

Everything I have, including my business, belongs to God. I am just the manager of the materials that God gave me. Robert Wallace

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Walking in God's Favor: Beloved, I wish above all things that thou mayest prosper and be in health even as thy soul prospereth and be in health. III John 1:2 KJ

Find Your Area of Excellence

In his book titled *The Reallionaire*, Farah Gray, a young African-American man who went from public assistance to become a millionaire by the age of 14, says a reallionaire (a word he created) is someone who has discovered that there is more to money than having money. Understanding that stewardship of wealth is not just about being rich in your pocket-book, but realizing you have to be rich inside too.

I believe and agree with Farah Gray that wealth starts on the inside with a certain way of thinking. It begins with the belief system that governs how we relate to money. There are certain ways of thinking that can help you increase your financial health.

Three Steps to Financial Health

The first way of thinking is to stop trying to act rich. "Live Within Your Means." Living to impress others will only cost you. In the long run trying to keep up with the Jones will eventually result in financial pain and bring you down. Some people who appear to be living prosperous lives, in many instances are in debt up to their eyes balls and have mortgaged their future.

The second way of thinking is to start living on a budget. Spend your money on purpose and on purpose before the month begins. Give your money a mission. If you dream of becoming wealthy, create a financial plan to get there. Write it down and look at it often. Remember a dream without a plan is just a hallucination.

The third and final way of thinking that can help you increase your financial health is to start counting your blessings. You are wonderfully made in God's image. If you have life and health, you are blessed. If you have a family and friends, you are blessed. If you have a personal relationship with Christ, you truly are blessed. Learn to be thankful for what you have right now.

Until You Give Your Best, You Will Never Know Your Potential

How we plan for our future, take advantage of opportunities and how we spend our money all begin inside with our thinking. What do you want to become? What do you want to accomplish? What do you want to obtain? Remember, our thoughts direct our actions or inaction. You have the ability to become a better steward of your wealth.

Prayer of Blessing: Lord help us to become wise stewards of our time, talents & money.

Michael Vance is a senior account executive with Hundley Batts & Associates and the co-founder of stewardshipofwealth.com. Ardella Vance is a gifted educator and a Master Guide in the Pathfinders Club, a global organization empowered to teach life and leadership skills to young people. The Vance's have been married well over 25 years and share their lives with four adult children and six grandchildren. They currently reside in Huntsville, Alabama and blog weekly from their financial workbook "The Stewardship of Wealth".