

Cashflow Quadrant.

All credits go to Robert Kiyosaki and his book, "CashFlow Quadrant." Commentary provided by Leo Schreven and All Power Seminars.

Hello and welcome to another book of the month. This month, we are going through one of my favorite books, titled, "Cashflow Quadrant." The author is one of my favorites, his name is Robert Kiyosaki. We want to give all credits to Robert, and as always, we are simply providing a commentary on this outstanding book.

This book is going to challenge your thinking, and open up a new paradigm for you. If you have listened to our financial presentations in all power, you have seen an illustration of this in seminar number 18. This month, we will take it much deeper than I do in All Power. So, hang on to your seat, we are going to have a lot of fun

The book begins by asking the question, which quadrant are you in? There are four categories. The E category stands for an employee. The B quadrant is for a business owner. The S. category stands for self-employed. And the I category stands for an investor. Next, ask the question, "Which quadrant do I generate my income from?" It is interesting that you can earn income in all four quadrants. Any person can earn income in all four quadrants. So, it is not so important what we do in life, but rather a question of, how do we generate income?

It is important to realize all quadrants are not equal. Each quadrant earns money in a different way. You will see as you go through this presentation that the best quadrant to be in is the I quadrant. But the quadrant that will get you to the I quadrant is the B quadrant. So, throughout this presentation I will be emphasizing the B quadrant. Robert Kawasaki begins the book by going back to his first book called Rich Dad Poor Dad. He brings out how he had two dads' that had totally different views of money. The rich dad thought that it was foolish to spend your life working for money. The rich dad taught that you should have money working for you, so that you can be free to do the things you want to do.

So, what are some of the differences between the four quadrants? Robert points out that you can see what quadrant you are in by your conversation.

People in the E quadrant, or an employee might say, "I am looking for a safe, secure job with good pay and excellent benefits." People in the E quadrant value security more than money. They want other people to provide their personal needs, such as healthcare, retirement plans, and pensions.

People in the S quadrant or self employed might say, "my rate is \$35 an hour, or, my normal commission rate is 6% of the total price, or, I can't seem to find quality people, who want to work and do the job right!" The self-employed person wants to be their own boss. They take more responsibility for their own lives and production. This can include the common laborer, as well as the highly educated professional. For this group, money

is not most important thing. Independence, freedom, and even respect as an expert in that field is what they most desire.

People in the B quadrant or a business owner might say, "I'm looking for a new president to run my company." The people in the B quadrant are basically the opposite of the S quadrant. People in the B quadrant surround themselves with smart people from all four categories. Their philosophy is, "why do it yourself when you can hire someone to do it for you?" These people can go on vacation whenever they want, because they own a system, not a job. If they are on vacation, the money still comes in.

People in the I quadrant, or an investor might say, "is my cash flow based on an internal rate of return or net rate of return?" These people make money with money. They do not have to work, because their money is working for them.

One of the first things that will impact you as you read this book is that most people have been taught to focus on services and products that they offer. But only a few people have learned how to build excellent business systems. Knowing this is the key to financial freedom. Another point, that is brought out strongly, is that it's is not how much money you make that matters, but how much money you keep, and how long that money works for you that really matters.

I meet a lot of people who make a lot of money, but all of their money goes out of their expense column. Every time they make money, they go shopping. This results in long-term debt, and more hard work. The advantage of being in the I quadrant, is that people have their money work for them and their families for hundreds of years. They also get many tax advantages that others who work for money don't get. One of the reasons the rich become richer, is because they can make millions, and legally not pay taxes, because they make money in their asset column, not the income column.

An obvious question comes up at this point. Why aren't more people in the I quadrant as investors? The answer is one word. Risk. Most people do not like the idea of handling their own risk. They are afraid of losing. This is really sad, because they don't realize how much they are missing.

Every one of you listening to this CD fall into one of four categories. Number one, someone who takes no risk and plays it safe, keeping your money in the bank. Number two, someone who turns their job of investing over to someone else like a financial advisor. Number three, someone who is a gambler hoping they can make a quick dollar. And number four, an investor. Don't be content to fit into the first three categories. Being an investor is a skill anyone can learn if they apply themselves.

If you want to become wealthy, must learn to take risks. If you really stop and look at the truth, the most risky thing can do is to rely on pension plans, Social Security, and trusting others to look out for your financial needs. That's risky! It is estimated that by the year 2020, there will be 275 million Americans, and 100 million of them expecting government support such as Social Security and Medicare. Just do the math. Believing

in this is the biggest gamble of your life!

I want to urge you to become a business owner and investor, rather than depending on someone or some government to take care of you. Times are changing; the problem is that many people's ideas have not changed. People still think they are entitled to something. So let's take a few minutes, and see why people choose security over freedom.

In Chapter 3 Robert brings out how his rich dad was not against going to school, but his philosophy of what to do after graduation was very different than the poor dad. Poor dad said, "Go to school, get good grades, and get a good safe, secure job." Rich dad said, "Go to school, get good grades, and then start your own company." That one small difference was the difference between poverty and financial freedom. One is motivated by security; the other is motivated by freedom. The side that wants security, soon learns that it can have anything but security. They are sitting in debt so they cling even tighter to their jobs to pay the bills.

Look at the typical scenario. People get a job and soon have some money to spend. They buy a house; TV, furniture, cars, and the bills begin to pile up. Then they have kids, and both parents go to work, because they are one month away from bankruptcy. So they work harder, get bigger responsibilities, and have less and less free time. Even though they make more money, they end up in a higher tax bracket, so they end up even poorer. They stay in this vicious cycle till they die.

This is called the money trap. So let's see how to begin to get out of this. First of all, recognize the reason most people struggle financially, is because every time they make more money, they also increase their two biggest expenses. These are your taxes, and interest on debt. Then realize also, the government offers you tax breaks to go even deeper into debt! So let's remember the first rule of wealth. It is not how much money you make, but how much you keep, how hard it works for you, and how many generations you keep it for. That is what matters.

If you are an employee, or self-employed, you have almost no tax breaks left. So you need to seriously get on the side of the business owners and investors. They pay little or no tax. Why? Because they do not earn their money as employees. They avoid taxes legally, by generating income from business and investment. You see, the rich understand that not all income is equal. Some income is taxed much less than others. By being able to keep more money, and having that money work for you, you find freedom quickly. So you have to go beyond job security. You must have knowledge in the two quadrants. If you do, you will discover that in the business quadrant, people work for you, and in the investment quadrant, money works for you. Therefore, you have financial freedom, because you don't have to work. If you are an employee listening to this, or self-employed, and you want to get out of the rat race and become wealthy, you can choose to do this today, and begin a whole new life. Remember this quote. "The only difference between a rich person and a poor person is what they do in their spare time."

Robert recommends starting out as a business owner. This automatically leads to becoming a more effective investor. It will also generate cash flow to become an investor. So let's focus on this for a few minutes. This may be the most important few minutes of your life. When you decide to own a business system, remember that your goal is to own a system, that works for you. **There are three basic systems.**

1. Traditional corporations, where you develop your own system.

2. Franchises, where you buy an existing system like a McDonald's.

3. Network marketing, where you buy into and become part of an existing system.

The biggest challenge in all three is getting it up and running. This is the part that most people are too lazy and too unmotivated to accomplish. It generally takes three to five years to pull off successfully. But if you are willing to sacrifice three to five years, you can be free the rest of your life. Out of these three systems, my personal recommendation is **network marketing**. Let me explain why. To start a corporation, where you develop your own system is very difficult, because most people lack the business experience to do it well, and market it effectively. You might be the best singer in the world, but you will fail if you don't understand the system of marketing, finance, accounting, sales, hiring and firing people, the legal system, and many other systems that are required to make a business successful.

Buying a franchise is difficult for most today, because of the large amounts of cash needed to start. Most of the major successful franchises are now in place, and few opportunities exist to make money like they did in the 1960s and 70s.

Network marketing is in my opinion, the number one way to buy a personal franchise for **less than \$200, and have a potential million-dollar business in three to five years.** The neat thing about network business is that you can begin building a business system while you keep your job. The other benefit is that all network-marketing companies have fantastic training, and can teach you how to build business systems that are already proven to work. **This training is invaluable. People always ask me, what companies should I get in?** The answer to that question is one thing. What do you love to do, and what do you feel passionate about? Whatever the answer is to that is what you should get into. So let me make a few recommendations.

If you are into health and nutrition, the best company in the world is Mannatech. If you are into weight loss, and cleansing, the best company is Isagenix. If you like to travel and want to travel the world, Yourtravelbiz is the best company for this. Do you like financials? Try World Financial Group. If you are a guy, and like cars, try Amsoil. If you are a lady, and like to look pretty, try Avon. If you like helping people get out of debt, try Debt Free America. If you enjoy legal work, check out Prepaid Legal. There is something to fit every one.

The blessing of network marketing is that **it saves you the hard part of developing your**

own system. You acquire the rights to a proven system, and your only job is to develop the people.

I speak at length about this in our All Power Rat Race Relief system. You can go online to www.allpowernetwork.com and watch four video streams for free on this subject. I urge you take the time and watch these free programs. Again, the website is www.allpowernetwork.com.

In the next chapter Robert talks about the seven levels of investors. I especially like this chapter, because it is very helpful in learning about business systems and investments.

The first level is people with nothing to invest. This represents about 50% of the USA population. The second level are the borrowers. These people solve financial problems by borrowing money. They may have a few assets, but their debt limit is high. They use credit cards, and then roll it into home equity loans. They like words such as “low down, easy monthly payments.” They purchase depreciating toys such as boats, TVs, cars, etc. When you talk to them, they always say they don't make enough money. The real problem is not that they don't make enough money; it is their money habits of borrowing, shopping, and spending. They basically live their lives in denial.

The second level are savers. These people put away a small amount of money on a regular basis. They like the security of money in the bank at 3%. What they don't realize is that the US dollar loses more to inflation each year than they make at 3%. I am not saying that saving money is bad. Obviously, it is good to have some savings, I recommend at least one years income in savings. The problem is, if you make this your only strategy you will not achieve financial freedom.

Level 3 are the smart investors. These are more financially educated people that invest in 401(k)s, pension plans, and generally make up the middle class of America. Most of them are not in control of their investments however. They think it is too complicated, or they don't have the time, or they are cynical and critical. The world of academia, governments, religion and media are full of these people. They are also often gamblers. They have no trading rules or principles. They always want a short cut and others to help them.

Level 4 are long-term investors. These are people that have clear long-term investments and a plan to reach them. They get educated before investing. They generally have control of their spending habits, they have set goals, and invest in solid companies with low risk for 40 years and plan to retire well.

Level 5 are sophisticated investors. Sophisticated investors are well-educated investors with good money habits, and lots of experience. They have a solid financial base and have more income than expenses. They take part of their income, and invest it in business, real estate, stocks, foreclosures, etc. They like to focus on bad economic times as opportunities to purchase. They study and educate themselves continuously. They know how to use corporations, trusts and partnerships. They own little or nothing, but

control a lot. Even after they die, they are still controlling their wealth.

Level 6 are the capitalists. Few people reach this. Less than 1% of Americans are capitalists. A capitalist makes more money by using other people's money, talents, and time. We know these people as the Rockefellers, Forbes, and Donald Trump's. They do not need money to make money, because they know how to use other people's money. They make other people rich; they create jobs, and make things happen. They have figured out that money is not a real thing. It is just an idea in someone's head. They love the game of money. They donate massive sums of money to charity.

You may want to ask yourself, "Which one of these categories am I in?" Or, do you know other people in these categories? When you study these six categories, most of you will actually find your self in each one a little bit, believe it or not. By studying these six categories, you can discover the areas that you are weak, and turn them into strengths.

Strive to become a capitalist.

Robert then devotes the rest of the book to help you think and plan this way. In Chapter 6, Robert brings out the important lesson that money is seen with your mind. It is what is not visible that the mind must see. Things like, "what kind of deal is this?", the risk factors, the cash flow, the interest rate, the management cost, the trends, etc. Most people invest with their eyes, and not their minds. Another important lesson, as you begin to work deals and create business is to remember that many people will tell you, "you can't do that," or, "it can't be done that way!" It is important to not listen to those people no matter how professional or educated they are. When people tell you that you can't, it most often means, they can't.

You see, every day over one and a half trillion dollars is spent around the world. It is invisible, but it is looking for someone who wants to use it. If you know how to use money, the money will come to you. Banks will beg you to take it. Real estate deals will hand it to you. **People who train their minds to see money, have a huge advantage over others. It is critical to train your brain to see money. This only comes one way.**

Education. This is why we are so insistent at All Power to educate you. This is why we have created the Rat Race Relief system. If you do not understand the words, numbers, or systems of capitalism, you might as well be speaking a foreign language. Memorize this little saying. **"Investing is not risky, being uneducated is risky."** Getting bad advice from people who don't have money is risky. Seeking financial advisors to do your work for you is risky. It is not that these people lie to you, they just don't tell you the truth. For example, your banker or tax advisor will tell you that your house is an asset. **That is true. But it is not an asset for you. It is an asset for them. It is a liability for you.** Remember, an asset puts money in your pocket; a liability takes money out of your pocket. Even if you pay off your house and own it, it is still a liability, because you really don't own it! You still have to pay thousands of dollars of property tax each year on it, and if you don't pay, the government takes it from you.

Let me give you an example. Let's say you go to the bank, and get a loan at 8%. Are you really getting the loan at 8%? No, you are actually paying 160% over 30 years. You see,

if you can't read the numbers, you will never know this. This is what education teaches you. The average mortgage for a home today is held seven years. On an \$80,000 loan, you have paid 43,000 dollars in interest. Yikes!

You see, the name of the game is this. "Who is indebted to whom?" Once you know that game, the richer you become. The more people you are indebted to, the poorer you are. The more people you have indebted to you, the wealthier you are. The game is literally that simple.

Changing our mindsets on these simple principles actually determines our success. If I were to ask you, "is gold an asset?" You would probably say yes. But gold is only an asset if you buy it for less than you sell it. That may seem elementary, but it is exactly that kind of thinking that makes all the difference. Many people confuse opinions with facts. Many of these opinions have been passed down from generation to generation. On page 116, he lists the few of these. Let me read them to you.

The point of this is, for a person's financial life to change, they have to first change their opinions, and start looking at the facts. For most people, no one is indebted to them. They have no real assets, or things that put money back into their pocket. It is the opposite for most people. Most of us are indebted to everyone else. So, learning the game of money and how it is played is an important part of your financial freedom.

In Chapter 7, Robert brings out the interesting point that money is like a drug. People become addicted to working for money. It is hard to break this addiction. Just like drugs bring comfort and security to people, so does a weekly paycheck. This has changed enormously over the last 100 years. When we had an agriculture-based society, the land provided food, shelter, water and warmth without money. But today, all those things cost us money, even water! Many of us have not come up to the 21st century.

Robert then brings out how important it is to find your passion, and build a system around your passion. Passion builds successful business. You can sell anything you are passionate about. Even in a high tech world, the principles of wealth remain simple. Doing what rich people do is easy. If you want to be rich, you need to have passion. You need to cut out the emotion and use your mind and passion. Emotion often sounds logical, but it is not. Here is an example. People say, "I don't feel like exercising today." That is based on emotion. Logically, they know they should be exercising. The same thing happens in finance. People say things like, "I don't feel like learning about investing, it is too much trouble, investing doesn't feel right to me." This is emotion, not rational thinking. The battlefield for your mind is critical when it comes to becoming an investor or creating a business system. Finding what you are passionate about makes the battle so much easier.

Through the years I have watched a battle take place between the rich and the educated. I have met many educated people who are struggling financially. And they get upset with me and others who have limited or no college education. They say things like, "I have advanced degrees from prestigious schools." And I tell them, "I have money and free

time." They get angry at this.

To become successful as a business owner or investor requires more than academic knowledge. It requires verbal programming internally. Words like, "I can't afford it, I can't do that, play it safe, don't lose money, I will never be rich, it's too expensive for me, what if I fail?" You cannot speak those words, because what you say and think becomes your reality. The good news is, these thought patterns can be changed with new friends, and proper education. This is again why I encourage you to get our "Rat Race Relief System" at www.allpowernetwork.com. It will make all the difference in this area of your life. Emotional words of self-doubt will haunt you when you begin to build a business system or become an investor. So you need to learn other words of encouragement like, "keep calm, think clearly, keep an open mind, keep going, trust in God," and experience positive emotions, such as faith, courage, and belief. This internal journey, I find for most people is the most difficult part. I encourage you to spend lots of time on it.

A large part of this internal journey is overcoming fear. In money, it is mostly the fear of losing. This is why people want security, rather than freedom. This is why they avoid risk, rather than learning to manage risk. They play it safe, rather than play it smart. They say, "I can't afford it, rather than, how can I afford it?" "What will my friends think, rather than what do I think?" If you are going to get on the successful quadrant of an investor or business system owner you must master this chapter for without it, nothing else will be possible.

Chapter 9 is called, "Be the bank, not the banker." This chapter in a nutshell, brings to your awareness that people who operate in the two quadrants as an employee or self-employed will continue to let their money more and more flow to the side of the B and I quadrants. Today you hear all these conspiracy theories about how a few rich people control everything. It is so foolish. What they don't see is that people with the money, in the B and I quadrants are playing with this same money, but with a different point of view, and a different set of rules. The people in the E and S (employee or self-employed) cannot see what the B and I quadrants are doing. But the B and I quadrants can clearly see what the other side is doing. So the E and S quadrants get mad, and have to find someone to blame. They blame the people in the B and I quadrants. Just like the people in the middle ages who suffered plagues and then went on a witch hunt and burned people at the stake, you will still see the people in the E and S quadrants do the same today.

So how do you become the banker? You begin to study words like "mortgage, real estate, finance, etc." To train your mind to see what your eyes cannot. Here is a simple example. If I went to my bank and asked for \$100,000 to invest in the stock market, would they give it to me? Of course not! But if I went to the same bank and asked for \$100,000 to purchase a home, would they give that to me? The answer is obviously yes. Another example. If I have \$10,000 to invest, and I bought stocks, I could buy only \$10,000 worth of stocks. But with that same 10,000, I could buy a \$100,000 property with 10% down, and a 90% loan. If both markets went up 10% I would make \$1000 on

the stock, at \$10,000 on the real estate. I would pay about 30% in tax on the stock, but no tax on the real estate if I rolled it into another piece of real estate. On top of that, I could depreciate the property for more tax advantages. Real estate gives you the opportunity to be the bank. This is how you train your mind to see what your eyes cannot.

Let's say you do some research, and find a house that is worth \$100,000, and you buy it for \$80,000. You put \$10,000 down and finance \$70,000. You then advertise the house saying, "House for sale. Owner desperate. No bank qualifying. Low down payment, easy monthly payments." Your phone will ring off the hook and you sell the home on a lease purchase contract through an escrow office. If the person makes the payments, I have just created \$30,000 in my personal assets, and I am getting paid interest on it just like a bank. I have no risk, because if the person defaults, I foreclose and sell the property to someone else. All property taxes, maintenance, and management expenses are now the responsibility of the buyer.

As your experience grows you can do bigger and bigger deals. The only difference between \$100,000 and one million is just adding another zero. The process is the same. Believe it or not your biggest challenge will be the hundreds of naysayers, who will tell you, "You can't do that!" What drives this mentality is the people who think that is unfair. This is a self-defeating belief system. We are a free people. Free to pursue any ambitions we desire. The more that people try make things fair, the less free we become. In the E and S quadrants, things like your skin color, your looks, your school, male or female, etc. count. But in the B and I quadrants they don't make any difference.

This is why corporations are so powerful. Corporations are not red, yellow, black or white. Corporations are not male or female. A person needs a passport to go from country to country. A corporation does not. I teach at length on this in our 60-day program and also in our Rat Race Relief System so I won't go into a lot of detail on this tape. All I will tell you is that if you do not own a home based Business Corporation, you are throwing away 10's of thousands of dollars every year. Every new president seems to raise taxes. Most people get very upset. But I don't. Why? Because 99% of those new taxes only affect people in the E and S quadrants. It's really all about working smarter, not harder.

In Chapter 10, Robert brings out the importance of taking small steps wisely. Don't be afraid to make mistakes. Mistakes are part of your education. They did a study of wealthy people, and found they had three qualities.

1. They had a long-term vision and plan.
2. They delayed personal gratification.
3. They took daily small actions that compounded in their favor.

I meet people every day who want me to tell them how they can make more money quickly. They don't like it when I tell them it takes time, education, and discipline. People want me to tell them what to do, rather than who they need to become! So, you need to think long term, and take daily small actions to get you to your goal. I have a little daughter. She is six. As I raise her, I don't want her to ever work for money or

think that way. I am training her to think only in assets, and income that comes from capital gains, dividends, rental income, or residual income from businesses or royalties. In other words, she will be raised only thinking in the B or I quadrants. I know she will never learn this in school, so I must be the one to teach her. In the same way, you must train yourself; no one else will do it for you.

In chapter 11 Robert begins a series of **seven steps**. **Step number one is to mind your own business.** Most people spend their lives minding other peoples business, and making other people wealthy. Today, you can change this by sitting down and writing some very serious personal goals, where you want to be one year from now, five years from now, and 10 years from now. Make a decision to form a business system, and become an investor and get out of the E and S quadrant.

Step two is to get control of your cash flow. If you don't master at this, making more money will not make you richer. The first thing to do is to prepare your personal financial statement. When you complete it, remember that every liability such as your mortgage, car loan, school loan or credit card is keeping you from achieving your goal, and all you are doing is making someone else rich. Then follow the rule, "Pay yourself first." Then, pay off your credit card debt as quick as possible. Become debt free as soon as possible. This will get you started on step number two.

Step three, is to know the difference between risk and risky. People say, "Investing is risky!" The truth is, "Being uneducated is risky!" Buying an asset is not risky, buying a liability is risky. Minding your own business is not risky, minding someone else's business, and paying them first is risky. Relying on a paycheck is risky. Debt is risky. So in this step, you need to take action to commit five hours per week, becoming financially educated. Again, our Rat Race Relief System can help you get this education in a short period of time.

Step four is to **decide what kind of investor you want to be.** There are basically three kinds of investors. First, investors who seek problems. Second, investors who seek answers. You can often recognize this group, because they ask questions like, "what do you recommend I invest in? Do you think I should buy this property? My broker recommends that I diversify." I'm not saying this is bad, because you can get some good financial advice from experts. You just have to choose wisely. Third, the ones who don't know anything and gamble at what they do.

The first kind of investor, who seeks problems and is good at solving problems always comes out ahead. Most of the time, problems lead to opportunities. In my personal life, I have found that becoming really good in two or three areas is the key. For me, I have concentrated and educated myself in real estate, network marketing, and technical stocks that will change the world before others figure it out. So as you take this step, pick one or two areas that get your juices flowing and perfect them. Don't hesitate to pay for good education and attend classes to help you. Talk to successful people in the areas you are interested in. Read and study as much as possible.

Step number five is to seek mentors. A mentor is someone who tells you, what is important and not important. If you can role model someone who is successful in the area you want to be, they can accelerate your success, and save you years of time and effort. Choose your mentor wisely. Make sure they have been to the mountain top many times and have good path for you to follow. Don't get mentors who live in the E or S quadrant. Make a list of the six people you want to spend the most time with. Those six people will determine a large part of your future. Most people hesitate to do this exercise. The reason is, we want to stay in our comfort zone, and play it safe. Today, get out of your comfort zone, and do this exercise. It is critical, if you are going to succeed.

Step six, is to make disappointment your strength. What do you do when things not turn out the way you want? Recognize that the emotional pain of disappointment is so strong, we want to pass that pain on to someone else. If you are going to be successful, you must learn to turn disappointment into an asset rather than a liability. The reason most people are afraid to try something new, is because of their fear of disappointment. So, memorize this saying. "Be prepared to be disappointed." In every disappointment there is a priceless gem of wisdom. So instead of avoiding disappointment, move toward it and grow.

Step number seven is the power of faith. All of us have doubts about our abilities. It is important to recognize that your Creator has endowed you with everything you need to be successful. You must exercise determination and deep faith. In All Power, we teach a seminar on the law of attraction. What we speak, comes back to us. Our words become mirrors of our selves. It is critical you become aware of your words. Let me give you some of the classic ones I hear. "It's not worth it. I would if I were younger. What would my friends say? My wife will never understand. My husband would never go for it. I'm not smart enough. I've tried that before, it will never work. I don't have any money to invest." These words are personal truths, but they are also lies. So listen to your doubts, fears, and limiting thoughts, and discipline your self to dig for the truth. The truth will set you free.

Wow, we have learned a lot this month! I hope you have enjoyed it. Now is the time to take action. I can promise if you do, you will look back 5 years from now and be so thankful that you did.

I want to thank you again for being part of our ministry. These monthly CD's are for one purpose, and that is to educate you and I to be better stewards of God's money and to grow it to bless others. Thank you for being part of our winning team and making it possible to reach others with the good news. I look forward to next month where we can do it all together again! Till then, may God shower you with blessings and favor, every day!