLOTHING:** These are materials or clothes worn on the body as coverings to protect and warm the body from harsh environmental conditions.

SAFETY PRECAUTIONS IN LIFE (HEALTHY LIVING)

- * Must eat healthy (Balanced diet or meal)
- * Avoid taking too much salts and sugar.
- * Ensure to have enough sleep; because sufficient sleep is vital for a healthy body and mind.
- * Always eat bitter leaves, colas and other bitter substances that will detoxify your body.
- * Cover and dispose waste regularly.
- * Avoid taking too much alcohol (Addiction)
- * Avoid smoking cigarettes, Indian hemp. etc.
- * Always have good rest and exercise.
- * Prevent mosquito bite, use nets and always close doors and windows between (6-9) am. and (5-7) pm.
- * Always have regular check-ups at intervals and take medicine on doctor's prescriptions.
- * Maintain personal and public hygiene, that is keep clean always.
- * Always make your food safer; cook thoroughly, preserve properly and throw out questionable foods.
- * Always eat fruits and vegetables. etc.

DESTINY

The word destiny from the popular point of view is what happens to somebody or what will happen to people in the future, especially things that they cannot change or avoid.

Frankly speaking, destiny is the manifestation of the you in you (the inner man), the spirit in man that make you what you are and what you will be in future. Stop deceiving yourself and others, when you fold your hands and say, “I will be what God said I will be,” or “My destiny cannot be changed rather it will only be delayed.” Yes your destiny will not be changed because it is in you and it is likened to your in-built character or talent and could be delayed some how. What do you think you will be, when you are not ready to work? Do you not know that your profession or career is not your destiny?

Your destiny is the you in you “the spirit in man” the in-built character, that God has put in you through your biological parents or other wise. For instance, one who naturally has an amplified voice, speaks fluently and constructively and can make fun and could stand for so long while talking. And another who has slim voice (low tone), always tired to talk, has speaking difficulty and is not funny at all. Who do you think can make a good speaker or Pastor? The next sub-heading that says, “Relationship between destiny and career or profession,” will throw more light on this subject matter “Destiny.”

RELATIONSHIP BETWEEN DESTINY AND CAREER OR PROFESSION

Destiny is simply the manifestation of the you in you (the inner man) that makes you what you are and even different from your identical twin brother or sister. No two persons are the same in nature even though they are identical twins. The inner man must always be different and that is likely to serve as your destiny or talent so to say. Statistics have shown that some people perform better in areas that are not their professions. For instance, some engineers are best authors and bankers.

Also, some medical doctors are best politicians and pastors. The reason is that those individuals possess the participating “inner man” that makes things happen and not the spectating one (the observer). What matters is not what you do, but how you do it. Also, not what you say but how you say it. In practical situation, the inner man could be likened to talent. Remember some are said to have the gift of singing, talking or speaking and so on.

Your career is not your destiny, rather your destiny is the in-built character deposited in you. A career is simply a part of a job, work, profession chosen by an individual to study and practice as a profession. It implies that a total knowledge of such field must be acquired by the person. One may have a career in teaching, politics, sports, farming, engineering, medicine etc. For instance, two persons could have the same career in preaching the word of God. The one with the participating inner man (The character that makes things happen) would perform better than the one with the spectating inner man (The character that observes things happen).

Let us consider those great heroes and heroines of ancient time; they were whom they were because of the kind of the “inner man” they possessed. And they could make a difference today, if they were still alive. For example, Alexander the Great ruled the whole world at the age of twenty. Also, Galileo was a great mathematician and philosopher who made many discoveries.

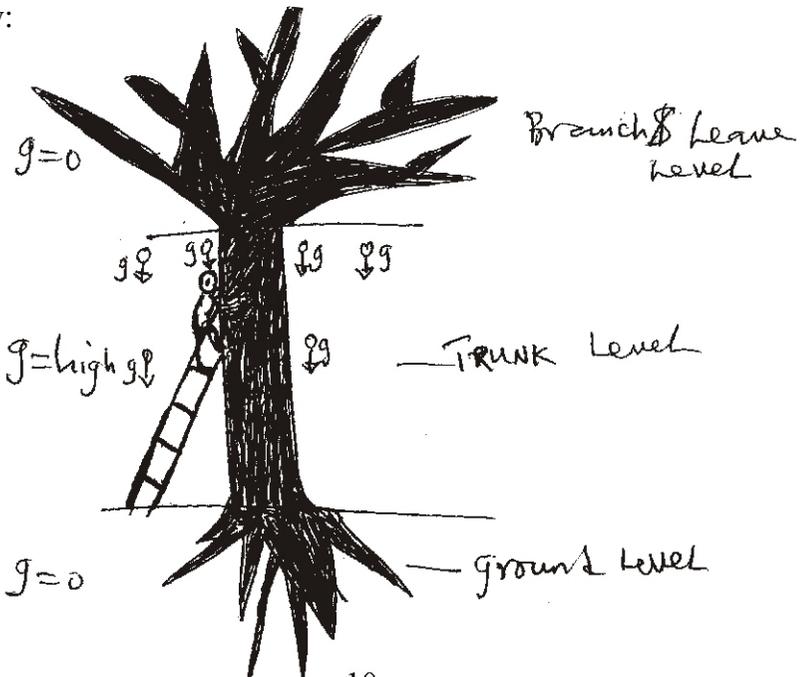
Back home, you will discover that some of our great grand parents and grand parents were great men and women, basically through their personal achievements and struggle within their localities. Some made fame in fishing, farming, wrestling, hunting and dancing etc. Today, if they were exposed to modern technology and literacy, some would be better referred to as genius. Remember, it is said that “The chick that will become a cock is usually identified or spotted at the early stage of life, through its activity.” This could be likened to the destiny (the inner man). Therefore the in-built character “destiny” is the modifier of career.

THE DRAMATIC TREE OF LIFE ACTIVITIES

The activity of man in this terrible world, in his quest to survive is likened to a dwarf man trying to climb the giant sequoia tree, which grows over 300 feet high and has a diameter of 36 feet. Its root covers three to four acres. It lives over 3,000 years.

Consider a lazy pony man standing at a sequoia's base. How will he react or feel? He can only look upward in silent feeling of surprise at the gigantic nature of the tree. However, to succeed in climbing this tree of life activity, it would require a total dependence on God who is the creator of both the man and the significant tree in question.

The bible made it clearer that, "It does not belong to man who is walking even to direct his steps." Therefore, we should always seek God's directive on all our secular activities. Life has taught me that the man who sends a child to catch a shrew will also give him water to wash his hands, provided he works according to his master's instructions. Study the sketched structure of the tree and its features below:



THE SIGNIFICANCE OF THE FEATURES OF THE SEQUOIA TREE TO HUMAN LIFE ACTIVITY

The “g” represents forces of distractions and oppressions in form of taxation, social life styles, lack of capital, stress, physical, mental and spiritual obstacles. etc. The “Ladder” represents physical, mental and or spiritual assistance from any source especially God Almighty.

THE ROOT PEOPLE: These are referred to the poor in our society. They live in slums, squalors, batchers, huts and yards. They have unhealthy eating habits, that is eating from hand to mouth. They hardly have a balance diet and/or three square meals, and look disappointed and weary. Although, they experience zero or low forces of distractions. Is it not said that, “He that is down fears no fall, and he that is low, no pride”? But I tell you, as long as you remain a believer, your pride is in Christ Jesus.

THE TRUNK PEOPLE: These people represent the middle class, average rich who live in flats and better yards. They are the most vulnerable to forces of distractions and oppressions ranging from women, taxes, insufficient capitals, and so on.

They experience the greatest force of gravity as shown from the tree diagram, and are bound to slip down the root, because there is no branch to hang for support. Many usually fall while climbing and break their waist, which means that, they cannot climb again. Some slip down and continue to struggle. Always remember that, you cannot do it all alone; call upon God in the days of trouble and he will answer you.

THE BRANCH AND LEAF PEOPLE: They represent the most wealthy class of people who live in flats, duplexes, and mansions. They have all the facilities to enjoy life temporarily here on earth. These people can hardly fall or slip down to the root, except on divine intervention. Instead, they move from one branch to another, that is, they change business at will.

Do not envy them and do not measure up with them. Some of them got there through unrighteous ways and are answerable to it, when the time comes. Do you not Know that riches without God is vanity upon vanity?

TRANSITION: There is need for one to move from one level to another, especially from the root to the trunk and to the branch. And not in the reverse manner. Stagnation in life is not a good thing, but to move from the root to the trunk and to the branch, a great deal of energy will be expended to oppressive and distractive forces. Is it not true that what you are or where you are now is not as important as where you will be tomorrow?

You must know that, you can never be responsible without responsibilities. Put on your amour of righteousness, goodwill, positive mental attitude, hard work, honesty, willingness to save, courage, self-confidence and optimism, and see, if you will not succeed. No matter who you are or where you are, everybody is equal before God and shall be judged according to their deeds. Never desire overnight or sublimating type of progress, whereby you intend to transform (change) from the root to the branch without contact with the trunk, for it is evil; except when God permits such to happen. Always follow the natural course or principles, which requires one to sit, crawl, walk and run.

CHAPTER THREE

THE THINGS YOU MUST KNOW AND DO/EXPECTATIONS

These are scriptural and moral ethics, which have positive mental, physical and spiritual effect on our lives. If we apply them, they will always drive our actions, behaviours, thinking faculty and life-style into the normal and accepted standards of living. Therefore, we must apply them in our daily lives. They are as follows:

1. **MUST BE DEVOTED TO SERVE GOD**

Remember, only clean, whole-souled worship pleases God. (Matt. 22:37, Col. 3: 23) High moral standards are required, that are not contaminated by ungodly practices of any form, for your worship to be accepted by God. For the bible says “Never the less, the hour is coming, and it is now, when the true worshipers will worship the Father with spirit and truth, for , indeed, the Father is looking for such like ones to worship Him.” (John 4:23).

2. **MUST BE DETERMINED AND FOCUSED**

You must always have a prospective destination (target), that is, what you intend to be or do in future. It will serve as a guide or as a compass to where you are now. No prospective destination, no future. Every vision or journey has a starting point and equally an end point. Determination and being focused will help you to overcome forces of distractions and oppressions in life. Remember it is said that, “Determination is the key to success.” Never give up, keep on trying until you succeed. Remember the Bible says, “Where there is no vision my people perish.” (Prov. 29:18).

3. **MUST SET REACHABLE GOALS OR PROJECTS**

Your target or project from time to time must be accomplishable ones. It will serve as a measure of your progress in business or life. Do not desire to own the moon or the sun, because you cannot pay the prize and nobody has, except the creator. Be wise, because there is time for everything in life. Even projects.

4. **MUST BE COURAGEOUS AND BRAVE**

Your approach to anything, you do in life, determines the outcome of it. “It is only a super dog that barks at an elephant.” Is it not true that, “A group of sheep led by a lion can defeat a group of lions led by a sheep”? No matter how complex a problem may appear to be, its expiry date has been stipulated or fixed. Then, why don't you be courageous and brave in handling that your problem? Nagging will not solve it; instead it will worsen the situation.

5. **MUST ACCEPT CHALLENGES OR CRITICISM**

Your readiness to accept challenges or criticism, determines your willingness to succeed and progress in your business. Challenges will help to purify you and will cause you to maintain a perfect balance in your life or business. Remember, “A woman who decides to wrestle with a man cannot at the same time be concerned with concealing her private parts.” Always welcome criticism, so that you make adjustment where necessary.

6. **MUST BE LITERATE**

Reading, writing and speaking effectively must be ensured. It must not be seen as a leisure, rather as a necessity in order to avoid communication gap between you and other people in the society. It is said that, “Water cleans dirt but education lightens the heart.” No matter what you do, we are in a computer world; ensure to be computer literate also. Do you not know that Literacy is the key to success and greatness in this modern world?

7. **MUST BE REALISTIC**

This implies that, you must accept the fact that, “Suffer is before pleasure” and that “ It is better to start where you are supposed to start and end where you are supposed to end.” Is it not true that, “The smoke of meat that is being roasted does not irritate the eye of a hungry man?” Suffering to succeed should be seen as part of the success. Read this bible verse and hear what it has to say about suffering: Roman 8:18. And relate it to all your secular activities. Do you not know that those stumbling blocks are your stepping-stones?

8. **MUST LEARN TO ENDURE**

Endurance to suffering, misfortunes and hard times dignifies a man. Do you not know that, “Any bowl that decides to accommodate hot water, must be prepared to bathe with sweat?” Also that, “The jaws cannot rest as long as there are kernels left in the mouth?” Always apply discernment when problems and difficulties arise. Remember that, “anything hot does not last long on the tongue.”

9. **MUST BE HONEST AND CHEERFUL**

This means that you must always be telling the truth, avoid stealing and/or cheating. If you are a service provider, it requires that you render efficient goods and services to your customers. Always smile, no matter the condition; following the fact that for every disappointment there may be an associated blessing. Cheerfulness is the drug for healthy mind. The bible says, “Good name is better than ill gotten riches.” (Ecc. 7:1)

10. **MUST ENSURE CO-OPERATION**

This is an act of working together with other people, in order to achieve a common goal. Let there be co-operation between an employer and employee, customers, apprentice and master, husband and wife, parents and children etc. The Bible says, “May you keep submitting yourselves to persons of that kind and to everyone co-operating and labouring.” That is the only way you can succeed. The Bible says; “One will chase one thousand, but two will chase ten thousand.”

.11. **MUST BE HUMBLE, BOLD AND CLEVER**

Do not allow who and what you are in life to intoxicate you, because you might get puffed up with pride. Be humble, knowing fully well that respect is reciprocal. If a leader, lead like Christ. And if a follower, be a good one, because you will soon be a good leader. Remember, “Pride comes before a fall.” And all those taking pride are wicked. If in one way or the other you have been ensnared or have come into the palm of your fellow man, the bible advises; “Go humble yourself and storm your fellow man with importunities. Deliver yourself like a bird from the hand of the bird catcher.” Is it not said that, “Cleverness is better than strength?” Try as much as you can to be humble, bold and clever.

12. **MUST LEARN TO EXPECT EMERGENCY ALWAYS**

Emergency is a sudden, serious and dangerous event or situation, which needs immediate action to deal with. However, it is said that, “It is the unexpected that defies a man, and also dignifies a man.” Always save, plan and make provision for emergency. If not, you will be doomed, disgraced, and exposed when the emergency strikes. The Bible warns, “Do not say; why has it happened that the former days proved to be better than these? For it is not due to wisdom that you have asked about this.” (Eccl. 7:10).

13. **MUST LOOK BEYOND YOUR LIMITATIONS**

Limitations should not be seen as an uncorrectable defect or obstacle. It can be corrected, enhanced or substituted. The saying that, “When one way closes another one opens,” is true, many people today have succeeded in areas where others taught they would not have succeeded, probably because of their limitations. Your limitations could be a blessing, if you believe, because with God all things are possible. Read further on chapter eight, for limitations and how to overcome them.

14. **MUST APPLY YOURSELF TO LEARNING**

Learning never ends, no matter your class and age. It is said, “the more we live, the more we learn, life is a teacher”, and has taught me that, “Those who applied themselves to learning at any time, have improved and redirected their steps for better livelihood.” Remember, knowledge is power and you are what you learn and know.

15. **MUST HAVE SELF-CONFIDENCE**

This is the power to believe in your abilities and self-assured vision. It has to do with the state of your mind and how you see yourself or your vision. Also self-confidence is powered by the “inner man” the you in you, that makes you what you are and what you will be in the future. Self-confidence is powered by faith through the future picture in your mind. Remember, it is popularly said and believed that, “When one agrees, his Chi (God) agrees equally.” Actually, self-confidence sustains a man.

16. **MUST LEARN TO SAVE MONEY**

Develop the habit of saving money at least one-tenth of your income. Save under any condition whether in lack or in abundance. Although it is difficult to save especially when expenses is greater than income. But savings should be ensured and accompanied with joy and happiness, not actually for the present condition, but for your future gratifications. Do you not know that, reveries, gluttony, unwillingness to save and voraciousness will lead you to poverty?

17. **MUST LEARN TO BUDGET**

Never engage in any project or business transaction without first planning the cost and how to run it. Always create a workable budget and keep to it, do not engage in overspending of money or lavishing of food. Money is time and time is money. Learn self-control and have a good money management, through the principle of earn more and spend less so that you will prosper. Read Luke14:28-29.

18. **MUST BE A KEY PLAYER IN YOUR BUSINESS**
You can only be a true master, if you know your work very well. At least you must possess some qualities that make you unique or superior over your worker (s) or servant (s). If not so, those working for you will colonize your business. And before you know it, they will be deciding for you what goes on. Just because they believe, they have the will-power (skill). This is basically for small and medium scale business. Let whatever thing you do or handle show some signs of originality by you (the master). In that way, you can sustain and control your business.
19. **MUST ENCOURAGE PROFESSIONALISM OR DIVISION OF LABOUR**
God during creation, made different things and creatures, but amazingly they work together for a common purpose. In the same way, secular activities on this planet earth are diversified and divisionalized. Play your own part or role very well, so that you may free yourself from any bloodguilt or curse. Because cursed will you be, if for any reason of dishonesty, greed, or carelessness on your part, a life or lives are lost. Read the following bible verse; Deut. 22:8. Remember also that, “No man is an Island” therefore you cannot be everything. Is it not true that, “Jack of all trade, is master of none?” So choose a career and expertise on it.
20. **MUST LEARN TO LOAN MONEY OR VALUABLES**
Some people believe that, it is wrong to loan either money or any other item, from others. It is not true. Loaning or borrowing is good, provided you borrow for good intentions and also keep to the terms of the loan. If not so, it becomes a sin on your part. Let's consider the saying that, “When animals need someone to help scratch their back, they go to the trees while humans go to their fellow humans.” Loaning is only wrong when one loans for pleasure or more than is necessary. Bible says, “The rich is the one that rules over those of little means, and the borrower is a servant to the man doing the lending.” (Prov. 22:7). Also another verse says, “By iron, iron itself is sharpened. So one man sharpens the face of another.” (Prov. 27:17).

21. **MUST ALWAYS SEEK FOR JUSTICE**

You may ask, how can I seek for justice? Yes, Always allow God to be the judge. The bible says, “Vengeance is mine and retribution. At the appointed time their foot will move unsteady, for the day of their disaster is near, and the events in readiness for them do make haste.” (De. 32:35). You shall know that God is no man and His ways are justice but slow to anger. God is not mocked, for whatsoever a man sows, that is what he will reap.

22. **MUST BE CAUTIOUS OF ENEMIES AND MISFORTUNES**

Be careful always in whatever you do or say in life, because enemies and misfortunes are virtually everywhere. It could be in your room, food, under your bed, in your car and so on. The more careful you are, the more chances of your survival in life. Some accidents or misfortunes can be prevented through absolute carefulness.

23. **MUST ALWAYS SEEK WISDOM**

God is wisdom; therefore you must seek to know and worship Him in spirit and truth. For the bible says, “The fear of Jehovah is the beginning of wisdom.” (Prov. 11:10). And all those doing just that have a good insight. Godly wisdom has no comparison, as the bible book of James says, “But the wisdom from above is first of all chaste, then peaceable, reasonable, ready to obey, full of mercy and good fruits, not making partial distinctions, not hypocritical.” (James 1:17). Wisdom is the key to success in life. Do you not know that, “A great fortune in the hands of a fool is a great misfortune?” So, seek wisdom.

24. **MUST LEARN SELF CONTROL**

The insight of a man certainly slows down his anger.” (Prov. 19:11). So what insight do you have? Do you not know that uncontrolled anger can cause one to go in a way that is not good? The Bible says, “Be swift about hearing, slow about speaking, slow about wrath.” (James 1:19). Also remember that, “An answer, when mild, turns away rage, but a word causing pain makes anger to come up.” (Prov. 15:1).

25. **MUST LEARN TO LOVE**

This is an act of having a strong (deep) feeling of affection, attraction, co-operation etc. for your wife, father, mother, brothers, sisters, friends, neighbours and even your enemies etc. The Bible admonishes, “Let all affairs take place with Love.” (1 Cor. 16:14). And another says, “You must not take vengeance nor have a grudge against the sons of your people; and you must love your fellow as yourself, I am Jehovah.” (Le 19:18).

Do you not know that, “Hate, pains the hater than the hated?” Read, Roman 13:10, 1 Cor. 13:4, 1 Pe 4:8. The Love referred to, in this piece is not the immoral Love. It is the **REAL OR TRUE LOVE**. Love controls everything.

CHAPTER FOUR

THE AVOIDABLE

These are actions, behaviours, feelings; social odds that are nefarious, immoral and do not conform to accepted standards. They affect negatively our lives, physically, mentally and spiritually, and therefore must be avoided, if we want to succeed and prosper in life.

- 1. AVOID IDOLATRY:** This means that you should avoid the practice of worshipping statues as gods. Sometimes, It takes place when you have too much love or admiration for something. It could be woman, football, money, food etc. The Bible says, “Little children, guard yourselves from idols (1 Jon. 5:12) Also, another reads, “Therefore, my beloved ones, flee from, idolatry.” (1Cor. 10 :14).
- 2. AVOID INFERIORITY COMPLEX:** It is a silent destroyer of its owner or bearer. Once developed could cause total or partial breakdown of the body system, which leads to stunted growth of one’s life and business. Always be proud of who and what you are and what you can do. No matter how great or common it might be or considered. You should know that you are a very important or special person, playing a major role in the universal system. Do you not know that, life is all about division of labour? You better change your mind-set now, so as to succeed in life. Can't you see that, every wife has a husband and that husband is the head of the family? So you are the head of that profession or career.
- 3. AVOID UNWILLINGNESS TO SAVE:** There is nothing in this world that is constant except change itself. There is always a time for everything under the earth, a time to enjoy and a time to suffer, a time to live and a time to die, a time to save at least one-tenth of your income to survive the future. The bible says, “Go to the ant, you lazy one; see its ways and become wise. Although it has no commander, officer or ruler, it prepares its food even in the summer; it has gathered its food supplies even in the harvest.” (Pr. 6:6-8). stop spending and lavishing your money and food, because you do not know what tomorrow will bring forth.

Your act of voraciousness and reveries proves that you are not wise. **BE WISE.**

4. **AVOID UNDUE PLEASURES:** Enjoyment is nice and desirable to all, but when unduly engaged, can destroy the enjoyer. It includes, being desperate to fashion, consciousness to high living, high regards for recreation etc. Yes, good-looking is good business and you will be addressed according to your dressing. But it does not mean that you should spend all your money in buying latest fashion. Also, anyone who spends five hours a day watching television, at 60 years would have spent more than 12 years in front of the television. Read high taste ahead.

5. **AVOID GOSSIP OR UNCONSTRUCTIVE CRITICISM:** Never you say what you are not very sure about, because you will be judged by it. The bible says, “However, the things proceeding out of the mouth come out of the heart, and those things defile a man.” (Matt 15:18). You are nothing but a hypocrite, remove what is in your eyes first before you remove others. Those things you say or do to others, would you like to be treated the same way? Change today and become reasonable. Also bible warns, “Do not fabricate against your fellow man anything bad, when he is dwelling in a sense of security with you.” (Prov. 3:29-30).

6. **AVOID VIOLENCE OR UNNECESSARY QUARRELLING:** Yes, quarrelling is inevitable as long as people live together and interact with one another. But it should sometimes be avoided and/or controlled. Do you not know that you are a traveler to distant places, and therefore not supposed to make any enemy? It is said, “Curse not the crocodile while crossing the river.” This world is a mystery and life is so deep and mysterious. Your enemy today, may be your best friend tomorrow. Remember, the earth is spherical in shape not flat, which means that those whom you met while climbing or going up, you might meet them on your way of coming or climbing down. Life has taught me that, “He who uses his head to break coconut cannot eat it.”

7. **AVOID SELF-DISTRUST AND TIMIDITY:**

Stop saying it and stop believing it, that you cannot do it. You can, just put off shyness and unbelief. The bible says, “He said to them: “Because of your little faith. For truly I say unto you, if you have faith the size of a mustard grain, you will say to this mountain, transfer from here to there, and it will transfer, and nothing will be impossible for you.” (Matt. 17:20). Do you not know that with God all things are possible? Especially for those that believe. You will always be addressed, the way you reciprocate. Change your attitude now. What you put is what you get in life. No wa-yoo!

8. **AVOID PROCRASTINATION:** Always plan and implement one thing at a time. Do not allow those factors or reasons of impossibilities to preoccupy your mind, so work towards achieving your targets. In fact, fix a date for every goal, to be achieved, because whatever has a date indirectly has been concluded.

9. **AVOID SHORT-CUTS (ILLEGALITY):**

Do things in their right ways or manners, that is follow due process. Is it not better to follow long distance and sweat real sweat, than to follow short distance and sweat blood? Be organized always in your ways of doing things and see if you will not be recognized and respected. Remember, “To every action there is equal and opposite reaction.” No wonder short cuts always lead to disaster.

10. **AVOID LAZINESS:** This is the unwillingness to work or be active in doing something. Laziness ranges from mental, physical to spiritual. Assess your reasoning ability, physical strength to work and your level of spirituality. Improve where necessary to maintain a three dimensional balance that is to be physically strong, mentally active and spiritually inclined to true worship of Jehovah God. Then you are a complete and sound person. Read Prov. 6:6-8.



S=Spiritual; M=Mental; P=Physical

11. **AVOID GAMBLING:** Gambling is the act of playing games of chance for money and of betting on any kind of games. Stop it now because it will rob you of your happiness, earnings and even your future. A compulsive gambler is likely to engage in smoking, drinking, and use of drugs. Hence, may end up in poverty or desperate financial situations.

12. **AVOID FORCE OF HABIT:** Especially bad habits like the use of drugs, cigarettes, womanizing, alcohol, prostitution, over eating, and drinking etc. They are habits because you do or take them very often, almost without thinking and you can hardly stop them. My advice is that you check your life to see if there is any of these bad habits, so that you try and do away with it or them. And become a reasonable and reliable person in the society. Do you not know that bad habits are like concentrated harmful substances that can contaminate a pure substance and render it useless?

13. **AVOID TOO MUCH FRIENDS:** Do you not know that, “Not all those who laugh with you are your friends?” Even, the Bible says, “Indeed, a man's enemy will be a person of his own household.” So be careful with your intimate associates, who drink and dine with you always. They know you and your plans better than any other person, and are the very ones to betray, hinder and/or leak your secrets. They are jealous of your progress and what you intend to be in future. The Bible says, “He that is walking with wise persons will become wise, but he that is having dealings with the stupid ones will fare badly.” (Pr. 13:20). Keep away from too much and bad friends, before it will be too late.

14. **AVOID TOTAL DEPENDENCE ON HUMANS:** Fatherly, motherly, brotherly, sisterly etc. assistance is normal and desirable by everybody. But it is bad when one feels that without it, there is no hope for life. Human promises can fail but God never fails. Do you not know that your assistance and comforter will come from God? He who created the heavens and the earth and He says in the scripture that, he knows you right from your mothers belly. He fed birds of the heavens, how much more you. Only Him can save, provide, and comfort.
15. **AVOID EXPECTING UNDUE MIRACLES OR PRIVILEGES:** Life will always give to you what you put in it, either directly or indirectly. Learn to work hard and rely on God, because He says, “I will bless the work of your hands.” Remember, faith without work is a dead one. Even in the bible, there was no miracle without substance. For instance, five fishes and two loaves of bread were multiplied. Also, water was turned into wine. God will always bless and build you with your available resources.
16. **AVOID HIGH TASTE:** There is always a time for every thing in life. It is natural that a new born baby will first sit, crawl, walk and run. The same is applicable to your development or progress. Always cut your coat according to your cloth. Stop follow-follow, do your own thing in your own way, style or level. Do you not know that undue privileges and extravagancy will lead you to poverty? Why do you chose to paint a wrong picture about yourself? Don't you know it will deprive you of real happiness and assistance from people?
17. **AVOID WICKEDNESS:** These include acts, behaviours that are morally bad or mischievous, it could be in a way that is amusing or attractive but has a wicked sense of humour. The Bible says, “Abstain from every form of wickedness.” (1Th. 5:22). Also that, “There is no peace,” my God has said, “For the wicked ones.” Isa 57:21.

18. **AVOID THINKING ABOUT THE PAST:** Do not think about yesterday, because it is gone; think about today while it elapses or passes away with its fortune and misfortune. Forget about tomorrow, because it will take care of itself, provided today is adequately planned and implemented. Research has shown that those who always remember the misfortunes of the past never move forward. Instead, they end up being discouraged, dejected, disrespected and depressed.
19. **AVOID FALSE START:** Always call a spade, a spade. This means that whatever you do not like, at first instance or approach always declare your intension or stand. Do not say, let me begin first with it and later, I will change. It could be your marriage, work, job, career, vision etc. life has taught me that, those who had false start in life, never succeeded, they were double-minded, unserious, shy and disappointed.
20. **AVOID PREJUDICE OR FAVOURITISM:** In God's eye all men are equal irrespective of their class or creed. Stop having class distinctions among yourselves, rather love your neighbours as yourself. The bible says, "But you, do not you be called Rabbi, for one is your teacher, whereas all you are brothers." (Matt. 23:6-12). Try to balance your attitude towards respecting the rich and disregarding the poor. Remember none of them will live comfortably without the other; God has made it so. Do you not know that life's fortune is reversible? Such that the first might be the last? Therefore, no matter where you come from, no matter your class or creed, we are one and equal before God.
21. **AVOID RASH PROMISES:** Promise making is nice but dangerous and complicating when rashly made. Before you make any promise, think wisely and consider the outcome and the effect on you. Never promise and fail because it will bring disrespect and distrust on your personality. Let your promise made, be promise fulfilled in all ramifications. That is, let your yes be yes and your no be no, no matter the pressure or condition.

22. **AVOID IMMORALITIES:** These are acts, behaviours, social odds and norms, which do not conform or follow accepted standards. They include: indecent dressing, ungodly acts etc. The bible warns: “Let fornication and uncleanness of every sort or greediness not even be mentioned among you, just as it befits holy people; neither shameful conduct, nor foolish talking nor obscene jesting, things which are not becoming, but rather the giving of thanks.” Do you not know that such lifestyles do attract curse? Read Eph. 5:3
23. **AVOID WOMANIZING OR PROSTITUTION:** - As a man, do you have sex with many women? What about you woman, do you sell your body for money and also sleep with many men? YES, you may say, “It is exciting, romantic, lovely, lucrative, fun, etc. but the end thereafter is disaster. So if married, stick to your partner and if single, remain single through total abstinence. Do you not know that, “He who has no house, has no lizard?”

CHAPTER FIVE

THE IMPACT OF THE NIGERIAN ECONOMY

THE COUNTRY NIGERIA:

Nigeria is a country in West Africa that sits on two major rivers, River Benue and River Niger and the deltas which open into the Atlantic ocean. She has boundaries with Benin republic, Niger; Chad; Cameroon. She has a population of about 150 million people, in 36 states and a federal capital territory Abuja. She has 776 Local Government Areas, with over 2000 dialects (languages) as a multi-ethnic country. But speaks English as her lingua franca, and supplements it with pidgin English. Politically divided into six GeoPolitical Zones namely: South-South, South-East, South- West, North-Central, North-East North- West. Following the above features and characteristics of this great country Nigeria, I suggest that the name be changed to United States of West Africa (USWA).

The geo-political entity called Nigeria is made up of diverse ethnicities, kingdoms, empires and groups that hitherto existed autonomously and independently before Lord Fredrick Lugard, the first governor general of Nigeria amalgamated all the factions into one country in 1914. This implies that prior to the colonization of Nigeria by the British, each of the diverse areas exhibited a culture unique and suitable for their existence as it affected their politics, economic life, religion, communication, dressing, technology, sports etc. The colonial masters in a bid to achieve their imperial goal shattered most of these ways of life peculiar to each component of the country. It is therefore the colonial mentality that our political elites borrowed in their administration of the country since the attainment of our political independence on the 1st day of October, 1960.

Economically speaking, Nigeria is richly endowed with resources both natural and human that will keep her economy on the boom perpetually if adequately harnessed and managed. A few examples will make this fact clearer.

1. The degree of the fertility of the Nigerian soil is quite high that it does not require fertilizer to grow any crop or plant. The various vegetational belts in Nigeria are unique in the production of crops, plants and vegetation that can account for a rich economy. Products like Palm-produce, Cocoa, Rubber, Groundnut, Cotton, Coffee, Plantain/Banana, Timber, Yam, Rice, Beans, Guinea-corn, Maize, Millet, Cucumber, Cassava, varieties of Vegetables and Fruits etc. are produced in Nigeria, the soil is so fertile that seeds or grain could fall to the ground and germinate, grow and bear fruits without any human attention.
2. Besides the fertility of the soil, the underneath soil of Nigeria is richly blessed with mineral deposits both liquid and solid alike. These include Crude, Petroleum, Coal, Tin ore, Iron ore, Columbite, Limestone, Bauxite, Copper, Zinc, Precious stones and even Gold. The economic viability of Crude oil, it need be stated here, has made Nigerians to exhibit a gross neglect of other sectors of the economy.
3. The relief nature of this Country that is the topography of the country which has both hills, valleys Plateaux, rock formations etc. portends beautiful sites of attraction.
4. Nigeria is also blessed abundantly with water or drainage resources. These include streams, rivers, falls, lakes, and seas. Apart from serving as a means of transportation and fishing occupation, the water resources also provide us with sand which is essential for our civil engineering works and a raw material in our glass industries. Like the relief system, the water resources also make for good tourist centers.

Note: The above mentioned factors (facts) and the ones about to be mentioned are enough to encourage Job creation and productivity in Nigeria.

FACTORS THAT SHOULD ENCOURAGE JOB CREATION AND PRODUCTIVITY IN NIGERIA.

1. **THE ECONOMY:** The relationship between the money supply, production and trade is beginning to take a new look as a result of the recent economic transformations, sanitization of ministries and consolidation of banks. The trend has helped to reduce features like false economy, waste, fraud, high inflation, bankruptcy and recession of the economy. It has also enhanced a fast growing economy. To achieve more of these at a faster rate, a collective effort of all is needed. Do you not know that in the nearest future, Nigerian economy will be better than what it is today? Infact, it will be among the twenty (20) best economies.

Fellow citizens, it is time for you to create your own job and wealth, so that you reap the dividend or profit of your investment, now that the economy is getting better and suitable for investment. Remember, the setting of the sun is fast approaching, when many people who had refused to create their own job or business will beat their chest. Stop hoping for unachievable pensions and parasitic gestures or ventures.

I perceive and hope to see a new Nigerian economy, where people would be begged for jobs and they will say, “No, we prefer to work for ourselves. That is, being independent through entrepreneurship.

2. **POPULATION:** The population of Nigeria is about 150million, this figure indicates that Nigeria has a big market force compared to other African countries. The rate of consumption of goods and services increases as the number of people increases. Sometimes because of high population, goods and services providers disappoint or fail to satisfy their customers. For example, telecommunication services, NEPA (PHCN), petrol stations and/or refineries etc. There is need for improvement and proliferation of these service providers.

3. **THE INTEGRATION OF MULTI-ETHNICITY:**
Nigeria is endowed with people of different cultures and beliefs. This implies that some goods and services that are un-consumable or forbidden by some group of people, are used by the others. This is because of the high rate of integration across cultures, beliefs and traditions in our cities like Abuja, Lagos, Port Harcourt, Aba, Kano etc. The saying that, “Another man's food is another man's poison” becomes a reality. No matter your kind of goods, business, jobs or services, you will always see people who will patronize you.

4. **UNDEVELOPED SECTORS AND TALENTS:**
Our country, Nigeria is a developing one, which is like a virgin forest, seeking for who will cultivate it. There are so many undeveloped sectors, ministries, parastatals, individual talents in our Nigerian society. For instance, in the past, our film and music industry, telecommunication and others were dormant. But today we have experienced a boom to the point that, thousands of people have developed and showcased their talents in these very sectors.

There are still thousands of sectors, industries and talents that require urgent attention in terms of development and enhancement. They include: Science And Technology, Commerce And Industry, Education, Sports, Creative Arts, Agro Allied Industries, Journalism, Food and Drink, Health Sectors etc. If all these areas are developed individually and collectively, it will reduce this massive unemployment of people. How to create a job or talent hunt is classified in chapter six. Study it and apply the logic in your area of best interest.

5. **THE AVAILABILITY OF INFRASTRUCTURES:**
In recent times, effort has been made to provide and rehabilitate existing infrastructures. They include road, rail, inland waterways, power (electricity), potable water, air transport, security forces and so on. Do yourself a favour by creating a job now, to utilize these available resources and infrastructures. For instance, the telecommunication business has reduced the frequent movement of traders, businessmen and corporate bodies etc.

People can now stay at one place and transact business without traveling out. Also in areas where there are frequent supply of electricity, and good road network, those who do business in such areas enjoy the benefit of not buying fuel to run their generators, also they enjoy free and undisturbed movement.

6. **THE AVAILABILITY OF SECURITY:** This is a state of the mind, where one feels protected or secured. It means that there are sufficient and efficient security forces to protect lives and properties, also to maintain law and order in the area in question. In recent times, our security forces are equipped (somehow) to render efficient and effective services. Also, more persons have been recruited to support the already existing ones.
7. **AVAILABILITY OF TOURIST SITES OR CENTRES:** There are so much magnificent, attractive and accommodating scenery and cultures that will bring entertainment and desired pleasures to visitors. These beautiful tourist resorts have the capacity to attract heavy influx of people to the countryside where they are located. This will enhance economic growth, and productivity. For example, in Calabar where we have the Obudu ranch and other natural scenery, it has motivated the establishment of Tinapa: The Africa first premier business resort. Many of such tourist sites are virtually available all over the country. Why can't we develop them?
8. **THE ENFORCEMENT OF ANTI-CORRUPTION LAWS:** In recent times, the anti-corruption agencies have awakened from their sleep and slumber, to fight against corruption. Before now, this ugly act had eaten deep into our marrows, such that some people finally concluded that the situation could never be redeemed. And that it has remained our daily way of life. Corruption is likened to a nuclear warfare (BOMB), very dangerous to play with and is capable of devastating and capsizing our economy. Today, the story has changed, those who receive and or give undue privileges either by paying money or by kind gesture are brought to book. Thanks to EFCC, ICPC, and others.

9. **DEMOCRATIC GOVERNANCE:** There is no doubt that since the inception of democracy in Nigeria in 1999, there has been an improvement in the socioeconomic life of the people. This could be traced to the manner to which the governance of the country is controlled by the three Arms of Government which are the Executive, Judiciary and Legislature who are duly elected and appointed to run the affairs of the country, to have fair and equal treatment of everyone in the country, and to fight for justice and equity.

Today, peace, security and unity have been restored, which has encouraged more foreign investors into the country and need to be consolidated. There have been more reforms now than ever, which has triggered off economic growth in general. In recent times, a lot of good policies have been invoked, some of which include, micro-finance policy to empower the small and medium scale industries and others. Why don't you make adequate use of these factors and or opportunities to create your own jobs or business?

CHAPTER SIX

JOB ANALYSES AND CREATION

Your ability to create a job depends on your creative thinking faculty and your self-confidence. That is why, it is said, “Good thinking, good product.” If you want to create a job or business, the following steps must be taken:

STEP 1:

SELF-SEARCH: This implies that you must consider your creative personality, to discover areas where you are (likely) talented. You must be sincere to yourself, so as to match correctly the you in you (the inner man) to any secular activity of your choice. They may appear to be many, but consider the one you can handle best and can sponsor.

STEP 2:

PICK UP ONE AREA OF BEST INTEREST: This small-like pack of vision, compare and contrast it very well. If you like it, then it will serve as your vision, job, or business. You must be ready to answer the name, this means that people may wish to address you by your business or vision name. Be proud of it and do not listen to gossip, because some people may despise and ridicule you at the beginning. Because, they do not see or share the same feelings with you. Stick to it and move forward. Remember, no job, business or vision is the best. Rather it depends on what you want from your own vision, job or business.

STEP 3:

START AND DEVELOP YOUR VISION:

You should start by asking and answering the following questions correctly and effectively as to what you want:

- (a) What to produce or create
- (b) How to produce or create
- (c) For whom to produce or create
- (d) How to distribute, control and manage effectively.

For example:

- A. WHAT TO PRODUCE: “A book”**
- b. HOW TO PRODUCE: It means, what kind of a book will it be; “Reading and Writing book, with video tape, and VCD to serve as the teacher.” Especially, when there is no live- teacher.**
- c. FOR WHOM TO PRODUCE: “Adult illiterate and children”**
- d. "HOW TO DISTRIBUTE, CONTROL AND MANAGE EFFECTIVELY “By using campaign van, also through lesson programs at different centers or locations.”**

STEP 4:

EXPAND OR IMPROVE YOUR VISION: This requires that after months or years of establishment, you should go back to the drawing board, to discover areas of inadequate performance and make corrections where necessary. For instance, adding more hands to encourage division of labour and to enhance efficiency. Remember, it is said, “One does not marry for oneself alone, but for the kinsmen too.”

STEP 5:

BE UNIQUE AND RENDER EFFICIENT SERVICES: Frankly speaking, you should know that you are not the only one practicing or rendering that kind of your job or service in that location. So there should be something original (unique) about your vision or business, it is this originality that will sustain you. Always ensure best services and adequate time management. For instance, if you are a fashion designer and a customer needs his/her clothe for an outing and you disappoint him or her, and if in the same way, you have treated other customers too, there are no two ways about it; you are likely to lose your customers, even though you are an expert. The uniqueness of your vision, job or business may not be something too complex or abstract, but some common ideas or structures that will allow or encourage effectiveness. AND SO ON.

JOBS AND THEIR EQUIVALENT EXPANSIONS

There are thousands, if not millions of jobs to create in your immediate environment. Although, there are also some limitations associated with individual persons and jobs. No job or business is too common, simple or small to serve as one's vision or business. It depends on what you want from your business or job. Let us consider the following jobs and their equivalent expansions:

1. Shoe cobbler → Shoemaker → Shoe boutique
(A shop)

Shoe factory → Export/ Import shoe business.

2. Computer → Computer → Complex
Operator Bus. Center Comp. Business
(A shop) (Cyber Café, Internet)

→ Import and
Exports Business.

3. Electronics Maintenance & Sales Electronics
Repairs → of Comp. Copiers etc → Importation
(A shop) Business

4. A printer/ → Small Scale → Complex Printing
Lithographer printing Bus. Business
(a shop)

→ Sales of printing
Materials & importation
Business.

5. **Sales of items like** → **Super stores/** → **Import/Export**
 Polythene bags, Markets business
 Provision etc.
6. Grinding of pepper etc → Provision Articles stores → Super stores → Import/Export business
 Sales of anything of Your choice
7. Simple car wash → Semi-complex car wash → Computerized car wash
8. Fast food business (a shop) → Modernized Fast food bus. (A flat) → Motels, Hotels business
9. Carpentry/ furniture (A shop) → Semi-factory → Furniture industry like: Bedmate etc.
10. Laundry/dry-cleaning business (A shop) → Semi-complex laundry → Computerized laundry with all facilities. ETC.

PRACTICAL APPLICATION 1

AIM: To establish a consultancy or agent business, alias “information center.” To stand as connecting point for employers and employees, buyers and sellers of any property, and other agent business.

FIRST MOVE: Rent a shop, put simple furniture i.e. chair and table.

SECOND MOVE: Advertise by hanging banners, hand bills, sign post, newspaper, TV. At least the one you can afford. For job seekers of any level and employers of any level.

THIRD MOVE: Open a register for registration, at least with minimum amount, to be completed after employment probably, from first salary. The register should contain a data base record featuring, name, address, qualifications, job type and substitutes, GSM Nos., etc.

FOURTH MOVE: Make contacts with people, firms, Co-operate bodies etc. Ensure effective public relations.

FIFTH MOVE: Deliver efficient services, through hard work, honesty, transparency, and accountability. And avoid prejudice.

ADVANCE LEVEL: Enhance your office and probably bring Internet connected computers, photocopier, and get the services of a lawyer or specialist for interviewing customers.

PRACTICAL APPLICATION 2

AIM: To set up a super store or otherwise.

FIRST STEP: Engage in any of the following: grinding of pepper, hawking of items of any kind (For people or yours) etc. And make at least three hundred naira (N300) per day after food. To save not less than (N9,000.00) a month (Through Akawo savings). For one year, you will be saving about N108,000.00 (i.e. N9000 x 12). Note that this format is actually for people who have no money or helper. But, if you have some money already, you can go straight to step 2.

SECOND STEP: Rent a shop at suitable site for your business, especially, in low cost area. And start to stock from little and develop gradually.

THIRD STEP: Apply all the strategies in chapter seven on your business. Also keep to your expectations and avoid the avoidable. The sky will be your limit.

PHILOSOPHISING / ADVICE

If you intend to relax under a tree at your old age, then you must plant one now. Be provoked and swing into action by creating a job, because who ever wants what is on the ground must bend. Especially now that people seem to be in a hurry to join the luxury train. It is difficult to calm down and create a job which has long term benefits. Be informed that you can never accomplish an objective, if you approach it with negative attitude like, I can't make it, it is too late, I do not have the capital and so on.

Life has taught me that, “Fortune belong to those who believe in the beauty of their dreams.” There is nothing like small dream or vision, every dream when developed has a bigger potential. For instance, those jobs and their equivalent expansions or potentials, and the examples used on the practical applications. The truth is that here in Nigeria, we are not organized like the western world. So we need such consultancy or agent business centers, alias “information center” for effective and efficient communication and dissemination of information among the citizenry. At least such centers will help to interconnect job seekers and job givers, buyers and sellers etc. I know that with time people will get the required orientation to be registered whenever they want to give out or receive from others.

My advice is that, job creation is wealth creation. And that, “A child who refuses to sweep his fathers room, will end up sweeping the market place.” Do not think that you cannot do it, you can. Each time I think about you, I think genius, I see genius, I speak genius. But how come you have decided to waste like that. Think about it.

You have failed to succeed because; you undermined and disregarded your God-given potential. Also you failed to understand that you are beautifully and magnificently created by God. Instead, you appreciated other creations, which are inferior to you. So put on your amour of spirituality, self-confidence, optimism, willingness to save and all other expectations and avoid the avoidable. And you will be a success.

CHAPTER SEVEN

STRATEGIES IN ACTUALIZING YOUR DREAM

In life there are always freedom to self-dreams and aspirations. But one thing is to have a dream and another is to actualize it. If you have one already or you are about to create one now, one thing you should know is that, sometimes the problem may not be to create a job or business, but to manage and control it effectively. The following business management strategies should be applied:

1. **EARLY START:** Try as much as you can to start early enough, to run or build your business or vision. Remember, “It is only the early rises that will fill their baskets with white ant.”
2. **SELF CONFIDENCE:** This means that you must believe in yourself and your vision. It means that you will have hope of survival and prosperity in your vision. If not you cannot succeed at all; there is no magic about it.
3. **ADEQUATE BUSINESS LOCATION:** It is essential to project your business at a suitable site. This is because, some business require hidden corners while some need social environment. That is, hustle and bustle joints. So if your business is located wrongly, it will surely affect your productivity. Therefore, study your business type to understand its required environment and position it adequately. For example, a mortuary or psychiatric hospital can succeed at hidden corners while superstores and a saloon cannot succeed.
4. **UNIQUE JOB DESIGN:** This implies that your job should have something unique or special about it, when compared with already existing ones, because there is so much competition. “Uniqueness” could be something very common or simple but necessary.

5. **TIME MANAGEMENT:** You should learn to wait for time, because time does not wait for anybody. Time is money for those that know the value. Avoid extensive explanations and delays in rendering services. Always invest your time and do not waste or use your time unnecessarily.
6. **BEST SERVICES RENDERING:** You must always ensure to provide best services to your customers. This will put you on the forefront of your customers. At least when combined with honesty, transparency and accountability, no matter the distance, poor road network and other reasons, they will always search for you and your services.
7. **GOOD PERSONAL CHARACTER:** You must ensure hard work, honesty, consistency, transparency, good human relationship etc. This is the only way you can keep your customers and will continue to prosper. Remember, good-looking is good business, as it affects your internal personality and not only the outward appearance.
8. **ACTIVE MUTUAL RELATIONSHIP:** You are requested to stay close to your customers and workers always. This is because, your influence will greatly affect their performance and attitude at work. It is said that, “Whosoever is not present or near the fire, hardly has his yam get done quick.” Ensure to keep an eye on the ground.
9. **EFFECTIVE PLANNING:** Nothing has ever succeeded without proper planning and implementation. Always plan one thing at a time, because it is said, “When a man engages in fighting and wrestling at the same time, he gets defeated by a woman.” Any plan without a follow up action is a dead one.

10. **TIGHT CONTROL OF MONEY AND WORKERS**
This can only be achieved through adequate planning, implementation and projection of targets. As projects range from daily, weekly, monthly to yearly projects, my advice is that before money is spent on any project, the project should be examined carefully. At least to avoid investing in an inexperienced and/or unproductive venture. Periodically, your workers should always be monitored, assessed and rewarded for good conducts and services rendered. Do you not know that, “A good paymaster never lacks workmen?” Always put your workers’ affairs first before any other thing. As you can see; they are the trees that make your forest. Do you want deforestation?

11. **ADEQUATE SCALE OF PREFERENCE:** The act of handling the most important before the less important of your activities or projects, will aid to put you on the right and better track. It will always prevent you from doing or handling projects that are less important first. It will also reduce loss and will enhance proper time management and efficiency. It will make you look organized and disciplined. So, while planning, always arrange them in their order of utmost importance and according to their kind.

12. **SAVINGS AND LOAN:** Ensure that at least one-tenth of your income is saved. You must always count off one-tenth of your earnings and manage with the balance. Save all the time, even in hardship, although it may seem very difficult to do so, but for the sake of your future benefits and glory. Also you are encouraged to loan when necessary, but do not always depend on loaning. You are expected to loan at least a minimum amount, so that in the event of the unexpected you may be able to pay back.

13. **STAFF TRAINING AND EXPANSION:** Staff are supposed to have training and re-training from time to time, through seminars, workshops and symposia. Also more hands should be added where necessary to make for efficiency and to encourage division of labour. But it should depend on the momentary progress of the job or business.
14. **SETTING TARGETS:** You must always establish reasonable and necessary assumptions relating to your vision or business. For instance, you may program that between this and that period, I should be able to do this and that projects. But let the projects or targets be reachable ones. Do not be too anxious about growing overnight, because you might over-stress yourself. Remember, slow and steady win the race. So, target set is target achieved, if you are disciplined.
15. **IDENTIFICATION OF PROBLEMS AND LIMITATIONS.**
It is said that, “problem identified is problem solved.” For instance, if an object cast a shadow on a plane surface, and you want to remove the shadow, is it not true that, if you change the object's position, the shadow will equally change? Many people today leave the main problem or limitation and are busy chasing the shadow. I tell you, they will never get it right. That is, you must know the problem or limitation as this or that.
16. **CLASSIFICATION OF PROBLEMS AND LIMITATIONS:** Always classify your problems and/or limitations into three dimensions as physical, mental and spiritual. The physical include: capital, labour, accommodation etc. The mental include: reasoning ability, literacy, language and culture, etc. While the spiritual involves: your relationship with God, and your ability to handle principalities and powers.

17. **INTRODUCTION OF ALTERNATIVE SOLUTIONS**
There is always an alternative way out of every problem or limitation. Is it not said that, “When one way closes, another way opens?” Yes, a problem may seem to have many alternative solutions, gather all and take them one by one. Select one and preview or scrutinize it under the following grounds or gestures: durability, capital-less intensive, best fit, availability etc.

18. **SELECTION OF BEST SOLUTION AND IMPLEMENTATION:** There may always be alternative solutions to your problem or limitation. This means that you are to choose any one out of the best and implement. Your choice of any best solution should depend on affordability and availability. There may equally be other best solutions, but very complex and may be capital intensive. Do not try to deceive yourself by selecting and implementing such solutions because they will weigh you down. Always keep in mind, the after-effect of actions.

19. **RETROSPECTION OR ADJUSTMENT:** If you have taken a step or implemented an idea and it is not yielding any profit, you are advised to retrace your steps and adjust where necessary, to avoid total collapse of your business or vision. Assess periodically the level of your progress and failure to ascertain the right decision to take. There will always be inefficiency in running a business, so if it persists call for adjustment before it will be too late.

20. **INFORMATION SOURCING:** Information is to business what oxygen is to human being. Basic information about your kind of business or job is needed, for you to succeed in that particular business. Many people have moved forward more than their counterparts in business, because of their accessibility to the required information. For instance, information on where to buy certain goods cheaper and also where to loan money at minimal interest rate and other basic facts that are needed to excel in your business. Go for it and you will get it. Always read newspapers, books and visit websites, co-operate organizations, especially, those related to your type of business. Also listen to Radio and Television.
21. **KEEP THE EXPECTATIONS AND AVOIDABLE:** If you must succeed in life, you must observe and do those things you must know and do, and avoid the avoidable things that are clarified in chapters three and four respectively. It is advisable to keep to those responsibilities because, the Bible says, “Let us clean ourselves of every defilement of flesh and spirit.” (2 Corinth. 7:1). Do you not know that there has been no responsible person without responsibilities?

CHAPTER EIGHT

LIMITATIONS AND HOW TO OVERCOME THEM

The Bible makes it clear that no man on this planet earth is perfect. In any direction you may consider this saying, we are bound to have limitations or shortcomings.

LIMITATIONS: These are obstacles, or shortcomings which prevent a person from attaining a high productivity or output. It comes in different forms and varies from one person to another, also from one environment to another. To overcome your limitation(s) in life, it is proper to first identify it and classify it adequately. Then you can think of a way of handling such problems as stated below:

1. **LACK OF CAPITAL:** Source for loan from banks tax-meeting, well-wishers, friends and relatives. Also through engaging in long-term savings no matter how little it may be. Do not intend to start big, that is, you must borrow minimum amount to add to what you have as it will assist you a little to start first. Develop your business gradually and get the required experience too. Remember a journey of hundred miles starts with a step.
2. **LACK OF ACCOMMODATION:** Sometimes it could be due to lack of money to acquire it. And sometimes too, it is as a result of the non-availability of accommodation or infrastructure in areas where it is needed most.

The few available ones may be too expensive. As a beginner, look for areas or sites that are yet undeveloped, but are considered to be a marketing point in the nearest future and rent low cost shop, house or land, for your business. Your target should be that within 2 to 5 years' time, such areas would have developed to boom your business.

3. **NON-AVAILABILITY OF LABOUR FORCE:**

Labour force whether skilled or unskilled is very essential in the running of a business or firm. The skilled labour are the most difficult to acquire than the unskilled ones. However, advertise through any of the following means: post bills, banners, newspapers, television etc. depending on the very one you can afford. The bible says, "Seek and you shall find." Do not relent.

4. **LACK OF TECHNICAL KNOW-HOW:**

Assuming, you have set up a business and there are machines, equipment, or appliances that should be used. But you cannot operate them. What will you do? The answer is that, if you cannot learn within a short period of time, then employ a skilled worker who can operate and you learn gradually from the person. Do not force yourself to operate them, because you may damage them. Apply discernment and wisdom in cases like this, to avoid regrets and disaster. Also you can suspend the project for a while and go first for the training.

5. **EDUCATION (ILLITERACY):** The inability to speak, read or write effectively could be a hindrance to an individual in this formalized and GLOBALIZED world. It means that there would be a distortion (gap) in communication, either in verbal, reading or writing form. If that is the case, enroll in a better adult morning or evening school in town. For example;

GLOBAVASTY, Institute of Continuous and Vocational Education, Port Harcourt offers intensive and effective reading and writing classes, with three months guarantee (sure-bet).

GSM: 08035406810; E-mail: globavacity@gmail.com
Also available are books, DVDs and VCDs to that effect. We have more than 20 active Centers. Contact us today and free yourself from embarrassment and inferiority complex.

6. **LACK OF EXPERIENCE:** As a beginner, it is natural to be inexperienced in your newly established job or business. Experience is the knowledge and skill that you would have gained through doing something for a period of time. Frankly speaking, experience is a matter of time. That is, the more you operate, the more you learn. Always start your business on a very small scale and continue to run it, with time you will discover inefficiency and you will learn how to handle or manage such. That is experience. Do not despise the days of small things or little beginning. Do not intend to start big, even though the capital is available. Although, you may be tempted to do so, but remember, it is better to start where you are supposed to start and end where you are supposed to end. Or vice versa. The choice is yours.

7. **LACK OF SPIRITUALITY:** This is the inability of a person to concern himself with spiritual matters. Also it means lack of good relationship with Jehovah God almighty. This could be avoided by drawing close to God. The Bible says, “Draw close to God and He will draw close to you.” (James 4:8). Also another verse says, “And all these blessings must come upon you and overtake you, because you keep listening to the voice of Jehovah your God; Blessed will you be in the city, and blessed will you be in the field.” (Deut. 28:2-3). Remember, when God makes a promise he never fails to accomplish it. Do you not know that God is the source of life? So he that is with God is with life, and everything.

UNFAMILIAR CULTURE AND LANGUAGE:

The way of life of people and their language could be a barrier to a successful and smooth running of your business in that particular area, or region. It may require that some people may forbid some goods and services, and the answer is to avoid those goods and services that are not commonly used. And go for the exclusive demand of the people. The language could hinder effective communication, therefore you are required to learn the language or determine any effective means of communication. If not you will hardly progress in such area, because there is power in language.

9. **MARITAL STATUS/FACTOR:** Your marital status has a lot to do with your failure or success in life. There are things you could do perfectly well while single and there are some you could equally do better when married. For instance, some persons find it difficult to reach a conclusion or take a decision without a second person. So this fellow, stands the chance of succeeding when married. The married enjoys a high favour from God, for example; the Bible says, “One can chase one thousand, but two will chase ten thousand.” So if you are not married, and things are not moving well, why not try and get married probably, your fortune and future may change. Although when married, a lot of complications and disagreements erupt, as you need to convince your partner about the project or programme on ground, and to make your spouse understand and flow almost in the same frequency with you. Sometimes when delay persists or misfortune strikes, they cry out and put blame on one another. That is not the best, handle matters amicably. Singles, you are blessed also, because you have the chance of engaging in jobs or businesses that may take about 80 - 90% of your time and commitment. And your decisions have no interruptions.
10. **LACK OF BASIC INFRASTRUCTURES:** Generally speaking, no business would succeed under such harsh conditions, which include: poor road network, unavailability of potable water, electricity, communication facilities etc.

Remember, there is always a way out of any problem. Think of best substitutes for any of these lacked infrastructures, in running your business. And make sure it has minimum risk and less capital involvement to ensure profitability.

11. **LACK OF BASIC INFORMATION:** Anybody running a business without adequate useful information is like a millipede moving aimlessly. For you to operate successfully in a geographically-defined area, you must know about the economic situation, environmental factors, security level, culture and language of the people, infrastructural status etc. This is the only way you can ensure adequate planning and through which you can identify possible limitations, and make proper classifications of them, in order to procure alternative and effective solutions to them. Always visit information centers, websites, corporate organizations which are related to your kind of business or job. Always listen to radio, television, and read newspapers. In that way you will grow more than your counterparts in business.

2. **INSECURITY:** This is a state of the mind and situations where one feels not protected or insecure. The unavailability of security forces to protect lives and property, could be a hindrance to your success in life. For instance, in areas where there are high rates of youth restiveness, religious conflicts and ethnic clashes, etc., it could lead to the destruction of lives and property and a high rate of armed robbery operations which could discourage or disrupt business activities in such areas.

It could lead to poor economic growth. If you find yourself in such area or situation, all you need do is to be watchful and sensitive to actions and reactions. But if situations become more critical, I suggest that you take your leave to a peaceful environment. Remember, life has no duplicate.

13. **INABILITY TO HANDLE EMERGENCY:** It has been said that, “It is the unexpected that defies a man and also dignifies a man.” Do you not know that it is a normal thing to always envisage the unexpected, and probably plan for it, by anticipating its alternative solutions in advance? So that when it eventually happens, then you must have been acquainted with the right solution or step to tackle the unexpected problem. The earlier, the better.

14. **HIGH RATE OF TAXATION:** It is obvious that taxes are part of our secular system, induced by civilization. It is divided into two categories, direct and indirect taxation. The one that affects beginners most is the direct taxes, which include income tax, property tax, corporate tax etc. I suggest that beginners be given a tax holiday, to enable them grow first before they indulge in tax paying. Actually, the Bible says, “Let every soul be in subjection to the superior authorities.” This implies, obeying laws such as tax laws, traffic laws, civil laws etc. But if taxes are too much and unbearable, then it is worth considering a move to an area where tax rates are lower, but you should think before you move. Always consider other options provided they are justified.

15. **PHYSICAL CHALLENGE:** If you are disfigured and/or handicapped no matter the degree or complexity of the deformity, you are advised to examine properly yourself and discover the other parts or areas that could be functional or useful to you. For example, a person with leg- or legs-associated problems, should indulge in jobs or businesses that are hand-oriented. Especially, those ones that require sitting at a place. Also a hearing-impaired person should engage in any job or career that has nothing to do with sound. E.g. sowing, fabrication, carpentry, bricklaying etc. However, the choice of any of these jobs or careers should anchor on personal interest and/or talent orientation.

CHAPTER NINE

YOUR STAND ON SOCIETAL ODDS

Do you think this world existed by chance?

Can't you see the marvelous things made by the creator Jehovah God? For instance, the rising and setting of the sun, the dramatic day and night, numerous magnificent creations and creatures, the aging of living things and death. The Bible says, "And God proceeded to create the man in his image, in God's image he created him; male and female He created them." (Gen. 1:27). So God also gave us power to subdue the earth and all the things in it. In the same way, He gave us power to choose whom we will serve and how we will live our lives, knowing fully well that there is a reward for every deed whether good or bad. Sincerely speaking, your stand on Societal Odds will determine your success or failure in life.

1. "PRIDE AND ARROGANCE"

Are you proud and arrogant? If you are, change because life has taught me that those who are proud and arrogant crash in the long run. Is it not said that "Pride is before a crash, and a haughty spirit before stumbling?" (Prov.16:18). Do you not know that being proud and arrogant will always attract hatred, envy and jealousy from people?

2. "DRUG ADDICTION"

Do you engage in drug abuse and addiction? If yes, please make a U-turn now, because you are like a man who is carrying an elephant on his head and is chasing a rat. This means that your load is too big enough to hinder your progress. You cannot save money and you are at the risk of involving in deadly accidents. you have been using that your ill-gotten money and wealth. Remember there is always a reward for every deed, be it good or bad.

4. “PROSTITUTION AND WOMANIZING”
Do you engage in womanizing or prostitution? This could be direct or indirect involvement. If you do, stop it today because you stand the risk of acquiring sexually transmitted diseases and or HIV/AIDS. This implies that your life is at a very big risk and you can never have (complete) success. Instead, you will always have partial success, as a result of your donations and extravagant hospitality to your fake lovers. Is it not true that “He that has no house has no lizard too?” Do you not know that for every action there is equal and opposite reaction? **THINK ABOUT IT.**

5. “CULTISM AND RESTIVENESS”
Are you a cultist? Do you engage in youth's restiveness? If yes, put a stop to that and withdraw your involvement in any of such activities. Think about tomorrow (your future) because your present condition today will not be the same tomorrow. This is because where you are now is where you are supposed to start, so that you end where you are supposed to end. Do not sell your birthright because of a plate of porridge now. Think future, move forward and reason like a wise person. Life has taught me that, “Those who use their head to break coconut cannot eat it.” Also that, “Even the biggest fowl that crows the loudest was once a common egg.”

6. “IMITATION OR FOLLOW-FOLLOW”
Are you an imitator (follow-follow)? If yes, be careful because imitation leads to limitation. Imitation is not a good practice, especially in areas where you are not talented at all. Try to be original in your vision, business or skill in life. Life has taught me that fortune are not the same. For instance, it is said that “When one person dances and is given money, another does the same and is given a beating or something else.”

7. “BRIBERY AND CORRUPTION”

Do you engage in bribery and corruption? If you do, better stop it and do things right. Do you not know that undue privileges also attract punishment or misfortune? Always follow due process, do not give money or kind gesture and do not take from anybody. You will be judged by God who said, “Let us clean ourselves of every defilement of flesh and spirit.” (2Cor. 7:1). Remember, “A good name is better than ill-gotten riches.”

8. “DISHONESTY”

Are you a dishonest person? Do you take undue advantages? If yes, change and begin to live an honest life. If not you will ruin your life and aspiration. Honesty is said to be the key to success, because, honesty will always bring trust, favour, honour and dignity to you. Do you know that honesty is like a written tabernacle in ones heart made of gold which cannot be broken or ruled off?

9. “MIRACLE SEEKER”

Do you seek for miracles all the time? Are you among those that tempt God? If yes, you better change your mind-set, because you may be doomed. Do you not know that faith without work is worthless? Life has taught me that those who hope for something without working for it end up being disappointed, because they are like boiling an empty pot and expecting soup.

10. “LAZINESS”

Are you lazy? If yes, then get ready to work, because you cannot climb the tree of success with your hands in your pockets. Remember, it is said “He who is not beaten by rain and sun, will be beaten to death by poverty.” Even the Bible says, “Go to the ant, you lazy one, see its ways and become wise. (Prov. 6:6). Also that the lazy one has said, “There is a young lion in the way, a lion among the public squares.” (Prov. 26:13). My dearest, change and become hardworking or you die in poverty. Read Eccl. 11:4, 11:6, Prov. 20:13.

11. "SUFFERINGS OR HARD TIMES"

Do you disguise suffering or hard times? If yes, then you are not ready to succeed in life, because suffering comes before pleasure. Do you not know that "A sandy hand begets an oily mouth?" Remember, it is said that, "Any bowl that decides to accommodate hot water, must be prepared to bathe with sweat." Also that, "Any thing hot does not last long on the tongue." Life has taught me that those who had failed to start where they were supposed to start and end where they were supposed to end, reversibly ended up where they were supposed to start. The choice is yours.

12. "INFERIORITY COMPLEX"

Do you always feel inferior about your job, business, or life? If yes, you are not doing better because life is all about division of labour, that is why you should scratch my back and in-turn I will scratch your own too. Is it not said that "A frog is a gazelle in the eyes of its mother?" Even the human body is made up of numerous sensitive parts that co-operate to make a complete and healthy body. In the same way you are a part of the universal system, which your absence could cause a disaster. No matter who you are or what you do, life has taught me that, "No man is an Island." No wonder the engineers and others depend on each other for their survival. Always be proud of who you are, and what you are, because no other person is exactly like you on this planet earth. Do you not know that, no career is greater than the other? What was Jesus' career that He is adjudged the greatest man that ever lived?

13. "PROCRASTINATION OF PLAN"

Do you procrastinate in your plan? If yes, then you are the one hindering your progress in life. No plan, no progress. Plan of activity or action is like a tiny footpath that leads you from a thick forest to a major road. Planning first will aid you in spotting out limitations, thereafter, you can introduce alternative solutions to the prospective problems. Remember, it is said, "It is better to start early to look for a black goat, because at night, a black goat will be difficult to find."

Also that, “Delay is always dangerous” and that “A stitch in time saves nine.”

14. “NO PLAN AT ALL”

Do you always fail to plan or budget? If yes, you have planned to fail in life. Although, the Bible says, “It does not belong to man who is walking even to direct his step. (Jer. 10:23b). Yes this implies that we should have submission to Jehovah's sovereignty (power). The truth of the matter is that no better life comes without adequate planning and implementation. Even to worship God, you must plan for it. Life has taught me that those who planned their lives well lived well. Also that “The way you dress your bed is how you will lie on it.”

15. “MISMANAGEMENT OF TIME”

Do you always mismanage your time? If yes, you have been mismanaging your money. Remember, “Time is money,” therefore use your time well; avoid unnecessary engagements, outings and extensive discussions. Life has taught me that time is money so do not spend it. Instead, invest it. You may ask, “How can I invest my time? Yes by engaging in meaningful activities always. Also by having a timetable of your daily appointment and/or activities and keeping to it always.

16. “VISION-LESSNESS OR FOCUS-LESSNESS”

Are you vision-less? If yes, then you are like a millipede wandering about aimlessly. This means that you have no hope, no plan, and no direction. Sometimes you may say “I will be what God said I will be” or “My destiny can only be delayed but can not be denied.” Stop deceiving yourself, because, life will give to you what you demand, and or what you put in it. Your vision is boldly and clearly written in the open chamber of your heart which reflects every moment in your mind like the rays of the sunlight. The Bible says, “Where there is no vision my people perish.” (Prov. 29:18).

17. (TWO-FACE) OR HYPOCRISY

Do you pretend to be morally good in behaviour and opinion, when you are not? Then you are like a chameleon, you change colours as they appear to you. Practically, what you say now to person A, is not what you will say to person B on the same matter. You are worthless and a fool before the people, because they will hardly believe even the simplest truth by you. The Bible says, “Let your love be without hypocrisy. Abhor what is wicked, cling to what is good.” Some people wed in churches when they are not believers, many marry for money, and beauty but pretend to be for true love. What exactly do you intend to do today, is it right? Change now for better.

18. “GLUTTONY”

Do you have a gluttonous habit?

Then you must learn to be reserved and conservative in all your secular activities (especially as it concerns food and drink). If not, you will fall a prey to fraudstars, ritualists, or trickstars. The Bible says “Do not come to be among heavy drinkers of wine, among those who are gluttonous eaters of flesh for a drunkard and a glutton will cloth one with mere rags.” (Prov. 23:20-21). This means that, you can hardly save even in abundance, therefore your future may be jeopardized. Always be contented with what you have, little be it or much.

19. “PHYSICALLY CHALLENGED”

Are you physically challenged? If yes, then it is not the end of your life or all that you could do. Look around you and see, if there are no reasons to praise God for being alive? You might be better than someone else, even though you think yours is the worst. Do you not know that God promised, “For here I am creating new heaven and a new earth and the former things will not be called to mind neither will they come up into the heart?” (Isaiah 65:17).

Also that “At that time the eyes of the blind ones will be opened, and the very ears of the deaf one will be unstopped. At that time the lame one will climb up just as stag does, and the tongue of the speechless one will cry out in gladness.” (Isaiah 35:5,6). “And God himself will be with them and he will wipe out every tear from their eyes, and death will be no more, neither will mourning nor out cry nor pain be anymore the former things have passed away.” (Rev. 21:3-4) .

The best you can do for yourself is to receive Jesus Christ as your Lord and Saviour through repentance. I mean genuine repentance, so that when the world rejects you, God will not reject you. Is it not true that “Being blind does not stop one from dreaming”?

20. “GAMBLING”

Do you gamble? If yes, you are at the risk of jeopardizing your future, gambling might be seen to be harmless, entertaining, rewarding and legalized. But I tell you, no matter how you view it, it is evil. Do you not know that it is triggered by greed, self-insufficiency and the love for materialism? It starts like a hobby and develops into habit and could hardly be stopped or controlled. Gambling has a very high force of attraction (anxiety) and could lead its victim to commit illegal acts such as fraud, theft, embezzlement, suicide, violence, child abuse etc. The Bible warns those who claim to worship God but are “setting in order a table for the god of good luck.” (Isaiah 65:11). For sure God detests such practices that promote superstitious belief in luck.

CHAPTER TEN

HOW YOU CAN MAKE MONEY AND SAVE IT

MONEY: A piece of coin, note, credit card or cheque, generally accepted to buy goods and services, settle debts and earned by working.

INTRODUCTION TO LAWS OF MONEY

These laws of money you must keep remembering always, if you want your money to stay and continue to increase gradually (day by day). You must put these laws into practice. And they are as follows:

THE FIRST LAW OF MONEY

Money comes happily and in increasing manner, to any man who will save at least one-tenth of his earnings consistently and invest wisely to create an estate for his future and that of his family. There is no limit or end to human problems as long as one lives.

No matter how much you earn and how difficult things might be, always remember to save at least one-tenth of your income. Adjust your life-style. To reduce your social-secular demands and desires.

THE SECOND LAW OF MONEY

Money works diligently and contentedly for any wise owner, who diversifies its source of income through profitable business ventures. Remember, it is said “Never put all your eggs in one basket” or “If you are going to toilet, go with two sticks to avoid disappointment.” This implies that to avoid misfortune, emergency or the unexpected in your life, you deserve to diversify your investment, especially on areas you can manage and control effectively.

THE THIRD LAW OF MONEY

Money stays with any wise and careful owner who procures adequate protection and investments, under the advice of experienced wise men or professionals. How can you protect your money? It is a common experience that many people today who are seen to be poor, had played around with money yesterday. Why is it like that? The reason is that, they failed to invest wisely and procure proper protection for their money. Probably, they may have spent money extravagantly, invested carelessly and without experience.

THE FOURTH LAW OF MONEY

Money vanishes away from any careless, greedy and inexperienced owner; who invests it in an unfamiliar business, spends extravagantly and saves no Kobo. This means that you should not engage or invest in any business which you have little or no experience. No matter how lucrative or prosperous it may seem to be. Do not be too anxious about having your money grow overnight, because you may fall a prey to fraudstars and schemers. They are everywhere looking for whom to devour.

THE FIFTH LAW OF MONEY

Money flees any man who is greedy and impatient, because he would force it into impossible earnings for quick increase.

Do you not know that money has eyes, ears, hands and legs? Your money is like your child or children and you need to understand and reciprocate them during their shortcomings. That is, you must always be patient with money, because sometimes it could be increasing very fast and sometimes too, very slow. Avoid comparing your own money with your neighbours, because their fortunes and yours are not the same. Once your money understands that you are greedy and selfish, because you force it into impossible and quick earnings they will flee from you.

THE SIXTH LAW OF MONEY

Money is a beautiful slave but jealous, tricky, unfaithful and has no friend. It is fragile and requires careful handling. “Money is jealous, such that if you are not careful, it would turn you to its slave and become the master.” You should not love money but use it, because its love would lead you to do evil. Remember the Bible says, “The love of money is the root of all evil.” Read 1Tim.6:10. Money is unfaithful, in that, at any instance of misfortune, it flees away and therefore has no friend. Is it not said that, “A friend in need is a friend indeed?” Also money is not an end, rather a means to an end. But some people think money is an end and therefore could commit atrocities to get money. Do you not know that “God is the beginning and end of everything that has ever existed?”

WAYS YOU CAN MAKE MONEY

- 1. SALES OF GOODS AND SERVICES:-** This is basically for traders who buy and sell goods. At least you make little profit after every sale or at the end of a day's sales. My advice is that, you should be honest and avoid any act of cheating your customers. The Bible says, "Two sorts of weights are something detestable to Jehovah, a cheating pair of scales is not good." (Prov. 20:23).
- 2. WAGES**
This is money earned usually every week for work or services rendered. It is basically for workmen, labourers and others. You are advised to render honest, selfless, efficient and satisfying services to your employer or hiring. This will aid in keeping or preserving your job, till when a better one will come.
- 3. MONTHLY SALARY:-** This is money earned usually every month for work or services rendered, especially workers and civil servants. Your promotion will only come when you are punctual, diligent, honest and obedient. Your employer will not afford to miss you, because you are one of the key workers. Try and keep up to your expectations. Hence, your work, money and happiness will always be there for you.
- 4. MAKING A PRODUCT:-** It is the act of growing, designing and producing a thing usually for sale in order to make profit. For instance you can make a broom on retail and/or wholesale scales. Also by producing a candlestick, book or planting paw-paw, mango, orange etc. But on a larger scale, you can produce a motorcycle, car or aeroplane. A product is a product, no matter the size and price value. Ensure to make your own product today.
- 5. INVESTMENT**
This is an act of making money by investing on a particular business with the aim of making profit or success. For an investment to be successful, it demands time and considerable effort.

Many people think, it is only when one invests millions of naira, that one could be said to have invested. Investment ranges from minimum to maximum, for instance, a school girl may invest hundred naira on a groundnut business, and make small profit but on a turn-over rate. Also a youth may wish to invest in a wheelbarrow business and make profit. There are lots of investments one can procure but we always undermine and overlook them, because we want to be rich over-night. Do you not know that, it is little by little the snail climbs a tall tree? Do not rush, undermine, or overlook; but try to invest in any business of your choice no matter how common, and reap its dividend or profit there after.

6. **INHERITANCE:** This could be money, land, property etc. that people receive from somebody when they die. As one can make money through it, either by selling or investing on the inheritance. Some people become very fortunate when they have wealthy parents, brothers, sisters, relatives etc, who would leave valuable properties, land and/or money for them at death. This type of money does not last and it is very fragile. This is because, the inheritor (heir) may lack experience concerning how to handle such inheritance, sometimes the money or properties are squandered or lavished. In fact, about (60%) percent of such money-making, does not succeed.
7. **FORTUNE OR GIFT MONEY:** This is money people make or get through donation(s), gift, or presents as a sign of love, passion, or appreciations. This kind of money comes occasionally, except for beggars. Also it is common among children, the elderly and the handicapped. Do not be carried away by the excitement of such fortune; always remember that although you did not suffer for it, you can still use it to settle your problem as you invest it, because spending it anyhow may jeopardize your present and future gratifications.

WAYS YOU CAN SAVE MONEY

1. **DAILY CONTRIBUTIONS:-** If your income or money is based on daily routine, then you must join the daily contributions. No matter how little the amount you want to save might be, but I suggest you do not save less than one-tenth of your income. Always be very sensitive to your daily problems and needs, because they may want to rub you or prevent you from saving. You must know that problems never end until one goes down to the grave. Another is that your pain today will pave way for your future gratifications.
2. **WEEKLY CONTRIBUTIONS:-** This form of savings is suitable for those on wages. Especially, workmen, labourers and self-employed. Beginning from the first day of the week, a systematic approach must be employed, and ensured, to preserve and gather the required sum of money to be saved or contributed, to avoid failure and or disappointment. All drastic measures must be taken; none should be taken for granted. Preferentially, savings should be considered first before any other matter or project for that week.
3. **CONTRIBUTE AND CARRY:-** This type of savings requires a group of persons, especially people of the same trade or those who feel they can save a stipulated amount of money either weekly, or monthly. The names of those involved must be listed and confirmed, if they are worthy of the task or not. A legal agreement should be reached to avoid fraud or disappointment. It is preferable that, the number of people involved should not be too many and the amount also should be minimized at least not less than one-tenth of ones total income within the agreed period.
4. **SAVINGS ACCOUNT:-** This is the official form of saving money in a bank through the use of pass book. When this is opened, it requires that from time to time as money enters your hand, you should go and deposit it in your account. You are the only person that can withdraw money from your account. Although, other people may pay in for you with your passbook.

It is necessary that you must have a savings account to prevent your money from being stolen or duped. Do not keep more than ten thousand naira (N10,000.00) with any body, instead go to the bank and save it.

5. **CURRENT ACCOUNT:-** This is a more official form of saving money in the bank through the use of bank cheque. It is more formal to savings account. You can pay somebody and can receive money without going to the bank. Actually, it is for higher business transactions.
6. **SAVINGS BY INVESTMENT:-** This form of savings is the most critical and fragile. Although more rewarding, especially when the investments are profitable ones. It requires a direct or immediate use of your income to run another business or project, instead of keeping the raw cash. However, it is discovered that those who practice that, save almost all their income. The investment sometimes ranges from a weekly, monthly, or yearly time frame. Buying of shares in the stock exchange market is another form of savings by investment. A more clearer picture is when some people run a smaller business venture and use their profit to develop or re-invest into the same business and make it bigger. This is otherwise called ploughing back of the profit made.

GENERAL WARNING ON SAVINGS

You may ask, how can one save especially when his expenses is greater than his income? Yes, you are right, but life has taught me that those who cannot save at least one-tenth of their earnings, when they earn meagerly can still not save when they earn heavily. It is difficult to learn how to use left hand at old age, start now to learn, how to adjust and moderate your expenses in life. If you can save, I will rather advice you to save as much as possible, because your future depends on your accumulative savings. Is it not said that, “ little drops of water continuously make a mighty ocean”? If you want to save about half or more of your income, it is encourageable provided your present well-being may not be affected negatively. I mean health wise.

Do not keep physical cash in your home, in the name of savings. Because, it will temptatively attract expenditure and even robbers. Always have a list of projects and expenditures (budgets) so that once money enters your hand, it would be used preferentially. This implies handling project or expenditures that are more important first before the least important ones. That way, you will be saving by investment and it will help to enhance effective management of your money. If you are a daily income earner then engage in daily contributions (Akawo), to enable you save. For a weekly cumulative Income earners, please join the weekly contributions (Tax meeting) or the contribute and carry meeting. A successful contributor should go a step further to opening a savings account. As this will effect and protect your savings from being duped or stolen. Remember “A stitch in time, saves nine”

SAVE WHILE A STUDENT

You may be an undergraduate, secondary school student, or even a primary pupil, who you are and what you are, does not matter and does not prevent you from making money and saving it for your immediate and or future gratifications. Many today had trained themselves in schools, while some are still doing so. Stop blaming your parents for the condition you find yourself, because you can make a change of that unfavourable conditions like others did. Always look up to God almighty, work hard and save, no matter how little.

While a student, you can engage in after school teaching programs, sales, or any secular activity of your choice and make some money. It could be within the area you reside or at a different environment to avoid peer influence. Try as much as you can to put off shame, pride, laziness and unwillingness to save, and see if you will not make it. Stop comparing yourself with others, because no body is exactly like you in any angle, on this planet earth.

SAVE WHILE AN APPLICANT

You are an applicant searching for a job, after some years of difficult times in the higher institute of learning or there are about. I acknowledge the fact that you are the most vulnerable group in our society that could be influenced by peer pressure, unfavourable family conditions, and the demand for basic necessities of life. Start somewhere today no matter how little, so that you end somewhere tomorrow. You are an applicant because, the type of jobs you desire are not available for you. I know too well that there are numerous jobs or works out there, undiscovered and or undeveloped (lying waste). Are you a careerists, my dearest, I say to you put your eyes on the ground, so that you may behold the wonderous and secret things which are everywhere and are capable of taking you to a greater height in life.

You need to change your mind set and attitude towards job seeking, and indulge in job creation. Remember, it is said, “if you want to rest under a tree during your old age, plant one now” knowing fully well that “He who walks along the seashore will never eat his rice raw,” Do you know that “those who have nowhere else to put their hands for support put it on their own knees”? Whether you like it or not, “fortune belongs to the man who believes in the beauty of his dream”. So, if a student can save while in school, why can't you, who is free. “A word is enough for the wise”.

SAVE AS A WORKER

Thank God you are employed already little be your salary or much, be contented with what you have and develop your potential. Is it not said that, “half bread is better than none”. It is evident that our wants are unlimited, as we must only tackle those needs that are too necessary for us. It is mandatory that you must learn to save at least one-tenth of your income or even more provided it will not affect your general well-being at the moment. Stop follow-follow and depending wholly on pensions, I know it is your right and it is good too. What if it fails? But God forbid. You must learn to increase your earnings by investing into any business of your choice that you are familiar with and know how to manage and control. Especially, on part time bases, you can engage in any secular activity.

Also learn to control your expenditures by having a budget list every month. Avoid selfish desires and have limits to the extent with which you may enjoy now. Since you know that your suffering today is for your future gratifications. Remember, *no pain no gain*.

PERSONAL BUDGET

The Bible says, “who of you that wants to build a tower does not first sit down and calculate the expenses?” (Lk.14:28). Therefore you are to make budget on how to spend your money. A sample of monthly budget is shown, for you to study and arrange your own likewise.

Record keeping is essential to know how money is earned and are spent, at least every month. And to make adjustment where necessary. Always ensure to create a workable budget and follow it.

A SAMPLE OF A MONTHLY BUDGET

INCOME	BUDGET EXPENSES (ASSUMED)	ACTUAL AMOUNT SPENT
SALARY, ₦ OR WAGES ₦ PART TIME JOB OR OTHERS ₦	FOOD: ₦ CLOTH: ₦ PHONE: ₦ ENTERTAINMENT: ₦ DONATIONS: ₦ OTHERS: ₦ SAVINGS: ₦	₦ ₦ ₦ ₦ ₦ ₦ ₦
TOTAL: ₦	TOTAL: ₦	TOTAL: ₦

Note: If the actual amount spent is greater than the Budget Expenses Assumed. Then you must verify why and readjust in subsequent months.

CHAPTER ELEVEN

SUMMARIZED WAYS FORWARD/ADVICE

1. **THE CHILD / ADOLESCENT:** Bible says, “children be obedient to your parents in union with the Lord, for this is righteous (right); Honour your Father and your Mother, which is the first command with a promise. That it may go well with you and you may endure a long time on the earth.” Learn what is good around you and avoid what is bad.
2. **THE YOUTH / TEENAGER:** I acknowledge the fact that you are the most vulnerable class of people in the society, because you are subjected to higher force(s) of distractions and peer pressures. You are at the dangerous stage of life; your fate is in your hands. If you are going to be fruitful or not, it is determined now, so the choice is yours. Be careful of ignorance and over anxiety to social secular enjoyment(s) and desires. Your future starts today (now), and can be jeopardized, if you are not very careful of what you say, do and desire. Remember, “the fear of God is the beginning of wisdom”.
3. **THE STUDENT:** You are sent to school to study your books and make academic success. Why do you choose to allow these distractions and temporary enjoyments to take away your future? Go back to the drawing board and retrace your lines of action. Be obedient and focused in your study by preparing a timetable and keeping to it. Avoid bad habits, bad friends, and spend less time to recreations (e.g. movie watch, party) etc. Do you not know that knowledge is power? Also that any time lost, can never be recovered again? So study harder now. would want to be like and work towards it, your future depends on that your career.

5. **THE UNEMPLOYED:** Always throw your burden unto God in prayers, and ask for his directives in your life. Source for information about the kind of job or skill you are interested in. Do not allow your present condition to frustrate you, be organized, adaptable, and prepare well for your interview. Produce an effective resume (CV) and study this likely interview questions.
 - Why have you applied for this job? Why do you want to work for this particular company? What do you know about this type of work before? What kind of machines can you operate? What experience have you had in this area of work? What skills can you bring to this job? Tell me about yourself. What five words would you say best describe you? Can you work under pressure? Why did you leave your last job? Why have you been unemployed for so long? What was your last employer's opinion of you? How often were you absent from work on your last job? What are your plans for the future? When are you available to start work? What are your greatest assets? (**FROM AWAKE**)
6. **THE EMPLOYED:** -You are blessed but your main task is how to keep your job and make progress. You must learn to communicate effectively, to attract your employer's love. Project good personal character; be honest, punctual and realistic. Avoid not paying attention at meetings, work, and seminars. Also try to establish any business of your choice, to support and diversify your earnings.
7. **THE EMPLOYER:** -Be kind and accommodating, do you not know that respect is reciprocal? Remember, "A tree can not make a forest" Do not be too strict and too simple, rather be moderate in all your dealings. The Bible says, "Be swift about hearing, slow about speaking, slow about wrath". (James 1:19). Lead like Christ, by always rewarding hard work, honesty and committed workers, because that way your business will be sustained. Remember a good pay master never lack workers.

8. **THE BELIEVER:** - Are you a believer? If so you have a great task ahead. One thing is to repent, another is to maintain your stand. As you do that, God promises that, “And all this blessings must come upon you and overtake you, because you keep listening to the voice of Jehovah your God: Blessed will you be in the city, and blessed will you be in the field.” (Deut. 28:2-3). Let your light shine over those in darkness, and let them testify with their mouth that Jesus is Lord, through you. Continue to keep God's commandments and always act right. Be moderate in your pursuit for basic necessities of life.
9. **THE UNBELIEVER:** - Do you not know that the wages sin pays is dead? Bible says, “For what benefit will it be to a man, if he gains the whole world but forfeits his soul? Or what will a man give in exchange for his soul?” you have sold your God given birth right, because of sinful acts, repent today and be saved. No matter the gravity of your sin. God's hands are not short to receive you back. Read, the following verses:
- Wages of sin (Rom. 6:23)- Prodigal Son. (Lk. 15:10 - 32)
10. **THE RICH:** - You can feel and see how beautiful, luxurious and famous it is to be rich. It is God that made it to be so. Do not be carried away by what you see and perceive, because they are like a mentholated spirit. And can vanish at any moment. (Prov. 11:28). The Bible says, “ Stop storing up for yourselves treasures upon the earth, where moth and rust consume, and where thieves breaks in and steal”. Rather store in heaven for perfect protection. What treasure are you storing today? Be careful, so that you make eternal life in paradise on earth. God is the beginning and the end to all existence, and his ways are just and righteous.

11. **THE POOR:-** You are poor physical now but rich in the spirit and in the future through Christ our Lord, provided you are a believer. In God's eye, all men are equal, no matter your class or creed. Can't you see that all fingers are not equal? Your condition today is just temporal and can be changed by God with time. Keep maintaining your dignity, integrity and respect. Always be contemptible and grateful to God, for being alive. Are you not better than the dead? Do not allow the vain things of this world to carry you away from the love of God.
12. **THE LEADER:-** Let not your position intoxicate you. Lead like Christ, by example. Be wise, humble, and compassionate, because you are there by God's permission. Avoid autocracy, prejudice, rash promises and injustice. Try as much as you can to lead the people well. Also remember that you must give account of all your actions to God.
13. **THE FOLLOWER:-** Always be a good follower, because tomorrow you may be called to lead. Remember; what ever you do to your leader(s) today, tomorrow you will even face more than that. Ensure absolute co-operation and mutual understanding. Never destroy the already existing leader(s). Always allow nature to take its course.
14. **THE PHYSICALLY CHALLENGED:-** Your present condition now, should not prompt you to indulge in immorality, loose conduct, immodest life and other unGodly practices. This is because; you will be judged like every other person. Always be a good citizen and do not allow yourself to be weighed down by things of this world. Trust in God and have a bright future: Is it not true that, "No matter how short a man is, it will not prevent him from seeing the sky"? Think about it. The Bible encourages that whatever your hand finds doing, do it, because God will always bless the work of your hands.

15. **THE MASTER:-** If you are a master, do so with the fear of God. Let it be remembered among you masters that you were once a servant like Joseph, Elisha and Alexander the great, who later became masters. Avoid unaccomplishable promises and maltreatment of your servants. Do you not know that the world can reverse and the master becomes the servant? I tell you, the love of money and wealth is a dangerous thing; so while a master please help your servants, brothers, sisters, and friends, because the road to life is slippery, crank and full of misfortunes. Nobody knows what tomorrow will bring forth.

16. **THE SERVANT:-** You servant be submissive and humble to your master, obey instructions, rules, and regulations. Do not covert your master's wife, money and property, forbid it. Be a faithful slave or servant that makes the heart of his master rejoice. Keep doing what is good, for your master will pay you or even the creator Jehovah God will reward you. Do you not know that, you are undergoing kingship training? Abstain from what is bad, if you really want to wear the crown. The Bible says, "You slaves, be obedient in everything to those who are your masters in a fleshly sense, not with acts of eye service, as men pleasers, but with sincerity of heart, with fear of Jehovah".

17. **THE PARENTS:-** God has made you the head of the family (the man) and to be assisted by your wife (the mother). You are to take proper care of those God has given to you people. Train them in the fear of God, so that when they grow, they will never depart from it. Provide for them the basic necessities of life such as food, shelter and clothing. Failure to comply, you have question(s) to answer before God the creator. Also remember that the Bible says, "Spare the rod and spoil the child". "You fathers, do not be exasperating your children, so that they do not be come downhearted" (Col. 3:21)

18. **THE HUSBAND:-** You husband, keep on loving your wife and do not be bitterly angry with her. Remember, she is a weaker vessel given to you by the creator, to train and honour in God's glory. Do you not know that, he who loves his wife loves himself, for no man ever hated his own flesh but feeds and cherishes it? If you fail to keep all these obligations to your wife, the Bible warns that, "Your prayers may be hindered before God". Read - 1 Peter 3:7.
19. **THE WIFE:-** "You wife be in subjection to your own husband", and have deep respect for your marriage union. The bible says, "Let, marriage be honourable among all, and the marriage bed be without defilement, for God will judge fornicators and adulterers" (Heb. 13:4). Always remember that the man is the head of the family, but I ask, "What does it matter, if a man sees a snake and a woman kills it"? Do you not know that both of you are one flesh? Can you separate the mixture of Coke and Fanta? You are one body, one love, and one faith.
20. **THE PASTOR/PRIEST:-** Have you examined yourself, doctrine and teaching? Are they in line or in accordance with God's standards? You better be careful not to be among those who instruct for money and had led many people astray into destruction. Do you not know that you will be judged according to your deeds? Can a blind man lead people to a better place? Why don't you repent, to inherit eternal life? Stop deceiving yourself, and others, because God is not mocked, for whatsoever you sow that is what you will reap. READ, "Matt. 5:19".
21. **WIDOW:** Are you a true widow? Then, no matter the circumstances that brought about your widowhood, you are advised to be disciplined and reasonable. For the bible promises; "Do not be afraid, for you will not be put to shame; and do not feel humiliated, for you will not be disappointed. For you will forget even the shame of your time of youth, and the reproach of your continuous widowhood, you will remember no more" (Isa. 54:4). Do you not know that your grand maker is your husbandly owner? Always apply wisdom in your decision-making.

22. **WIDOWER:** I acknowledge the fact that you are deeply under severe mental shock (trauma) as a result of the demise of your beloved wife. But, however that is not the end of life. Life has taught that the end of a journey is the beginning of another. Therefore, do not make decisions or take actions rashly, because it will jeopardize your future or even that of your child or children (if any). Seek wisdom and discernment in decision-making. Always avoid intruders or fake lovers, because they are like green snake in a green grass.

23. **THE SPINSTER, BACHELOR, AND THE MARRIED**
This group of people belong to an institution that deals with conjugal matters therefore, it requires that, one must have a basic and an accurate knowledge about marriage, to attend success. Whether you are about to enter or you are already inside, it is proper to get prepared for the battle ahead. But with God, all things are possible, for them that believe. So, I acknowledge the complexity of the issues involved and decided to recommend this powerful hand book on marriage matters, It is the book

“MARRIAGE WITHOUT REGRETS”

BY

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This book is an eye opener for the youths, the married, the single and parents. As it features;

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CHAPTER TWELVE

THE AUTHOR'S BIOGRAPHY

What you are about to read is a précise life story or experience of a young technologist, philosopher and a prolific writer, who discovered his talent and turned it into a job and wealth creation. Read it and pick out one or two things that will encourage and redirect your mind set to becoming a better citizen of this great country Nigeria.

Mr. OBISIKE OKECHUKWU ELECHI, the Chief Executive Officer (CEO) Globavacity Institute of continuing and vocational education Port Harcourt, was born on the 7th day of October, 1973 into the family of HRH Eze Adolphus Elechi Obisike and his late wife, madam Mercy Wokagbom Elechi Obisike both natives of Ozuoha town in Ikwerre local government area of Rivers State.

I attended state school I Ozuoha from 1982 to 1987 and obtained my first School Leaving Certificate. Thereafter I proceeded to Community Secondary School Omuanwa from 1988 to 1993, where I was supposed to obtain the Senior School Certificate Examination (SSCE) result, but the entire school results were seized. I later moved to Community Secondary School Ubima in 1994 and enrolled for the May/June Senior School Certificate Examination (SSCE) and obtained four (4) papers. In 1995, I attempted to re-register for SSCE at the same school Ubima, but was disappointed by a teacher who collected my money and refused to remit to WAEC. On the very day of the Examination, I discovered that I had been duped. Immediately, I made an instant arrangement to enroll for the 1995 general certificate of education Exam. (GCE) where I made four papers again.

In 1996, I was admitted into college of Arts and Science for the University of Science and Technology (UST) remedial programme called Matriculation Examination Programme (MEP). On that very first attempt, I was disappointed because the requirement was five papers but I made four and failed Technical Drawing in the final examination. That time there was nothing like second list for the MEP result. The following year, 1997. I re-enrolled for the MEP programme, through which I gained admission into UST. to study Petroleum Engineering.

Before my admission into the university, I was a determined young man, popularly known as “The great hunter” in my village Ozuoha. Throughout my Primary and Secondary School days, I was actively involved in hunting that brought controversy among my people. When some said, “I was predestined to hunt”, while some disagreed and said that, “He was Libra and kind to others especially strangers”. But to me, it was an act of God and I never minded.

The most surprising thing in my life then, was that after the days hunting fun, at nights to be specific, I usually engaged in studying my books. No wonder, I successively coped with all those distractions in the village. Today it is evident that I still apply the skills in hunting to my school business. Actually, I dropped my hunting gun, immediately I gained admission into the University and left the village for town. During my first year in the University, I was actively involved in night study again at home at No.11 Adelabu Street, Mile 2 Diobu Port Harcourt and at UST Campus. To be frank, I made up to 3.5 G. P. A for the very first semester without Physics a five unit course. That year, for petroleum Engineering students, year one, Physics was an ill wind that blew nobody well. After year one, things began to fall apart. It was not because I relented in my studies, but the fact that enemies had seen my projections, aspiration and determination in life. They decided to maneuver and manipulate my innocent gentle life. My hair was mysteriously scrapped (barbed) by unknown person at night, while I was asleep, outside the room.

I tried my best to make sure that I sustained myself and my studies, at that period. I had a revelation to establish a business of my own, which will stand as a substitute for my survival: should there be a fowl play along the line. And I did listen. The pressure was much, coupled with the fact that my Father is a polygamist. Who has about Eight wives with 26 children. Although my late Mother was the first wife, who died in 2001, when I was in year three. My Father tried to finance my education, but I had a lot of financial and spiritual obstacles and oppositions although I prevailed. I engaged in before and after school teaching programmes. Before school means that I taught people very early before going to school. I also engaged in some petty business to ensure that both ends meet, but it never met. I experienced hard times as I found it difficult to pay for my handouts and others necessary needs.

In 2001 in my third year in the University, I established an institute of continuing education at No.56 Ekwe Street, Mile 3 Diobu, Port Harcourt with the name Global Educational Center. Thereafter relocated to No.22 Ihioma Street, Mile 2 Diobu, Port Harcourt. Where the name, “GLOBAVASITY” was introduced in January 2003. And now I have centers too numerous to mention, here in Port Harcourt. As a way to advertise my programme and sell my books, VCD'S and Tapes, I bought my first Volkswagen beetles Car. Thereafter, the beetles car increased to three (3). It was a difficult task to run the school and cope with my studies but I managed to combine them and I succeeded.

At different occasions, I borrowed money from meetings and people especially Mr. Theophilus Wokpe and Mr. Godwin Amadi (G.O.C) both from my hometown Ozuoha. These men and others not mentioned had been a source of encouragement to me, through their willingness to lend me money. Also I had so much discouragement from friends and relatives, who made caricature of me. When they said, “what can an Engineer do with reading and writing programme”? And sometimes too they laughed and mock at me, each time I was trying to ratify a fault in my beetles car. But I ignored them, because I knew one day my story would change.

One day, I responded in parable and said, “Do not laugh at a blind man holding a mirror, because it is likely he might sell it or use it for a Barter Trade”. The whole Scenario continued as they called me, “borrow-borrow” but I was happy because, then I borrowed and always paid back as agreed. I had a student by name Mr. Obinna Kingsley Okoroigwe, who later became my personal assistant and a worker. This fellow stood by me through out those terrible days, at some point our car would switch off and we must push it back to the house without minding the distance. I had another bitter experience when I wanted to publish my first book, “GLOBAVASITY” a handbook manual on reading and writing. Then as a bonafide student of great UST, I decided to confront two of my lecturers. I requested that they lend me some money at most five thousand naira (N5000.00).

But they did not comply rather they appreciated the book. One even referred me to the vice chancellor, since we were from the same tribe (Ikwerre ethnicity). Although I tried to reach the vice chancellor but no opportunity then. Also I visited the house of assembly then to see a notable politician from my home town Ozuoha, but no support. My experiences were too many then. But for the sake of limited space in this book, it will be made brief.

Today I had the following books published, through the special grace of God almighty. They are as follows:

GLOBAVASITY: A hand book (manual) on reading and writing (first edition 2002).

GLOBAVASITY: (Second edition 2005) reprinted several times.

GLOBAVASITY: (New edition 2006) reprinted many times.

THE ORPHAN GIRL and other stories, (first edition 2005) printed several times.

THE ORPHAN: (Revised edition 2006) reprinted many times.

THE ORPHAN GIRL: (New edition 2007) still on print.

READING AND WRITING VIDEO TAPES AND VCDs (First Edition) 2002.

READING AND WRITING VIDEO TAPES AND VCDs (Revised edition 2005).

THE COUNSELOR AND YOUTH DEVELOPMENT INITIATIVE (first edition 2007)

TEN EXCITING STORIES (first edition 2007)

Also there are many books yet unpublished that will be published very soon.

In the year 2004, I graduated as a Petroleum Engineer, with a Second Class Lower division (2.2), Little did I realized that the enemies would take offence and plan to do their worst. Immediately, they backfired in different ways, because I had walked always in the secret place of the Most High, and had protected myself under the shadow of the Almighty God. Irrespective of the activities of the enemies, I felt I should be independent of my parent to an extent. Hence, I packed out of my father's house at no. 11 Adelabu Street, Mile 2 Diobu, Port Harcourt and rented a flat of my own. Here in Port Harcourt in January 2006.

During that January 2006, after I had packed, from Adelabu, four of my centers were closed down almost at the same period. They were, St. Thomas Primary School, Mile 2 Diobu, Quality Control College, 38 Afikpo Street, Mile 1. No. 3 Abak Street, D/Line and Government Secondary School, Elekahia and some that suffered epileptic type of sickness. In the midst of all these physical and spiritual battle, Jehovah God made way for me and saw me through. At one time, Satan induced some of my workers to conspire against me. To their surprise they failed because, their wishes were not the wish of God.

Apart from being talented in teaching, I am also gifted in handling mechanical, electrical and structural works. I see myself as a scientist and a philosopher. This could be traced through the way, I reason and handle issues. Also, technically, I use my hand to couple and service my campaign and official cars, and ratify some faults. Today, as a promising gentle man, I had interacted with people from all works of life, who could testify in one way or the other, the manner I had lived my life. And how I had related with people irrespective of their gender, class or creed. By the special grace of God, I am happily married to Mrs. Gloria Chisa Obisike (nee Erim) from Mgbuitanwo, in Emohua in Emohua L.G.A. of Rivers State. By every standard, and by the grace of God, she is a potential academic. The marriage is blessed with a daughter Miss Uchechi Rebecca Okey Elechi.

Therefore beloved, friends, brothers, sisters and well-wishers, I am saying it is well. Do not lose hope; keep on trying as many times as possible. Although your problem may seem to be greater and or more complicated, but I tell you if you only will believe in the power of Jehovah God and his sovereignty you will be delivered. Nobody will stop you from moving forward, except you stop yourself. Do you not know that God has given us power to trample upon serpents and scorpions, even principalities and powers? Especially those who trust in him? now I have confirm that, “he whom God has blessed, no man can curse, and he whom he has cursed, no man can bless”. Finally, your relationship with God determines your survival, success and failure in life. Try to draw to God and he will draw close to you. Do you not know that God's power is the greatest of all powers both in Heaven and on Earth?

I pray that may our evening be sweeter, smoother and wealthier than our morning in Jesus name, “Amen”.

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