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Have you ever thought of what will happen if you lose your present job? Or has it ever crossed your mind that you will attain retirement age one day and retire? Then comes the question how would you like to spend your retirement? Many leave their future to chances; the best way to predict the future is by investing in it today. Many believe in 'eat today, nobody knows tomorrow' yet they give birth to children. They expect the circumstances of tomorrow to determine their children's future without putting in place a plan on how this is going to happen. Many income earners today are going to suffer from ardent poverty tomorrow because they fail to plan for their financial future which has inflation as an arch-enemy.

It is estimated that out of all the people employed in the workforce today, only 5 out of every 100 will retire independently wealthy. This means that only 5% of the people working today will be able to survive without any financial support at the end of their working days. The way to secure your future financially is to sow a seed. A seed sown today can germinate into millions of seeds tomorrow. If you are really aware of what is presently happening in this country today, you will know that you can have a 'secure' job today but by tomorrow you're out of it - irrespective of your position in the establishment. It has already happened to several thousands of Nigerians who thought they were the best (or who were actually the best). It happened to the best in the Oil Companies, the best in the Banks and even to lowly Civil Servants whom the supposedly 'benevolent' Government employed!

A money seed you sow today by investing has the power to grow into a huge money tree, giving off fruit to fulfill every one of your dreams. Not only will a money seed grow into a huge money tree that fulfills every one of your dreams, it will bullet-proof you

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against poverty and secure your future and old age. In a few short years, your money tree will be full grown and majestic, growing right in the centre of your future dream home. Imagine that! Branches of your money tree spreading along the ceiling into every room of the house. Every few feet or so is a nodule which pops open once or twice a day....and releases the fruit of the tree. All night long you hear the pop, pop, pop as these nodules open and release their fruit. It takes only a few minutes to collect the fruit in the morning. 24 hours a day, your money tree is producing fruit. While you sleep. While you work. While you play. While you eat. It never stops. An endless stream of cash flow. **No seed? No tree**.

Every naira is a money seed. You can grow rich on the money you're now wasting. You can't make poor decisions today and expect to be rich tomorrow. The longer you wait to get started the steeper the climb. A naira squandered today destroys a hundred thousand future naira. And since you are planning on spending a lot of time in the future, it would be nice to have plenty of money there waiting for you when you arrive.

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