



From
Broke
to
Blessed

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The 10 Habits You Need to Go
from Poverty to Prosperity
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BY MARK ANTHONY MCCRAY

**FROM BROKE TO BLESSED: THE 10
HABITS YOU NEED TO GO FROM
POVERTY TO PROSPERITY**

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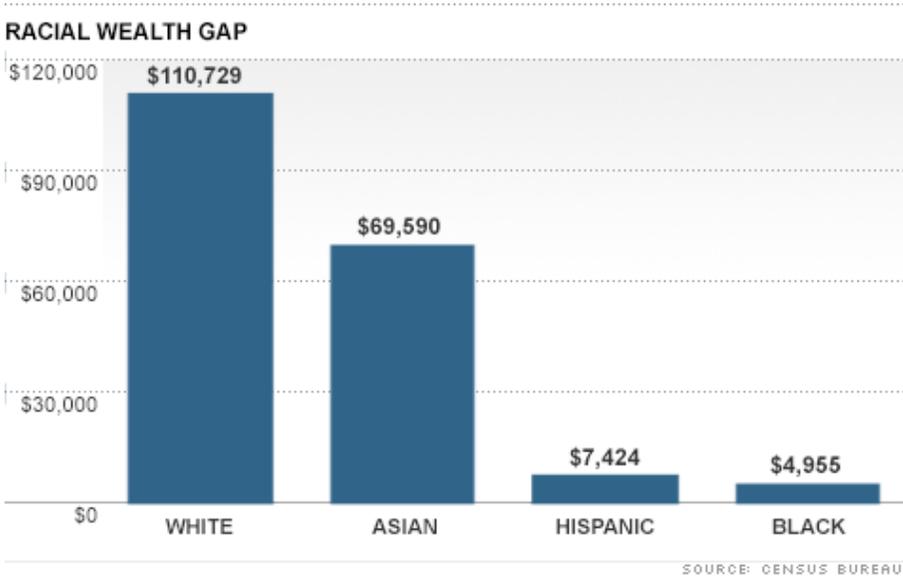
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Almost 8 out of 10 American workers say they live paycheck to paycheck to make ends meet, according to a new survey from CareerBuilder. [Many households above six-figures in income are in the same situation.](#) The bottom line is most can't sustain even a blip in our routine without financial stress. Statistically speaking, until your household income reaches about \$225,000 per year or so, you might still fit into the 80% who run out of money before the end of the month. That means almost everyone you know is under financial pressure each and every day. Some of the people you know are struggling just to survive and you would never know from appearances.

While the number of people living paycheck to paycheck is terrifying, how about those where their paycheck still isn't enough? It's dire. They're using credit cards, borrowing from family and friends, raiding retirement savings and even visiting payday loan sharks just to make up the gap between available resources and life needs and keep things going.

This concerns me and it clearly cuts across all demographics aside from the most financially secure among us. Only 39% of Americans can put our hands on [\\$1000](#) right now as you're reading this. Here's another sobering statistic: ["twenty-one percent of Americans have nothing at all saved for the future and another ten percent have less than \\$5,000 tucked away"](#) says one study from Bankrate.com . Further, the median net worth of the average American is about \$11,000. This is

according to [Intuit](#). For certain groups, the news is even worse.



Reasons and rationalizations aside for now, we're facing a crisis that not only threatens not only our finances but our peace of mind, our health and our families. We've got to turn around these trends because our future as a prosperous people is at risk!

Had enough bad news yet? Here's the last one. The average American household carries [\\$137,063 in debt](#), according to the Federal Reserve. Most don't have a plan to pay it off. They believe it's normal to be broke and believe they'll die in debt.

But while you're sitting there thinking about your household finances and how you stack up, let me give you some good news: You don't have to live these frightening statistics.

Even if you're broke now, you can live a financially blessed life. If your life looks anything like the average American's, but you no longer want it to... keep reading. No more paycheck-to-paycheck for you!

I'll be honest. These numbers scare the hell out of me and especially when you think about how much prosperity there is in this country. They scare me and sadden me. I see how people are stressed out, sleepless, worried, depressed, arguing with their spouse over money, telling their kids 'no' way too often and it bothers me. It bothers me a lot. Add to it that a lot of people aren't saving for retirement and are going to have to work into their seventies just to eat I'm afraid. I'm sure you've got your own stories. I'm sure you agree with me there has got to be a better way!

My name is Mark Anthony McCray. I'm an Author, a Speaker and Teacher and a Coach. I'm a husband and a father. My interest in personal financial issues started when I was in college interning for a financial planner. He worked with high net worth individuals and families and it helped me see how the rich handle their money. Some time after that I ran a credit repair business helping people understand and rebuild their credit. That showed me the other side. Let me tell you. I've seen more bank statements, investment accounts and credit reports than almost anybody I know. I've worked with people from every place on the financial ladder and it's taught me a lot along with growing through my own highs and lows!

Have you ever been so broke you could cry? Have you wondered where your next meal was going to come from? Have you bought your family so much ramen and dollar menu items that you swear you'll never eat that stuff again the moment you can get your life to a new place? To be transparent with you, I've got recipes on recipes for ramen. You have to do something to change it up when it's your daily go-to!

Basically, I've been there. I've been in some bad places much worse than it might appear. I've been desperate for even pennies, alone and destitute. Worse than that, I've been in some great places and been blessed out of my mind. It was memories of the good times that made being reduced to sleeping in my car that much worse. To this day, I hope I never see a package of instant noodles ever again! Some folks might think I say that for health reasons (valid!) but the reality is that stuff gives me crazy sad flashbacks.

More important than all of that, my passion now is to help people who are struggling and stressed over money understand what they need to do and take the steps they need to take to move their lives from barely making it to making it over the top.

The first part of my story of finding my way out and up involved a lot of ugly crying in my (then) pastor's office, Thaddeus Eastland of HOPE Church – Pearland, Texas. Lonely, broke and desperate for change I literally begged for advice. I

need something different and I needed to DO something different. Right then. Right there. He taught me how to be decisive. He taught me to take control in the little things so I could build my muscles up to be able to handle the big things. He taught me how to happen to life instead of allowing life to happen to me.

The second part of my story of finding a solution started with finding Steven K. Scott and his book, *Secrets of the Richest Man Who Ever Lived*, along with [a few other invaluable guides](#). He directed me to the financial and career wisdom of Solomon's Proverbs. Once I started reading and incorporating God's wisdom into my life, everything turned around. The main missing ingredient for me was diligence. Maybe for you, too. I'm talking about the real God-kind of diligence. [Some people think hard work is diligence](#). It isn't. Hard work is good, but only begins to scratch the surface. God-diligence is what the Bible speaks of when it says "[The soul of the sluggard craves and gets nothing, But the soul of the diligent is made fat.](#)"

I was able to start earning again. I was able to start to give like I wanted to again. I was able to provide a better life for my children. I was able to stabilize my life and start to hope for the future again. [Get my book](#) and learn the rest of my testimony, how my life fell apart and how God put it back together again. Hopefully I went through some things so you won't have to.

Here's what I found out through all of that. You can always make a change. Change is possible. Change starts with making a choice. This isn't rocket science or brain surgery but think about how many times people want a change in their lives but never CHOOSE anything different!?! The small, simple act of choosing can change the direction of your life. It's simple but I'm not saying it's always easy to do.

Where you are now isn't your final location. You are not on the final page in the story of your life. Every choice matters and you can choose yourself into a new place in life. God is faithful and His Word is true. Don't give up. There IS a better way. Let's talk about it.

ARE YOU READY FOR DIFFERENT?

Let's get straight to the point and look at how you can break free from a vicious cycle that keeps you broke and start to create a virtuous financial cycle in your own life:

1. Pay God First. "Honor the Lord with your possessions, And with the first fruits of all your increase; So your barns will be filled with plenty, And your vats will overflow with new wine." ~Proverbs 3:9-10

I believe in the power of tithing and giving. It not only pays great returns but keeps you in the right mindset. Blessed people honor God with their money. Sow. Being generous pays. Always! Generous people are blessed people. Ultimately, blessed people are those who trust God for His provision.

However, this is not about tithing per se - though you can interpret it as such if that is a part of your theological background. I read this verse as being as much about honoring, i.e., paying respect to He who has given you the [power to gain wealth](#). There's an inexplicable power in doing so. Coupled with [Malachi's words](#), we are pushed into a figurative corner by the Lord Himself. He says to test Him. To try Him! So, my response is this: how can one lose when the Creator of all commands us to wrestle with Him over this matter to see whether He won't bless us?

Ultimately the matter of tithing and giving comes down to two issues: (A) Is tithing even Biblical and (B) How much should you give if anything? There are a lot of resources out there that show you how tithing and giving are supported by scripture. It is not a matter of salvation. Study and become convinced for yourself – or not. And to the second matter, I consider the right thing to do to be taking it from the gross amount of your income. You do what you want to do.

Statistically speaking, most people don't tithe. Most don't even come close. Most people don't give care to anything beyond their own household and it's killing the flow of money and blessings in their lives. Again, this is not a matter of salvation but a matter grabbing hold of the opportunity to harness the powers of obedience, sowing and reaping in your life. According to the scriptures, your salvation is settled by the grace of God through your faith in Jesus Christ. Done.

Whether you believe the tithe should be 10% or more or less, I am persuaded you will not be disappointed as the Lord shows his faithfulness in your giving.

2. Pay yourself second. I don't care if you can't even pay your bills fully right now. **Stop letting everything fly out of your life.** Take care of your basics like food, housing, utilities and transportation and then save some doggone money! Sometimes it's not what you earn but what you keep so make sure a portion of all you earn stays in your life. Even if you're

just saving change in a jar at the end of the day, develop the habit of keeping something of what you earn in your life.

Don't get caught up in the amount you save if funds are tight for you right now. We'll get to how to increase your saving later. In fact, here's a little money game you can play if you need a jumpstart. Follow this link to my Facebook Group.

Here's a little nit-picking point. I built a habit of writing a check to honor the Lord before I did anything else. I know it's perhaps a trivial thing, but I enjoyed doing my tithing and giving with prayer before I sat down to write out other payments. I feel like it helped me keep perspective and a posture of gratitude. Then I put aside some cash delay. Maybe you can do the same with urgency and watch how it changes your flow with money.

3. Then pay everyone else. Other people get paid AFTER you've paid God and have paid yourself and this includes taking care of your family's necessities. Negotiate settlements and make payment arrangements if you must. Communicate. Avoidance never helps. Blessed people are extremely cautious about debt and overusing credit.

This is also the step where you must embrace living well within your means and delaying gratification. For me, it was hard to push back from going out to eat so often. It was hard to stop buying clothes and "stuff" and start taking a hard look at what was a want vs. what was a need. We got better at it as we continued to develop our budget month after month. It takes

time to get good at budgeting. Take your time and allow you and your spouse some grace as you learn a new way of managing your money.

The other thing that helped us is gaining so much momentum paying off our debts and generally getting order in our finances. Once you start feeling more in control, it's easier to keep moving forward. You will never want to go back to disarray and desperation.

4. Every dollar must have an assignment. For most people in America, doing better with money is as much about priority and mindset as it is income or anything else. If you don't have wisdom and healthy attitudes towards money, "more" won't save you. This is where most people are. I won't lie and say more money wouldn't help you or anyone else. There are some people who flat out need to do better in the income column. I'm saying that getting more isn't often the main problem.

For some, income isn't really the issue at all. There are people who make tens of thousands of dollars a month and are still living check to check or even at a deficit. Stress and suicide rates don't fall as income increases... they rise. Your money stresses have less to do with how much you make and almost everything to do with how you manage what you make.

This practice of assigning money to a path is a plan. Some call it a budget. It's not complicated. (I'm not saying it's easy.) It's simply a way of planning your spending ahead of time instead

of wondering what happened after it's all gone. It's being on your own plan instead of being on your bill collectors' plans. In life, you're either going to be on your financial plan or you're going to be on someone else's! And guess what? Everyone else's financial plan for you is to bleed you dry and make sure all your money makes its way into THEIR pockets!

Don't be afraid of budgeting. Yes, it's a restriction but it's one you're placing on yourself now to be able to do more later. And you set the rules! As one of our old financial coaches said, "It's YOUR budget. You can budget for steak or you can budget for bologna. But budget!" Make sure you keep your money on assignment.

Play is an assignment, too. Plan for it. One common mistake is people don't plan for those times you just want to blow off steam and go to the movies. I'd agree that you want to be very careful with money while you're paying off debts and getting your finances in order. Yet you must remember self-care.

Stop allowing banks to take your money through fees. Never overdraft your account. Another thing... stop using ATMs unless they are yours with your bank. If you look at where banks make their profits, they come from two places – ATM fees and bank overdraft fees. Blessed people do not overcommit their money and they honor their financial commitments on time. You can put hundreds of dollars a year

back in your pocket just by bringing this area of your life under discipline.

Some people even elect to go to a cash-only basis for a while until they regain control of their finances. In my house, we did this in a few areas like groceries, date night, clothing, toiletries... We put money into an envelope for each category at the start of the month and could only spend if there was money in that envelope – or we had to move it from something else. No credit cards. No more borrowing against the future! If you are out of control with your spending, consider the Envelope Method as taught by Dave Ramsey and others.

5. Blessed people invest. Put your money to work for you. Take advantage of 401K matches. Use the time value of money to your advantage. Once you put it in, don't take it out. You don't lose money if you don't sell. The stock market goes in cycles. We'll do another publication on saving and investing for education and retirement. Two thoughts for now: Get professional advice and be [very careful about single stock investing](#). It's not generally considered a safe strategy.

6. Negotiate everything! This is huge!! Develop the habit of always trying to negotiate a better deal. All the time! The price isn't always the price. You'll find that you don't need as much money if half of what you're buying costs less! Here are two magic phrases you can use to get better prices on just about anything: "That's not good enough." and "Is that the best price

I can get?” When someone quotes you a price, put one of those out there and then shut up and see what happens. Half the time, your counterpart will do something to lower your price and put money right back in your pocket. Sometimes they won't but that's okay, too. You never get if you don't ask and sometimes asking a simple question pays off big in your favor!

Don't be afraid to ask when it comes to some of your bills and debts, too. There's nothing immoral or illegal about having a debt lessened or forgiven. Asking these few questions above can bless your household now and impact generations. This is because negotiating in small ways becomes a part of who you are and becomes a part of your child's character as they watch you. You don't need as much money when everything you want costs you less. Remember: the price isn't always the price.

7. Insure. Blessed people insure what they've earned and make sure emergencies never surprise them. Things happen in life. Blessed people are prepared for those things. People who want their children and grandchildren to be blessed, protect their downside using insurance. Sadly, people die unexpectedly all the time. Get a life insurance policy. Make sure people know where to find it. Please be one of those who keeps your affairs in order. People will remember you and celebrate you for your diligence. I've seen this up front and close.

8. Always keep a little cash on hand. Zig Ziglar said the habit of keeping \$100 in his pocket at all times really transformed his mindset. I know successful people who keep more on them than that. Dave Ramsey advises everyone to start their journey to financial freedom by saving and setting aside \$1000 right away. In fact, two of my largest financial influences were monster believers in keeping \$1000 in their wallets! Daily. They each credit this habit with changing them from a poverty mentality to an abundance mentality.

9. Simplify and delay gratification. No more impulse purchases. Stop it. Having your emotions drive your financial decisions is a thing of the past for you now. Always wait at least a month for major purchases. Allow twenty-four hours to a week for smaller ones. This is a “want” vs. “need” exercise and the “deny myself” muscle is one you must strengthen if you want your money to be in order.

Go to the store with a shopping list or even order your food online. It keeps you away from those impulse purchases that add up and destroy your plan. Why do you think all the sweets are near the checkout? It’s because you’ve completed your mission, you’ve relaxed and now you’re feeling like a dollar or two here or there won’t be that big of a deal. Target used to get me with this! I’d go in planning on spending \$50 or so and add another \$20-\$30 to that on the way to the register or as they’re scanning my items! Don’t let this happen to you. Impulses are budget killers.

10. Blessed people are diligent and disciplined people. Earn more money. Do what you must to add a little extra income to your life. Ask for a raise. Add a part-time hustle. Put in the extra effort to earn bonuses at work. Work extra hours. While saving is good, it is only a start and there are real limits to what you can save once you get down to the basics. Don't sleep so late and turn off the TV. Nobody has ever gotten ahead watching TV and counting zzzzz's. You really move from broke to BLESSED with a bullet when you work both sides of the equation at the same time. While you're learning to control your spending – which is good – the magic happens when you can up your income. When you're working both sides of the equation, even modest increases in income will feel HUGE to you!

BONUS: Act Honorably. "Do not withhold good from those to whom it is due, when it is the power of your hand to do so, Do not say to your neighbor "Go, and come back, And tomorrow I will give it," When you have it with you." ~Proverbs 3:27-28

Here is a passage that all of us can move from the "philosophical" to "practical" category in our minds right away. We all have those times wherein we read the truth of God but struggle in that moment to find an application. We take it in and trust that there will come a time in which we need the deposit the Holy Spirit has made in our hearts at that moment. This one is different. This passage understands that we won't always have what we need to pay a bill that we are obligated to pay. However, when we do have it, we are not to

delay. When you *can* pay, it's time to pay. Trust God's word instead of putting it off for another day. Some of you have friends and family you need to pay back before you even finish this book.

BONUS: Keep Good Company. "Therefore hear me now, my children, and do not depart from the words of my mouth. Remove your way far from her, and do not go near the door of her house, Lest you give your honor to others, and your years to the cruel one; lest aliens be filled with your wealth, and your labors go to the house of a foreigner; and you mourn at last, when your flesh and your body are consumed, and say: "How I have hated instruction, and my heart despised correction! I have not obeyed the voice of my teachers, nor inclined my ear to those who instructed me! I was on the verge of total ruin, in the midst of the assembly and congregation." ~Proverbs 5:7-14

There's an old axiom that says we should watch our company because our income over time will equal the average of the five people with whom we associate the closest. Even more, our morals are impacted by those we spend time with wherein Paul's guidance is that we should not be deceived: bad company corrupts good morals (I Corinthians 15:33).

What does any of this have to do with money or prosperity? Simply, this: spend time with those who are prospering financially so that you can learn from their actions, gain their aptitudes and glean from their attitudes! There is a way that

poor people think. There is a way that prosperous people think. When one considers that they all have twenty-four hours in a day, it's certain that the most prosperous are using their 1440 allotted minutes quite differently.

We must endeavor to spend more of our time doing what the wealthy do. By necessity, this requires doing less of what the average or poor do. There is great truth in the saying that the rich get richer while the poor get poorer. I heard a wise person add to it thusly: the rich get richer and the poor get poorer predominantly because the rich do more of what rich people do and the poor keep doing what poor people do. If we want to do better than we are doing, we must learn from those who are doing better than we are doing.

It's controversial, but I have to add a word about marriage here. [Getting married and staying married is a major contributing factor to wealth-building.](#) It is better to get married and stay married. Remaining single well into adulthood and divorce both destroy wealth, income, savings and stability. Not only will you destroy what you have worked for if you divorce, but you make it harder to come back up. Too many separate accounts, too much money going to employ child support office workers, two electric bills, too many people renting and not able to afford to own homes. In addition, it's been proven on top of proven that marriage accelerates wealth. Whoever thinks it's smarter to be single, has been duped for the most part. Remaining single is flat out [keeping some people poor.](#)

COMMON MISTAKES

Here are the most common mistakes people make in their financial journey. Don't fall into these traps.

- § You need to have a vision for the life you want. Nobody gets anywhere good by accident. Where do you want to go with your money? Where do you want to go in life? What's your "why" that motivates you? Write it down. Pray over your why. Talk to your family and spouse about it. Knowing your why makes "what" and "how" possible.
- § Avoiding the facts because they are uncomfortable. Open your mail. Stay on top of your checking account. Check your credit score. Nothing gets better until you face it. Take your head out of the sand.
- § Thinking that they can't change their financial direction. You chose yourself into this position. You can choose yourself into a new place in life. Make the decision today!
- § Undervaluing the power of small choices or even a single choice. Every decision matters and anything you can do towards your goal is a step closer to the life you want. People always underestimate the power of a single, small decision.

- \$ Do what you can with where you are and what you have. No matter who you are, where you are and what you have, you can do SOMETHING towards your better life. Don't do nothing just because you don't feel you can do what you want.
- \$ Becoming impatient with the path they've chosen. However, if you're on the wrong road, be hasty to get off it. If you're on the right road, be patient and just keep moving. Whether fast or slow or even pausing to rest, refuse to stop progressing and never go backwards!
- \$ Failing to use a financial plan/budget. Again, you can't get anywhere good accidentally. Your vision is where you want to go. Your budget is your written plan of how you're going to get there. Don't try to wing it. Write it down!
- \$ Trading in the stock market. (Note that I said TRADING. This is not the same as investing and holding.) Nobody is smart enough to beat the market consistently over time. If you're going to invest, I don't recommend single stock investing. Buy good mutual funds and leave them alone. That is the surest way to win with investing.
- \$ Allowing banks to capture your hard-earned money in fees. We talked about this. Over drafting your account eats away at your future fast!

- \$ Not participating in your employers' retirement matching programs. If your employer provides a match of even 2% or 3%, that's effectively locking in a return that shields your savings from inflation. It's free money. Some employers do even more by offering higher matches, company stock and stock options. If you were walking down the street and saw a \$20 bill, would you bend over and pick it up? Of course, you would! But people pass up free money for retirement all the time. Stop it!
- \$ Not having a budget EVEN AFTER HAVING EVERYONE TELL YOU TO BUILD A BUDGET.
- \$ Not having a "why" to motivate you. As I've said, "how" is made manifest when (and only when) you've gotten a fire hot, burning why!
- \$ Not being willing to tell yourself and your kids 'no' now so you can say 'yes' for the rest of your life. Nobody succeeds with money without developing the ability to save and delay gratification.
- \$ Forgetting that winter is coming. Winter always comes. Be ready for it. You need cash. You need to get out of debt. You need emergency funds. You need to remember that seasons change so you don't freak out and make poor, damaging choices when you face a setback or stall. And just like seasons turn to Winter,

eventually they turn back to Spring. Of that you can be assured.

- \$ Don't sleep so late. Turn off the TV. Nobody has ever gotten ahead watching TV and counting zzzzz's. Here's another thing. Get more sleep. I guess what I'm truly advising is that you turn off the television, spend more time with your family and then GO TO BED more often.
- \$ Get help. There is safety in a multitude of wise counselors. In every field of endeavor, those who win get coaching.

Finally, here are a few things you can do right now TODAY to start changing your financial life around. [Start this savings game](#). Decide to honor God with your money. Create a budget. Make a decision to simplify your life. [Follow me online](#) to [link up with people](#) who care about doing better financially. [Your community matters!](#) By all means, stop right now and get your life insurance in order if it's not. Get with a consultant about your will and anything else you wish to be taken care of if you've passed away or are incapacitated. I've personally seen how you can be here today and gone tomorrow and those you care about are left to pick up the pieces.

Write me and tell me your prayer requests and your testimonies! Bottom line is that if you are reading this, I want you to start walking in a new level of financial freedom. Period.

Thank you for reading this and spreading the word of financial freedom with me. I want you to be stable. I want you to prosper. I want life to open up for you in ways it may never have before (or in a long time). I'm in your corner!

Sincerely,

A handwritten signature in black ink, appearing to be 'Mark Anthony McCray', with a large, stylized initial 'M'.

Mark Anthony McCray

[Live BIG! Die Empty](#)

RESOURCES

Seven (or Eight) Books Every Christian Business Leader, Sales Professional & Entrepreneur Must Read

I've found that one of the hardest things to do is to reconcile being faithful to Christ as a Believer and being proudly proficient and profitable as an entrepreneur and sales professional. In modern America, people have a hard time being comfortable as Bible-Believing Christians in their roles as businesspersons. They just don't see how the two go together without compromise.

Even in looking for coaches, mentors and books, so many go all the way one direction and forsake faith (even if from "Christian" authors) or they go all the way the other direction and treat profit like a four-letter word. I believe these seven (or eight) books will not only fill your soul, but encourage you and help you sharpen your marketplace skills.

[Live Big. Die Empty. By Mark Anthony McCray](#) - Mark Anthony McCray understands the importance of goals. He also knows people get tired of hearing the same information about goals—how to set them, how to meet them, and on and on. It seems like speakers and writers all read the same books and attend the same seminars and write more books on the same subject. That is why *Live Big. Die Empty* is not just another book about goals. It is not just about methods of setting goals

and achieving them. It is about having goals and hope of achieving them. It is about serving God in such a big way that your life is emptied of things you don't need, the things that hold you back from living big.

By reading *Live Big. Die Empty* and journaling you answers to the exercises, you will gain:

- Encouragement to hope and to dream
- Inspiration to go for your goals
- Structure for all your dreams, hopes and goals
- Methods for taking action

[The Richest Man Who Ever Lived by Steven K. Scott](#) – This is truly the first book in this space to change my approach to life and work. When I read this book, I needed it desperately being that I too much looked like the picture of professional failure the author describes in the Introduction. Scott taught me what it means to have legitimate diligence and how it transforms your life, family and bank account. I am ever grateful for this one!

[The One Thing by Gary Keller and Jay Papasan](#) – This book has changed my language. Now, whenever I'm feeling overwhelmed, I break my focus down to ONE THING. One thing. You've heard the saying "He who chases two rabbits, catches none." This book not only reminds you but shows you how to break down your purposes, dreams and actions down

into things you can accomplish... one thing at a time. Who knows? Maybe you can take it one thing for your life?

[Business Secrets from the Bible by Rabbi Daniel Lapin](#) – I love Rabbi Lapin's writing because he speaks my language. It's hard to find good solid teachers who put together FAITH and sound business principles. I need it! You need it! Be sure to get this book and bring it to the top of your life list. Further, there is no doubt that Ancient Wisdom has served the Jewish people disproportionately well. This book will show you why and help you apply the how to your own life. You won't regret it. It's worth it. Trust me on this one!

[The Prayer of Jabez by Bruce Wilkinson](#) – One key to succeeding is knowing that God WANTS you to succeed! One key to praying effective prayers is knowing that the Lord of the Universe WANTS to hear from you. This one helps you understand how to pray real, honest, transparent prayers that work... and what it means for a prayer to work. This isn't about treating God like a magic genie. It's about tapping into the kind of intimate relationship that takes the limits off of Him and off of you, too.

[In a Pit with a Lion on a Snowy Day by Mark Batterson](#) – Two of my favorite verses ever read as follows:

“The wicked flee when no one is pursuing, But the righteous are bold as a lion” (Proverbs 28:1) and then “The lion which is mighty among beasts And does not retreat before any” (Proverbs 30:30). These together show me unequivocally that

the Lord wants His people to be people of great courage! This book is about it. It's about learning to do what must be done. It's about becoming bold and fearless all the while knowing that your God is greater than...

[Becoming a Person of Influence by John Maxwell](#) – I recommend John Maxwell because he writes from a spiritual perspective without clubbing you over the head. Good man. You'll like him if you don't know him yet. John Maxwell has become the gold standard in teaching leadership, management and influence from a place of faith. He is the counselor to counselors and coach to coaches and also quite prolific as a writer. This one is one of his best because he shows you the why as well the how. Knowing the “why” might be the best outcome of reading this book.

[David and Goliath by Malcolm Gladwell](#) – I caught Malcolm Gladwell's newest book just in time. I needed to be reminded that I was counting my assets vs. deficits wrong and I needed to hear it in a way that would resonate in my inner man. And what do you know? Three chapters into the book “David and Goliath” and author Malcolm Gladwell has quoted more scripture than most preachers! The whole book is about how what you thought was a DISADVANTAGE may be your biggest asset.

[Platform: How to Get Noticed in a Noisy World by Michael Hyatt](#) – Frankly, this might be the first and most comprehensive resource to come to the market in years as far

as showing people just like YOU exactly how to build your platform. This is about how to cast your voice and serve. What I like about Hyatt's book is that he has a virtual compendium of real tools included. You don't have to get this book and then guess about what to do next. He points you in the exact direction you need to go. Priceless!!

[The Ultimate Credit Repair Manual by Mark Anthony McCray](#)

- If you've got questions about improving both your credit scores and your overall financial situation YOU NEED TO INVEST IN THIS RESOURCE! You'll get this plus bonus material delivered to your email box for just dollars and it's worth hundreds more than that. Next to bankruptcy or complete unemployment, having bad credit is the worst financial situation you can face in life. This not only hampers your present life, but also affects your future prospective of securing a loan. This manual will inform you about the factors leading to this situation and the strategies to come out of it or never get into it. This is information YOU CAN'T AFFORD TO MISS and I want to make sure you get the knowledge you need to succeed!

Well, there you go. My best recommendations for believing business leaders who want to excel in business as they increase in faith. Tell me what you think! Tell me what I've missed!

To your prosperity! One final reminder...

[Don't give up! Be relentless!](#)



[It's all going to work out for your good!](#)

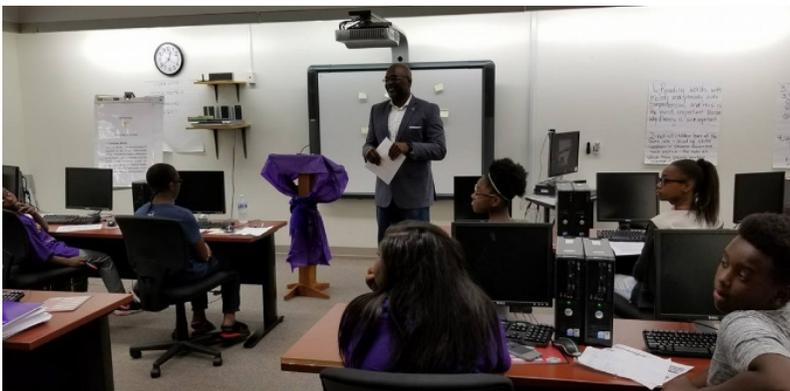




Want help turning around the negative statistics in your church, organization or youth group?



I am often requested as a speaker and I'm glad to help you and those you care about. As a professional speaker, writer and workshop facilitator, I help churches, faith-based groups, professional organizations, youth groups and individuals. My most popular topics include the following:



How to Discover Your Purpose and Pursue Your Passions

What Paul Has to Teach Us About Thinking Successfully

Blogging for Profit

Financial Secrets from the Richest Man Who Ever Lived

Seedtime and Harvest: Lessons in Giving and Receiving

How to Sell Yourself and Your Services like a Monster! (For Entrepreneurs)

The Business of Proverbs (For Entrepreneurs)

The Ten Commandments of Marketing (For Entrepreneurs)

Ask me about my "From Broke to Blessed Christian Financial Workshops" and how we can partner to bring this program to your church or community group! Write to <mailto:mark@markanthonymccray.com> if you're interested.

Thank you and God bless!

A handwritten signature in black ink, appearing to be 'Mark Anthony', with a stylized, cursive script.

Mark Anthony