

# Earth Is Your Real Estate Property

Amos L. Howard

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## Introduction

There has never been a better time to enter the real estate market. With the economy just beginning to bounce back after an almost year-long recession, the potential that I see in real estate growth is tremendous.

But you might be worried that you are too small to compete with the big names in real estate. Well, I am here to tell you that great things, like my own real estate company, start from the smallest of seeds. God has set aside the earth for His children, and as His child, the whole earth is your real estate.

As sons of God, it's imperative that we understand the power of a seed. Like the widow women the one at Zarephath who was ready for her and her son to eat their last meal and die or the one who was about to have her sons become slaves, often we minimize what we have or don't know the value of what we possess.

Have you ever considered the power found in Psalm 115:16? "May you be blessed by the Lord, the maker of heaven and earth. The highest heavens belong to the Lord, but the Earth he has given to man. It is we who extol the Lord, both now and forevermore. Praise the Lord."

Couple this passage with Psalm 24:1, "The earth is the Lord's, and the fullness thereof; the world and they that dwell therein." God is the maker and owner of heaven and earth, which means he has the right to give it to whom he desires. We are not waiting to receive His gift. **The scripture speaks to us sons of God, saying that He has already GIVEN — notice that it's in the past tense — the earth to**

**man.** We already possess the keys to every property we desire. The master key starts with understanding the earth is yours to manifest.

After reading this book, you will realize the hidden potential God has already deposited in you. The question is, do you know the power of the seed God has placed on the inside of you? I did not have this full revelation twenty-plus years ago when I bought my first house and investment property, I just knew greater things were calling me.

I can remember it like it was yesterday. As my pastor and I rode in the car and he challenged me to believe I could own everything we saw that day, he pointed to building after building and encouraged my faith and said you should own them all. I now realize he was watering the seed God had placed in me from the beginning of time, found in Genesis 1:26-28:

And God said, Let us make man in our image after our likeness:  
and let them have dominion over the fish of the sea, and fowl of  
the air, and every creeping thing that creepeth upon the earth.  
And God blessed them and said unto them, Be fruitful, and  
multiply, and replenish the earth, and subdue it: and have  
dominion over the fish of the sea and over the fowl of the air, and  
over every living thing that moveth upon the earth.

It is my prayer this book will water the seed that God has placed in you and you will begin manifest and own your portion of the earth God has already given to you.

Most people are trying to purchase their first property, not realizing they have not done anything with the most important property they already possess.

Intellectual property is the most valuable property we will possess. The scripture in Proverbs 23:7 says, "For as he thinketh in his heart, so is he." Ownership begins with our thinking.

Isn't it interesting that the scripture doesn't say, "For as he thinketh in his heart that's what he becomes"? No, the scripture says that the moment he thinks he is you are. Please don't minimize the power and value of your intellectual property. In real estate terms, you may need to Renovate, Rehab, or Renew your intellectual property to believe. If you can think it, believe it, you can have it. I know firsthand the power of thinking and believing. Starting with a mountain of debt, bad credit, and meager means, I had to Renovate, Rehab, and Renew my thinking.

One of my greatest challenges was not having anyone in my sphere of influence that had done what I now believed was possible. At twenty-five, I began my journey to get out of debt and to become a real estate mogul. By age thirty I had positioned myself to purchase my second piece of investment property, an apartment complex in downtown Nashville, Tn. My first investment was my primary residence which later positioned me to leverage my equity, and fully embrace it as the will of God for me to own the earth.

Since that time God has tremendously blessed me to build a portfolio of residential and commercial properties. Listen to the words of Paul in Romans

8:18-19, “I consider that our present sufferings are not worth comparing with the glory that will be revealed in us. For the creation waits in eager expectation for the children of God to be revealed.”

I pray as you read this book your faith will be encouraged to know that your present challenges will not compare with the glory which shall be revealed in you, as the whole earth is waiting on you to manifest your sonship by claiming what God has already given you The Earth.





## Chapter 1

### Courage

*All our dreams can come true, if we have the courage to pursue them.*

*Walt Disney*

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#### **POWER TRUTH**

I hereby command you: Be strong and courageous; do not be frightened or dismayed, for the Lord your God is with you wherever you go.

Joshua 1:9 NRSV

“Be strong (confident) and of good courage, for you shall cause this people to inherit the land which I swore to their fathers to give them. Only you be strong and very courageous, that you may do according to all the law which Moses My servant commanded you. Turn not from it to the right hand or to the left, that you may prosper wherever you go.”

Joshua 1:6-7

#### **INVESTMENT TAKES COURAGE**

We live in times where investing in real estate may seem like a distant dream. Some people may live in areas where property prices have skyrocketed. Others might feel as if there is simply not enough time or money left over to invest in real estate after deducting all their living expenses. People make excuses not to learn about real

estate investment, and then they complain that other individuals have taken all the property in the country.

**We live in times where investing in real estate may  
seem like a distant dream.**

***Earth Is Your Real Estate Principle # 1***

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People avoid investing during a boom because they fret over the good deals that they have already missed, and they avoid investing during a bust because they claim that investing during a chaotic period is unsafe and risky. But I say, these people have simply given themselves convenient excuses not to participate in a market that could turn around their own financial situation and give them more control over how they make money.

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***Earth Is Your Real Estate Principle # 2***

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There will always be boom and bust economies. But savvy investors know how to make money in any economy. Changing markets mean more opportunities for profit. Experienced investors know how to read the signs of an ever-changing market and can turn a profit no matter which direction the market is turning.

I think that an important part of the mentality of the savvy investor is the ability to reprogram their self-talk, allowing them to look past their short-sighted fears to see further into the future, revealing profits and gains that are not evident to others.

**I think that an important part of the mentality of the savvy investor is the ability to reprogram their self-talk, allowing them to look past their short-sighted fears to see further into the future, revealing profits and gains that are not evident to others.**

### ***Earth Is Your Real Estate Principle # 3***

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This ability to see through the forest of dangers to forge a safe and sure path to success has always been a sign of strength and leadership. This clear vision was evident in God's prophet Moses as he led God's people out of Egypt toward the Promised Land of Canaan.

But because of Moses's own sinfulness during the Israelites wanderings throughout the wilderness, God forbade him from entering the Promised Land. Instead, the task of leading the Israelites into Canaan was left to Moses's assistant and successor, Joshua.

### **BE STRONG AND COURAGEOUS**

Even before Joshua took center stage in the scriptures, he was already playing an important role as part of Moses's retinue. He was charged by Moses with selecting and commanding an armed force against the Amalekites in Rephidim (Exo. 17:8-16), a battle that the Israelites won.

**Even before Joshua took center stage in the scriptures, he was already playing an important role as part of Moses's retinue.**

***Earth Is Your Real Estate Principle # 4***

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Joshua was also one of twelve spies selected by Moses to scout the land of Canaan, and out of the twelve, only Joshua and Caleb gave encouraging reports. This would earn both the reward of being the only two of their generation that would enter the Promised Land (Num. 14:22-24).

Joshua had already distinguished himself among the Israelites and among Moses's assistants through his bravery and initiative. But the Lord was about to call Joshua to be even stronger and more courageous on behalf of His chosen people.

At the beginning of the Book of Joshua, Moses had just died without the Israelites having entered the Promised Land. Simply finding themselves leaderless after being led by Moses for four decades must have been a shocking development for the Israelites, particularly for Joshua, who had been Moses's faithful assistant throughout the Exodus.

**God would grant a great blessing of invincibility upon Joshua, a blessing to fit the great challenges that lay ahead for himself and for the people that God had entrusted to his care.**

***Earth Is Your Real Estate Principle # 5***

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But the Lord had even greater plans for Joshua, who would not be a mere administrator of the kingdom that was left in his care by Moses. God would grant a great blessing of invincibility upon Joshua, a blessing to fit the great challenges that lay ahead for himself and for the people that God had entrusted to his care.

In the book of Joshua, we find the Lord calling upon Joshua directly, directing him to make himself and the Israelites ready to cross the Jordan River into Canaan. This land, promised the Lord, would extend from the deserts to Lebanon, and from the Euphrates River to the Mediterranean Sea (Jos. 1:4).

To Joshua and the Israelites, it must have seemed like all the good real estate in the area where God had directed them to settle had already been snatched up by others. Conventional wisdom should have told them to move somewhere uninhabited and make a claim there, instead of fighting over already-settled land. The Israelites faced an alliance of five Amorite kings from Jerusalem, Hebron, Jarmuth, Lachish, and Eglon, all with armies more prepared for battle than the road-weary Israelites.

But the Lord told Joshua:

No one will be able to stand against you all the days of your life. As I was with Moses, so I will be with you; I will never leave you nor forsake you. Be strong and courageous, because you will lead these people to inherit the land I swore to their ancestors to give them. (Joshua 1:5-6)

Joshua himself knew from scouting the land with Caleb forty years before that the enemies arrayed before them were more numerous and more well-equipped than the Israelites. He knew that without trusting in the Lord, the task of conquering the land for Israel would be impossible.

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#### ***Earth Is Your Real Estate Principle # 6***

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But Joshua was also by Moses's side for the events of the Exodus, and he was familiar with the mighty and miraculous deeds that the Lord had done for His people. He was there when the Lord provided manna from heaven and water to drink (Exo. 16:1-36, Num. 11:1-9). He was present at the parting of the Red Sea (Exo. 14) and had accompanied Moses when the latter ascended Mount Sinai to receive the Ten Commandments from God (Exo. 24:13), an occasion considered to be the first *Yom Kippur* or Day of Atonement.<sup>1</sup> He was even present when Moses confronted the

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<sup>1</sup> Joyce Eisenberg and Ellen Scolnic, Jewish Publication Society. *The JPS Dictionary of Jewish Words*. (Jewish Publication Society, 2001).

Israelites for their worship of the golden calf and broke the tablets bearing the commandments (Exo 32:17).

The task facing Joshua was also enormous. The Israelites were finally on the brink of crossing over into the Promised Land, but the land was inhabited by many mighty nations who would never give up without a fight. Many Israelites, including Moses himself, had died on the journey there, and the odds seemed stacked against them.

**At every step, God was faithful to His promise to His people, a promise that He had made to their forefather Abraham hundreds of years before.**

#### ***Earth Is Your Real Estate Principle # 7***

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But the Israelites did not arrive at the banks of the Jordan River simply by chance. At every step, they overcame seemingly insurmountable obstacles to get to where they were—the armies of Egypt, the scorching heat of the desert, the scarcity of food and water. At every step, God was faithful to His promise to His people, a promise that He had made to their forefather Abraham hundreds of years before.<sup>2</sup>

At every step that the Israelites faced an existential threat, God was there to protect and guide His people. Joshua had seen all this, so it is easy to imagine that he was prepared to answer God's call for someone to lead His people into the Promised Land. God directed Joshua to obey the Mosaic Law, which would keep the

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<sup>2</sup> Chris Benfield, "Being Strong and Courageous." In *Pulpit Pages: Old Testament Sermons*, 152–156. Chris Benfield, 2015.



Israelites on the right path, as He knew of His people's tendency to stray at the drop of a hat and turn to idolatry (Jos. 1:7-8). The Lord said to Joshua: "Have I not commanded you? Be strong and courageous. Do not be afraid; do not be discouraged, for the Lord your God will be with you wherever you go" (Jos. 1:9).

### **HAVE I NOT COMMANDED YOU?**

**There are many distractions competing for our attention and confidence; there are many investment opportunities and schemes competing for our hard-earned wealth.**

#### ***Earth Is Your Real Estate Principle # 8***

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There are many challenges facing God's people in today's fast-paced modern world. There are many distractions competing for our attention and confidence; there are many investment opportunities and schemes competing for our hard-earned wealth. It can be daunting and intimidating to enter such a competitive field as real estate, especially when it seems like all the good plots of land have already been snatched up.

**The warning signs all seem to discourage us from pursuing any risky investment. But the Lord is with us and has asked us not to be afraid.**

#### ***Earth Is Your Real Estate Principle # 9***

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The warning signs all seem to discourage us from pursuing any risky investment. But the Lord is with us and has asked us not to be afraid. As Yom Kippur reminds us, Jewish law teaches us that God inscribes the names of the righteous in the book of life and condemns the wicked to death, and Yom Kippur gives us the opportunity to repent. As King David sings in Psalm 27:

The Lord is my light and my salvation — whom shall I fear? The Lord is the stronghold of my life — of whom shall I be afraid? When the wicked advance against me to devour me, it is my enemies and my foes who will stumble and fall. Though an army besiege me, my heart will not fear; though war break out against me, even then I will be confident.

## **THE LAW OF INSPIRED ACTION**

When it comes to seizing opportunities, such as getting started in real estate, for example, many of us talk ourselves out of acting. We deplete our own motivation and optimism with negative self-talk:

- I'm no good with numbers.
- It's not the right time to buy.
- I already missed the really good deals.
- I don't want to deal with bad tenants.
- I could spend the money on something else.

We are quite good at talking ourselves out of things that we do not want to do. Our own negative beliefs can prevent us from taking positive action, creating undesirable habits and attitudes within us. This negative self-talk can erode our enthusiasm and initiative, causing us to avoid taking risks or stepping outside our

comfort zones. We can combat this with the Law of Inspired Action, which tells us that we need to act if we want to manifest our thoughts and visualizations on the physical plane.<sup>3</sup>

**Our own negative beliefs can prevent us from taking positive action, creating undesirable habits and attitudes within us.**

***Earth Is Your Real Estate Principle # 10***

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When it comes to real estate, it is easy to simply give up and say that all the good properties have been bought by big companies and big businesses. But in my experience, fortunes are made in real estate every single day by individuals who have the right attitude and the right entrepreneurial approach to wealth creation and management. People who know how to make money can do it whether they are in a bull or a bear market. They do not wait for conventional wisdom to confirm their course of action—they can already see how it will turn out in their mind's eye.

**But in my experience, fortunes are made in real estate every single day by individuals who have the right attitude and the right entrepreneurial approach to wealth creation and management.**

***Earth Is Your Real Estate Principle # 11***

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<sup>3</sup> Randall Monk, "Universal Laws – The Law of Inspired Action – Timely Guidance." *Timely Guidance*, last modified May 18, 2019, accessed October 5, 2020.  
<https://www.timelyguidance.com/universal-laws-the-law-of-inspired-action>.

Joshua did not hesitate when the Lord called him to act. Joshua commanded the officers of the Israelites to ready their provisions because the long-awaited crossing of the River Jordan into Canaan would finally take place in three days (Jos. 1:10-11).

Joshua had seen with his own eyes years before the many enemies arrayed before God's chosen people. But although the Israelites were outnumbered, they had no reason to fear, for they did not depend upon their own arms but God's. God promised to be with His people no matter where they went, so they would have no reason to fear.

**God gave Joshua and the Israelites a guide to follow  
in the difficult days ahead—the law of Moses.**

***Earth Is Your Real Estate Principle # 12***

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God gave Joshua and the Israelites a guide to follow in the difficult days ahead—the law of Moses. This they were to follow without turning left or right, meditating upon it day and night, and because of this, they would be prosperous and successful (Jos. 1:8).

Joshua himself was stepping into the shoes of a great man, Moses, and the successors of great men had to be careful to continue and maintain power. But Joshua was blessed by God with invincibility: "No one will be able to stand against you all the days of your life. As I was with Moses, so I will be with you; I will never leave you nor forsake you" (Jos. 1:5).

**When I began my own real estate business at the age of twenty-five, I had no one in my circle who understood the business, and so I needed to take my first steps armed with courage and my faith in God.**

***Earth Is Your Real Estate Principle # 13***

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As real estate investors, we, too, are stepping into the shoes of great men who came before us. But just as Joshua's steps were guided by God's law and the strength and courage in his heart, so must we be bold and confident in our own ventures. When I began my own real estate business at the age of twenty-five, I had no one in my circle who understood the business, and so I needed to take my first steps armed with courage and my faith in God.

**Courage will help you grow your own personal wealth through times of setback as well as success. And true courage starts from relying on God's plan for us rather than our own limited human resources and capabilities.**

***Earth Is Your Real Estate Principle # 14***

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Real estate wealth, like any other form of wealth, is created through courage and the entrepreneurial mindset. Entrepreneurs need courage to go against common wisdom, to invest when others are too afraid to put their money where their mouth is. Courage will help you grow your own personal wealth through times of setback as

well as success. And true courage starts from relying on God's plan for us rather than our own limited human resources and capabilities. Courage like Joshua's starts with unwavering faith in the Creator of all property.