

# My Rags to Riches to True Riches Story



*From Self-Centered Dreams  
to God-Glorifying Ambitions*

BY: ANN SAYOTO

We try to fill a void of some kind in our lives, and unfortunately, we try to fill that void with things that don't and can't satisfy. We try to fill the void with money or possessions, but we only end up WANTING MORE. We try to fill it with relationships, but, we end up feeling even more empty and depressed than when we started. All of these things we try to fill our lives with aren't necessarily bad things, but when they become the end goals, and the reason for our being, we end up being DISCONTENT because those things were NEVER MEANT TO SATISFY US.

Rags to Riches to True Riches





FEATURED STORY  
COSMOPOLITAN MAGAZINE, AUGUST 2004

03

**My circumstances were once so dire, I used to sleep in my school's stockroom. At age 24, I made over nine million pesos.**

MY LIFE CAN BE DIVIDED INTO TWO PARTS -- BEFORE AND AFTER MY MOM'S DEATH. I WAS 16 THEN. AFTER MY MOM'S DEATH, MY DAD REMARRIED. OUT OF SCHOOL, ALONE AND BROKE, I WAS STUCK AT HOME EVERYDAY. ONE NIGHT, WHILE EATING DINNER, MY DAD ASKED, "AREN'T YOU GOING TO LOOK AND APPLY FOR A JOB?" I FELT SO HORRIBLE, I TOLD HIM I HAD A JOB THAT COMING MONDAY, WHICH OF COURSE WAS A LIE. I DIDN'T HAVE A CLUE AS TO HOW TO GET A JOB! I WAS 16 YEARS OLD!

THE VERY NEXT DAY, I WALKED FIVE KILOMETERS TO A CAMERA FACTORY CALLED PENTAX, AND APPLIED TO BE A WORKER. AT FIRST, THEY WOULDN'T ACCEPT ME BECAUSE I WAS TOO YOUNG. BUT AFTER MUCH PLEADING, THEY TOOK PITY AND AGREED TO HIRE ME FOR P130 A DAY. MY JOB WAS TO CLEAN CAMERA LENSES. EVERYDAY, MY HANDS WERE SOAKED IN WATER. THE TREK TO AND FROM WORK WAS A TOTAL OF 10 KILOMETERS IN THE SCORCHING HEAT. AS I WALKED BY MYSELF, THERE WERE TIMES I GOT SO CAUGHT UP IN SELF-PITY THAT I'D JUST START CRYING. NEVERTHELESS, I WAS THANKFUL FOR THE JOB AND DID MY BEST .



## "I was so desperate, I even considered working abroad as a maid."

I MISSED SCHOOL. SO ASIDE FROM THE MONEY I GAVE MY FAMILY, I MANAGED TO SAVE P2000, USED P600 TO GET A DORM, AND ENROLLED IN A COMPUTER SECRETARIAL COURSE AT GUZMAN INSTITUTE. I HAD ALWAYS LOVED LEARNING AND WANTED TO FINISH A DEGREE. I SOON BECAME THE BEST STUDENT IN MY COURSE.

HOWEVER, THERE WAS STILL THE ISSUE OF MY UNPAID TUITION. IN AN ATTEMPT TO SAVE MONEY, I'D BORROW SHAMPOO AND SOAP FROM MY AUNTS AND WOULD BRING EGGS, RICE AND TUYO THAT I SKIPPED FROM THE DAY'S BREAKFAST AS MY BAON. BUT, NO MATTER HOW MUCH I TRIED, THERE WAS JUST NO WAY I COULD PAY MY WAY THROUGH SCHOOL WITHOUT A JOB. I WAS SO DESPERATE, I EVEN CONSIDERED WORKING ABROAD AS A MAID.

THANKFULLY, MR. ALFREDO DE GUZMAN, THE OWNER OF THE SCHOOL, HIRED ME AS A STUDENT ASSISTANT. I WORKED FROM 8-5 P.M. AND ATTENDED MY CLASSES FROM 5:30-9:00 P.M. THE STAFF MEMBERS BECAME LIKE FAMILY, AND ALLOWED ME TO SLEEP AND STUDY IN THE STOCKROOM WHENEVER WE HAVE EXAMS. THEY'D BRING EXTRA FOOD TO SHARE WITH ME. IN TWO YEARS TIME, I GRADUATED AT THE TOP OF MY CLASS.

ALTHOUGH I CONTINUED TO WORK AS PART OF THE SCHOOL'S REGISTRAR STAFF AFTER GRADUATION, I STILL WANTED TO GROW AND FULFILL MY DREAM OF BECOMING AN ENTREPRENEUR. SO I WORKED AT DIFFERENT FACTORIES ALL OVER CAVITE TO EARN EXTRA INCOME AND GAIN EXPERIENCE. THIS WENT ON FOR ABOUT TWO YEARS.

WHEN I TURNED 20, I BECAME INTERESTED IN BUYING AND SELLING SECOND-HAND CARS. I BOUGHT EVERY ISSUE OF BUY AND SELL, LEARNED EVERYTHING I NEEDED TO KNOW, AND STARTED OUT AS AN AGENT. WITH ANYWHERE FROM TWO TO FIVE DEALS A MONTH, I EARNED ABOUT P20,000 IN COMMISSION, MOST OF WHICH WENT TO SUPPORT MY FAMILY.

SOON, I MADE ENOUGH MONEY TO ACTUALLY BUY THE CARS I WOULD SELL. THIS NEW VOCATION NOT ONLY MADE ME EARN MORE MONEY BUT IT ALSO FREED UP MY SCHEDULE.

FEATURED STORY  
ENTREPRENEUR MAGAZINE,  
SEPTEMBER 2004



Rags to Riches to True Riches

"ONE DAY, AS I WAS  
WALKING AROUND  
A MALL, I THOUGHT  
ABOUT STARTING  
MY OWN, TINY  
BOUTIQUE."



I'll admit, at first, I was hesitant. But, owning my own business had always been my dream, and my "gut feeling" (as I used to call it) told me to go for it. Then, came PREPPY. With my very hands-on approach and fashion sense, I was able to set up my first store in less than a month, personally supervising everything -- from the construction of the store, putting together the store display and overall look, and shopping for the best bargains locally for my merchandise. You name it, I did it!

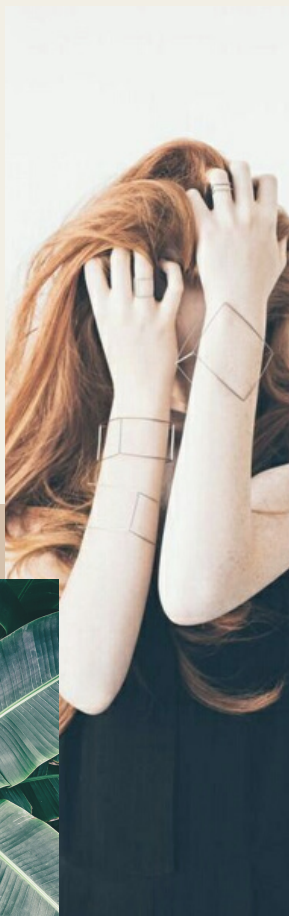
My first store in 2003 became an instant hit. Thus, the birth of 10 more branches in major malls nationwide.


THE SUCCESS OF  
PREPPY HAS REACHED  
UNEXPECTED HEIGHTS.



"I have reached unexpected heights of success, built my own house, bought anything and everything I wanted, but I still felt empty."

Balancing my career, family, friendships and my relationships felt like too much, and I sensed a deep lack of fulfillment.



A woman with long, light brown hair, wearing a white, short-sleeved, button-down dress, stands in profile facing left. She is touching a light-colored, textured wall with her right hand. The background is a soft, out-of-focus wall with a grid pattern. On the far left edge, there is a vertical strip of green leaves.

**I FOUND MYSELF  
RUSHING FROM ONE  
COMMITMENT TO THE  
NEXT, FROM ONE  
ACHIEVEMENT TO THE  
NEXT AND LACK THE  
DEEP FULFILLMENT I  
SO DESPERATELY  
CRAVE. I REALIZED I  
LACK FULFILLMENT  
BECAUSE I WAS  
TURNING TO THE  
WRONG SOURCES --  
MONEY, FAME,  
ACHIEVEMENTS,  
POWER, SUCCESS,  
RELATIONSHIPS.**



Year 2014, right in the middle of my success, I was diagnosed with Vitiligo, a rare skin disease. It has no cure. I felt devastated. Hopeless. Lonely. Angry. Lost.

That's the time I realized that I want more than just a successful business. That I want a longer and healthy life. That I want a peaceful life. That I want a more meaningful life. That I want a life that counts for something more than just making money. That I desire for my life to make a difference. That I desire for a life of significance.

That's the time I surrendered my life to Christ. I knew I couldn't figure things out on my own and do things with my own strength and abilities. I needed Him.

And He was there. He was there all along. I knew it. He was the One who sustained me with so much favor. He 's the only reason for everything -- for my success and even my trials.

Climbing corporate ladders, striving for commendable achievement, accumulating a higher net worth and constantly examining our lives for tangible results are all fulfilling for a while. The exhilaration that comes from the success is addictive. We succeed, and we crave the next level of success. Sadly, our constant striving for success ultimately leaves us empty—always longing for the next level of attainment. This is not God's best for our lives. He is calling us to live for His glory—our ultimate goal is to bring Him pleasure. Sensing God's pleasure in the way I honor Him with my business, invest in relationships and orchestrate my days is the highest form of fulfillment.



"I REALIZED I WAS LIVING FOR WORLDLY SUCCESS."

## I realized that momentary pleasure doesn't last.

IT'S EASY TO BE IN AWE OF THOSE WHO HAVE BUILT EMPIRES FOR THEMSELVES WITH BEAUTIFUL HOMES, CARS, AND POSSESSIONS.

NO MATTER HOW AMAZING THEIR LIVES APPEAR, UNLESS THEY LIVE FOR CHRIST, THEY'RE NOT RICH AT ALL. THOSE PEOPLE ARE SPIRITUALLY POOR AND ARE MISSING THE "TRUE MEANING" OF LIFE.



I realized  
that what we  
buy for  
ourselves, all  
those  
material  
things has no  
value other  
than  
momentary  
pleasure.

SAD, BUT TRUE.



As we go through daily life, it's so easy to become distracted by money. And though money is important and can be useful to us, the value of worldly wealth pales in comparison to the **TRUE RICHES IN CHRIST**. Every time you let money take a place in your heart that rightfully belongs to God, you fall prey to the same deception that God wants you to be rich with worldly wealth. You might think I'm contradicting myself, saying that money matters and yet that doesn't matter at all. But here's where it all comes together:

**If we don't properly handle our relationship with money, it will rob us of a proper relationship with God.**

**Remember what Jesus said in Matthew 6:24 — “You cannot serve both God and money.”**





The only way to ensure that you don't become a slave to money is to become the master of your money. Work hard and practice discipline. Spend time planning where your money will go and make it work for you according to God's plan. That takes a lot of time, and it's very important. But it's only important because it give us access to **TRUE RICHES** — the ones that you have in Christ. In the end, **CHRIST IS THE GREATEST TREASURE OF ALL AND HE IS THE SOURCE OF ALL OF THE TRUE RICHES IN THIS LIFE.** Managing your money matters because it keeps you in right standing with Him.

**A DEEP RELATIONSHIP WITH JESUS IS FAR MORE VALUABLE THAN ANY THING YOU CAN EVER OWN IN THIS WORLD.**



Rags to Riches to True Riches

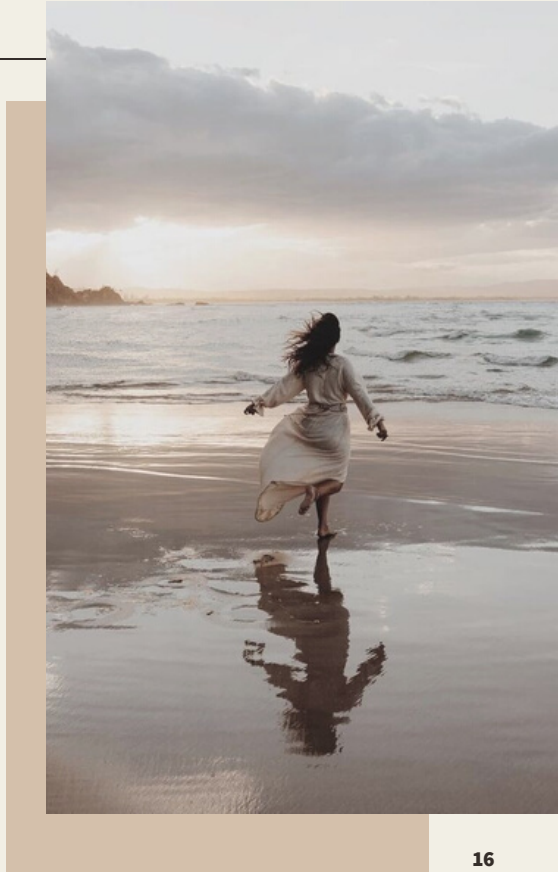
A heart that is easily attracted to worldly concerns and wealth is a heart that is soon distracted from the message of the kingdom.

RATHER THAN FIXING OUR EYES ON WORLDLY POSSESSIONS OR PLEASURES, WE SHOULD MAKE GOD AND HIS WORD THE CENTER OF OUR ATTENTION AND OUR PROPER FOCUS. THEN WE ARE IN A POSITION AND RELATIONSHIP THAT CAN BRING REAL WEALTH, TRUE SPIRITUAL RICHES.

GOD OWNS EVERYTHING. He created the world and possesses everything in it. This means all of the world's wealth and material things really belong to Him. Although we like to think that we own our possessions, we are really just managing resources for Him. When we manage God's money, we're not just doing it to support our families, or even to build the church or support good causes (though we should be doing all of those things. We're also laying a foundation for things that will happen in eternity.

The Bible tells us that if we handle our worldly wealth well, God will entrust us with "TRUE RICHES" (Luke 16:11). So what are these true riches? God wants you to be rich, though not necessarily with huge amount of money. Instead, He wants you to be absolutely swimming in glorious riches of Christ.

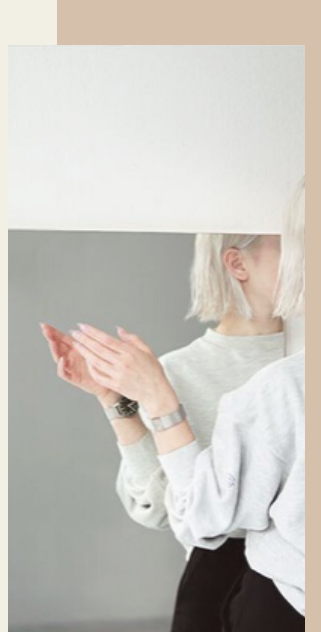
Philippians 4:19 says, "And my God will meet all your needs according to the riches of his glory in Christ Jesus.





If you want to identify  
the **TRUE RICHES** in  
your life, ask yourself this  
question:

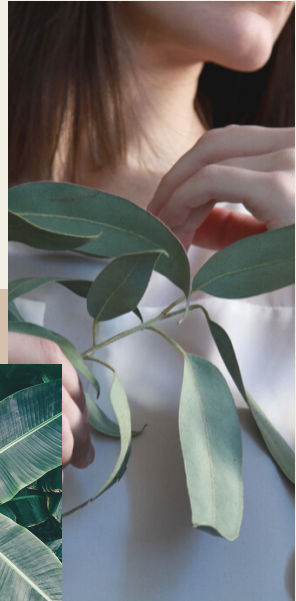
**‘WHAT WILL BE OF  
VALUE TO YOU  
WHEN YOU’RE LYING  
ON YOUR DEATHBED  
WITH ONLY A FEW  
DAYS TO LIVE?’**



# True Riches

WHEN YOU GIVE UP EVERYTHING  
FOR GOD, YOU GAIN EVERYTHING.

Wherever your treasure is,  
there the desires of your heart  
will also be. - Matthew 6:21



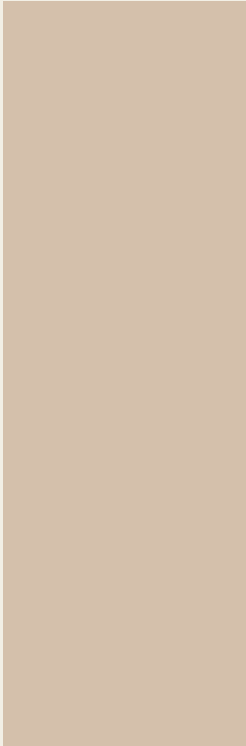


## **DO YOU WANT TO KNOW WHERE YOUR TREASURE IS?**

Take a personal inventory of your life.  
Look at your calendar.  
Where do you spend your time?  
Look at what you own.  
What do you spend money on?  
What do you think about most often?

## **WHEN WE ALLOW GOD TO SHOW US WHAT THE DESIRES OF OUR HEARTS ARE, WE KNOW WHERE WE ARE STORING UP OUR TREASURE.**

Ask God to help you rearrange and  
change whatever He needs to so that  
your treasure will be stored up in  
heaven.



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## My Child,

I am the greatest treasure you can have. As your loving Father, I am asking you to let Me search your heart. Reflect on where you spend your time and who or what has your attention. Wherever your treasure is, whatever you value most in life, there your heart will be also.

I want your heart to be free of bondage to anything that can hurt you or hinder My plan for you. I can help you rearrange your priorities so you can have a rich and fulfilling life in Me. I can give you so much more than you could ever give yourself. When you give up everything for Me, you gain My favor and a faith that is living and active.

**NEVER SETTLE FOR LESS.**



If we're going to understand what **TRUE RICHES** are, we need to learn more about the riches of the glory of **CHRIST**.

HE IS RICH IN KINDNESS, FORBEARANCE AND PATIENCE (ROM. 2:4)

HE HAS DEEP RICHES OF WISDOM AND KNOWLEDGE (ROM. 11:33).

HE HAS THE RICHES OF UNDERSTANDING THE KNOWLEDGE OF GOD (COL. 2:2-3).


HE IS RICH IN GRACE (EPH. 1:7).

HE IS RICH IN THE INHERITANCE OF HIS PEOPLE (EPH. 1:18).

HE IS RICH IN POWER AND LOVE (EPH. 3:8-16).


ALTHOUGH GOD IS THE OWNER OF ALL OF THE PHYSICAL WORLD, HE DOESN'T VALUE ANY OF THE WORLD'S WEALTH. GOD SAYS THAT **TRUE RICHES ARE IN CHRIST**. AND WHEN WE LIVE IN CHRIST, WE HAVE ACCESS TO THE LIMITLESS RICHES OF HIS KINDNESS, WISDOM, GRACE, KNOWLEDGE, POWER AND LOVE.

TRUE RICHES IS HAVING A LOVE FOR  
GOD AND HIS WORD AND THE  
ADVANCEMENT OF HIS KINGDOM IN  
THE LIVES OF OTHERS THAT NO  
AMOUNT OF MONEY CAN BUY.



For we brought  
nothing into the  
world, and we can  
take nothing out of  
it. But if we have  
food and clothing,  
we will be content  
with that.

1 TIMOTHY 6:7-8



I know what it is to  
be in need, and I  
know what it is to  
have plenty. I have  
learned the secret  
of being content in  
any and every  
situation, whether  
well fed or hungry,  
whether living in  
plenty or in want.

PHILIPPIANS 4:12

# THERE IS NO TREASURE IN LIFE MORE VALUABLE THAN JESUS.

THEY ENTERED THE HOUSE AND SAW THE CHILD WITH HIS MOTHER, MARY, AND THEY BOWED DOWN AND WORSHIPPED HIM. THEN THEY OPENED THEIR TREASURE CHESTS AND GAVE HIM GIFTS OF GOLD, FRANKINCENSE, AND MYRRH. - MATTHEW 2:11



GOD WILL  
PROVIDE WHAT  
YOU NEED TO BE  
CONTENT IN THIS  
LIFE.

Don't envy those  
who have built a  
life for themselves  
on earth, because  
it is empty and will  
not last.



Rags to Riches to True  
Riches

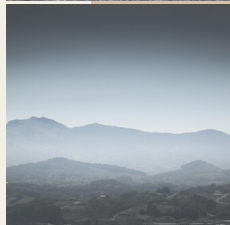
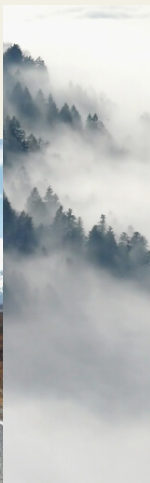
## RICH IN CHRIST

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TREASURE THOSE  
THINGS THAT  
WILL LAST  
FOREVER AND  
BUILD YOUR LIFE  
ON THE  
FOUNDATION OF  
GOD'S KINGDOM.

Invest in others so  
they, too, can  
know His  
goodness and  
experience His  
salvation.



**"I DIDN'T KNOW HELPING OTHERS  
COULD BE SO FUN AND SATISFYING.  
THE LORD HAS PUT A DESIRE IN MY  
HEART TO HELP IN ADVANCING HIS  
KINGDOM THROUGH SERVING HIS  
PEOPLE, LOVING AND MEETING  
STRANGERS  
WHO BECAME FRIENDS.  
I DESIRE TO LEAVE A LEGACY OF LOVE."**

IN HIS TEACHING AND BY HIS EXAMPLE, JESUS  
WARNED HIS FOLLOWERS TO AVOID  
HOARDING POSSESSIONS, TO GIVE TO THE  
POOR, AND TO VALUE WHAT WILL NOT RUST  
OR DECAY. "FOR WHERE YOUR TREASURE IS,"  
JESUS SAID, "THERE YOUR HEART WILL BE  
ALSO" (LUKE 12:34).

WE MIGHT THINK MATERIAL THINGS AND  
POSSESSIONS GIVE MEANING TO OUR LIFE.  
BUT WHEN THE LATEST GADGET BREAKS OR  
WE MISPLACE OR LOSE SOMETHING  
VALUABLE, WE BEGIN TO REALIZE THAT IT IS  
OUR RELATIONSHIP WITH THE LORD THAT  
SATISFIES AND ENDURES. IT IS OUR LOVE  
AND CARE FOR OTHERS THAT DOES NOT  
WITHER AND FADE AWAY.

LET'S ASK THE LORD TO HELP US SEE  
CLEARLY WHAT WE VALUE, TO SHOW US  
WHERE OUR HEART IS, AND TO HELP US SEEK  
HIS KINGDOM ABOVE ALL (LUKE 12:31).

## GOD IS A KIND AND LOVING FATHER

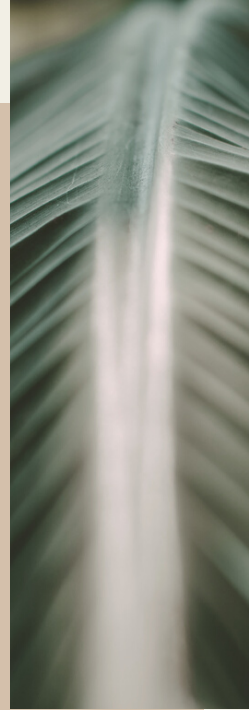
The good works you do for others and your kindness towards them are an extension of Him. You are His child, and His Spirit lives within you. When you love well and serve others, they will see Jesus in you.

## DON'T GET DISCOURAGED AS YOU DO WHAT'S RIGHT AND LIVE FOR HIS KINGDOM.

Your heart will be protected when you work for His glory and not your own. I know it feels satisfying to have others applaud you for your good deeds, but you should always direct your praise to Him.

## AT TIMES, YOU WILL NOT BE NOTICED BY OTHERS, AND YOUR DEEDS MAY EVEN BE TAKEN FOR GRANTED.

But, God will always see. He sees your heart and will give you the grace to keep it pure so nothing hinders others from seeing Him.



BUT GODLINESS WITH  
CONTENTMENT IS GREAT GAIN.

1 Timothy 6:6

I AM NOT SAYING THIS  
BECAUSE I AM IN NEED, FOR I  
HAVE LEARNED TO BE CONTENT  
WHATEVER THE  
CIRCUMSTANCES.

Philippians 4:11

“WATCH OUT! BE ON YOUR  
GUARD AGAINST ALL KINDS OF  
GREED; LIFE DOES NOT  
CONSIST IN AN ABUNDANCE OF  
POSSESSIONS.”

Luke 12:15



## Contentment


WE CAME INTO THIS WORLD  
WITH NOTHING, AND THAT  
IS HOW WE WILL LEAVE.

When everything is  
removed and God is all  
we have, we find that  
God is all we need.

God, give me the perspective  
on the things I own. Free me  
from defining myself by  
anything other than YOU.  
In Jesus' name, Amen.




Rags to Riches to True Riches




**KEEP YOUR LIVES FREE  
FROM THE LOVE OF MONEY  
AND BE CONTENT WITH  
WHAT YOU HAVE, BECAUSE  
GOD HAS SAID, “NEVER  
WILL I LEAVE YOU; NEVER  
WILL I FORSAKE YOU.”**

HEBREWS 13:5





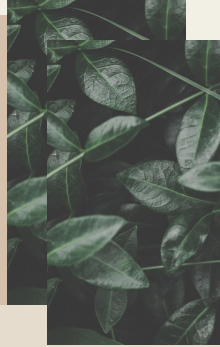
You can find  
contentment  
only in  
Christ, and  
in striving to  
serve Him.



Seek God out  
in His word,  
and in prayer,  
and you'll be  
much more  
likely to find  
contentment  
in Him.

"A GOOD NAME IS  
TO BE CHOSEN  
RATHER THAN  
GREAT WEALTH,  
GOOD FAVOR  
MORE THAN  
SILVER OR GOLD"  
- PROVERBS 22:1

"By itself, wealth  
can lead one to  
deny or at least  
delay TRUE  
SPIRITUAL  
RICHES."  
- Matthew 19:24



Rags to Riches to True  
Riches

## WE SHOULD TRUST GOD, NOT WEALTH.

THE RICH MUST NOT BOAST IN HIS RICHES.  
BUT THE ONE WHO BOASTS SHOULD BOAST  
IN THIS -- THAT HE UNDERSTANDS AND  
KNOWS ME-- THAT I AM THE LORD,  
SHOWING FAITHFUL LOVE, JUSTICE, AND  
RIGHTEOUSNESS ON THE EARTH,  
FOR I DELIGHT IN THESE THINGS.  
THIS IS THE LORD'S DECLARATION.



Jesus said, “If you have not been trustworthy in the handling worldly wealth, who will trust you with true riches? (Luke 16:11). I believe, as I, myself have experienced it, that God’s “true riches”— that is, the things that are really important to God — are the following:.

#### A CLOSE, PERSONAL RELATIONSHIP WITH GOD.

There is nothing more important in this life than our relationship with God. The Apostle Paul considered a relationship with Christ more valuable than everything else (Philippians 3:8).

#### GOD’S PEACE.

God has promised His peace when we are directed by His Spirit: “But the mind controlled by the Spirit is life and peace” (Romans 8:6).

#### GOD’S JOY.

God has promised us His joy when we are in His presence. Psalm 16:11 states, “In your presence is fullness of joy” (NKJV).



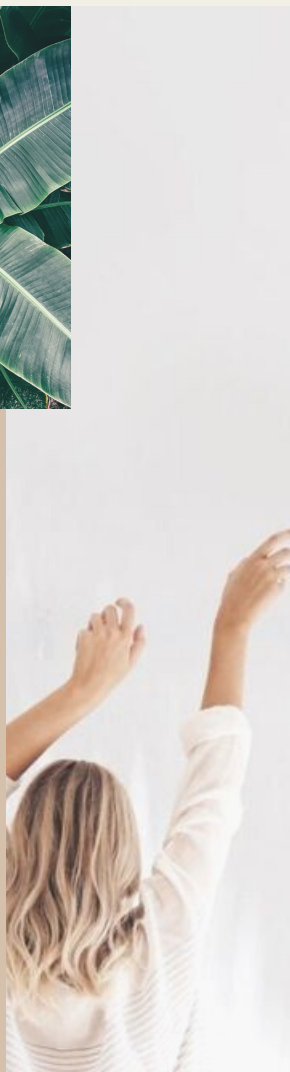
**Your faithful stewardship of the money that God has entrusted you will enable you to enjoy God’s “true riches”.**

# Consider these Three Treasures: Wisdom, Growing Relationships, & A Deep and Abiding Relationship with God.

I believe these are the pillars which a man should build his life upon, because, if you think about it, when you get to the end of your life, if you recognize that I have a depth to my being because of the wisdom of my soul, if I have deep, intimate relationships with other people that are marked by love and joy, and if you know God intimately, you will have found life's **TRUE RICHES**. You will be wealthy in the things that really count.



True riches are not comprised of material things. The Scripture calls these “uncertain riches” and warns us not to trust in them (1 Timothy 6:17). True riches is “to know the love of Christ, which passeth knowledge” and so to be “filled with all the fullness of God.” (Ephesians 3:19).



# LIVE FOR GOD ALONE

SEEK THE KINGDOM OF GOD  
ABOVE ALL ELSE, AND LIVE  
RIGHTEOUSLY, AND HE WILL  
GIVE YOU EVERYTHING YOU  
NEED - MATTHEW 6:33



He is the only one who can give you all you need and satisfy your soul.



The more you seek after God, the more you will see God in everything.



The little things done for God's glory are greater than the biggest things done for your own.

**THE APOSTLE PAUL HAS A SOUND ADVICE FOR THOSE WHO ARE ALREADY WEALTHY:**

Command those who are rich in this world's goods not to be haughty or to set their hope on riches, which are uncertain, but on God who richly provides us with all things for our enjoyment. Tell them to do good, to be rich in good deeds, to be generous givers, sharing with others. In this way they will save up a treasure for themselves as a firm foundation for the future and so lay hold of what is truly life.

**I Timothy 6:17-19**





God, free me from  
wanting material  
things. Give me the  
grace to enjoy a  
rich life in You.

IN JESUS' NAME, AMEN.

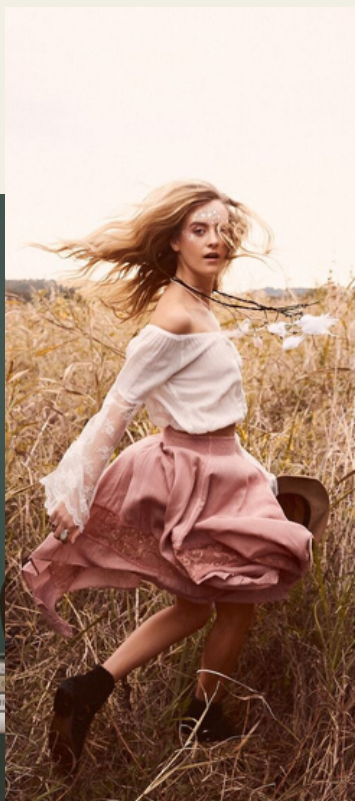


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Rags to Riches to True Riches

God's love for you is immeasurable. He sent His Son, Jesus to this earth to die for your sins so you could be right with Him. He longs for you to make Him your most valued treasure. When the desires of your heart are aligned with His, your lips will be full of worship. There is nothing on this earth that can keep you from being close to Him. You should seek Jesus as you would a hidden treasure. If you will seek Him with all your heart, you will also discover that He is all you need to find **TRUE RICHES** on earth and in heaven.

IF YOU WILL SEEK HIM WITH ALL YOUR HEART, YOU WILL ALSO DISCOVER THAT HE IS ALL YOU NEED TO FIND TRUE RICHES ON EARTH AND IN HEAVEN.



Father, thank You that you are a God who loves us, that You are a God who wants to forgive us and cleanse us, and remove that barrier that allows us to know You personally, that allows us to find wisdom, that allows us to experience the type of love and life that we're not capable of experiencing and giving out to others. Father, help us to find You. Help us to realize that it's in relinquishing ourselves to You that we find ourselves. That we find life. That we find TRUE RICHES.



**FOR THE MAJORITY OF MY YOUNG ADULT LIFE, I WAS FOCUSED ON ALL THE WRONG THINGS. BEING A SUCCESS IN THE EYES OF THE WORLD WAS THE MOST IMPORTANT THING TO ME.**

**BUT, THROUGH GOD'S GRACE, MY HEART WAS CHANGED. MY ENTIRE LIFE HAS CHANGED. I'VE BEEN LEARNING TO LIVE MY LIFE NOW AS A STEWARD — A MANAGER, INSTEAD OF AN OWNER — OF ALL GOD HAS GIVEN ME. WITH THESE LESSONS HAVE COME DISCIPLINE, JOY, FREEDOM, AND PEACE — ALL ELEMENTS OF MY FINANCIAL PICTURE THAT WERE SEVERELY LACKING. I AM NOW PASSIONATE ABOUT HELPING OTHERS TO KNOW JESUS, GROW IN THEIR RELATIONSHIP WITH HIM AND JOURNEY WITH THEM AS THEY ALIGN THEIR LIVES WITH GOD.**





### Rags to Riches to True Riches

God's promise is that when we delight in Him, He will fulfill the desires of our hearts. If our greatest desire is for fulfillment that comes through living in the fullness of His love, He is eager to respond. The next time you're tempted to turn to worldly pursuits for fulfillment, consider seeking TRUE RICHES that can only be found in God, in a way that would ignite your passion for Him.

**THE INVITATION IS OPEN.**