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HOW TO GET REALLY RICH
THIS CHRISTMAS

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SKIPPING CHRISTMAS?

Christmas is extraordinarily expensive. There's no doubt about it. You might not fully appreciate it in December, but when the credit card statement drops on the doormat in January, you'll know about it.

It's not surprising, really. Every one of us is trying to make others happy, that's what Christmas is about. We want the best turkey – not the last bird in the shop. We want to spoil the kids – not wanting them to suffer the humiliation of being without the latest Adidas trainers when it's back-to-school time. We want the house to look good – not to be the only house in the street

without an inflatable reindeer and the light show to beat all light shows. But it all adds up.

Each year, the US bank PNC calculates the cost of the twelve days of Christmas. You know the rhyme, I'm sure: 'On the first day of Christmas, my true love gave to me, a partridge in a pear tree.' To be perfectly honest, I have no idea how they work out the cost of a 'lord-a-leaping', the mind boggles. They do say that the 'maids-a-milking' are generally assumed to be on the minimum wage, that's how they make the calculation. Not much Christmas generosity there!

Well, the current rate for all twelve days is just under £26,000. And that's the simple version: in reality there's a partridge in a pear tree on Day one, Day two, Day three and so on. Goodness knows what it would all add up to and even whether it's what you'd want your true love to really give you (apart from the gold rings, maybe). Christmas costs add up. You know it's true. Especially so when we feel we don't want to cut corners or let people down.

The truth is that come January, we don't really have much to show for it. The clothes that

were the wrong size have gone back to the store. The toys are broken or discarded. The Brussels sprouts that no one really wanted to eat are going mouldy at the back of the fridge. Yet we still have the bills to pay.

I don't want to be too bleak. I love Christmas. I love buying Christmas gifts and giving them. I love cooking Christmas food and eating it. I love spending time with friends and family. All good! But there is no escaping the cost of Christmas.

That's certainly the view of well-known crime author John Grisham. He once wrote a short book about this time of year called *Skipping Christmas* (since made into a film called *Christmas with the Kranks*). It's about a couple, Luther and Nora Krank, who calculate what they spend on Christmas – the lights, the decorations, the food, the gifts and so on. They are horrified at the cost of Christmas and decide to go away and enjoy a sun-kissed cruise instead. They feel pretty pleased with themselves, as you might imagine. But as Christmas approaches, Nora softens. She feels under pressure to do all that they normally do

and so they end up having spent their money on a cruise *and* having to buy all the things they normally buy anyway. It's so last minute that they really do end up with the last turkey in the shop. In the end Christmas costs double! So, however much we love it and enjoy it, there's no escaping the truth: Christmas is expensive.

Now, you might think I'm being a bit of an Ebenezer Scrooge. Perhaps you think that I'm going to recommend you rein it all in and go for Christmas-lite this year? Not a bit of it. However, knowing that you feel the pinch as much as I do, I want to tell you some amazingly good news. I've got a sure-fire, 100% guaranteed success method for getting rich this Christmas. Really, really rich. Like I said, it's guaranteed. Not much is, to be honest.

I once bought a Lottery ticket. I wish I could say 'I don't know why', but the truth is I know exactly why I did it. Sure the odds may be 45,057,474 to one, but I thought to myself, 'What if I was the one? Someone has to be and it might be me!' You know already how this story is going to end. What did I have to show for it? Nothing. Zip. Zilch. That's many people's

experience every Saturday night. It was mine, and it may be yours too.

My way is guaranteed. However, in order to tell you about it, I've first got to introduce you to someone I know. And he's the richest man in the world.

MEET THE WORLD'S RICHEST MAN

Do you know any rich people? Probably not, or at least if you do they're keeping remarkably quiet about it. Chances are, no one you know drives round in a Rolls or has a private jet. It constantly amazes me that some people have the money to do that. Some people (not the ones you and I know) seem to operate in a completely different league, for example, you can now book a private cabin on an Etihad flight to the Middle East, but it will cost you \$30,000 a person. One way. I know what you're thinking: who has that kind of money?

Clearly, some people do. One of them may be the Duke of Westminster. The current Duke (the seventh) is worth a cool £9.5 billion. I struggle to imagine that kind of sum. He's a young guy – Hugh Richard Louis Grosvenor to give him his full name. His dad died at a relatively early age (just 54), so the latest Duke is a 27-year-old billionaire, born – in fact – the year that I got married, which makes me feel both poor *and* old.

If that's not rich enough for you, consider Bill Gates, the Microsoft founder. William H. Gates III (to be precise) is worth an estimated \$90 billion, which would buy you a lot of laptops, no doubt all downloading and installing Windows 10 updates just when it's least convenient.

But both of these men, and every other rich man and woman like them, will one day discover this unchangeable truth: you can't take it with you when you go. Riches are only ever temporary. If you could ask the sixth duke, Hugh's dad, he would confirm this to be true. It all passed to his son. Death removes every last penny we've ever earned from the bank account.

Who, then, is this rich man I want you to meet? There is a clue in the City of London.

As you exit Bank Underground station look up along Cornhill or Threadneedle Street, and you will see The Royal Exchange. It was founded in 1640 by Thomas Gresham, an Elizabethan businessman. It's not Thomas I want you to meet, he is – it will not surprise you to learn – also dead. I know this for a fact, for his rather dull tomb is in a London church and I have often rested my cup of coffee on its lid.

The building that houses the exchange has a rather grand roof and nestling just under the roofline is an inscription. It reads:

The Earth is the Lord's and the fullness thereof.

It's a quote from a collection of songs and prayers in the Bible called the Book of Psalms. In more modern language, we might express it like this:

The Earth belongs to God and everything in it as well.¹

¹. See Psalm 24:1

Now that's the kind of rich I'm talking about. It's the kind of rich which puts even Microsoft Bill in the shade. It's the Bible's claim that if God exists and if God is God, then it must follow that everything is, at some level, his. He has a claim of ownership over it all. If my neighbour decides he likes my clothes (unlikely, I will admit) and says to me 'Those belong to me,' then I can simply reply, 'Not likely, mate.'

God, however, is not simply my neighbour. He is – by very definition – far above me and vastly different from me. He is the one who made all things and therefore the one who has a claim on all things. He lives forever in his perfect dwelling, enjoying all that he made. No downsides. This is richness beyond imaging and in a totally different sphere from the wealth of a Bill Gates or a Duke of Westminster.

The truth is that I tend to count riches as money in the bank. My measure of rich (or poor) is directly related to the bank statement that arrives monthly or – more likely – to the credit card statement that follows shortly afterwards, but the riches of God cannot be reduced to *stuff*. It is not simply about what

he *owns*, but more about *who he is*. Being God, he is more than a landowner or a property developer. He is deserving of praise from every living creature,. That's rich for you. Even more than this, God enjoys this wealth in never-ending glory. There is nothing that will ever bring it to an end, unlike for all those other rich people we have already met.

You may have noticed, however, that I said I wanted to introduce you to the world's richest *man*, and here I am telling you that God is rich beyond your wildest imagining and understanding. What happened to the man, you might ask? You've got a point, and in order to meet my guy, I need to tell you a riches to rags story.

A RICHES TO RAGS STORY

I promised you a sure-fire way to get rich, and so far all I have done is told you that God is rich. You might not think that is much of a revelation just something along the lines of the Pope being a Catholic and bears heading off to the wood.

Let me tell you the riches to rags story, but make sure you notice which way round it goes. Most people love a rags to riches story – you know the kind of thing: sad, poor boy discovers he is the long lost son of the Duke of Westminster, or Bill Gates – that kind of thing. I secretly hope there's a Great Aunt Agatha who really does have