121 SUPER POWER CHARACTER TRAITS

INSPIRING AND EMPOWERING YOUTH TO ACHIEVE THEIR HIGHEST POTENTIAL

BOOK 20

ACCUMULATING WEALTH

Activities for Teachers, Parents, and Young People Developing Super Power Youth.

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Part of the Operation Safe Child Curriculum and the Sunrise Virtual Reality Educational Lessons at OP-SAFECHILD.ORG AND SUNRISEVR.COM

ACCUMULATING WEALTH

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TABLE OF CONTENTS

ACCUMULATING WEALTH

THE SECRET SUPER POWERS OF ACCUMULATING WEALTH 4
REAL PEOPLE WHO HAVE ACCUMULATING WEALTH 5
WHO DO YOU WANT TO BE LIKE? 6
MEANINGS OF ACCUMULATING WEALTH 7
SYNONYMS AND ANTONYMS OF ACCUMULATING WEALTH 8
WRITE A POEM, SONG, AND DANCE ABOUT ACCUMULATING WEALTH 11
SHARE YOUR WORK! 12
STINKING THINKING AND BETTER THINKING 13
HOW TO ACCUMULATE WEALTH 14
WRITE YOUR OWN DEFINITION OF ACCUMULATING WEALTH 19
ACCUMULATING WEALTH HONOR CODE 20
ACCUMULATING WEALTH: PUT INTO ACTION 21
WAYS THAT ACCUMULATING WEALTH HELPS YOU TO HAVE A BETTER LIFE 23
LIST FIVE CONSEQUENCES FOR ACCUMULATING WEALTH 24
COLOR ACCUMULATING WEALTH 25
WRITE YOUR STORY 26
WORD SEARCH PUZZLE 29
YOUR PERSONAL DRAWING 30
LIST FIVE REWARDS FOR ACCUMULATING WEALTH 31
NAME FIVE JOB OPPORTUNITIES 32
RESEARCH IT 33
ANSWER KEY 34

THE SECRET SUPER POWERS OF ACCUMULATING WEALTH

The secret super powers of accumulating wealth include the abilities to analyze and perceive opportunities to gain and keep wealth. This includes abilities to abilities to predict possible changes in economic and technological circumstances as well as to perceive |and avoid pitfalls, criminals, and predators. The wealthy have the power to use their wealth to do much good. The wealthy have the power to finance charitable and worthy causes such as medical research and other philanthropies.

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EXAMPLES OF REAL PEOPLE WHO HAVE THE CHARACTERISTIC OF

ACCUMULATING WEALTH

Oprah Winfrey

Isabel dos Santos

Bill Gates

Carlos Slim Helú

Michael Bloomberg

Warren Buffet

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Who do YOU want to be like?

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MEANINGS OF

ACCUMULATING WEALTH

- Amassing Riches
- Collecting Assets
- Material goods
- Gathering Treasure
- Adding Resources
- Storing large quantities of funds
- Storing worldly goods
- Piling up prosperity
- Building up Holdings
- Conserving Possessions
- Economical and frugal money management
- Affluence
- Means
- An abundance of capital
- A fortune
- A multitude of assets
- The ability for Charitable giving

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SYNONYMS

WORDS THAT MEAN APPROXIMATELY THE SAME AS

ACCUMULATING WEALTH

AMASSING	PARSIMONIOUS
COLLECTING	PROSPERITY
GATHERING	AFFLUENCE
HOARDING	MEANS
ADDING	CAPITAL
STORING	TREASURE
PILING UP	FORTUNE
BUILDING UP	RICHES
ECONOMICAL	ASSETS
FRUGAL	MAMMON

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CONTINUED

SYNONYMS

WORDS THAT MEAN APPROXIMATELY THE SAME AS

ACCUMULATING WEALTH

POSSESSIONS
MATERIAL GOODS
WORLDLY GOODS
FUNDS
RESOURCES
HOLDINGS
ABUNDANCE
STORE
PROFUSION
MULTITUDE
LARGE QUANTITY
ABILITY FOR CHARITABLE GIVING
CONSERVING

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ANTONYMS

WORDS THAT MEAN THE OPPOSITE OR NEARLY THE OPPOSITE OF

ACCUMULATING WEALTH

- DISPERSING
- SQUANDERING
- WASTEFUL
- EXTRAVAGANT
- SPENDING
- SPENDTHRIFT
- CARELESS
- LAVISH
- WASTING
- DISSIPATING
- MISUSING
- FRITTERING AWAY
- CONSUMING
- DECADENT
- POVERTY
- POOR
- DEARTH
- SCARCITY
- CRIMINAL ACTIVITY

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USING THE SYNONYMS, WRITE A POEM ABOUT ACCUMULATING WEALTH

USE YOUR POEM TO MAKE UP A SONG ABOUT ACCUMULATING WEALTH

MAKE UP A DANCE TO GO WITH YOUR SONG, DESCRIBE THE DANCE.

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SHARE YOUR WORK

With your parents' permission, share your work with your family, your class, to op-safechild.org or perhaps on the Internet on YouTube.

- Upload your poem.
- Upload your story.
- Upload your dance video.
- Upload your drawing and coloring.

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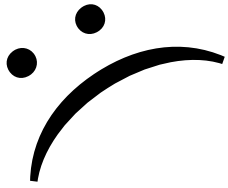
STINKING THINKING AND BETTER THINKING

STINKING THINKING

I will never get rich, so I am not even going to try. I can get rich by selling drugs or by stealing or some other illegal activity.

BETTER THINKING

I am going to study how others did it so that step by step, I can do it too. I will avoid the temptation of doing anything wrong or illegal to get money because I know that drugs pushers and criminals get shot or spend most of their life in jail. However, staying in school and studying are the beginning steps of accumulating wealth.



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HOW TO

ACCUMULATE WEALTH

1. **SEEK FIRST THE KINGDOM OF GOD AND HIS RIGHTEOUSNESS.**

   IN ALL WAYS, ACKNOWLEDGE GOD AND SEEK HIS DIRECTION.

2. **Character Traits That Make Financial Development Easy**

   a. HONESTY has many powerful advantages for the person who tries to be honest. First of all, when people know that you try to be honest, they will trust you and have confidence in you. That means that they will honor you and promote you. Therefore, HONESTY is one of the stepping stones toward riches.

   b. INTEGRITY
   Every time a person does the right thing and refuses to do wrong, they develop their own inner strength, which is INTEGRITY. The person with integrity does not lie, cheat or steal.
   The person with integrity has a clear conscience so that they can see and think more clearly.

   c. COURAGE is the ability to do something that frightens one, bravery. Harriet Tubman had the courage to escape slavery and then to lead others to freedom. MLK had the courage to begin the Civil Rights Movement. It also takes courage to start your own business.

   d. WISDOM starts with believing God. wisdom is the quality of having experience, knowledge, and good judgment. Important ways that young people learn wisdom is by reading. asking questions, talking to, and listening to their elders.

   e. The Super Powers of STRENGTH are that strength is an upwardly escalating circle of strength causing more power causing more strength causing more power, etc. In addition, exercising to develop strength causes increased blood flow to the brain. This increased blood flow to the brain carries oxygen and nutrients to the brain which increases the ability of the brain to function better.

   The discipline required to develop physical strength influences the development of moral strength. While striving to develop bodily strength, a person is less likely to undermine all their hard work by indulging in activities that tear down and destroy their efforts to be strong. In other words, persons trying to develop their physical strength and abilities are less likely to use distractions such as illegal drugs, marijuana, alcohol, cigarettes, etc.

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f. OBEYING THE LAW helps keeps you out of trouble. Living by the law is a duty to our community and keeps down chaos and trouble. Plus, when a new business is started, we do not want people to come into that business who lie, cheat, steal, and kill. Nor do business owners want to lose their business by operating outside of the law.

g. CONSIDERATION FOR OTHERS is the quality of being friendly, generous, and thoughtful about others' points of view and their welfare. It is the act of going out of your way to be nice to someone or show a person you care. It is the quality of being warm hearted, humane and sympathetic. It the quality that makes others want to work with you, support you, and give you their business.

3. Setting Personal Goals

a. Do you know what you really want to do?

b. What is fun for you?

c. What are the things you like?

d. Have you thought about what is your purpose in life?

e. What is the monetary value of your studying?

f. What are ways of enhancing yourself and preparing yourself to make more money?

g. Do you know how much difference college makes?

4. Planning to Achieve Goals

a. When planning to achieve goals - use the SMART method.

b. Make your goals:

c. Specific – clear and defined

d. Measurable – Quantifiable so that you know when you have achieved it.

e. Attainable – Achievable and not impossible

f. Relevant – Fits in with your life plans

g. Time sensitive - Set dates for achievement of major steps and subsets.

h. Then, break down large goals into smaller sub- goals and repeat the process as necessary.

5. Starting Your Own Business

6. Budgeting Money

a. Determine how much money you have coming in.

b. Keep track of your spending.

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c. Make a list of your short and long-term financial goals.

d. Spend and save your money in ways that help you accomplish your goals.

7. Managing Time

a. Use a To Do list

b. Use a time chart

c. Use an appointment book

d. Break large tasks into small pieces

e. Get away from distractions

f. Go early

g. Block out at least 12 hours per week for studying?

h. Studying is the best job you can get because it pays $175 per hour in increased income

8. Keeping a good credit score (700+) is important

a. it is easy to get and keep a good credit score. Just set up automatic payments to pay a few days early and a few dollars more than what is due.

9. Regularly Saving Money

a. Establish automatic deductions from your pay check that will automatically go into your savings account.

b. If you automatically save $400.00 per month it will grow to $4800.00 per year, and $48000.00 in ten years. If you can save $800.00 per month, it will grow to $9600.00 in 1 year and $96,000.00 in ten years.

10. Investing

a. Investing is to spend money with the expectation of achieving a profit or material result by putting it into financial plans, shares, or property, or by using it to develop a commercial venture.

11. Avoiding Distractions

a. The major distractions that destroy a person's ability to become a millionaire are obsessions with:

b. Crime,

c. Sex, and

d. Toxic or poisonous substances such as illegal drugs, alcohol, and marijuana, etc.

12. Ideas for Earning More and Increasing Income

a. Did you know that studying pays you $175.00 per hour?

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b. Did you know that a college degree pays you an extra $2,000,000.00 over your lifetime?

c. So, getting a college degree almost guarantees that you will eventually become a millionaire.

d. Did you know that a college graduate that marries a college graduate creates an extra $4,000,000.00 over their lifetimes?

e. Aim for the higher paying professions.

f. Work on more than one job.

g. Find ways to upgrade on your current job, take another course, get another skill, etc.

h. In other words, upgrade.

13. Basic Wealth Acquisition Principles

a. Honor God and your parents

b. Use self discipline

c. Study

d. Stay in school

e. Graduate from college

f. Automatically save a large portion of your income

g. Develop and upgrade yourself.

h. Avoid illegal activity

i. Avoid immoral activity

j. Avoid distractions

k. Live small until you reach your goals.

l. Spend your interest but not your principle

m. Marry well and work together

n. Commit to lifelong learning

o. Spend less than you earn.

p. Automate your finances.

q. Diversify your money into different kinds of investments.

r. Reduce your debts or don't make debts.

s. Dump credit cards.

t. Track your spending.

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u. Surround yourself with successful high earners.

v. Set your alarm clock earlier.

w. Use budgets and time management systems.

x. Read a lot.

y. Start your own business.

z. Try real estate.

aa. Develop side jobs.

bb. Use systematic investing

cc. Invest unexpected monies.

dd. Find unnecessary expenses and eliminate them.

ee. Saving $1000 per month for 50 years = $600,000.00. However, with compounded interest, it is likely to become more than One Million Dollars. ($1,000,000.00.)

ff. But, going to college, graduating, and marrying well is approximately 4 times better and faster.

14. Warnings

a. Read the fine print carefully and make sure that you do not need to change your mind.

b. Understand that every negative thought slows you down.

c .Do not make excuses.

d. Do not blame others. Talk to God about it and forgive them.

e. When something bad happens or when you fall down or make mistakes, do not dwell on it except to figure out what you did wrong.

f. Be resilient. Get up again and keep on going.

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Write your own definition of the word ACCUMULATING WEALTH.

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Write your own Honor Code regarding ACCUMULATING WEALTH.

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ACCUMULATING WEALTH:
Putting it Into Action

WHAT ARE YOUR MAIN GOALS FOR TODAY?

1. .....
2. .....

WHAT ARE YOUR MAIN GOALS FOR THIS YEAR?

1. .....
2. .....

WHAT ARE YOUR MAIN GOALS FOR THE NEXT TEN YEARS?

1. .....
2. .....

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CONTINUED

ACCUMULATING WEALTH: Putting it Into Action

WHAT ARE YOUR THREE MAIN GOALS FOR YOUR LIFE?

1. .....
2. .....
3. .....

LIST AT LEAST FIVE STEPS TOWARD ACHIEVING THOSE GOALS.

1. .....
2. .....
3. .....
4. .....
5. .....
6. .....
7. .....
8. .....
9. .....
10. .....

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Name five ways that SUPER POWER ACCUMULATING WEALTH helps you to have a better life?

1. .....
2. .....
3. .....
4. .....
5. .....

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List five consequences for persons who ACCUMULATES WEALTH

1. .....
2. .....
3. .....
4. .....
5. .....

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COLOR
ACCUMULATING WEALTH

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WRITE YOUR STORY THAT TELLS ABOUT A PERSON ACCUMULATING WEALTH

1) **TITLE** .....

2) **INTRODUCTION** .....

.....

a) **Situation** .....

.....

b) **Characters** .....

.....

i) For accumulating wealth .....

.....

ii) Against accumulating wealth .....

.....

c) **Definition of Terms** .....

.....

i) Accumulating Wealth .....

.....

ii) Throwing Away Wealth .....

.....

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3) BODY OF THE STORY .....

.....

a) Actions of the persons accumulating wealth .....

.....

b) Actions of the persons throwing away wealth .....

.....

c) Consequences for the persons accumulating wealth .....

.....

d) Consequences for the persons throwing away wealth .....

.....

4) CONCLUSION OF THE STORY .....

.....

a) Moral consequences .....

.....

b) Lessons learned .....

.....

c) Concluding thoughts .....

.....

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NOW USE YOUR IDEAS TO WRITE A STORY ABOUT ACCUMULATING WEALTH

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ACCUMULATING WEALTH

WORD SEARCH PUZZLE

DIRECTIONS FIND THE WORDS AND CIRCLE THEM

F S S
A G N I T S A W H
J R G S R O O R F W M O V
W K U N E P R P R Q Q L Y Y L W S
X G N I S R E P S I D G T E T O D E V
W S D R D F S N O H N M I G Q R I B I L I
U A E N G O I D S D G R N H L S A C M N Y
D N H U N U R P I S I E I M D S P N C R E G J
C T F I R H T D N E P S U L I U P O O R A A S
E A Z D C H Q U U G S U L Y P E A S I L M B C N R
G M R E B S I N K O S T G A J C D J E L L M B S S
Y A S U U I S E R I I O T W A O D C X E I C A Y V
Q O S K Y I V E P M P O I D A O N I V T C H N T M L O
H X S U E L A H H L D N N C G Q O N O R T N I G U A A
I X I R O D I C Y S G S Y I N F M G D A I T R F U J R
A N Y T I V I T C A L A N I M I R C V N D E I Q P
I G G R N N R O S N I V D R V C G A A G T D O V B
B C C E G G O M K R K E S E Z A A U G S G N Y E X
F R A U C V M E I C T C T H L Q J A G E A M P
B R S P B O I I A E H J I P E W W N B M U C J
V U F I A N D S A O R I G E U P T Z X Q T
R R G M T E S R R A P R O F U S I O N S S
E O A N A I U E A A F F L U E N C E Z
R T L T L D M L P O V E R T Y R T
Y E D U T I T L U M B H Q
O G V U N V V V B
Z J G

ABLE TO GIVE TO CHARITY
ABUNDANCE
ADDING
AFFLUENCE
AMASSING
ASSETS
BUILDING UP
CAPITAL
CARELESS
COLLECTING
CONSUMING
DEARTH
DECADENT
DISPERSING
DISSIPATING
ECUMENICAL
EXTRAVAGANT
FORTUNE
FRUGAL
FUNDS
GATHERING
HOARDING
HOLDINGS
LARGE QUANTITY
LAVISH
MAMMON
MATERIAL GOODS
MEANS
MISUSING
MULTIPLYING
MULTITUDE
PARSIMONIOUS
PILING UP
POOR
POSSESSIONS
POVERTY
PROFUSION
PROSPERITY
RESOURCES
RICHES
SCARCITY
SPENDING
SPENDTHRIFT
SQUANDERING
STORING
TREASURE
WASTEFUL
WASTING
WORLDLY GOODS

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YOUR PERSONAL DRAWING SHOWING PERSON WITH ACCUMULATING WEALTH

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LIST FIVE REWARDS FOR

ACCUMULATING WEALTH

1. .....

2. .....

3. .....

4. .....

5. .....

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NAME FIVE JOB OPPORTUNITIES FOR A PERSON WITH SUPER POWER ACCUMULATING WEALTH.

1. .....
2. .....
3. .....
4. .....
5. .....

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RESEARCH THE TOPIC ACCUMULATING WEALTH IN THE LIBRARY OR ON THE INTERNET.

LIST FIVE NEW THINGS THAT YOU LEARNED FROM YOUR RESEARCH.

1. .....
2. .....
3. .....
4. .....
5. .....

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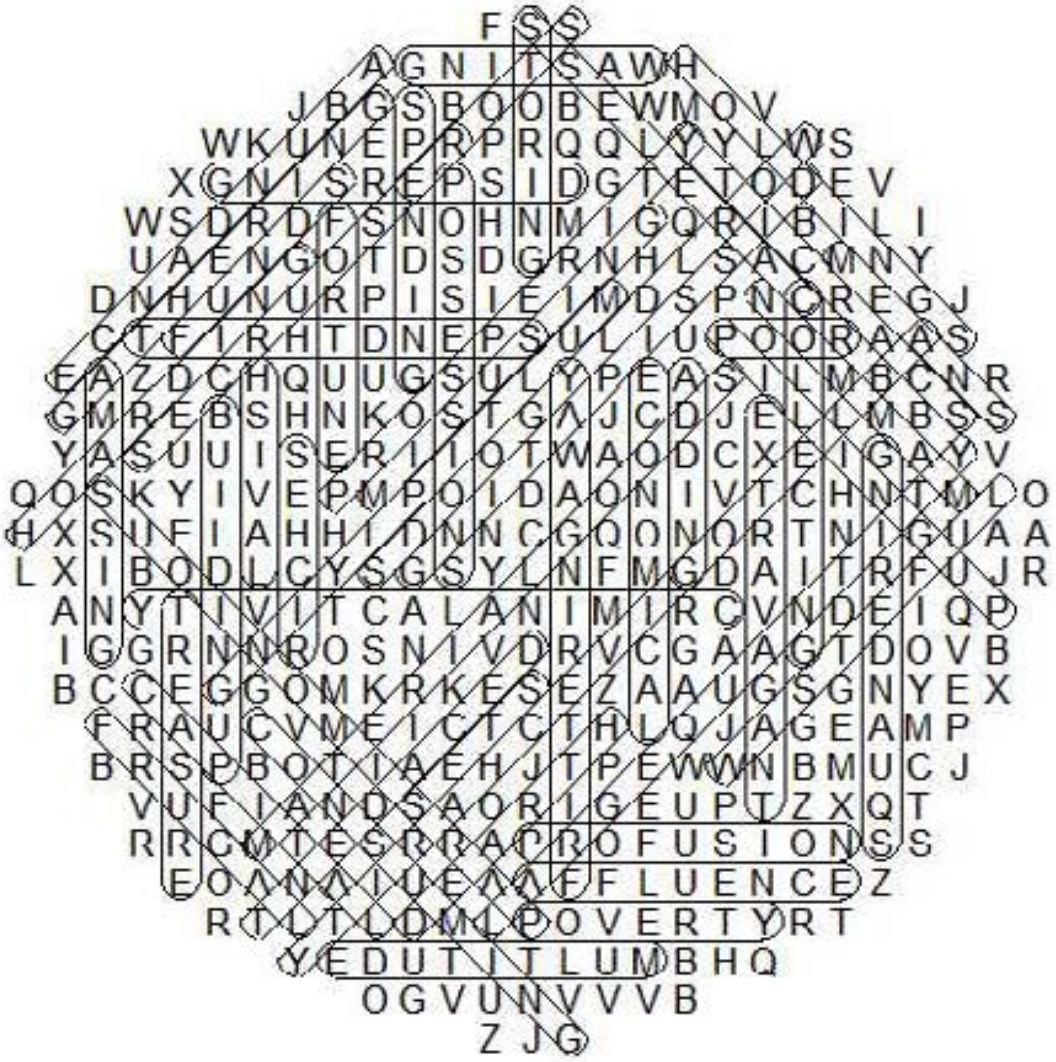
ANSWER KEY

WORD SEARCH PUZZLE



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121 SUPER POWER CHARACTER TRAITS

INSPIRING AND EMPOWERING YOUTH TO ACHIEVE THEIR HIGHEST POTENTIAL

CATALOG OF FUTURE CHARACTER BOOKLETS

1. Honesty
2. Integrity
3. Courage
4. Wisdom
5. Strength
6. Obeying the Law
7. Care and Consideration
8. Patriotism and Loyalty
9. Obedience and Respect to Parents and Teachers
10. Thankfulness
11. Reading and Learning
12. Counting and Computing
13. Creating and Developing
14. Forgiveness
15. Self Control
16. Resilience
17. Planning to Achieve Goals
18. Leadership
19. Creating Genius
20. Accumulating Wealth
21. Seeing Gaps Between What Is and What Should Be
22. Foreseeing Problems and Planning Solutions
23. Visualizing
24. Memorizing
25. Critical Thinking
26. Participating in School Activities
27. Participating in Church Activities
28. Cleaning and Organizing
29. Beautifying
30. Valuing Yourself
31. Enjoying Your Work
32. Striving for Educational Excellence
33. Overcoming Racism
34. Enhancing African American Culture
35. Improving Until the "Dream" Comes True
36. Celebrating African American History and Culture
37. Enhancing the Children
38. Determination
39. Perseverance
40. Worshiping God

MORE TO COME

This FREE booklet may be downloaded from the following web sites:

http://op-safechild.org/resource-materials/character

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