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Millionaire Scope:

Secrets of Wealth & Prosperity

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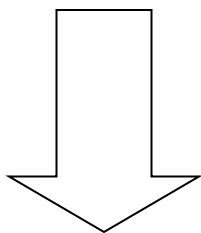
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8 WAYS TO INCREASE YOUR INCOME THE PROCESS

CAREER ADVANCEMENT

Identify careers that pay your ideal salary. Pick one then meet requirements. Hunt for the job & follow up.

START BUSINESS

Validate a business opportunity. Make a business plan. Give product/service away for free. Spend 90% of your time marketing & selling.

MUTUAL FUNDS

Pick a brokerage or retirement account. Research mutual funds. Set up auto contributions then auto invest.

BUY REAL ESTATE

Decide what real estate sectors to invest in. Make investment plan. Raise money then get financed. Put management in place then scale.

RETAIL ARBITRAGE

Verify product demand opportunity. Buy wholesale or clearance items. Make marketing and selling tactics. Upload to popular marketplaces.

RENT OUT YOUR THINGS

Find a item to rent out like your car or house. Then find marketplaces that connect renters to people renting their items out. Have a specific marketing and selling focus.

INTELLECTUAL PROPERTY

Decide what type of IP you want. Validate it's demand. Make IP then build a community around it of people interested in paying for it.

CONSULTING

Decide on what area of consulting you will do. Set up and build online presence. Focus on strategy and marketing channels that have your ideal customers.

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ONE

Success and Wealth Strategies

Success is a series of accomplished events measured by wealth, influence, and positive impact on society. Here, “success” can mean numerous things but the main definition is that something has been accomplished or achieved. People define success in different ways and it means different things to different people. Success to a father and husband may mean supporting his family with everyday needs. Success to a musician may mean getting his first sound track completed. The diverse measurement of success varies depending on the person who chooses in their own way how to define what success is. In this book, success is defined as stated earlier, which is the completion of an event that leads to wealth, influence, and positive impact on society. Overall, the abundance of wealth, influence, and positive social change advances the culture of our world and lays a foundation for others to build on or get ideas from. The amazing part about success is that anyone can achieve it but must unlock their inner talents and gifts to do so. A multimillionaire said, plus statistics show, that there are five people who make up millionaires. First, the majority is business owners, second is CEOs and executives, third is professionals like engineers, doctors, lawyers, etc., fourth are sales people, and lastly is the smallest percentage like people who gain inheritances and lottery winners. The good news is that skills to become wealthy are learnable. The number one recommended way to achieve wealth is to become a business owner and learn at all cost how to run a business. Next, you use profits from business to make investments that produce cash flow that exceed your total expenses.

Case studies show many wealthy people do not showcase their wealth but rather live simple and sometimes in secret. The first step to becoming wealthy is to learn how to build wealth. The most revolutionary way to build wealth is to take skills you already have or to gain skills and use them and charge people for services or from a product you have made. To build wealth, you must get out of the corporate mind-set of just always working for someone else. However, for those not interested in entrepreneurial aspirations there are still options to acquire wealth. Some people are not wealthy because they do not know how to become wealthy and have wrong perceptions of how to build wealth. When beginning your journey to wealth creation the core of becoming wealthy is financial education and in another form is basically knowledge and action.

Martize’s Wealth-Building Technique:

1. Create a \$1200-\$2000 reserve account
2. Create a super reserve account (8 to 12 months of expenses)
3. Simultaneously pay off portions of your debts, starting with the smallest and progressing to the largest, and contribute cash to your retirement accounts for investments
4. Once your debt is reduced by 45% to 70%, began investing more aggressively in retirement accounts (10%-25% or more of salary) while continuing to pay down the remaining debts
5. Begin a higher education fund for your children (if any) while continuing to invest in retirement as well as pay off the mortgage

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6. Invest at the highest amount possible that you can, focusing on assets that generate cash –flow income so that if you ever stop working cash flow continues to pour in

You may find similar recommendation offered by the well-known financial advisor Dave Ramsey, and I give him full credit for the technique. However, I have modified his method for a simpler approach to build wealth.

Wealth Building Technique 2:

This technique assumes you live with a partner.

1. With two incomes, live off one income and pay debt down with the other then begin investing

Wealth and Prosperity Secrets:

- Get more hours out of the day than the average person by waking up super early
- Take calculated risks in terms of investing and entrepreneurship
- Work while you are working (while on your daily job also work on other ventures)
- Read two to five books or more per month about success, finance, and wealth building
- Have urgency and become quick to act on opportunities worth pursuing
- This is difficult to do but find a millionaire advisor
- Join or start a group who are intending to accomplish similar goals
- Do not stop working on something when you are exhausted rather stop when it is completed
- Stay or become healthy as well as watch what you eat and exercise daily

Daily Routine of the common wealthy and more prosperous people:

- Rise early in the morning, 5am or 6am, or two hours before regular wake up schedule to read the information in your field or about subjects related to where you are intending to go in
- Make a list of everything you have to do that day
- Prioritize the list in order of importance
- Start on the most important thing in the list with concentration, focus, and discipline then go to the next one after completion
- Listen to audio programs in car
- After experiences ask the questions what did I do right? What would I differently next time? Then write down how to improve
- 20 point approach is a method used to maximize a person's way to think through to finding a solution to a problem or to answer a question. Let us say the question is how do I double my income in less than 3 years? Write out 20 ways to accomplish this or solutions then act on them

The book, *The Millionaire Fastlane*, author MJ DeMarco shows five ways to earn large amounts of money quicker than average. Those five are the following: rental systems, software systems, content systems, distribution systems, and human resource systems. Briefly, I'll explain them so that you can choose the best option for yourself. Rentals are money-generating activities that empower you to earn

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money from others renting your assets. The common example is real estate. If you rent out a home, apartment, or commercial real estate, your clients will pay you rent each month regardless of how you spend your time. Software systems accumulate money with code and often done over the Internet. This could be anything from financial software to an iPhone application. Content systems are the term used for selling information. Selling information could mean you run a newspaper or a magazine. It could also mean that you're an author or a blogger. Distribution systems are ways of delivering products and services to large populations. Some people desire to create the product or information while others desire to get it out to the world. A human resource system simply is having employees running the company for you.

As a person ventures into the journey of becoming wealthy it is important to mimic the practices of wealthy people. There are ways that the wealthy allocate their money that helps them build more wealth and sustain it. Tom Ferry, an expert money management professional explains the money patterns of three different groups which are the 80%, 15%, and 5% of the American population. The majority of people, around 80% of Americans, make money and it goes to their personal accounts, which in this manner has the highest tax rate on it. This is a quick sketch of the 80%:

Check



Personal account(s)

The 15% group of Americans their money pattern is as the following:

Checks



Home Account ← Business Account(s) → Tax Account



Business Expenses

The 5% and the wealthiest money patterns are as the following:

Checks



Investment Account ← Business Account(s) → Tax Account



Business Expenses

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Investment Account continued from the pattern above:

Investment Account is distributed to all of the below sections



529 Account; Cash Account; Home expenses; Retirement; Market; Real Estate

So what does wealth look like? The goal is to produce income-generating assets that are more than your expenses. Wealthy people talk and behave in the manner of establishing and increasing their cash flow. What this means is wealthy people or people on the journey to wealth use their money to create or acquire instruments that produce passive income such as but not limited to real estate, personal business, stocks, bonds, mutual funds, and private investments. These financial instruments produce more money for the investor. When the person gets to a point, in monthly terms, where he or she is bringing in large amounts of passive income that exceeds their monthly expenses this is wealth. Another view but in the exact same manner wealth is when a person can stop working, while still have cash flow coming in, often from assets, that are enough to cover their expenses and have plenty more left over, that is wealth. The objective of creating wealth is to put your money into investment opportunities that make you more money and yield returns on your investments. Success can lead to wealth and often is the result of many failures in life. Another critical part of how to gain wealth is to understand the different categories of cash flow. Robert Kiyosaki, a financial expert and millionaire, mentions the people that make up the world of business which are the employee, small business owner, big business owner, and investor. So I remember this by the acronym “ESBI”. The objective is to move from employee to big business and investor. The United States dollar is losing value while the cost of living keeps rising. Therefore it makes no sense to save money and do nothing with it.

Wealth Building Technique 3

Compound interest through Paper Assets

- a) Take a risk tolerance assessment if you do not know your risk tolerance
- b) Choose a broker or investment company that have services/products for paper assets like mutual funds or anything similar to it
- c) Create an account with broker or investment company of choice
- d) Research the type of paper assets that align with your risk tolerance
- e) Set up your banking information in the account
- f) Find or set up an auto-feature within account so on your preferred date money will automatically go to your account and then into your investments
- g) Use compounding tables or resources to understand what amount of cash you need invested over a time period to obtain the exact amount of wealth you’re seeking
- h) Write out a plan on the amount you can commit to invest and increase it in increments over time

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Case Study: From McKinley Carter Company

Two young medical doctors in massive debt decide to make a change in their financial lives. They desired to start best financial practices like managing debt, setting money aside in retirement, and saving for children's future education. The hard part is for them they didn't know where to start. It was recommended to them they see an advisor so they did. With the advisor's help they created a practical financial plan that they even began to understand more about wealth management. A part of their financial plan was to invest in mutual funds. They continued to stay on track and are more confident in their ability to plan and succeed in their finances. The point is that regardless of whether you meet with an advisor or not having a financial plan is better than none at all. These are high salary earners but anyone can still invest in mutual funds or any paper assets right from where they are.

If you don't know what compounding interest is then read up on it because a billionaire once said that to understand compounding you can harness its power and those who don't will pay it. In one sentence, compounding interest is "interest on interest" so the sum grows faster compared to simple interest.

Wealth Building Technique 4

Invest in Real Estate

- a. Decide what sector of real estate to focus on. Read this amazing guide from Bigger Pockets website. Then choose what sector intrigues you the most.
- b. Join real estate networks in your community and/or online
- c. Write out business plan for real estate. This resource will help you make a business plan
- d. Make a list of at least 10 techniques to fund or raise money so you can invest in real estate
- e. Secure funding and make the purchase
- f. Repeat

Note that to succeed your business plan must be solid and intelligently carried out. Remember to include in your business plan your annual expense so that you know how many properties to obtain that generates income that covers your expenses.

People have been able to stop work simply because they knew their annual expenses was \$15,000 so having 5 properties, a purchase each year, while each property generates \$7,000 per year with a total of \$35,000 after total expenses covers their total expenses. If you subtract expenses, \$15,000, from profits from the 5 properties \$35,000 there is a \$20,000 cash amount left.

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Most investors usually continue to invest even after this point to increase the gap between their expenses and passive income, which leads to more cash available to them for personal or business uses.

Wealth Building Technique 5

Start a Business

- a. Type in google “most profitable small-businesses” to ensure it has at least a six-figure growth potential
- b. Decide on a business and market to enter
- c. Take 3 to 6 months to make business plan by going to sba.gov and using their guidelines to write out your plan
- d. Validate business: Make a minimum viable product or service (MVP) and place it into the marketplace and get feedback so you know how to adjust your offers to give customers what they are asking for
- e. Register Business with your local authority that grants this legal action. Occasionally, it is a state or federal entity
- f. Execute business plan aggressively
- g. Build an audience of potential customers that you will sell to. Choose a platform and make content centered around what your offering will be to draw customers
- h. Focus 80% of your time on Marketing & Sales
- i. Establish massive cash reverses and use portions to invest in income-producing assets

Wealth Building Technique 6

Group Investing/ Investment Club

Decide to start or join a group investment opportunity

- a. Start a group investment by choosing what assets to target
- b. Make an investor criterion to compare people looking to join and help decide if they should enter group or not
- c. Create a system or plan to attract other investors with specific offers and returns
- d. Register investment group using legal entity. Possibly a limited partnership may work
- e. Open account for funds to go into

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- f. Set deadlines for when the money should be at its targeted amount
- g. Invest in assets
- h. Find more investors and purchase more assets until at a minimum cash from investments exceed your expenses

Or join an investment club

- a. Type in investment clubs in your area and explore information and attend an event in person

Below are case studies of people who have become wealthy or accumulated a degree of wealth in their lifetime.

- 1) Brian Tracy- A man who did not finish high school and had many other disadvantages found a way to become wealthy. Brian made the decision to become wealthy and took responsibility over his life. He often says "success is predictable" and if you follow what people have done to become successful and wealthy and practice them continually that you will achieve your desired level of success and wealth. Setting goals and ongoing learning played a huge role in his success.
- 2) Ronald Read- A janitor that died with about 8 million dollars in investments. This was accomplished by the power of compounding through stock investing. He was also a frugal man.
- 3) Earl Crawley- A parking lot attendant who never made more than 12 dollars an hour had amassed around \$500,000 of wealth. Earl is not too much different from Ronald because Earl also lives below his means, saves money little bit at a time and invest into investment tools that compound and grow over the years and decades.
- 4) Do Won Chang- A immigrant who founded Forever 21. Before he founded Forever 21, Chang worked three jobs. He saw an opportunity for business and prepared himself then pursued it.
- 5) Kenney Moore- once was unemployed, married, and had an infant to take care of but overcame challenges and became wealthy through a restaurant chain called highway 55.

According to business insider, in the following is a complete list of 17 habits of self-made millionaires:

- 1) They read consistently
- 2) They exercise
- 3) They hang out with other successful people
- 4) They Volunteer

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- 5) They practice “Dream” setting
- 6) They pursue their own goals
- 7) They sleep at least 7 hours a day
- 8) They get up early
- 9) They have multiple sources of income
- 10) They find an check in with mentors
- 11) They help others succeed
- 12) They’re positive
- 13) They don’t follow the heard
- 14) They practice good etiquette
- 15) They dedicate 15 to 30 minutes a day to just thinking
- 16) They seek feedback
- 17) They never give up

If you have not already done it then begin to apply these habits to your life. Start with one and make it a habit so practice it for 30 days or until you master it then go to the next habit.

The opposite of success is to fail, have failed or a failure, though I believe it is necessary to fail in order to succeed. My illustration to demonstrate this point is when Bill Gates first company failed miserably, Walt Disney was told he lacked creativity, and Oprah Winfrey was fired by a producer and labeled “unfit for television”. Yet, all of these people continued on through failing to achieve what the world would call an amazing success obtained by first failing. These are big names but let us work our way down the funnel to see other stories at different levels. Whether heard or unheard of by the public, people have experienced failure as a means of eventually reaching success. Everyday citizens who seek to become doctors, lawyers, or any highly respected professional often come up against road blocks in their journey. A man or woman could easily fail a standardized test to become licensed in their area of professional interest. To those people who fail the exam one of two things will happen. Either a person is pushed to try harder or give up. To view failing the exam as a means to see what areas they need to focus their study on more shows growth and maturity and in doing so when they re-attempt the test assuming they pass, it shows their preparation improved because they knew what subject matter to understand better. In this, we see failure made way for success to come.

Continuing down the funnel, let us look at another level of others who had to fail in order to succeed. A low-income individual wants to get a higher paying job but lacks the experience of the jobs he prefers. In applying for an opportunity then after the interview was not selected and told the person lacks

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experience, what can a person do to display qualifications? It is crazy how to get a position in a certain field you are interested in but have no experience. It is almost unreal to expect to get the job. However, one way is from a failed interview the person seeks opportunities that require shadowing of a job-related position to get unpaid experience and even try to work themselves into the real position along with making firm connections with people in that specific job sector. As time goes on and the individual keeps getting job interviews for higher paying jobs one's experience increases as one attempts to land a job in one's field of interest. Another way is to maximize one's opportunities by seeking every possible job position or similar position in one's interest while in doing so one demonstrates one has other qualities just as good if not better than what the employer is looking for, then show it and present yourself in that manner when an employer conducts the interview. This person may be rejected over 100 times before acquiring a sought-after job. As this person failed each time, make it a duty to pick up something to improve so your chances are more in favor of you next time around. As this person moves forward and gains knowledge of what is expected he or she becomes a person ideal for the employers' desired open. The goal of this individual may not be accomplished when he or she feels it should be but it will if a person keeps making progress. Regardless of how long it takes for an individual to land a higher paying job, the lesson learned is that the higher the volume of job interviews you get the more it puts you in a position to land a higher paying job. The secrets of wealth and prosperity applied here is simple. Everyone should know that to acquire financial freedom, whether it is money from one's day job or one's business this money needs to be used to set a pathway for one to becoming wealthier. The objective is to focus on increasing cash flow and keeping it so investments can be made. Going away from career-minded and professional success there are also other forms of success such as, but not limited to, spiritual as well as social success.

I have used traditional examples of people searching for jobs as a common means of demonstrating how a person can become successful through failure. Here, I would like to touch on an example of building wealth. Here, it is important that whatever job you have should act as a stepping stone to help you achieve more. The objective is to save money for future investments such as but not limited to business ownership, real estate or any such resource that generates income. When you work in most corporate jobs, they seem to have an issue with you getting overtime, so you have a cap placed on your salary. The people who become great are not interested in jobs but in multiple income streams and investments. Jobs will never pay what one is worth, so it is important to go out and make your own profits. I am in no way saying quit your job, but simply let the money you make be utilized to pursue your dreams and ambitions. Failure cannot scare you and plays a role in your overall success. You do not become great by just working an 8 to 5 job then retiring and then dying. People who become great pass on their knowledge and wisdom and leave massive amounts of influence that empowers others. To reach success in terms of wealth, you must calculate your life, and you do that by spending time with one's self to uncover ways one can practically build money.

The suggestion I am about to make is an option because the purpose is for you, the reader, to see examples of building wealth so you can decide what acts best suit you. The most critical part is to act on your plans. Suggestions on increasing income streams are the following: Write and develop information products, create physical products, consult and charge fees, blogging, e-commerce store, financial services such as tax preparation, and real estate management. The suggestions here are to spark your interest and even if you desire none of these options find something that works for you but choose it only if its scalable meaning products or services have potential to reach past the million-dollar threshold. A

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person may become passionate about making small dolls for girls as toys but if the producer is only that person and a team of a few people, how can you keep up with demand if it reaches 10,000 purchases a month but the team can only make 2000 at maximum per month? This means it is not scalable unless actions are taken to fix it on scaling. It is an area you would like to try out that you have no experience in its best to research then act on moving into that field.

Spiritual success is to live by the very doctrine that explains how your faith should be put into application in your daily life style. My example will be Christianity. If one believes and gives their life to the God of the Bible, then their soul is saved, and upon that, a mission by God is granted to you, which is your life's purpose. Even without a person believing in God I believe he still has plans for you. I believe God has a mission or rather a purpose for everyone whether being the saved or unsaved. In regard to spiritual success, the Bible talks about what is termed the great commission in it where Jesus Christ instructed his disciples to go out to all the nations spreading the news of the Gospel. So, even today as one is saved and uses their experience and faith to tell others about the Gospel along with living a holy life that is described in the Bible you are deemed a spiritual success. Also, to further your success in your spiritual walk one must spend time with God and become deeply rooted in his word and understanding the bigger picture God is showing you. Another view of success is from a social point.

Social success involves anything related to society such as family and communities whether local, national or internationally that bring about positive outcomes. Family success is simply providing for your loved ones and to support them. Demonstrating long-term consistent aid is what I would use to display social success in a family setting. Going into more depth with family success it can be seen through a mother carrying out the basics of raising a child by providing food and clothes and equipping them with resources to be a productive member of society growing up and into adulthood. Others examples could also be nonmaterialistic and nonmonetary like just encouraging words to family members. Families are not perfect. Perhaps there is a drug addict, junkie, or even felon who is traveling a path of darkness. So, whether it is your family or non-family lending a hand to pull people out of the darkness within their lives is a form of social success. Social success is also seen when it comes to the community helping those who are unfortunate volunteering and or being part of a movement that advances community life. Where there is even just one person who was uplifted, encouraged, or helped, this improves society one person at a time. People love the idea of creating their own organizations for a big cause to improve the lives of those around them. This is a great idea, but nothing is wrong with joining groups who are already structured and you assist in fulling that group's mission.

Measuring success is a huge topic and is debated among the highest of intellectual people stretching out to even the everyday citizen. Here are a couple of ways people view general success. Income and net worth are ways people will measure your success by how much you make through a monetary system. Other ways to measure success is by influence and having the ability to bring people together for a cause, also, some could consider this leadership. When a person has the ability to unite others on a small scale or even on a large scale that cannot always be achieved so easily which is why using this measure for success can be useful. Another way society measures success is by being independent when you are able to support yourself without help from others. Feel free to use these traditional standards or create your own definition. I have two measures of success. One measure of success does not include money or how much cash you accumulate nor by materialistic items. Success is creating or adding something positive to the earth and its inhabitants whether animal or human, whether

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big or small. To extend my measure of success, it also means showing light in times of darkness and implanting seeds of hope for those who see no reason to live in a world that is failing. My second measure of success is dependent on how much wealth one acquires, the degree of influence you have on others, and impact on society. When you empower others you spark a feeling within yourself and feel indescribably great.

TWO

Approach to Greatness

To reach greatness, you must first establish a reachable target and or objective. Below, you will see a model that illustrates ideas of reaching greatness from the perspective of a typical person assuming these are the person's general interests. Listed below are ideas to eventually become movements that are accomplished through pure relentless efforts and use of the person's talents. As you read this list try to in your own way create your own goals for life. This is simply for anyone to use in their own way to build their own ideas and movements. Allow these ideas to make a difference in your life as you shape your future. Furthermore, you may choose to write your own list in favor of what your interests are. This is a general form of a person's success that they believe would make them great in life and by great; I mean something that will create or add positive things to the earth and its inhabitants. I term this list "THE GREAT 10."

1) Triple C

The full name is "CREATING CHANGE with CHANGE." The meaning and purpose are to use the change, coins, and any leftover money from households and firms to save and collect and put toward a meaningful purpose to help improve communities in some form or at least struggling homes. Triple C is the name of this movement to help provide monetary support to communities on a reasonable scale or individual households. The model starts with collecting the change of a citizen then placing it in a safe financial instrument to grow over time. There is too much lose money or money that is being spent recklessly that could be put to better use. Also, if people are serious about change in their lives or society, then people need to put their money where their mouth is and make no excuses. Once a certain amount is reached the money is withdrawn and used for the desired project of interest. For example, let us take a single person who earns \$25,000 per year in North Carolina (often low rent averages depending on the area). Let us do some quick math for basic costs broken down before continuing to my Triple C model:

\$25,000 annual gross
\$21,250 net income (after taxes)
\$21,250/12 months= \$1770 per month
(Bills are calculated monthly below and are estimates)
Minimum health insurance: \$50
Low cost of living resident rent and utilities: \$650
Car payment, car insurance and gas: \$360
Cell phone: \$45

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Unexpected expenses: \$130

Food and groceries: \$175

$\$1770 - \$1410 = \$360$ left over

Of the \$360, let us say just \$20 is used to go toward Triple C. It is then placed in an account until the desired amount is reached for the project desired. Let us assume you have almost nothing left over so you only put \$1 into the Triple C account that works because money will accumulate as contributions are added regardless of how little. If the Triple C platform is being used for a group or a community, then the account should be made in such a way that anyone at any time can contribute to the account. However, for safety reasons the account will not allow withdrawals of money until the goal is reached and operations for the project begin. I believe it is necessary to hold people accountable for the greater cause. For example, having weekly online or phone conference calls to get updates on the progression of the funds and intending to reach the goal at a reasonable time.

2) Breakthrough Foundations to Control Disease

Develop a think tank to control, minimize, and prevent the spread of sexually transmitted diseases. In general, a person would organize a forever oath and orchestrate a meeting of scientists, economists, researchers, and medical doctors semi-annually to address and implement strategies to combat sexually transmitted diseases. Possibly write up a grant proposal and attempt to get funding for healthcare efforts. If not funded there are ways to enforce healthcare objectives and a think tank would help guide us. A website would be made as well as a blog or some form of a continuous stream of information. The make-up of the think tank would be to collect a large sum of data and have it analyzed. After analysis, a report would be written then submitted to the public and included in the report would be a logical approach to resolve sexually transmitted disease issues.

3) Biblical Intelligence (BI)

BI is a tool to help increase the understanding of the Gospel and to answer the questions that puzzle those seeking the truth. In general, a person would intend to have this tool made available to all so they may find the answers to the questions they are asking. It is important to provide clear responses when talking about the Gospel to enable people to gain a proper understanding. This idea of BI may not satisfy everyone but would accomplish the goal of providing clarity to those in pursuit of the truth. The structure of BI could change to meet the needs of the mission to open a phone line during certain hours of the day or week or month and have people call in to ask questions to creditable pastor's and experts in the Gospel. Other methods would be simply having pre-selected questions and then use these questions as a basis for conversation as well as proceeding to answer them. The BI tool is not to debate others who believe in different things or things that are not Gospel-related but to provide insights on the Gospel in a question and answer style.

4) International Progression of Blacks to Improve Lives

Throughout history, black lives have faced challenges economically, socially, and politically. Through IPBIL, we can establish new foundations and build on existing ones that promote the well-beings of black lives. The overall goal is to create wealth cycles or large cash flow that bring in money and put out money to strengthen black businesses. An example of what IPBIL would do is to bridge

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investors to black businesses mainly but not limited to technology, financial, insurance, medical, and food industries. I believe if black businesses are strengthened, they can use the money on a large scale for the cause of improving black lives. When massive amounts of money are generated all that is left is the careful use of money to move an agenda forward. An extreme example is using 100 million dollars donated by black corporations to build state of the art science labs, research facilities, machines for wealth production in areas like agriculture or any activity that generates wealth, obtains land and real estate properties, and builds banks as well as lending institutions. After all the resources are in place then making educational programs to train and hire blacks, both felon and non-felons, would significantly improve black lives. Black lives would be improved because the more blacks are employed, the more the unemployment rates for blacks would decrease, and it would keep blacks occupied so they are less likely to commit crimes. Also, hiring felons would be essential because most jobs do not offer felons employment due to a criminal background. Therefore, hiring felons would keep them occupied and give them the chance to better their lives. Once all of the pieces are in place and wealth is constantly generated then the wealth cycles are established then used for the benefit of black lives.

5) Engagement of Leaders International To Excel (Elite)

The movement termed ELITE is designed to hold conferences during certain times of the year to socialize African Americans in adopting the mind set of contributing to black society. Conferences would be held on black college campuses and would cover a broad range of disciplines, and all majors could become involved. Some believe if blacks are educated and motivated while positive pressure is placed on them then this movement would break the barriers of black culture selfishness and only wanting to keep everything to themselves and not give back to black communities. Obviously, this does not apply to everyone in the black community. The leadership of the ELITE would use proven social and psychological approaches to influence blacks to make it a duty in their career progression to enhance our black society. At some point, the participants would actually write out or sketch a way they could use their passions or skills to advance our way of life. Additionally, the leaders of ELITE would make sure the plans that are shaped have a mechanism allowing their plans to continue after the planner's death.

6) Poetry/Spoken Word for LIFE

Spoken word is a creative art that for this example of the GREAT 10 the general person thinks is useful in delivering a message in a way that sticks in the heart of the people who listen. In general, a person would dedicate himself to producing poetry in different forms to inspire others to pursue their creative arts to promote positive change. Ideally, the person here is trying to accomplish either an institution or a small local spot where poets and creative arts performers could showcase their gifts. In organizing this, the general person intends to be a participant as well. The hope is to produce skillful, creative art performers and to deliver real-life messages that support social growth. Then the person would create a documentary or record a series of creative arts performances that focus on the major subjects in life such as but not limited to racism, economic inequalities, purposeful living, injustice, history, etc. Competition is suggested or to enter tournaments such as poetry slams are useful. Moving forward, a person may consider writing with a group of Ph.D. professionals to make a black creative arts literature book for educational entities likes school and colleges. Lastly, after formation of the book have

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it updated with different versions annually or every two years then enter books into the international market to share with the world.

7) Black Peoples' True Character

Publicity to promote positive change is necessary, so the views of certain groups like black people are not frowned upon or made to be an embarrassment. The idea here is to bridge local news that may overlook black success and intelligence to large media outlets. If contracts are in place with powerhouse news sources this could influence heavy populations on the good and worth of black people. This could be accomplished by organizing time slots into the media production businesses or areas in the newspaper or perhaps gaining the international spot light so positive things are associated with black people. This objective stems from the passion black people and how they notice there is too much negative news spreading about blacks. However, the hope is to make this movement 100% positive. If bad things are mentioned in this movement about blacks, it would be for the purpose of addressing issues in the black community so that our leaders would take more action and the ones already leading continue to improve black community.

8) Captivating Global Arts Society Institute

Building an institution that advocates for the creative arts or combining creative arts with facilities already in the community would be great for community development and act as a motivational force. This assumes the person making this Big 10 list has the skill of writing poetry. This person's talent is spoken word poetry and believes their words and other peoples' can reach the minds and hearts of the listeners, so they better themselves or think about different ideas through the artist and interpret their own meanings. Words can be used to build or break down someone but this project would build up and encourage others to pursue their gifts and talents. Also, creative arts are more than just spoken word it is dance, songs, mime performances, skits and plays, scripts, drawings, etc. Even if someone does not have any of these talents being submerged with environments that promote excellence through creative arts, they will uncover their gifts and talents even if it is unrelated to creative arts. This is the beauty of it. Additionally, this project propels people into reaching deep within them to bring out the greatness in themselves. This movement does not have an age group but for the general person would primarily focus on adults. If everyone exercised their talents in a positive manner, this could lead to amazing progress for all comminutes who adopt this or make something similar to this idea or have their own way of pushing an agenda that advances us all.

9) General Person's Legacy

Preform an act or acts so bold a person is remembered at least one hour or honored on a birthday or any day of the year. This may just be an ego thing and in reality, may not happen. This was a thought that the general person had and desired to either accomplish or do something so spectacular they are honored nationwide or even internationally. The challenge with this goal in the Great 10 list is that there is no sure way of accomplishing this. It is very broad and may be nearly impossible. However, people want to live and serve those who are around them so that impact is great and they become worthy of remembrance. When someone dies, the biggest question is what good or great things did they do for people that can never be forgotten and passed on to endless future generations. Perhaps if a person cannot achieve this great 10 goal as a partial success they may be able to do something on a small scale such as to pass on

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