$ The Big Money Book $

Unlocking Your Prosperity Potential for Life

Robert Lee Camp
Preface

I have wanted to write this book for a long time now and I am very happy to see this book come to fruition. In my work I come into contact with thousands of people, many of which I get to know in a more or less intimate way in my role as counselor and advisor. If there is one prevailing problem that I see again and again in my work, it is that so many people in this country have money problems. It’s a common disease shared by millions of people today. The prevailing story line about money problems presented to us by the media and society in general is that our financial condition has something to do with the economy or the government. Some believe their poverty condition to be the result of their upbringing or the color of their skin. Some blame their astrological chart or their birthday. Others say that our financial condition is somehow linked to our genetic code. Wow, that would be great! We could all blame our poverty on our DNA!

If I thought that just giving you a lot of money would change your prosperity condition, I would gladly make the gift. But it has been proven by our human experience, time and time again, that just giving someone money or riches doesn’t change anything about them. Many people who were poor and won money or had it gifted to them in some way quickly managed to deplete and lose it all, and return to their former poverty condition. This just shows us that the poverty condition that they are afflicted with is not the result of external circumstances, but of something going on inside of them, something that almost compels them into poverty.

Anyone who has overcome his or her poverty problems knows the real truth about money. And that truth is that our financial condition is solely determined by our inner relationship to prosperity. And each of us is solely responsible for that relationship. It really doesn’t matter what skills you possess, if you inner relationship with money is not good, you will not have money and the things it can buy. I myself made this discovery after experiencing over 30 years of a more or less poverty conditions in my life. Now that I have seen the situation from every possible angle, I know exactly how it works. I know the things that work, and I know the things that seem like they should work, but don’t. I myself will never again have any doubts about how the laws of money work and how to take continual advantage of them. I will, for the rest of my life, have continual prosperity.
in spite of whatever external conditions I find myself in. But what about you? I have already gone through the years of struggle and searching, but you have yet to see what lies on the other side of your poverty condition. So it is natural for you to have some doubts. I even suggest that you keep a skeptical attitude about everything I say in this book until you have had a chance to test it and prove it to yourself. Just be willing to do some experiments and I am certain you come to the same conclusions I have through your own personal experience.

There is nothing that I would like better than to see you completely eliminate your financial concerns and come into some great prosperity in your life. That is the only reason that I wrote this book in the first place. There is enough prosperity in this universe that every single person alive today could have everything they want and there would still be a lot more left over. There is no need for competition. Your getting rich is not going to limit my financial condition. So, let’s all get rich together and get on with the more important concerns of life. Let’s spend our time working on creative pursuits, developing our relationship with ourselves and our loved ones and finding more meaning in our life here on the planet. That’s the way our world was designed and intended to be – a place where we could explore our vast human potential in all areas. And you deserve no less than everything that you think is fun and special.

I would say good luck to you but I know that luck has nothing to do with it. If you are ready to make the big change, and since you have this book I think you are, then get on with it. You need to completely understand how this money thing works and then be willing to put what you know into action. That is all that it takes. And it doesn’t have to take long. One person who recently wrote me after reading this book said that he had gone from a $35,000 a year job to a $140,000 a year job in less than three months by applying the principles found here. Your transformation could take even a shorter amount of time. But regardless of how long it takes, now is the time to get started. This could be the beginning of the rest of your life.
Introduction

As we begin this book I would like to first introduce you to a short visualization. Follow along with me as I describe a scene with you as the main character.

In this scene you are relaxing in a swimming pool, effortlessly swimming in the warm, clear water. The day is sunny but not too hot. The sky is bright blue with wisps of gentle clouds floating by. There is a warm breeze, which sways the branches of trees that surround the perimeter of the pool. As you take in all of this beauty you realize that your life is effortless. You have everything that you could possibly want or need. Every day things seem to magically appear in your life, things that you thought about yesterday and the day before. In this make-believe world, as soon as you think of something you need – information, money, a certain person to do a certain thing, a book about a certain topic, or help of any kind, it just magically shows up soon after. When you get a new idea of something that you like, something that would make you happy, you just get it. You have unlimited resources and the time to enjoy it. You have work that you do but you enjoy it so much that it seems inaccurate to call it work. It’s more like play. You work because you love it and you love how others are helped or entertained by what you do.

You are completely surrounded by such abundance that it is indescribable. As you think of just how much you have, a wave a gratitude and awe sweeps over you. You realize that love is the true nature of this world and that anything you ever want or need will always be there when you need it. All that is left for you to do is to help others and enjoy the bounty of life. That’s it. There is nothing more to do than that. You realize that you are truly loved and provided for beyond measure and that life is truly a loving and abundant experience. You rest and feel contented in that realization.

I hope all of this seems like a wonderful fantasy to you, one that you may long for on some level, but perhaps also one that you believe could never come true. If so, then
welcome to the human race, but especially that portion of the human race who has not yet realized the abundance that is theirs to claim. But guess what? This description I just gave is, in truth, the way life really is. And if this is the life that you have longed for in some measure then this book is for you.

This world we live in is full of poverty but it wasn’t designed that way and it is completely unnecessary. The only reason we have so much poverty today is because of our God-given right to create whatever reality we choose. Everyone on this planet is using their creative God-force to create whatever world they choose. For some strange reason though, a lot of us are choosing to create a personal world full of famine, poverty and lack. This may seem like a strange concept to you. Your own personal beliefs may include the concept of victimization of people whereby a lot of people today are not responsible for their condition or fate. You may not see people’s poverty or prosperity being the result of their own creative power but I assure you it is. I have proven it time and time again and if you are to be successful in your quest for more prosperity, you will prove it too.

This world is so full of abundance, money and wealth on all levels that it is just bulging out at the seams. It’s ridiculous how much money and stuff is available to us at any given time. Abundance is the natural state of life. When an apple tree bears fruit there is always some waste. There are always some apples that don’t get eaten, always a lot more than any one man or his family can eat. There is more water, air and sunshine than you or I will ever need in this life. And the same holds true about money. Spending money is an act of allowing an exchange of value. It is, in some ways, life in motion. If we block either our spending or our receiving, we are in poverty. It stands to reason that there is more money than anyone needs because money is just a medium by which we exchange all the other items that we want and need. Money can be translated into almost anything on the material plane. It can be food, a place to live, transportation and the things you can use to create more money. There is just more money than anyone can imagine and there is no lack of it anywhere, except in the hearts and minds of certain individuals. This book is about getting back in tune with the natural abundance of our world, about getting back to our natural state of prosperity. In most cases, all we need to do to become prosperous again is to cease all of our efforts to block it.
Yes, you heard me right, many of us block out prosperity. And keeping prosperity away from us costs us a lot of valuable energy. It takes effort and struggle to a certain degree. Money can be likened to the rays of the sun. They are always shining down. To get out of the sun we have to get in the shade or cover ourselves up. It takes an action since the sun is a constant. Prosperity is just like that. It is the natural state of life and we must do something to keep it away from us. To discover how and why we block this prosperity requires some self-examination. We have to do a bit of self-observation and reflection - find out where we are and examine ourselves closely in this important area in order to garner a fuller understanding of our condition. Self-examination is something that most people have little experience in so it helps to have some help getting to the right areas and knowing what to look for. I have a lot of experience in looking at myself and thus I can help you as well. After years of searching, I found that all of my prosperity problems originated within myself and discovered the methods and principles about money that really work.

A little about myself here: I am someone who started out in life with a huge poverty problem. I can remember days when our family of six children did not have enough food to eat. However bad your money problems are, no matter how bad your childhood was, I have been there. Given my childhood and background, I have plenty of justification to be living in continual poverty my whole life. Most people who would hear my story would have sympathy for me. I could live my whole life in poverty and everyone would understand. Great. But it wouldn’t have helped my condition. I would still be in poverty today if I had believed that I was the product of my childhood or genetics. Somehow I have always known that my poverty condition was something I could change. I used to read lots of books about success and the power of the mind. I never gave up seeking the answers I was looking for. But it wasn’t until I realized just how bad my poverty mentality was, and that I was the one responsible for it, that I began to find the real answers I was looking for.

I discovered that poverty is an inner state and had nothing to do with the world outside of us. I discovered that our inner states dictate what occurs in our life on the physical level. And I unraveled all of my inconsistencies in relation to money that prevented the natural abundance of the universe to flow in. And now I am wealthy. I
know, beyond a shadow of a doubt, that I will never be in a condition of ‘want’ again.
For the rest of my life there will always be much more money and resources in my life
than I will need or be able to spend.

It is that knowing, that same experience, that I want to impart to you. If you get to
the place where you have this same realization that I had, I know there will be one more
persons in this world who is living in the truth of just how wonderful this world really is.
That would really make me feel that my work on this book was worthwhile. I don’t want
to fill your head up with some new beliefs about money. I don’t really place a lot of value
on beliefs in general and you won’t need them to change your financial condition. What I
want to see is some tangible results. Like your income tripling in a matter of days. I know
what really works and what doesn’t and I am not going to be satisfied with your just
reading this book, saying ‘that’s a nice book’, and then putting it down and continuing on
with your poverty generating internal machine. If you just want a mental vacation from
your money problems and are not really ready to get rid of them, don’t read this book. Go
to a movie or read a novel. This book is about getting to the real stuff, your God-given
power to create and how you are using it to perpetuate your own poverty. It all comes
from inside of you and this book will guide you through getting in touch with the areas
that affect this important aspect of your life.

Many books have professed having the answers to problems such as lack of
money. And many of them suggest that we do this or that, try this or that, etc. And you
too, may believe that there is something you can do, like try a certain business or wealth-
building program that could increase your wealth and give you peace of mind. And there
are literally thousands of ‘earn more money’ programs out there for you to choose from.
But guess what? If you do not address your inner prosperity issues, it will not matter
which of these programs you try, they will fail. Not because they are not good ideas, but
because you take your poverty or prosperity with you wherever you go. You will literally
prove that their systems don’t work. On the other hand, when you do finally address the
real source of your financial issues – your inner beliefs, attitudes and perceptions, it really
won’t matter what idea you try, they will all work. You will become one of the success
stories that they use in their advertisements and help them promote their programs to
other needy people. You may even create your own system and market it to thousands of
people. But the truth is, it’s not the system, it’s the internal prosperity machine that creates wealth. The system is just the door through which the wealth may come to us.

That is what I discovered for myself. I read all sorts of books about making more money and I did try many of them. I would have some initial successes but eventually I would end up where I started - in dire financial straits. It seemed like financial lack would be my life-long story. Fortunately I didn’t give up. When all of the conventional methods didn’t work and when I realized that I really had a problem, I began to turn to the unconventional. Somehow I knew that life was supposed to be easy and full of abundance even though my experience had been the opposite. I never gave up that hope that if I found the right information and applied it, that I could have overflowing abundance in my life.

Eventually I came across what I consider to be precious gems of understanding about our relationship with money and value. At the same time I discovered where I had it all wrong. I found out how I had been literally stopping all abundance from flowing into my life by my actions, beliefs, words and thoughts. I put the things I learned into practice and experienced immediate changes in my condition. With each new discovery I would note an immediate increase in external wealth. Then the day came when I had what I call the final realization about my financial condition. On that day I realized, as I mentioned earlier, that I would never again have my life-long problem of not having enough. That knowing swept over me in a way that there was no doubt about it. It was not a belief about my future, it was a glimpse of the real truth, an experience that comes few times in our lives.

That feeling came to me out of nowhere really. It didn’t come because I had received some large amount of money or because I had won the lotto or made some big deal that would bring in a ton of money. It didn’t coincide with any financial gain in particular. It did come during a general prosperous time but not because of any particular event. It came from inside of me, like a voice that spoke to me that resonated throughout my entire being. Some part of me realized that I had reached a certain milestone in my efforts to turn around my poverty consciousness. I had reached a landmark – a place where there would never be a turning back to the past habits or experiences.
This is what I want for you. I want you to have this same knowing. If the world has more people living in complete prosperity there will be far less crime, fear, hate, lust and greed. It’s hard to imagine what our world would be like. Just as hard as it was for me to imagine what I would be like without my life-long companion of my poverty consciousness.

I heard a cassette tape once of a spiritual teacher doing some predictions about the next hundred years. One of the things he mentioned was that at some point in the next twenty years, someone would discover a way to create unlimited amounts of energy for free. A device would be discovered that would be inexpensive to make so that everyone would have one. That device could be used to generate as much energy as desired for any purpose such as running a car, heating a home, cooking fuel. The net result of this device, he said, would be the abolition of poverty and along with it, crime. No one would need to steal from anyone anymore because everyone would have anything and everything they wanted by virtue of this machine.

This concept really struck me in a big way. Just imagine a world where everyone had everything they wanted! And all because of some little device that was small enough to hold in your hand. It appealed to me particularly at that time because I was still having troubles with money. And it seemed to be true, as I thought about it, that most crime today is the result of people believing that there just isn’t enough to go around. But some part of this message really stuck a chord in me. And now, though this device has not appeared, I know why it touched me so deeply.

I have discovered that we all have this device, in a manner of speaking, inside of us. We can create anything that we want if we know how. And we can live in a beautiful world, where everything comes to us as if by magic. We just ask for it, and soon it appears before us, fulfilling our every need.

Because the information in this book is based upon unchangeable laws that govern our world, you are guaranteed success if you apply it. Reread that last sentence one more time. You will have success. You cannot fail. If I am successful you will be using the technology of wealth. This does not require any belief. Each of these principles can be understood, tested and applied. If you understand the way they work, you can get
them to work for you, just as you can light a fire with a match because you know how it works and that it does work,

So I hope you are getting a little excited and anxious to get started on your new life. This is a short book and you could read it easily in one day. You could easily make some big changes in your life today or tomorrow. But your eagerness and willingness to change will govern the timing of your own transformation. The problem is not out there somewhere, nor are the answers. They are inside you and with the right road map, you can find your way back home to the veritable horn of plenty.
Chapter One

The Principles of Wealth

Though most people do not realize it, everything in our life is governed by scientific and spiritual principles. Those who are aware of these principles are able to use them for their benefit and those that aren’t live their lives according to the principles of luck and chance. This book is for those who believe that there must be a method or formula to having money and creating wealth. Even if you just want to believe there is some science and truth to it, you have found the right source of information. And that’s really all it takes – a willingness to make some experiments based upon the principles of wealth. If any principle is true, surely it will cause the same results every time it is applied. I guarantee you that if you apply the principles and truths in this book you will attain great prosperity. Those who live a charmed life financially are already applying these principles, even if they do not know it. And those who seem to never have enough in their lives are those who are using these same principles to keep themselves in perpetual poverty.

I am going to present you with some new concepts in this book and it is not necessary for you to agree or believe in all of them. But there are some core principles that are the ones that you will have to prove for yourself if you are to see a dramatic change in your financial condition. I am actually hoping that you are someone who has never had enough money in your life. I am hoping that your life has been a continual struggle to get the money you need and want. And I hope that this struggle has been so painful that now you are ready to really do something about it, where it counts. Why? Because I know that you are the one who will benefit the most from what I have to share with you. Pain is the greatest teacher in our lives and it is only after great pain that most of us are willing to really take a hard look at the often-pitiful condition of our life and do something about it. If you are in such a place right now, consider yourself to be very fortunate. You are ready for a big change and are on the very threshold of a new life. This I know very well because I have been there and seen countless others go through the same process. Just the fact that you are reading this book tells me that you have not forsaken the cherished dream that it is possible to live a life of great abundance. You
have not given up and you are still searching. This may be the last book about money you ever have to read.

**Knowing verses believing**

There are many books written about how to attain wealth and it took me a while to find the ones that really worked. All of them have something valuable, something that points in the right direction and helps us a little. But none of them really put it all together for me in a way that I truly understood why I was in continual poverty and what I could do about it. After I attained the true understanding about the laws of money and prosperity, I had something new that I had never had before. Now I knew, without any doubt whatsoever, that I would never be in poverty again for the rest of my life. I had finally found the formula for success and I understood exactly how it worked. Knowing that formula, I knew that I could repeat my success any time. All I had to do was follow the steps. Before that time I was always hoping that what I had read or tried would help me. But I never knew for certain like I did when I made what I call the ‘great discovery’. There is a big difference between *believing* (wishing, dreaming and hoping included) and *knowing* and this difference is something that we will talk about again in this book. But for those of you who desire to have more in your life that difference between believing and knowing is also the difference between success and failure or having and not having. Those who absolutely know the laws of money have it, and those who don’t, never know for sure if they will or not. I'll give you an example to illustrate.

Many books teach and use the technique called affirmation. That is where we repeat a positive statement about our life that describes what we want to create. Instead of saying "I want a lot of money" over and over again we say "I have a lot of money" over and over again. Sometimes this technique works and other times it doesn't. Why doesn't it? Well, often when we are repeating something that we know is not true, our mind steps in between the affirmations with thoughts like "I know this is not true" or "Why am I lying to myself" or "This is ridiculous. I know I don't have money." So, something is missing in this technique but is never truly explained in these books. The authors would like us to just keep chanting out these affirmations and have faith that it will work. That word faith, is a part of believing, hoping, praying, etc. that represents things that we have
no control over. What we need are techniques that will always work, and ones that we can understand everything that is going on about them. If one wanted to, it is not that difficult to know how and why are car engine works. What we need is methods with prosperity that can be understood and put into practice as easy as learning how to fix a car engine.

For now, just imagine what it would be like if you could create money just as easily as you put on your shoes. You know how to put on your shoes. You don’t have to believe that you can do it to do it. Once you learn something and understand why it works, you can repeat it over and over again without any doubts about the results. No faith is necessary. In the same way you can know and understand the laws governing prosperity in such a way that you have no doubt about whether or not you will attain it. That’s what is entirely possible for you if you take this information to heart.

There is an essential truth to everything in life. If we get to it, we can use it for our benefit. And those truths are always loving truths, often much better than we could have imagined before we discovered them. Wouldn’t it be amazing for you to discover that this world is structured in such a way that great prosperity for all its inhabitants is part of its design? How would you feel if you discovered that life is set up for you to be happy and that it is only your misunderstanding of it that has kept you from your birthright of abundance in all things? It’s like a person who constantly lived in the dark because they never found out how to turn the light on. I know (here I go again using that know word again) that discovering the real truth about money is going to change your life. It could actually transform many areas of your life, not just your relationship with money. And I know that it is going to be fun too.

**Personal Power and Responsibility**

_We empower ourselves with our own creative force._ Think about that statement for just a minute. We each have a tremendous creative potential. We are actually using that potential every minute of the day, actively creating our personal worlds to be what we want it to be. I cannot emphasize this truth enough. Regardless of how bad you may think your life is right now, it is the result of important decisions that you have made in
your past. You just wouldn’t have it any other way. You have your reasons for having
your life the way it is and to you these reasons seem very important. You even have
reasons for your poverty. If you think you are the victim of something outside yourself,
such as the economy, society or the government this book will not be able to help you.
Anyone blaming others for their problems might as well join millions of other victims in
the welfare lines. They are just not ready to use their personal power yet.

As the bible states, “God helps those who help themselves”. There is a lot of
grace out there that can be had by any of us but only those who step forward will receive
the blessings. God first gave each of us the power of choice and even He will not take
that away from us. It is actually by choosing that we create our world the way it is. We
say yes to one thing and no to another. Each choice we make specifies what we want and
at the same time specifies what we will not have. If you are having money problems it is
because you have made and are still making choices that do not allow that kind of
prosperity to come to you. You may not be aware of it right now. But you are actively
locking that prosperity just as the person who wears sunscreen is blocking the sunshine
while the person next to them is getting a tan. So, what I hope to accomplish in this book
is to get you in touch with your power to choose. Not just so you can have more money.
It really wouldn’t work for you to just go around chanting ‘I choose to have more money’
anyway. All you really have to do to have more money is to stop your blocking. So this
book will help you see just exactly how you are actively keeping prosperity away from
you. Once you see how you are using your power and even perhaps the reasons why you
would keep prosperity from you, you can then make the big change.

Personal power is summed up in two statements. First, we can only change that
which we have power over. Next, if we are to be powerful we must assume responsibility
for everything the way that it is. If you read those two carefully and ponder over their
meanings I think you will realize that there is no place here for blaming anyone but us. If
I want to really have power in my life, in any area, I must accept all responsibility for
how it is in that area before I can hope to change it. If I want to blame anyone for my
situation or if I am angry at anyone about it, I am not really ready to change it. If I say my
poverty is because of where I live, or because my parents lived in poverty or because
there is a recession, I am escaping responsibility and thus I am also throwing away any
power I might have to change it. It’s time to start taking on some of the responsibility and see a real change occur. Without it, everything will remain basically the same, but getting a little worse each year of our life.

So, the bottom line is this: You will have to assume full responsibility for your current financial situation before you will be able to change it. Even if you don’t believe you made it the way it is, you are going to have to adopt this attitude for the simple reason that we can only change those things we ourselves have created or have power over. So start right now by changing the way you think, talk, and act about your financial situation. Never again affirm that anything or anyone other than you is responsible for your situation. Change the way you speak about your money situation. This is where we must start.
Chapter Two

Well, just how bad is it?

It is important to take some time to examine where you are at right now in terms of prosperity. I will present you with some new concepts, questions and examples to give you some things to ponder on. As we do this exploration together, we will begin to unveil some of the truths about money that make our relationship with it the way it is. For example, it doesn’t matter how you get your money. You either have a good prosperity thing going for you or you don’t. This means that you could be a bank robber, the head of a corporation or a prostitute. You could get your money from rich sugar daddies or by working yourself to death. You could inherit your money or earn it the old-fashioned way. It doesn’t matter how you get it, you will not have much of it if your inner relationship with it is bad. So, just how is your relationship with money lately?

Here are some of the signs of a person with a poor prosperity machine, besides the obvious ones that they don’t have enough money.

1. They have some resentment about people who are wealthy (this is often a secret resentment).
2. They feel like people never pay them what they are worth, even though they may believe that their products or services are superior to what others are offering.
3. They are afraid to charge for their goods or services, afraid to even mention how much their services cost or how much they want for a salary.
4. They seem to always get the short end of the stick in any bargaining situation.
5. When casually offered something by others, they usually refuse it.
6. They are often heard saying “I can’t afford it” and “I don’t have enough money”.
7. They justify living a sub-standard lifestyle, finding good things to like about their miserable situation by extolling the virtues of the simple life.
8. They often do ‘trades’ with people for their goods and services and often avoid asking to be paid for them. (Bartering).
9. They often go out of their way to help other people but feel that others rarely do things to help them (they never get repaid for their kindness).
10. They are the ones who get involved in many ‘free’ offers that come in the mail, like record clubs where you get ten CDs for the price of one. They also have been victims of get-rich-quick schemes.

Lets look at each of these a little closer so that you are clear about them and can tell how many of these things you may be doing right now.

1. They have some resentment about people who are wealthy (this is often a secret resentment)

   Question: What is the difference between a Porsche and a porcupine?
   Answer: The porcupine has the pricks on the outside.

   This little joke captures perfectly an attitude that is shared by a lot of people today. All of those who have this ‘rich people are jerks’ attitude have one important thing in common: they all have money problems. They don’t see the connection between their money problems and their dislike for those who flaunt their wealth, but it is there just the same. I am not recommending that you go on a crusade to love wealthy people. Just be aware if you have any of this sort of attitude. You may or may not. Not everyone with poverty problems has it. Just see if you do or not and how much. If you do have it, do you think that your not wanting to be a jerk might be a good reason to keep yourself in continual poverty? Are you afraid money might make a jerk out of you? Is money ‘evil’? It doesn’t matter what I believe about money and rich people, but it does matter what you believe. It could be the cause for your financial condition.

2. They feel like people never pay them what they are worth, even though they may believe that their products or services are superior to what others are offering.

   This attitude is revealed in the things we say. When I hear someone tell me that they rarely get paid what they are worth, I immediately realize that this person has a prosperity
problem inside. A client of mine recently told me how she does a fantastic massage, better than anyone else in her town. But she complained that she only gets ½ to 1/3 of what the other masseuses are charging. And then she asked me what to do about it. I told her to raise her prices (duh?) and then she said she couldn’t. Of course, that started us in on the whole conversation about why she couldn’t raise her prices, which, after a while of dancing around the subject, led us to her inner lack of self-worth. We will talk about self-worth later. It is just one of the possible causes for this particular manifestation.

3. They are afraid to charge for their goods or services, afraid to even mention how much their services cost or how much they want for a salary.

   This goes right along with the previous telltale sign in many cases, but sometimes it is found alone too. I have witnessed many people start a new business and have a real hard time telling others what it will cost for their goods or services. Sometimes they don’t even want to say anything about it. They would rather just hand you a price list and walk away quickly so that you don’t make eye contact with them as you read it. The whole notion of asking others to pay for something they enjoy giving is frightening to them. That fear can actually be very useful if you know what to do with it. We are going to discuss that later. These people are often the same ones that get angry with you when you pay them less than they expected, even though they never ventured to tell you just how much they were expecting. They will tell you, “pay me what you think it was worth to you” and then get angry because you under-priced them. Watch out for these folks. They can be dangerous.

4. They seem to always get the short end of the stick in any bargaining situation

   A person with a prosperity problem, especially an acute one, is not a good negotiator. Their own inner blocks to receiving money and prosperity will always undermine their attempts to strike a good bargain. They literally take less every time because inside, that is all that they will allow themselves to have. Just as in the previous sign, this behavior often leads to resentment or in other cases to depression.
5. When casually offered something by others, they often refuse it

Example One –

*Person One: Hi, good to see you. Can I get you something? A coke or a beer?*
*Person Two: No, that’s okay, I don’t need anything. I’m okay.*

Example Two –

*Person One: Here, let me pay for that.*
*Person Two: No, please don’t. I want to pay for it myself.*

Example Three –

*Person One: Here, let me buy that for you.*
*Person Two: Oh no, I couldn’t let you do that.*

Now these examples could be harmless in some cases but usually our refusal of things offered is a sign of inner poverty. The very nature of inner poverty is that we are literally refusing the abundance of the universe. Is it any wonder then that someone in that state of mind would refuse simple things offered in friendship or love? *The prosperous person never refuses a gift that is extended to them, unless they truly don’t want the thing offered. The act of receiving is the same as the act of giving.* Think about those two statements carefully. True prosperity is a state where there is no block in either giving or receiving. Both giving and receiving are a state of exchange of value. Both require an open and prosperous attitude. If either one is blocked, both are blocked.

6. They often say “I can’t afford it” and “I don’t have enough money”.

This seems obvious but look at this a little further. Language is such a powerful thing and few people even realize just how much. When I meet someone who habitually says, “I can’t afford it” I know I am dealing with a real poverty-stricken individual. Isn’t it obvious? This is their daily mantra, the one they live by. Ah, but is it really the real truth? We will examine this one in great detail later.

7. They justify living a sub-standard lifestyle, finding good things to like about their miserable situation by extolling the virtues of the simple life.

I can remember a real low point in my life when I shared a four-bedroom house with three other people. We each had a bedroom to ourselves and we shared common tasks like cleaning and cooking. All of us worked, part time, at a local health food co-op as well. I remember that my total expenses for the month amounted to about $70. And I was still having a hard time financially. But if you had asked me how I was doing at the time I would have extolled the virtues of the simple life and probably have bragged to you about how little it cost me to live. I am sure that I would have proudly shared with you all about my job at the food co-op and how I was able to get all the best health food at wholesale. And I am sure that I would have also bragged about how great a spiritual lifestyle I was living with my three friends in that old run-down house. But now I know what was really going on. I was justifying my meager existence the best way I could. But the truth was that I was afraid and unhappy and that this was truly one of the lowest periods of my life in terms of happiness and fulfillment. Isn’t it interesting how we can fool ourselves?

8. They often do ‘trades’ with people for their goods and services and often avoid asking to be paid for them. (Bartering)

Bartering itself is a good thing and I highly recommend it. But for people with the poverty disease, it is just another escape from their avoidance of facing their worth as individuals, especially when the item they are offering for trade is their own personal service. I remember a trip I made to Sedona, Arizona one year to teach some classes. Just
after arriving I was introduced to someone who lived there. As soon as that person found out I was an author and an astrologer, they offered to do a trade with me for one of their readings. The cost of my readings was $150 at that time and I had my prices published and in plain view. Being polite, I told the person that I don’t usually do trades unless I find myself in need of the thing being offered and I inquired as to what kind of reading it was and how much that reading would cost if I had to pay for it. I was trying to determine what was the value of their reading from several points of view – was it something that I could use right now and what was its marketable value. The person told me about the reading itself and then told me that she normally charged $100 for her readings. But I could sense her lack of confidence, that feeling of poverty disease in her, so I declined. Later I found out that she never did any readings for money and this confirmed my intuition. In one way of speaking, this woman was practically begging me to give her some self-worth by accepting a trade with her. If she had gotten me to trade with her, this would have helped make her feel more worthy since it was clear that my readings cost $150. Later, she could tell others, “Well, Robert Camp did a trade with me” as proof that her service was actually worth it.

This is not true of all bartering by any means but it is something to be aware of. In many cases, people who barter a lot are just unable to get anyone to accept their goods and services by any other means. Bartering can be fun. But it is also just as fun to pay cash money for the things they are offering and to be offered cash for your own services or goods.

9. They often go out of their way to help other people but feel that others rarely do things to help them (they never get repaid for their kindness).

People with people with poverty mentality are often ‘real nice’ to others. They can tend to see themselves as saviors or martyrs in some cases. They become the stepping stones to others success but their own success is rarely attained. Often they can look back at all the people that they helped attain success while they remained in their same position in life. You might think that they would have all sorts of fond memories and good feelings about everyone who benefited from their assistance but that is usually not
the case. More often than not they have feelings of disappointment or bitterness about how they got the short end of the stick in their transactions with others while watching their friends and family become more wealthy and successful. The paradox is that while these people see themselves as nice people who do so much for everyone else, they are never really enriched by their giving. They most always feel robbed on some level. These are the same people who will never bring up how much their services cost.

What is true for these people that could change their life is that in all of their dealings they do have great expectations of rewards in spite of the fact that they tell themselves that they are doing it solely for the purpose of helping others. The truth is that they want something out of all of their transactions with others. The only difference between them and those they help is that they are afraid to ask for what they want. Just the simple act of not asking for what we want is all that it takes to keep us from getting it. The squeaky wheel gets the grease, or so the saying goes. We have to verbalize our desires if we ever expect them to materialize.

10. They are the ones who get involved in many ‘free’ offers that come in the mail, like record clubs where you get ten CDs for the price of one. They also have been victims of get-rich-quick schemes.

People with prosperity problems are always looking for a way to get something for free. This is actually considered to be a low-level form of greed. And one of the main characteristics of greed is that it blinds us. People who fall for get-rich-quick schemes always do so because of their own greed. When we are blinded by greed we do not see what is really going on. Anyone who has tried one of those record clubs can tell you it was a nightmare and ended up costing them more money than if they had just gone out and purchased them outright. But the greedy person sees this as an opportunity to get something for nothing, exactly what the record clubs want them to believe. Prosperous people do not look for freebies. They know that everything has a value and they are looking to exchange value for value. One thing I noticed after getting my own personal prosperity going is the complete lack of interest in any free stuff. I know that nothing is
free in life on that level. There is always a subtle scam going on in all these sorts of advertising.

So these are some of the not-so-obvious signs of poverty disease. But they are good ones to look for and are quite common these days. If you found yourself among some of these examples, then I say ‘good for you’. The first step anyone must take to get to a new destination is to determine exactly where they are at. The following list of questions may also help you decide how prosperous you are on the inside.

1. Do you feel as though you could afford most anything that you wanted?
2. Is there a long list of things that you would like that you do not have?
3. Do you really appreciate your current living situation? Your car? Your job? Your home furnishings? Your clothing?
4. What makes it okay for you to go out and buy yourself something special?
5. Are your credit cards maxed-out?
6. Do you have a savings account? If so, how much? And how much do you put into it on a regular basis?
7. Do you feel okay about charging friends and family members for things that you do or sell to make money?
8. Have you ever gotten ‘sick of shopping’? What I mean here is have you ever just gotten so filled up with buying things that you really couldn’t think of even one more thing that you needed?

The rest of this book will touch upon all of these questions and your answers to them will reveal more completely just what your current relationship with prosperity is. Keep these in mind as you progress through each chapter.
Chapter Three

We must start at the beginning

“Store not your treasures upon the earth where moths and rust do corrupt.”

As mentioned in the previous chapter, prosperity comes from the inside and then shows up in our external lives. This one principle has a lot of ramifications and leads us to the real core of our poverty disease, if we have one. What this principle is really saying is that prosperity is actually an inner state, not an outer one. This means that if you have a good prosperity machine running you will seem to live a charmed life whereby wealth just seems to follow you wherever you go. A good friend of mine shared a saying that she had learned from a book about money. She said that money is like the tail on a dog. If you chase it, you will just go around in circles. But if you just do the things you have to do and don’t worry about it, it will follow you wherever you go. But many people would misinterpret this and think that if they could just stop worrying, they could have great wealth. Then they go out and try to stop their worrying, which doesn’t work, by the way. And so they fail again and end up even more depressed than when they started. We cannot just stop our anything, much less worrying. It just doesn’t work that way. As intelligent human beings we have to understand the truth of something in order to truly master it. Once we see it clearly, we drop it like a hot potato.

The Soul and Subconscious Mind

So what is all of this pointing to about money? How do we go within and make these fundamental changes in our perception that will cause untold wealth to shower down upon us? We must begin by learning more about our soul, which is often called the subconscious mind. Please don’t be turned off by either of these terms. I promise you that what I have to say here will be much different than all of those books you may have read about harnessing the power of your subconscious mind or books on the science of the soul. Most of those really just had a glimpse of how it all works. And they never had
enough to guarantee that people who read it could actually have success using it. They are incomplete. And I think you will agree when we are done here.

So I want you to set aside everything you have heard about the subconscious mind and the soul for a moment. Prepare a clean slate for a new way of looking at it. You can always discard this new perspective later if you find that it doesn’t work. So, discard all those notions that never worked before for now, along with any religious beliefs that may interfere with your understanding of these principles of existence. Just be open and see what happens.

For the purposes of this book, I will use the term soul and subconscious mind interchangeably. They are, for all intents and purposes, one and the same. Each of them represents a part of ourselves that is always giving to us and creating just whatever we want it to. Throughout history the sun has always symbolized the soul in man. The sun shines everyday, on everyone equally. It never discriminates in its shining. It doesn’t just shine on good people or people of a certain belief, race, religious faith or whatever. If you want sunshine, you just walk outside and there it is. And the sun just gives and gives. It doesn’t ask for anything in return. Its only purpose is to shine and give forth its energy. And that is why the sun symbolizes the soul. The soul is our connection with a divine source of energy and power. It is the soul that does all the manifesting for us in our lives. When we think of something we want or need, the soul responds by attracting that thing to us and bringing it into form. We use it everyday, depending upon its powerful energy for everything in our life. And like the sun, our soul is completely free of discrimination or judgement. This is a very important point that you must understand. I suggest that you read carefully and reflect on this as we discuss it. In our lives we give or withhold things from others based upon our internal system of right and wrong. We also do the every same thing to ourselves. However, the soul doesn’t operate on any value system or on any structure of right and wrong. In terms of our soul, nothing is good or bad. Everything is just another manifestation of the universal energy or God-force. Everything is just another of the many possible choices of the conscious mind. The soul doesn’t think anything you want or request is good or bad. Its sole purpose is to give unconditionally to you and it does that with such splendor and magnificence that it is nearly incomprehensible to the average person.
Think about your soul as a magic genie. This genie is just sitting there, asking you the same question every day, all day long, “What shall I create for you, oh reflection of the Great One, oh master of the universe?” This genie just asks and waits for an answer, ready to do your bidding. Once he determines what you want, he goes about creating it in a hurry. However, this genie does not have any sense of right and wrong or good or bad. He is just here to grant your every request, no matter how ridiculous it may sound to some people. You could ask him for anything and he will give it to you. You could even ask him to kill you and he would do it without hesitation. After all, what is death but another experience among the millions of possible life experiences? Is it really good or bad? In a way, this genie is the embodiment of love. After all, he will refuse you nothing.

So, the next question is, how does this genie get his instructions on what you want? Well he does that by listening to your thoughts and feelings. Thoughts are the instructions that we give our soul to carry out for us. And feelings are magnifiers of those thoughts. But it is not quite that simple. If it was, you could just go around chanting affirmations of wealth all day and become a millionaire in a short amount of time, something that many self-help books have professed. The soul is attuned to us on a much more intimate level than we imagine. We think millions of thoughts every week, how does it choose from them all and decide which ones to manifest and which ones to ignore? Well, it chooses the thoughts that have the strongest energetic conviction behind them. It chooses thoughts that are powerful in nature, often those associated with a lot of emotional conviction. Therefore, it chooses to manifest the things that we are strongest attached to internally, whether or not we are consciously aware of these things or not. The trick here is to become conscious of the areas where we have the strongest convictions. This turns out to be our current beliefs and habitual ways of responding to life situations. Thoughts that have the strongest emotions associated with them, or thoughts that we carry with absolute certainty of their validity are the ones that are top priority for manifestation. That’s why you can chant affirmations all day long and nothing will happen if those affirmations are in conflict with a much stronger belief or conviction about yourself that goes contrary to them. Keep this in mind as you read the rest of this book. If you are going to have success with this you are going to have to find
out just what thoughts are the strongest within you, the ones that your soul is manifesting for you right now.

All of this requires some self-examination and exploration. Don’t worry, I am going to give you some tools to do this for yourself. Not only that, you are going to find that this is easier than you think. Though I haven’t mentioned it yet, getting your prosperity machine working well is actually one of the easier things to do in life. It is much more difficult for most people to get a successful relationship going. But it does require an approach that most people are unfamiliar with, the inner approach. With a little information you will be on your way to a new life of prosperity.

Along the lines of your soul, it is much more important for you to understand yourself than it is anything else. Since your soul is responding to your thoughts and beliefs without any discrimination you need to become aware of just what sorts of messages it is receiving from you day in and day out.

Though you may not believe in reincarnation, all men are not created equal. At least, they are not born as equals by any stretch of the imagination. Even as babies we have distinct, patterned responses to stimuli and most of these are not learned from our parents or the result of our being raised by our parents. If childhood experiences really were the cause of our personalities being the way they were, everyone who grew up with the same parents would be very much alike. That means your brothers or sisters would all be just like you, which obviously isn’t the case, even though you had the same parents and grew up in the same household. The fact is that each of us arrives here with a set of patterned responses to situations that is already in place at the moment of birth. We also have certain gifts already there along with many other traits that we may or may not share with our parents or our siblings. It just takes a short while for these to become evident. And one of these patterned responses is our relationship to prosperity.

The point of all of this is to realize that your relationship with money was already there when you were born. It didn’t manifest itself until you became old enough to have involvement with money, but you already had a certain degree of either poverty or prosperity mentality when you were born. And it may be quite different than anyone else in your family. This is why one child, among five or six, may always seem insecure even though all of them live in a fairly stable family situation by most standards. All
perceptions in life come from an inner filter of beliefs and attitudes. Where one person sees gloom and doom, another sees opportunity. Whatever your relationship with money, we know that you had it when you were born and it is up to you to change it if you like. Everyone you meet has a certain degree of prosperity consciousness that comes from the inside out. No matter how they get their money, the amount they have and their ability to receive and enjoy it comes from their inner relationship with it. You will meet those who always have it, even though they are wasteful and cannot even balance their checkbook. And then you will meet those who never have it, even though millions have passed through their hands. They always end up in poverty.

To change our relationship with money requires some ‘soul programming’. We have to get some messages to our soul that will instruct it to create wealth for us. Let’s look at this a little closer to see how it works. Remember that the soul is completely non-judgmental. If your soul hears you say over and over, with conviction, “I can’t afford that”, it will in turn respond to you with something like this: “Yes master, I can create things so that you cannot afford that. So be it. There, now it’s done. You now cannot afford that. What else can I do for you?” If you say to yourself “I don’t have enough money” the same things happens. The soul simply responds with no discrimination saying, “Yes master, what is it? Oh, you want to create it so that you don’t have any money. Okay, no problem. There, it is done. Is there anything else I can get you?” I know that this may sound ridiculous in a way, but this is exactly how it works. The soul merely listens to our thoughts and creates the things that we believe in the most or have the most emotional conviction to. This is also why the soul is such a highly regarded and beautiful thing. Once we make a strong connection with it and all of its power, we realize that the only person that is judging or limiting us is ourselves. We realize that we are living in a world with limitless possibilities, only limited by our own judgments, beliefs, and self-reproachment. This is where things begin to get exciting. But before we get to that point, there are some other important considerations and things to learn.

There are many factors that contribute to our inability to receive wealth. Though wealth is constantly trying to get to us, we keep it out in a number of ways. Wealth is just like the sun, always shining on everyone. But many of us stay indoors or wear large hats to keep it away from us. It actually takes a lot of effort to keep wealth away from us. It
takes conviction too. As we examine some of these factors, see if any of them ring true for you. These are some of the inner things that effect what messages our soul receives from our conscious mind.

1. Habitual negative speaking patterns

   Though this not the most important one, it is prevalent because as a society we watch a lot of television and are influenced to a great extent by the media. We tend to pick up expressions easily, without examining them for content, especially in light of how they may affect us as far as the messages we are sending our soul. Though the soul responds most to statements of conviction, there is some impact when something is repeated over and over and over again. That is why affirmations do work in some instances. Affirmations will work when there are no other inner beliefs or attitudes that conflict with them. Because of this, it is important to become aware of what we say and how we say it. We also need to become aware of our habitual ways of responding verbally. Here are a few suggestions to get you started.

   Instead of saying, “I can’t afford it” just say, “It’s not that important that I have this at this time”, "I am choosing something else at this time" or "I am not that interested in that". Believe me, if you really wanted something, you would find a way to get the money for it. Usually we say, “I can’t afford it” when we just don’t want to buy something and are afraid of hurting the feelings of the person who is selling it. Stop doing this now. It runs counterproductive to prosperity. Just say, “I don’t want it” and get over your fear of rejection.

   Instead of saying, “I don’t have enough money” say, “I have as much money as I need and want”. This may sound like a lie right now but you will soon find out that it is the truth. You always have enough money to get what you really want. Maybe all that you need is a change of priorities. We will examine this more a bit later.
2. Lack of self-worth

This is a big one and it runs deep, often connecting us with a deep inner feeling of guilt for something that we cannot even remember we did. From a certain point of view, we are selling ourselves each and every day. When we apply for a job and they ask us what sort of salary we expect, we are being tested as to what we think we are worth. If I have a service that I would like to offer to others, I have to set a price for that service, and be willing to tell others just what that price is. I am being tested at the moment someone asks me, “How much do you charge?” and my response will always be determined by my inner sense of my own worth.

Many people with prosperity problems have trouble charging for what they do. They are good at giving things away and doing things as a favor, but when it comes time to make a living at what they love to do, they freeze up in fear, become awkward and hesitate. They often don’t even bring up the subject of what they are charging, even though inwardly they have a definite expectation of what they would like the other person to give them. These are the ones who are disappointed when they don’t get what they wanted, time after time, even though they never put that forth clearly at the beginning.

Some of these people develop convenient philosophies about money that make it okay for them to never get what they deserve. They will tell you “I could never charge for that. It wouldn’t be right”. This can happen a lot with people who have wonderful God-given gifts and abilities. They will use God as an excuse for not charging by saying something like "I could never charge for something that God has given me for free". Sounds very spiritual, doesn't it? In some rare cases, that statement just might be true. But in my experience it is usually an excuse and an way to avoid facing the real truth - their own lack of self-worth. They create a set of values whereby there are some things in life for which charging money would be wrong. In doing this they never have to face their fear of rejection from others, which is what will happen to anyone with a low self-esteem and self-worth. They tell themselves and others about how much they give to the world, expecting nothing in return, as if they are some sort of high-minded saint of the 20th century. However, they wonder why they are always feeling disappointed in their business transactions and why no one values what they do that much.
At the root of all of these manifestations is their own doubt of their worth as human beings. If they actually asked for $50 for something they do and the other person said no, this could be a disaster for them. This could confirm their deepest fear – that they are actually worthless. So, to avoid that realization they will go to great lengths to create situations that keep them from having to ask for what they want directly. People that fall in this category often have a lot of inner guilt. Sometimes this guilt, if traced back to its origin, may not have anything to do with money. But it does influence their sense of self-worth which ultimately regulates how much they will allow themselves to receive.

It is a difficult thing to face one’s self-hate. And all of us have it to some extent in certain areas of our personality. But this is exactly what the people in this category need to do before they can expect any changes in their financial condition. This guilt and self-hate could have started for many different reasons. Some of us are born with it and others acquire it through some traumatic experiences in childhood. Our parents may have been contributing factors as well as other childhood experiences. But regardless of where it started, it is our responsibility to face these and recognize them and how much they are stealing our happiness. They can be eliminated if we dare to face them and look at them. The following story illustrates just a small example of how this factor can stop money from coming in.

A client of mine was asking a lot of questions about his lack of finances. He had a hard time understanding why he was not making more money. He told me that he had actually made millions of dollars at an early point in his life. He had made and lost these millions and since then he has always had a money problem. I began to question him about his previous experiences with wealth. Since I know that we are the ones that block our wealth, I was trying to determine why he would prevent abundance from coming into his life ever since his experience with millions. Something told me that the answer was in his previous experience since he had been in poverty ever since that time.

At first he said it was great when he had all of that money. He got used to living the high life, traveling all over the world, hanging with the rich and famous. But as he continued to share about it, he began revealing that he had done some things to other people that he thought was very bad and cruel. He felt guilty because in his own words he had “become an asshole”, and a mean one at that. As he spoke he made the connection
with that guilt and his lack of resources. In his mind, he had equated having a lot of money with becoming a very bad person, a non-spiritual and egotistical person. In order to become a good person he had subconsciously been keeping prosperity away from himself all this time. As he made this connection you could feel the energy beginning to flow within him. You could just feel him getting his power back and his excitement at realizing what he had done. It was very exciting for me, knowing that now, he would no longer block his own prosperity. All it took was that one realization.

When we have an inner guilt or self-hate, that is the biggest message our soul receives. It is like we are telling our soul to ‘punish me’ over and over again. Other messages such as ones for positive prosperity get through from time to time. But they must, by nature, take a lower priority than the overriding message of ‘make me unhappy’ and ‘don’t let me be too happy’ that comes from the guilt place inside.

In the previous example the guilt was acquired after a certain experience had occurred as an adult. But many of us are born with guilt already there, or our guilt began at such an early age that we have no memory of when it started. It really isn't that important to know where the guilt originated. But it is important to see how it is operating in our life right now. We must recognize it and identify it for what it is. To do this, we must be ruthlessly honest with ourselves. We must be willing to admit how little we care for ourselves at times. If you explore this carefully you may discover that there are just certain aspects of your behavior that you become angry with yourself about. Or, there may be several to look at. But the bottom line is this: only you can stop yourself from hating yourself. Only you can create love and appreciation for yourself that will ultimately result in your allowing more happiness and prosperity to come into your life.

I don't care what you may try, what books you may read, what courses you may take or what affirmations you do. If you have an inner sense of self-hate, nothing will be able to change your life until you address that hate itself. So, if you see now, that this is a factor operating in your life, this should be your first priority. This book is not intended to be a book about developing self-worth or self-love. But there are many avenues available to you to do just that. Read some books, get some therapy, but don't stop until you eliminate that most poisonous of internal poisons. Make that your first and foremost goal.
3. Not seeing the possibilities and giving up

After a series of repeated failures in life many of us give up. Not only do we give up, but we also integrate those failures into our beliefs about life. So we stop trying and develop a philosophy that ‘life sucks and then you are dead’, or something along those lines. We basically tell ourselves that there are just some things in life that we will never have for whatever reason. This condition is called resignation. We resign our efforts to be happy, throw away our dreams and enter into the world of the downtrodden. It’s unfortunate that people do this but many do. They do it in every area of life, not just money. I have many female clients, for example, who will never even try to have romantic or marital happiness again. Their past failures, which were so painful, have convinced them that it isn’t worth the attempt. This happens with money too. People resign themselves to what they believe is the fact that they are never going to have a lot of money, that life is a continual struggle and that they will always have to compromise themselves to get what they want out of life.

The main problem with resignation is that there is no room in that person for new possibilities. The door is shut and the case is closed. Their soul doesn't receive any commands to create prosperity. They themselves have left no opening for anything other than their past experiences to come into their life. And since they don’t want those past experiences either, they just shut the door up completely. It stifles the natural ability of a person to imagine a future of happiness and deprives them of the motivation they need to make the changes. Not only that, this state of mind is one in which the person essentially affirms that they have no power to change their condition. Resignation is powerlessness taken to a high level. People in this state have intentionally distanced themselves from any ability to change or improve their lives. Isn’t that a strange twist on life? That we would actually give commands to our inner genie to make us powerless? That may be one of the highest internal crimes that exist.

Regardless of where exactly you are at in this realm of worth, it is important to realize that you have the power to alter it because you played an important part in creating it. If you are one of those people who doesn’t believe they had anything to do with their condition, there is no possibility for you to change it. The power to create our
life any way we want it, and the complete responsibility for how our life got to be the way it is now, are two sides of the same coin. You cannot have one without the other.

Resignation sends a clear signal to the subconscious mind. It sets up definite boundaries and limitations to that which is possible. It creates avoidance tendencies for certain areas of life, places to keep away from. And it tells our soul to never construct anything positive in those areas.

How to program your soul

Much of the work that you will do to change your prosperity consciousness will consist of creating new, positive patterns in your subconscious mind. But as the previous sections have pointed out, there are many considerations to be aware of. We need to first know how we are programming it right now before we can begin to alter that programming. I hope what you have read so far has stimulated you to consider your current state of mind and being and to question the messages you are sending to your soul right now. Now I want to talk a bit more about how the soul receives its messages, just so we have a clearer understanding of the process.

As you recall, the soul is non-judgmental. If it hears you thinking “I don’t have enough money, I don’t have enough money, I don’t have enough money” over and over again, and especially if it hears this message with some emotional background such as fear and worry, it’s going to respond by creating your life so that you really don’t have enough money for whatever it is you are wanting at that moment. The soul doesn’t know that you really want to have more money. It only knows what you tell it. Actually, this is what is so amazing about the way God constructed our universe. Our soul is such a precious gift and we habitually waste it, misuse it, and disregard what we really have. There is an old saying that we always get the things that we love and fear the most. If we examine this in our own lives, we can see that it really works out well in the sense that our experiences become our greatest teachers. We learn so much from dealing with the things we create in our lives.

A friend of mine told me the story about her mother. Her mother was considered to be insane. She lived in her own world. And she was a compulsive shoplifter who stole
things almost every day of her whole life. But what was most amazing about her was that she had never been caught. She was so crazy that she never had a second thought about stealing from the stores. In her own mind, no crime had been committed. She had no fear of being caught and no guilt about it either. The thing to see here is that she never gave her soul any commands to be caught. This is an extreme example but it illustrates perfectly how soul programming works. And any police investigator will tell you that the most difficult criminals to catch are those with no remorse, guilt or second thoughts about what they are doing.

Its our divine power, our soul, that does all of this creating. And it is our conscious minds that do the programming. We attract what we think about the most, especially with emotional conviction. So, obviously, to have more money in our lives we have to somehow get the message to our soul to create more money. The affirmation we need is just the opposite of the one previously mentioned, namely “I have lots of money” or "I have more money than I need or could possibly use". Everyone who has lots of money is convinced they do. People who always seem to attract money and good fortune are also those people who are always reminding themselves of just how great things are and how much they have. This leads us to one of the most important laws of life and the one that could change your life immediately if you harnessed its power for yourself.

True prosperity or happiness is an inner state, not an outer one.

This is so profound I am going to explain it more to illustrate just how powerful it really is. What this means is that regardless of how much you have or don’t have on the physical level, it is your inner state of prosperity that determines how much or how little you have to you. It doesn’t matter what other people think you have. You could have fooled them. But we can never fool ourselves. What you have internally is all that matters. And you either have a lot or you don’t. When Mr. Eastman of Eastman Kodak discovered that he only had 10 million dollars after the stock market crash of 1929, he jumped out the window and killed himself. Can you imagine killing yourself because you only had 10 million dollars? But in his mind, that 10 million dollars represented a huge loss. He could not appreciate 10 million dollars and could only think of how poor he was.
in light of his losses in the stock market. This is an extreme example but it amply illustrates the point. Another example is the holy men in India who walk around with nothing but a loincloth and a water pot. They have no jobs and no way of making money. And yet they are fed every day and seem to be in a continual state of happiness. They are saints precisely because they are in a state of supreme gratitude for each moment of the day and for every little thing that happens to them. I know this may seem far-fetched to you, that someone who has literally nothing could have the prosperity consciousness of a multi-billionaire, but it is true. It is our ability to feel prosperous that is the governing factor, not how much we actually possess on the external plane. As bad off as you may think you are right now, you could feel like a millionaire if you compared yourself to the right person. Think about that.

Prosperity is 100% an internal state of mind. The ramifications of this principle are enormous if you stop and think about it. For one, it means that you could be entirely penniless on the physical level and actually feel better inside than someone with billions of dollars. On the other hand, it means that you could attain great wealth and still be miserable. Remember that the word miserable comes from the word miser. That word essentially means someone whose general state of mind is to be worried about not having enough, someone who is clutching at everything because he or she is convinced that there just isn’t enough of everything for everyone to have some. There is an old saying among the yogis in India that goes something like this: To a true saint, a rock holds the same value as a lump of gold. What this illustrates is that the person who really knows the laws of the universe realizes that their state of wealth is an internal affair not based upon what they have or have not on the physical level.

What all of this illustrates is just how important it is for us to take care of our inner state. We can spend an entire lifetime accumulating wealth and never once experience the joy of fulfillment and happiness. And by the same token we can learn how to ‘store up our treasures in heaven’ and never have the least concern for material affairs. The truth is you can become a millionaire right now, without even leaving your room or getting up from the chair you are sitting in. Once you attain that state of mind, money will rush at you like a tidal wave.
Just because a person has a lot of money doesn’t mean that they have prosperity consciousness. Some people who are wealthy are in just as much fear about money as a homeless person. They will be worried constantly with statements like “Will twenty million dollars be enough to guarantee my security?” When the internal state is one of poverty we will use unscrupulous methods to get our money and we will never have enough of it. A person in such a state can never even enjoy the money they have struggled to get.

The next important thing to know about soul programming is that the internal state is something that we do have some control over. We do have the power to reprogram our souls, to change our sense of worth and value, and to create a prosperity machine that is attracting wealth to us every minute of the day. We don’t have any power to dictate what will happen to us on the physical level. Really. Those of us who spend their entire lives trying to manipulate external events are exhausted in their trying. But the person who has mastered his or her internal state doesn’t have to struggle. Everything they need comes to them in a magical sort of way. They have inner treasures that cannot be stolen or lost.

So we have to find a way to create this inner state of wealth. Once that is done, you will be amazed at what happens. No one else will understand how you are doing so well all the time. The will not be able to figure out how, in spite of the economy, you seem to have continual success, prosperity and good fortune. It’s this inner treasure that I am going to show you how to create next. When you do that, everything else will take care of itself. You can literally change your entire world without ever leaving your home. Turn to the next chapter and lets take the next step.
Chapter Four

The Law of Prosperity

Money attracts money

This is the only law of money that you really need to understand. But it does take some consideration to understand it fully. And it has many implications and applications to our lives that deserve to be recognized if we are to harness its power. As I explained in the last chapter, it is that inner state of wealth that becomes our money machine. And, in relation to this law of money we can say that it is the money within that attracts the money without. Its completely true that people who have a lot of prosperity just seem to attract more prosperity. They find the best deals, are given things for free and tend to make better business and financial decisions because they are not hampered by some notion of lack of resources. Money does attract money.

What we are going to learn to do in this chapter is to create a conscious and subconscious awareness of our own prosperity. Once we have accomplished that, wealth again flows to us naturally and our money problems are over. So we have to find the best methods to create this inner state in the shortest amount of time. Remember that we are learning how to store our treasures in heaven. This is just so exciting. Treasures within ourselves cannot be lost, stolen, taken away or misplaced. So lets get started with our inner savings account.

The entire notion of savings is one that our county has abandoned in the past 50 years. And yet, savings are the very foundation of wealth. When we have a savings account, we have essentially created something on the material plane that we believe in that also creates an affirmation of “I have money” in our subconscious. It’s remarkable that something so simple is so powerful, and so overlooked. If you just think about a savings account in light of the principles I have discussed so far you will see that it is just the thing to get your prosperity machine up and running. You will find that the people who have savings accounts usually have a good prosperity consciousness and that those who don’t are the ones with continual money problems. But few people really understand its value. When you understand it fully and use it, it becomes a much more powerful tool.
than when you do with without understanding it. That is because of the law of conscious awareness that states *that we benefit most from the things that our conscious minds understand and affirm.*

But in order to get the most benefit from this tool, you need to understand a few important elements about the soul and money that will help you create the inner treasure that will sustain you your entire life.

**Cash, Checks and Credit**

Credit Cards are a very new phenomena in terms of our earth’s history, having only showed up in the past 20 years or so. Checks are also a relatively new thing for man, as is paper money. When we think about just how many years man has been on the planet and how long we have been using paper and plastic to represent money, we can see that it is a very small fraction of the time. Man has always needed ways to store and exchange value and wealth and we have used things such as animals, seashells, and coins made of precious metals. All of these represent value but some of them actually hold intrinsic value. A gold coin, for example, is not just a representation of wealth, it actually is worth whatever is its face value, if not more. Paper money, checks and plastic have no intrinsic value of their own and this puts them in a different category than coins. However, even the coins we use today are fairly worthless. The silver coins have been replaced by copper coated with silver (silver-clad coins) and we really don’t even use gold coins as currency.

When we think about getting a message to our subconscious mind of our own value we must consider the way that it interprets and relates to these different forms of currency. What form that we use today would truly represent value to our soul the most? The soul is relatively slow to adopt new concepts. It takes either repeated affirmations or experiences, or experiences with a highly charged emotional content to set a new pattern in it. In terms of value its safe to say that our souls just don’t recognize the value of credit cards and checks that much. You may disagree with me but the facts prove this to be true. If you just pay close attention yourself you can verify this.
It’s a well-known fact that most people who purchase things with credit cards do not know that they are spending real money. The connection just isn’t there. If I want to buy something that costs, let’s say $500 and I don’t have $500 but I have a credit card with a $1,000 limit, I will say to myself, “Well, let’s see, this thing is only going to cost me $20 a month for the next 36 months. That’s easy, I can do that.” I go and buy that item and in my mind I am only thinking $20 a month. I really don’t realize that I am going to pay $720 in hard-earned cash for that $500 item. If, instead I had to reach into my pocket and pull out that $720 or even $500 for that item, I would undoubtedly have second thoughts about whether or not that item is something that I really want.

If you own a business and apply for a merchant card service that allows you to take in credit cards as payment for your goods and services, the merchant card companies guarantee that you will have from 15% to 30% more sales. 15% to 30% of the people who ordinarily wouldn’t buy your products are now going to buy them. This is somewhat the result of the convenience of using the cards. Using a card means that the person can just call you and doesn’t have to write a check or wait as long for their merchandise to arrive. But the biggest factor in your increase in sales is that fact that credit card money, on a soul level, appears to be free to most people. They just don’t realize that they are spending money.

Credit card companies are very much aware of this, as are the banks. This is how they make their money. If they can get you enslaved to them paying 20% interest on most of your important purchases, they can make a fortune, even if a percentage of their customers declare bankruptcy. At this point in history we have the highest abuse of credit than ever. So many people have run their credit cards up to their limit without ever having any recognition of what they have spent. There are some people who know that using a credit card is spending money, but this is a very small percentage of our population.

Checks are also a currency that is fairly new and for many people they just do not carry the same value as hard money. I remember a joke I heard on television one night. The comedian was talking about when they came to his house to repossess his car, which he had not made a payment on in 6 months. The man came to his door and said, “You owe us $1,000. If you don’t pay now, I will have to take your car. We accept cash, credit
cards and checks.” The comedian came back with, “Checks? You take checks? Wow, that’s great! I have some checks. Just wait a minute and I will get you one. Heck, I thought you wanted some money!” Of course the comedian knew he didn’t have any money in the account, but he did have a ton of unwritten checks lying around his house.

Some people do know that checks are real money. When they write a check, the carefully enter into the log of their checkbook and they can see that their balance in the account has just been reduced by the amount of that check. But for most people, the connection just isn’t made. These checks and their account are just some interesting concept, which allows them to make purchases and pay their bills, but they don’t get to experience the reality of exchanging value for value.

Cash is not nearly as old as coins but we have pretty much learned that it represents value. But still, it will not be our first choice when we start creating our inner savings account because coins are the preferred medium. Coins have been around the longest, in terms of man’s history. Coins, as a means of transferring value, are a sure thing. When we pay in coins or cash, we do get it that we are spending money. This is important to know because you can use this in many ways in your life and in your business. For now, we want to use this secret to help us create our inner savings account, the inner knowing that we have money.

**Affirmations**

As previously discussed, our soul is completely non-judgmental. If I say to myself, “I want money”, my subconscious mind doesn’t then go and create more money, it creates what I stated, in this case the want of money. The want of anything implies not having it. Remember this when you talk, if you say ‘I want’ anything, that is an affirmation of not having that thing, whatever it might be. It’s a good exercise to become aware of how we habitually speak about things. Small changes in the way we speak can contribute to profound changes in our life.

To give our soul clear instructions we must be specific and clear in our speech and thoughts. If it is more money that you want to attract, the affirmation has to be something along the lines of “I have lots of money” or “I have money”. We are going to
use the power of the spoken word as one tool to aid us in creating wealth. We are going to combine this spoken affirmation with a visual aid, an auditory aid and a sensory aid.

Creating anything in our life usually takes three steps. We first think about it, then we talk about it and finally we do it. From this point of view, the spoken word is the second stage of manifestation. It is more powerful than thinking about it. Therefore we will use a spoken affirmation as part of our exercise in creating. But we will also use a ‘doing’ thing as well. We will involve some physical actions in order to impart as much power to our creating as possible. We might call this a physical affirmation.

The Bank

So this is what you are going to do to increase your wealth. You are going to create a physical savings account. In actual terms of monetary value it will not be much. But in terms of its inner value, it will be priceless. You are going to create a bank for yourself and contribute something to it each day. You are going to use coins, specifically pennies, at least at first. Later you may add other coins and even cash. And as you add money to this savings bank each day you are going to say an affirmation out loud.

One important rule about this savings bank is that the money you put into it will never be spent. This is your inner treasure and you must hold it in high regard and never spend it. It won’t be that much money anyway, especially in the beginning. For some of you, this is a pretty wild concept. - money that will never be spent. But this is exactly what you need and as you see the results begin to occur, you will realize just how important that is.

Find a suitable container, such as a large bowl or jar, preferably clear so you can see the coins. Then find a special place to keep this container where it is in plain sight and where you will have occasion to see it many times during the day. You don’t want to put it where others may be tempted to steal it, even though it will not have that much money in it. But preferably somewhere where you can see it a lot and be reminded visually that it is there. Remember that now the inner affirmation is that you don’t have money or that you want money. You are going to transform that into your having money and if you can see this money every day, it will be better.
The container, or a substitute, should be taken with you when you travel. I usually take a small jar with me when I travel because it is important to do this exercise every single day. It is not important just when you do it, though it is preferred that you do it at the same general time of the day each day. If your life already has a certain daily routine, pick a time to fit it in when you know you will be easily reminded to do it as you are going about your daily chores.

Once a day, every day, you will drop a penny into your bank. As you do so, you will look at the coin or coins as you drop them, feel them in your hand, hear the sound of them falling into your bank and recite the following affirmation out loud.

This money that I am placing into my bank is adding to my wealth. My wealth and prosperity increases each day. I have lots of money and I am grateful for the abundance that surrounds me.

(At this point, look around your house at all of the things that you now have as you recite the rest)

I see that I am surrounded by so much wealth and that my every need is being provided by the unlimited abundance of the universe. For all of this and more, I am grateful.

Sooner or later, your bank’s container will fill up. When it does, you can get some penny rolls from your local bank, roll up all the pennies and take them down to your bank and open up a savings account with them. Leave a few pennies in your bank. Then, continue doing your affirmations each day until it fills up again.

After you have done your affirmation for 6 months or so, it will be okay to add more money to the bank if you want to. You will find that you begin having more success financially as you do this affirmation each day. One day you may make a great deal or have a lot of money come in and feel like putting more into your bank. Go ahead, throw some quarters or even dollars into the bank as you do the affirmation. It is a good idea to celebrate abundance when it comes in, it’s a powerful affirmation for more abundance because of the positive emotion of happiness and joy that is connected to it. Just be aware
that when you add larger amounts to your bank that this will increase the likelihood of others being tempted to steal it. But if you have a situation where this is not a possibility, go ahead and put as much as you want.

This is the main physical technique that you will be using and it will work. While you are doing this each day it is a good idea to clear up any misconceptions you may have about money and prosperity. To really get your prosperity machine humming, it will help to clear the way in as many areas of your mind as possible. And that’s what the rest of this little book is about.

*Giving and receiving are one and the same*

I mentioned this earlier but it deserves some more clarification because of its importance to our subject of prosperity. What giving and receiving both have in common is that they represent a flow of energy. Money is energy. Gifts are energy as are other commodities or anything else that we value. When we allow ourselves to receive something from another and receive it in the proper manner, it is the very same, soul-wise, as our giving something of great value to another. There is an art to giving and receiving, a way of doing it that causes it to have great power. And there is a way of giving and receiving that are impotent and weak.

First of all it is interesting to see that some people appear to do one very well, but not the other. There are those that we might classify as ‘takers’. They seem to be completely selfish and think of no one but themselves. They seem to be almost totally preoccupied with their own goals, desires and dreams. Others may say they live in their own little world. These are people who never remember other’s birthdays or names. They rarely send thank-you cards or other signs of care or concern. In other cases we have those who bitterly complain about paying their bills each month. They bitch about the price of their phone usage, electricity and rent. These people are always looking for bargains and pride themselves on the good deals they made, as if the times that they got the best of some salesperson are their badge of honor. What is characteristic of most of these types is that they have little gratitude for what they have. When someone does give
them something, they don’t really appreciate it. They don’t spend much of their time appreciating anything they have. They take and take as if they are starving animals that are just getting their first meal after a long period of starvation. And they eat quickly because they don’t want any other animals to steal their food before they devour it. They eat so quickly that they never even taste the food they are eating.

Then we have the other type of personality that is the caretaker of others, the ones we might call the ‘givers’. These people rarely ask anything for themselves. They are, in a manner of speaking, very low maintenance. You throw them a bone every once and a while and they seem to be happy, though it is a lower form of happiness – more like just getting by and tolerating for some unknown reason. They seem awfully glad to get something when they do, but they never ask for it. These folks are usually doing lots of things for others. They are compassionate, kind-hearted, caring and giving. You can go to them with your cares, confess all your sins, and they will still accept you. When you offer them something they will often refuse you. You may offer them a ride, or to buy them something. And it is easy to offer them things because after a while you realize that they will never say yes so you never actually have to give them anything. That gives you permission, on one level, to promise them things and never come through as well. You can basically do almost anything to them and they will not complain. And they never place any big demands on you. It is easy to use these people and if you ask them they will usually reveal that they get used a lot by those they love, if you can call it love.

Both of these types of people have the same problem. It’s just that each one has the problem on the flip side of the coin. To be unable to give or receive stops the flow of wealth energy in our life. And we have talked about some of they symptoms and causes of the inability to receive. But the inability to give is also just as bad. The resistance to spend money and to pay for the things we have received is just as bad as the guilt that keeps us from receiving money in the first place.

I have a friend who is very prosperous. He was born with a great prosperity mechanism and money has always been a given in his life. I would say that one of his basic premises about money is that the more you spend the more you get. He once told me that whenever he feels like money is not coming in enough in his life, he goes out and spends some and that gets it going again. He is one of the best gift-givers I have ever met.
If you are among his friends, you will get the best birthday and Christmas presents ever. He never even balances his checkbook but he always gets everything he wants. Without ever having to work on his prosperity consciousness, my friend realized that giving, which can also mean paying our bills and giving to others, is the very same as receiving.

I have also met a few people who make their bill paying a ritual. They go so far as to say a little prayer of gratitude as they write each check out to their landlord or utility company. They will say, ‘Thank you for this wonderful service. May this exchange of wealth bring you as much good as your service has brought to me.’ I have also practiced this technique and I can tell you that it is very powerful. We usually take the things that we pay monthly for granted. We rarely pay our bills with this sort of gratitude, which

You see, it doesn’t matter which end of the giving/receiving flow you work on. If you get your giving end working well, you will be able to receive better. The opposite applies as well.

It’s the movement of energy that is important in this equation. If the movement of energy is blocked in either direction, it is blocked for both. Taking without gratitude is the same as not receiving. If we are not conscious of what we received, if we ate so fast that we didn’t even taste our food, did we really take it in? We may have eaten it, but did we receive all of its abundance and beauty? Not likely. The bottom line is the conscious awareness. To a starving man, any morsel of food will seem like the best meal he ever ate. As I have said many times the best condiment for food is hunger.

I think that at this point you are starting to get the message. All of this information is related and it always comes down to the same thing – conscious awareness of just how truly prosperous we already are. If you have that, you have everything. The next chapter will illustrate just how important it is and how you can get yours up to speed.
Chapter Five

**Gratitude – The Magic Ingredient**

It was a very dark time in my life. I had just gotten divorced and was living in a small apartment, trying to make ends meet. I was just getting my first book published and my income was spotty at best. I was barely meeting my monthly expenses. As a matter of fact at this particular point, I wasn’t meeting them. Rent was due in about a week and I had determined, beyond a shadow of a doubt, that I wasn’t going to be able to pay my rent. There were no book sales that would be coming in, I had no appointments for readings and I just couldn’t think of any way that I was going to come up with the $700 I needed for rent. I had applied for some work as a computer programmer too, thinking I could make some quick money to get me by, but so far I had no offers in that area either.

I was worried sick. I couldn’t sleep that well. This particular night I awoke at 4:00 in the morning, worrying about not having enough money and the real possibility that I would be out on the street in a week or so. I didn’t know what to do but I decided that I just couldn’t sit there in my apartment worrying so I jumped on my bicycle and went out for a ride along the Santa Monica beach at 4:00 in the morning. Bike rides always have a way of clearing out my mind a little.

As I was riding the thought occurred to me that because of my chosen profession of selling books and doing readings, that I had absolutely no control over when work came my way. There was no way that I could convince people to buy my book, pay me for a reading or coerce them into hiring me at $30 an hour as a programmer. Though I could do my very best to promote myself and my products and services, in the end the matter was simply beyond my power. In its own way, that one realization gave me a great feeling of relief. Because in that moment I realized that all of my worrying was useless and a waste of time.

I then realized that it was God, or some higher power that held the power in this area of my life. It was certainly something beyond my control. Why did people call me when they did? What inspires people to pick up my book, read it and buy it at a bookstore? What causes a potential employer to choose me instead of someone else. In
that moment, it all became clear to me that all of this was in the hands of someone other than me, a higher power that was calling all the important shots.

This realization immediately led me to another question, “If I have no power over who comes to me with money, then what do I have control over? Is there anything I do have control over here that I should be doing?” And in that moment, I made the big discovery. It dawned on me that the one area I do have some control over is whether or not I am being grateful for the things that I do have, here and now. Not only that, but that this is practically the only area that I have some control. As I took in the depth of what had just occurred to me a huge chill ran through my entire body. In a split second I saw that for the past months, maybe even years, that I had spent very little time and energy practicing any gratefulness for what I have. I was focusing all of my attention on what I didn’t have and what I was going to lose. Was it any wonder, I thought, that my condition had become so bad? And then, at that moment, a song came into my mind, all at once and clear as a bell. It came to me to the tune of Pachabel’s Canon and it goes like this:

Appreciate the things you have,
appreciate what you create.

Appreciate the things you have,
and you’ll be given more.

That was it! My entire body resonated with that realization. I knew I had found the real truth behind my condition of poverty. Though nothing on the material plane had changed, I had an entirely new perspective and I knew things would be different. I rode my bike home in a hurry, wanting to do some writing and to practice some appreciation. When I got home, I sang the song a few times with my guitar. And as I did, I looked around realizing just how much I had to be grateful for. I had a very nice apartment with some nice furniture. I had a computer that I really liked and all the software I needed to do practically anything I wanted. I had a beautiful guitar and some nice furnishings that held special meaning to me. I had a good car, only a year old, that I really liked. I had plenty of good food to eat and I lived in a place that was beautiful with beaches and good places to ride my bike. As I pondered on all of this I realized that I was truly living a life
of luxury by most standards. In my own terms, I was living like a king. I wrote down an affirmation about this, one that I recited for years after that time as part of my daily meditation:

*I am in the Heart of God*

*I am living in luxury in the heart of God. He surrounds me and supplies my every need. I look around and realize that I am living like a king, so abundant are the resources at my disposal. I am grateful for all the wonderful things he has given me. In each moment, the things that I need are moving towards me. I inhale abundance in every breath. I exhale fear and anxiousness as tranquility and divine peace fill my every moment. I have no concern for the future knowing that I am always provided for and nurtured by the abundance of God’s creation and love. I am happy and joyous living in the heart of God.*

That very morning I also made up a wishlist of things that I would like to have. It ended up being about ten items. And I wrote each one of them down as a “I would like to have” this and that. But after I completed the list I realized that the ‘want’ and ‘wish’ were affirmations of not having, so I went back and rewrote the list as “I have” this and that instead. So the list became a ‘have-list’ instead of a ‘want-list'. The list was primarily a list of material things, such as an amount of money in a savings account, a new computer and a nicer apartment. But there were also some other items there such as a new relationship and more inspiration for my work.

Well that very day started what I now call the miracle week. That day a firm offering me a programming job at $30 an hour full-time gave me a call. I also received a call from two prominent movie stars to do personal readings for them. Orders began coming in on the phone and an entire host of things that I could have never predicted came about. It really was a miracle and I knew it, because I had already figured everything out and had come to the conclusion that there were no real possibilities in the normal sense that I could count on to make my rent money.

The breakthrough I had that morning carried me through for years. It wasn’t the final chapter of my attempts to regain my natural prosperity, but it was the turning point –
the time that I finally got on the right track. And never again in my life would I discount the importance of gratitude.

As I pondered the power of gratitude in the years following that day it dawned upon me that this is the probably the one most crucial ingredient for happiness that there is. All of my own life I had tended towards a critical and pessimistic way of looking at things. Though that attitude had some benefits in some areas, overall it was blocking me from enjoying the things that had been given to me as gifts from the universe. I realized that morning that everything that I now owned and called mine were things that I once wanted and attracted to me by divine law. For me to just ignore these and not acknowledge their presence was sheer stupidity. When I realized that the only real responsibility that I had, in terms of prosperity, was to be grateful for what had already been given to me, I realized that I hadn’t been doing such a good job. So, I decided to make that my real job by doing it every day. Since then practicing gratitude has become a normal part of my life. I will say it out loud as often as I become aware of it.

The only real difference between a person who is happy and one who isn’t is a frame of mind. There has never been a more true statement about life than that. Happiness and pain both exist in the minds of men and women and they both are merely a point of view. The trouble is that most people never realize just how precious gratitude is. Gratitude is worth more than gold or platinum. If you have it, you have everything and if you don’t have it, it will not matter how much gold you have because you will be miserable. Ponder on this principle. It is the cornerstone of everything good in your life whether or not you realize it.

There I was that morning of my realization, I was still broke and had no money. No one had called me yet and I had no proof that good things would come to me. All that I did was to start practicing gratitude. Nothing had changed on the external level. All that had changed was my way of looking at life and boom! A miraculous set of events came into being almost immediately. And that’s all that it really takes. The entire notion of time is irrelevant in this context. The very moment you change your attitude, the external circumstances of your life will change along with it, instantly.

So, the only question that remains is, are you doing your job? Are you being grateful for all the things you have or are you instead focusing on everything that you
don’t have? Are you sending your soul affirmations of having and prosperity or affirmations of not having and poverty? If you have not been doing your job, and instead have been trying to do God’s job of bringing money to you, its time to get off it. Stop trying to do God’s work and do your own job. Here’s a little story to illustrate this last point in this chapter, one told to me by a great teacher.

A man was walking down the road when he met up with another man riding on a horse. Ordinarily a man on a horse was nothing out of the ordinary but this particular man had a large basket balanced on his head and was obviously struggling to stay balanced on his horse while keeping the apparently heavy basket from falling off. The man on the ground stopped and asked the man, “You there, why do you carry that basket upon your head? Why not get off the horse and let the horse carry that heavy basket for you?” The man on the horse looked down with a horrified look on his face. “What do you mean?” he said, “I love my horse way too much to make him carry such a heavy load as this basket!”

And this, as my teacher told me, is how we humans are at times. We take on very heavy loads, apparently to keep God from having to bear them, never realizing that he is bearing them all the time anyway. So, just in case you are struggling every day to get more money you can stop now. That just is not your job! Your job is to just be happy with all of the things that you have. So, get to it!

**How Much Can You Appreciate?**

If there is one thing that I would like you to get from reading this book, one most important point to it all, it would be that you are the one who decides how much prosperity you will allow into your life. Each of us have limits to just how good we will let ourselves feel, how much happiness we will allow ourselves to feel, how much joy, how wonderful a partner we will allow ourselves to be with or marry, and so forth. When you come to realize this, it will be a major breakthrough in both your life as a whole and in respect to your relationship with money and all other forms of prosperity. To illustrate how we govern this level of wonderfulness in our life, consider the following illustration.
Imagine that you have a guardian at the gate of your house. He is big and mean-looking and no one would ever approach your house without first having to contend with him. Let's say someone is delivering a package to you containing lots of wonderful presents. The guardian stops the delivery person and asks "What's in the package?". The delivery person responds with "Lots of wonderful presents that will make the master of this house happy." "Oh?" says the guardian, "In that case, go away from here. My master gave me strict instructions not to let anything in here that could make him (or her) happy. Begone! or I shall have to get rid of you myself!"

This is, in essence, how most of us live our lives. Only a very few things ever get past that guardian into our abode that bring happiness or joy. We have given the guardian implicit instructions to keep all those good things away from us. And he obeys without question. It is not his duty to question you or I. He doesn't need to know whether or not these things are actually good for you, only that you have made this specific request of him and he must follow orders." This guardian is none other than our Soul, or subconscious mind. He will do anything we say without question. But why would we give him such instructions? What could be our reason for denying ourselves the things in life that bring happiness and contentment? Why would we intentionally deprive ourselves of so much?

There is no one or simple answer to that question. I think each of us has his or her reasons for doing this, and we all do it to one extent or another. But is it really important to know why we do it or to just stop doing it? I think the latter. Whatever can get us to stop doing it is good in this situation. Knowing why we do it may or may not help us in that way. I say this because we have been conditioned to want to know why 'everything', even though knowing why doesn't usually make a bit of difference. Actually, the real reasons we do things is often discovered much later after we have done them, or stopped doing them as the case may be. We have to trust in those things that we do know right now and not using the fact that we do not know the whole story to procrastinate. That which we do not know will come in its own time. But, there is a lot we do know and we are obligated to act on that. And what we do know is that we are blocking our prosperity. Sometimes the very act of looking at the block is all that is needed to unblock it. In other
cases, doing things to unblock it will succeed. What is important is that we are directing our efforts at the real source of the problem, us, and our inner attitudes or beliefs.

Here's a good way to see how much you are currently blocking out prosperity and good things in your life. Sit down and make a list of all the things you are grateful for in your life, right now. Think about it as you write down this list. It won't do you any good to just read this if you don't do the exercise, so do it now. It will only take a few minutes. Start with the big things on your list and then work your way down to the small things. But as you write down each thing, be aware of just how grateful you feel about it, if at all. Sometimes when we do such exercises, we just make up stuff to write down. You are doing this exercise just for you so be honest with yourself. Don't write down anything unless you really feel grateful for having it in your life.

Once you are done with this list, and take as long as you like to complete it, you have a pretty good representation of the good in your life. It was ten items then that’s how much good you let into your life. Ten is a very small number by the way, especially compared to just how much each of us has that is simply wonderful and provided to us on a daily basis. For example, as I write this, it is a cold winter day in Tennessee. The sun is shining through my window, warming up my room and lighting it all up. I am very grateful for that sunlight right now and the free warmth that it provides. As I look around my room I see it is filled with wonderful things, each of which I wanted at one point in my past, and each I still appreciate for the value it brings me in some little way. As I take it all in, it becomes a little overwhelming. I realize that I could probably spend an entire day just reviewing all the things I have to be grateful for.

But do we? Do we take any time each day to count our blessings? I am not trying to be religious here, just practical. Once I understood the science of the soul, I realized the importance of doing just that, counting my blessings. So, in your current condition and situation, just how much gratitude can you experience? You see, what you can be grateful for does not depend in any way on how much you have. It depends on where you put your attention. Seek and ye shall find. Knock and the door will be opened. If you look, you will see. And the more you look, the more you will see. And, as you do this exercise, if you feel some resistance within yourself to doing it, or if you feel like stopping for any reason, know that this is where you reach your limit of abundance. You

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have reached your personal stopping point, for whatever reason. This exercise is very valuable because it can show us clearly where our self-imposed limits of happiness lie.

This is an internal process. Just by doing this, you begin focusing your attention on what is going on inside, which is where things really matter. Yes, I know that you were taught that everything good in life is out there somewhere, that you must go get it and do things to acquire it so that you can be happy. I realize that you are not used to looking at life this way. That’s okay. Just do it anyway. Start looking inside and see what happens to you.

When we cease focusing our precious attention on the world outside of us and instead begin looking at the real source, the real well of everything good, magic begins to happen. As Jesus said "Seek ye first the kingdom of heaven and all else shall be added unto you." He also said, "The kingdom of heaven is within." What do you think he was talking about here? So, take all of this in and see what happens in your life. As soon as you make this move to an inner perspective, the magic will begin.
Chapter Six

Doing work you that love

I have a friend who literally does not need to work. She gets plenty of money from her family's estate that she will never have to work the rest of her life. But she does like to work anyway. However recently she discovered that she is developing a debilitating physical condition because of her job as a waitress. Though she loves her job a lot in most respects, there are aspects of it that she doesn't love, and which have resulted in her having physical problems. Though modern science and medicine would be the last ones to admit it, most job related stress and injuries occur because people dislike the work they are doing. My friend is an interesting example because she doesn't even need to work. She could quit today and it wouldn't threaten her overall security, which is what most people use as an excuse to continue working a job they do not enjoy. But even though that is the case for her, she still has difficulty letting go of that job. Isn't it amazing how powerful our society's conditioning is to most of us?

For most people, the entire notion of having a job is that you go out, convince someone to hire you to do some work that they don’t want to do. Then you do that job, even though you don’t want to do it either, but you’ll do it because you need the money. Finally you will get paid and have some money to spend and do things that you do like. They live for their weekends. Weekdays are pure hell. This notion is prevalent in our current society and as a result we have millions of people who are unhappy at their work. They are easy to spot. You go to a post office and the person at the counter acts as if you are another inconvenience in their boring and tedious life. The guy who came to your house to repair your stove damaged something in the process and didn’t tell you. The carpet installer left knife marks on the baseboard and didn’t bother to mention it or to repaint them when they were done. Its getting harder and harder to find people who really do a great job, whether it be a good job of repairing your car, washing your car or mowing your grass.

And then there is the ‘thank God its Friday’ crowd. Everyone can’t wait to get off of work on Friday and go out and get drunk. It’s like a bunch of convicts being released from prison and handed a case of cold beer as they go out the door. If you listen to the
popular radio stations during the week, they have an entire program set up for these people, who obviously make up the majority of our workers or they wouldn’t make any money doing it. There’s the ‘hump day’, which I believe is Wednesday or Thursday, as if to say that if we make it through hump day, the worst of the week is over.

The point of all of this is that most people do not like their work. And beyond that, most people don’t even see the possibility that they could actually do something they enjoyed and get paid for it. It never even crossed their minds. This is sad in a way because the real truth is that everyone could get paid for doing what they love. I know this so well because I have proven it over and over again in my life and have seen others do it as well. It never fails, which leads me to the conclusion that there must be some principle connected to it that makes it turn out this way. There seems to be some law that states that if there is something that we really enjoy doing that there are people out there who would love to pay us for it. You may not believe this at first but I think that if you ponder on this for a while you will see that it is true. For anything that you could conceivably love to do, there is probably someone out there, right now, who is doing it and who is getting paid for it.

I remember when I was only 19 years old I decided that I liked to help people with their problems and decided to see if I could get paid for it. I ran an ad in the Personals section of the classifieds of our local newspaper. The ad went something like this: "If you have problems, I have answers, call 555-5555." Within a few days I had two phone calls and was off and running in a new business. I was able to help a few people but ultimately decided that my ability to help was somewhat limited. But in a way, here I am again, 25 years later, doing the same thing. And now it is a viable business.

I have had the opportunity to do some pretty interesting kinds of work these past 25 years. I was once paid very highly to play video games, which I enjoy a lot. I was paid for designing new scenarios for games. I have manufactured magical wands made of silver, crystals, and gemstones and I have designed an entire jewelry line that became very successful. I think it is pretty amazing to get paid to play games, but as I am trying to point out here, anything is possible if you love what you are doing.

If you are not enjoying your job, and I mean really enjoying it, it may be because it really isn’t something you like to do. The things you love to do may be things that you
never dreamed you could get paid for. But it is up to you to test this theory and see if it is true. Here is another story of mine to illustrate this.

I had just gotten married and had a good job. But a friend of mine who worked for the Commodore Computer Company told me about this exciting new computer they were coming out with. At this point in my life, I didn’t even know if I liked computers or not, but when he told me about this new computer, called the Vic-20, I was mesmerized. The Vic-20 was really the first home computer to hit the market back in the early eighties. It was revolutionary at the time because it had 16 colors on screen and a built-in music synthesizer. It promised to be the most exciting machine for both musicians and people who liked video games. Because my friend worked there, he could get me one at a good discount so I asked him to order me one. It took almost 6 months to get that computer but all I could do the whole time was dream about it. They were soon available in the stores, like Kmart and Target so I would go to the store, read the manuals and play with them. Before I even had one of my own, I could write some simple programs that did stuff on the screen. I just loved it.

When I finally got my own Vic-20, I wanted to spend all of my time exploring it. I couldn’t remember being this excited about something my whole life. I didn’t want to go to work. It is hard to describe just how I felt about this computer and the notion of being able to program it to do things. I was captivated in a serious way. It was like discovering an entirely new universe in your back yard. I wanted to explore it and discover what it could do. In particular, I wanted to learn how to program a computer game. I had enough money saved up to pay my expenses for about 4 months so I decided to quit my job and just explore and play with the computer. My wife was very understanding and said she would go along with it as long as I was willing to return to work after 4 months if it didn’t generate any income. I agreed. After about 2 weeks of learning, I realized that there just weren’t any books available to teach me how to program games. I was so thirsty for this information but I had to get bits and pieces here and there. Some came from the computer’s manual but most of it came from the articles published in two major magazines of that time. At this moment I recognized a need. There were probably many other people, like myself, who would love to find a book that
would tell them everything they needed to know about programming video games on
their Vic-20. I decided to write a book about this.

My initial intention was to publish this book myself and advertise it in the back of
computer magazines. It seemed like a good plan, though I had no experience in
publishing or advertising in magazines. A week later, I inquired to two of those
magazines about the possibility of mentioning articles they had published in my new
book. I wanted to be able to tell my readers about this great source of information. I was
amazed when both magazines turned around and asked me if I would be interested in
them publishing my book for me. Within two weeks I had two contracts in my hand, one
with a check for $2,000. At that point in my life $2000 was a lot of money. More than I
had ever made at one single time. I was overwhelmed with my good fortune and just like
my realization that I talked about in the last chapter, a chill went through my body. I
realized in that moment that if anyone really loves something, it would always provide
him or her with everything they need. Not just provide, but provide abundantly.

To end this story I will just say that I ended up publishing two books for one of
those magazines and made $50,000, more money than I had ever made in my life. That
experience and that realization never left me. I will never forget that the love of what I do
is perhaps the most critical ingredient in my choice of jobs or occupations. To this very
day I still enjoy programming and I still get paid well for it. Though I have never taken
one class in computers or programming, I have held many jobs and made hundreds of
thousands of dollars at it. I have learned that my love for it gave me the interest that
helped me learn it. Computer programming is perhaps one of the most intricate and
complicated things to learn. Each computer is a small world of its own, with millions of
things to keep track of. But my love of it caused it all to be a joyous exploration and to
this day there has never been a thing about computers or programming that I couldn’t
learn if I was interested.

And that’s really the point of it all. Where is your interest? What do you love to
do? I have counseled thousands of people and many of them ask me to help them find the
career or occupation that is best for them. I have discovered that many people have no
idea of what they like to do? As strange as that seems from one point of view, it is very
real. I have determined that if a person spends too many years doing things because they
think they have to, they lose complete touch with the things they love. They live under a heavy burden of things they should do and things they should be, losing track of who they are in the process. They ‘should’ themselves into the ground, practically speaking. If you are in this condition, it may take you a while to get back to what you love and what turns you on. And you may need some help in doing that. This book is not intended to be a book about that particular subject, but I do want to share some things that could steer you in the right direction. But first you must ask yourself whether or not you are really enjoying your work. If you are like me, you only need this reminder in order to get the courage up to do what I call the ‘big experiment’. Give life, and the divine powers within and without you, a chance to make you happy. Set up a short time period within which you will do something you really love to do and see if it doesn’t end up taking good care of you. Just imagine if you never even try to do what you love. You may get old and die, never having found out if life will truly reward you for the things you love or not.

The Big Experiment

Decide yourself to conduct the big experiment. This will be your personal experiment to determine your true relationship to things in the world. In the course of this experiment you will discover whether or not the universe is truly a loving and abundant place to be or whether you are doomed to a life of drudgery and slavery. You don't have to risk a lot to do this. Keep in mind that at any time you can quit and return to your previous life. But having accomplished this experiment you will at least have explored the one alternative that you have never tried before - to do exactly what you would like to do, and get paid for it.

The way you can do this without risking all your security is to plan for it. If you can save up enough money to last you 4-6 months, then you can have a buffer zone in which to try it knowing that you are covered. Some of you can even try this in your spare time. If you have enough energy and desire to work in the evenings for a little bit, then you could begin this experiment while keeping your present job. The important thing is that you do it.
The next thing is to decide what sort of thing you are going to do. As I have stated earlier, many people have worked in jobs they don't like for so long that they have completely forgotten what they really enjoy doing. They have lost touch with their inner child and the joy they felt in just playing. Doing work you love is a lot like playing and in some cases, it is one and the same. If you are in this condition of not having any idea of what you would enjoy doing, then you really need to address that before doing the big experiment. Perhaps some other things I have written in this book will help you find something that you really enjoy sharing with others. Or maybe you will read some other books about doing the work you love that will help you discover something that you would love to do. But before doing this experiment you have to at least have determined something you truly enjoy doing.

This should be something that you like so much that you are not concerned about the end result of it. You need to enjoy the actual doing of it, not just the end result or reward at the end of doing it. This is the problem with many of the get-rich-quick schemes out there. They get us all hyped up about the end results and rewards and don't tell us anything about what it is actually like to do the work that it takes to get those rewards. Often the work itself is something that we just don't enjoy or find distasteful.

Think back to your childhood at some of the things you did for play and fun. Most of us are naturally creative and interested in doing things. See if you can remember those things that you did when you had no expectations placed upon you - when you were your natural self. These are important clues that can lead you to an occupation that you really enjoy. Just imagine getting paid to play!

Once you have decided upon a path to take, just put yourself into it wholeheartedly. Decide at the beginning just how long you are able to do this new occupation before you have to go back to your old job or occupation. The reason for this is important. First of all it clears your mind for the present time so you can just get into what you are doing without concerns. Secondly, it gives your subconscious mind a framework within which it can create this new life for you. Miracles can happen if you allow yourself to participate fully in this.

You'll want to share what you are doing with others. But not before you yourself have had your enjoyment of it and have accomplished some of it. Don't look to others for
approval of what you are doing. In sharing what you are doing with others, let it be an offer from you to share it with them, not a fishing trip for compliments or approval. If you are looking for approval from others, you are setting yourself up for failure. You must give yourself complete approval to do this before you begin. And of course, if others are interested in what you are doing, let them know exactly what it will cost them to share in it. No freebies. If you really value what you are doing you will have no problem telling others just what you think they should pay for it. Remember that price is most people's first clue as to the worth of something. Set your prices according to what you think your creations or services are worth. See what others in similar roles are charging. Compare what you are doing with them and determine if yours are better or less. Then set your price. But keep in mind that it is you and your love of what you are doing that people are really buying. Not that widget that you make.

If you follow this little experiment through I think you are going to have some outstanding results. If you are truly enjoying what you are doing and have gotten clear with yourself about the value of it, there is no way you can fail. And if you have set this up right from the beginning, as an experiment, there is no possibility of failure to begin with. You are just doing an experiment to see how life, and value works when you are doing something you really love.

In the meantime, you will be enjoying yourself. The things you do and create will be filled with your love of them. This alone will make them shine a special shine that attracts people. You will do a better job at what you do if you are enjoying it. You will take special pride in the finished result. Because you are happy and relaxed, you will get better ideas and know how to add that special touch that causes thrills in others when they come in contact with your work. When people come to us to purchase our goods or services, what they are really attracted to, what they are really buying, is our love of what we do. They want some of that love to rub off on them. They want to feel some of that love that you feel when you are enjoying what you are doing. The more you love what you do, the more they want to be around you, or it. And the more they want to buy it or give you money.

Work was really meant to be an exchange of love. I give you money for something that you love. The money we receive gives us the freedom to get whatever we
want that turns us on. The things we create are full of our love and they light up the
homes or lives of our customers in some way. Once you are in this flow you realize that
this world is a supremely abundant place. There is no reason to do anything that doesn’t
bring you joy and happiness. And there is love all around you, just waiting to come in as
you open up to it.

You can always tell who loves their work and who doesn’t. Those who do are
always surrounded by people standing in line to get what they have. These folks smile a
lot and get excited when they are asked about what they do. They love to get up in the
morning so they can do some more of their work. Even though someone else may be
technically more proficient at what they do, customers will gravitate to the love and joy,
not to the person who is an uptight perfectionist. To a person who loves their work, time
is irrelevant. They are not trying to meet any deadlines. They are engrossed in each
moment and the joy of the doing itself, not the end result. This is how it is when we are
really into what we are doing. Just look at any young child when they are completely
engrossed in their play. It is the child within us that can lead us back to our joy. If you are
one of those people who has lost touch with your joy, think back about your childhood
and ask yourself what that child, that was you, loved to do. Often this will bring some
awakenings and realizations. When I look around at people who are really enjoying their
work, whether that involves running a major corporation or creating a new painting, I see
little children at play, just doing what comes natural. Who says we should give up our
childhood? Not me, that’s for sure!

The things that you enjoy the most could be most anything. There are no rules
about this. As long as what it is doesn’t involve hurting others or infringing on other’s
personal freedom or rights, it’s great. It’s especially good if what you love to do can be
shared with others in some way. I know guys that make a living playing pool. I remember
a guy I knew in my early twenties. He was sort of a beatnik, he even looked like one. He
called himself Congo Dave and he wrote some of the most outrageous songs that
exemplified our lifestyle and the times we were living in during the early seventies. He
wasn’t too interested in becoming famous or making a lot of money. But he would
perform his songs for us when we got together and everyone loved hearing his songs. I
remember how exciting it was to find out that he had written a new song. I applaud
people like Congo Dave because they just let themselves be natural. My being natural was getting into creating computer games, but it’s the same spirit as Dave writing his songs. If we can get beyond what we think we ‘should’ do, we can start to realize what comes effortlessly from us. So, let’s do something we love and get paid well for it at the same time.

We can start by eliminating as many things from our life as we can that we do because we think we ‘should’ do them. Who said you should? Who are they to know what is best for you? Who made up this list of ‘shoulds’ to begin with? Better, yet, make a list of all your shoulds and seriously question them as to whether or not they deserve your participation. In most cases, the answer is no. Drop them like a hot potato and engage yourself in things that come easily to you, things that you get excited about doing. Life really can be fun and easy if we just give it a chance.

One thing that will help you in your choice of work is to imagine yourself doing that work. Visualize an entire day in that lifestyle. See yourself getting out of bed, eating breakfast and getting to your work. Imagine every little thing you will do that day. See all of the details that are included in that work and make sure that you love all of it. Oftentimes when we imagine a new line of work we fail to see the whole picture. For example, when I began my work as a jeweler and wand-maker, I never imagined myself sitting over a polishing wheel for hours, covered by black silver dust with a cramp in my neck. I never imagined all of the hassle it would be to find people to help me manufacturer our line. I just imagined how fun it would be to create these beautiful things and share them with others. Every line of work has some aspects that may not be appealing to you. And in some cases, the unappealing parts of it are the very thing that you will spend your most time doing. Take a close look at this before you commit yourself. It could save you years of time and keep you from taking a turn that you regret later.

**Doing work that will benefit others**

There is an ancient saying in India that goes like this:
These four words represent four states of life and a natural progression that can be followed to achieve all of one's desires and wishes. Dharma is the beginning of this equation and represents doing what is called ‘right action’. Everything else hinges upon this first element because if you don’t get the Dharma part right, the progression never happens. I’ll explain more about that in a minute. What follows Dharma is first Artha, which means great wealth, then Kama, which means fulfillment of all sensual and romantic pleasures and finally Moksha which represents liberation from the cycle of birth and death. Moksha means detaching ourselves from all worldly desires and needs and moving into a transcendental state of consciousness. It is the last step where we no longer have any unfulfilled desires or fears. It represents achieving God-consciousness. Isn’t it interesting that in order to get there, one must first pass through the stages of great wealth and achievement of all worldly desires and satisfactions?

What these four words are telling us is that if we get on the path to right action, which definitely involves having the right occupation and doing our work for the right reasons, we will achieve first great wealth and later the fulfillment of every desire that we have. As one of my teachers once told me, every large corporation that is successful in business has gotten the Dharma part right, even if they are only doing it to make money. Dharma, in this sense, means doing work that benefits others and doing it in a way in which the customer’s best interests are the main priority.

I recently purchased a new computer from one of the top companies in the country. This company is known to have the highest customer service approval record of any computer company. They have gone to great lengths to make the process of purchasing and owning a computer the most pleasant experience for their customers. My own experience with them was wonderful and their products consistently win awards for their speed, efficiency and quality. Is it any wonder then that they sell over five million dollars worth of computers each and every day and that they are getting very close to becoming the number one computer manufacturer in our country? The care they show for their customers shows in every aspect of their business from the first phone call I made to how the computer was shipped and how easy it was to set up and get going.
This is what Dharma is all about. It is technically called ‘right action’. What it means is doing the right thing as far as other people in our life are concerned. What’s most important about this is that if you follow your Dharma, you will inevitably become wealthy. It’s practically guaranteed. If you do some work and have your customer or boss’s interests at heart, and if you do the very best job you can to deliver a product or service that helps them, you will be very successful and end up wealthy. In light of the other lessons in this book, you might say, “But what if a person had a very strong poverty machine running inside? Will this person become wealthy just by following his or her Dharma?” Well, the fact of the matter is that in order to follow our Dharma, we would ultimately have to face our inner state of poverty and overcome it. The work itself would demand it. In other words it is impossible to follow one’s Dharma and to also keep a low prosperity consciousness at the same time. But approaching it from the point of view of doing your Dharma may make it easier for some people to handle their prosperity work. If someone can really relate well to doing a good job or service to their customers they can focus all of their attention on this area and their efforts will lead them to everything they need to attain wealth (Artha) and the fulfillment of their material and sensual desires (Kama).

Dharma also means doing the work for the perfection of the work itself instead of the end result. It means not being concerned about the financial rewards but instead focusing our attention upon how well we are executing our jobs and how well we are meeting the needs of our customers. I used to keep a saying in front of me on my computer that I could look at while I worked. I used it to affirm something important to me about my work attitudes. It went, “Do each thing in the here and now to the best of your ability and the future will take care of itself.” I used that motto to remind myself to get back into being with the actions of my work and to unglue my attention from the final goal.

If I am always thinking expectantly about what lies at the end of the task I am performing, I am not paying as much attention to what I am doing. This lowers the quality of my work as well as the enjoyment of my work. True enjoyment always requires us to be present with what is happening so we can take it in. If we are constantly imagining what the future will be or anxiously awaiting getting paid for what we do, we
are not ‘here and now’ with what we are doing. When we do not enjoy our work, we
often escape into our fantasies about the end result to help us cope with the distaste for
what we are doing. This is why so many people do shoddy work. It is like a vicious circle
that perpetuates our own unhappiness. But if you have already resigned yourself to doing
work that you don’t really enjoy, you are already doomed to this behavior pattern
anyway. And even if we actually do enjoy the kind of work we are doing, if we think too
much about the end result we miss out on that enjoyment and lower the quality of what
we do.

Doing good work and doing work that truly benefits others produces many good
feelings within us. Our entire body resonates with joy when we complete a job that was
done wholeheartedly, joyfully and with a certain amount of care. These good feelings in
turn attract other good things to us. People notice what we did and want more of it. By
having that close to them, they pick up on the good feelings that went into the work. This
is the case with all things that are done with Dharma in mind.
Chapter Seven

The truth about charging

We have explored many of the essential truths about money and there are just a few more points that would be helpful to clarify. The more areas of your mind that we can get moving towards prosperity, the quicker will be your transformation. You may gathered this principle by what you have read already, but it doesn’t hurt to explore it more. The principle is this:

People value things they pay for more than things that they get for nothing. And usually the more they pay for something, the more they value it.

There may be some exceptions to this principle - certain situations where free stuff is greatly appreciated. But most of the time it will hold true. As a matter of fact there are times when someone accepts something for free, and acts as though they are very grateful when inside they are actually thinking how worthless the thing is in light of the fact that it was offered for nothing.

When I offer something to someone what I intend is for them to get the most value from it. I want them to really benefit from it. In nine cases out of ten or more that means I need to charge them a good price for that service or product. If I just gave it away, it would be going against all the principles of prosperity. Giving something away for free can end up being a subtle insult. It can, from one point of view, be a way of telling the other person that they are incapable of creating enough wealth to get the things they need and want. You essentially tell them that they are such a loser that they need you to give them stuff or they won’t be able to have it. Now I am not talking about giving gifts at Christmas or on someone’s birthday. I am talking about giving away things that you make or do to make a living, or things that could potentially be used to add income into your life.

I recently made the decision to increase my price of a certain service I offer from $150 to $200. As most people would do, I wondered if the increase in price would affect
my business or cause fewer clients to come my way. It didn’t. It actually appears to have increased my business and the amount of these services that I do. I even had to tell many people who were expecting to pay $150 that the price had just gone up to $200. To my surprise they still wanted the service. Imagine that! What I have found out is that if people really want something, the money is never the issue. The money only becomes an issue if they really don’t want what it is we have to offer. So I never get into it with someone about the price of what I am doing. Sometimes people attempt to haggle with me and sometimes I lower my price as part of some package deal that we work out. But this is really the exception, occurring in less than 5% of cases. I figure that if they are willing to spend so much energy in working up a haggling situation, it’s going to be okay for me to lower my price a bit. They obviously really want the service. They just choose to exchange all of this haggling energy for a reduction in the price. My bottom line is that I want them to value the service, which in these cases is true.

I really do value the things that I do. If I were to put an monetary value on some of the work I do it could be much higher than what I am charging. Someday I will put together a certain package of services that costs a couple of thousand dollars. How can anyone put a price on something so important as personal transformation? I can think of things that I have learned from others that have literally made me hundreds of thousands of dollars. Knowing what I know now, I would be willing to pay thousands for such information or services. How much would you pay for something that would extend your life another 10 years or guarantee that you would have a wonderful marriage or relationship. Money is very insignificant when we compare it to things that are truly important in life. And anyone who has the acquisition of money as his or her primary motive in life is destined for great unhappiness.

The cost of something is never the real issue so don’t get caught up in that conversation with the people who come to you. If they are questioning the price it is either because you are questioning the value of your work or that they don’t really need or want what you have to offer. The problem is never that your prices are too high.

I remember one year my wife decided to get me a reading with a famous astrologer for my birthday. At that time I was charging $75 for my own astrology readings and I was anxious to get this reading for several reasons. First, of course, I
would like to hear someone else’s interpretation of my chart and the coming cycles. And naturally, since this was a world-famous astrologer I was hoping to learn some new things that I didn’t know. I also was curious to see how someone who charges $300 for a 45-minute reading does things and to compare their reading with the ones that I gave my clients. With all of this in mind I set up my appointment and went to the reading.

The reading was, on one hand, a major disappointment. I discovered, much to my amazement, that this world-famous astrologer didn’t know her astrology as well as I did. I didn’t get a good reading and I would never recommend this woman, whom I choose not to name here, to anyone. It really caused me to wonder how she had become so famous. I had assumed, as most of us do, that anyone who is famous must be great at what they do. It turns out that what this woman was really great at was marketing and not astrology. But as I walked away from her house that day in Los Angeles, I realized that this was actually a very good thing that happened to me, one that was worth the $300 we spent on it. I really got the message that day that my readings were valuable. I didn’t decide to raise my prices to $300 but I did raise them. And inside I had this good feeling about the quality of my work. I had just compared my work to someone proclaiming to be the best in their field and I was much better at it.

**Have something that costs $500**

I teach classes and often I teach to groups of people who are setting up businesses for themselves. One of the things that I suggest each time I teach is to have some product or service that will cost your clients $500. There are several reasons for this. First of all, isn’t it nice to get $500 for a morning’s work or for an hour’s work? Of course it is! Secondly, there are many people in the world for whom money is not an issue at all. And a lot of them want the best you have to give. They like to get the best of everything in fact and so they want something special from you, something that will set them apart from your normal customers. To give them what they want, have something in your list of items or services that cost $500. That figure may change to $1,000 if inflation continues but I think you get the point. You see, if someone really likes what you do, they may want to get everything you have or the best that you have. If you only have two or
three items available, then that limits the amount of prosperity that can come in when someone like this shows up.

I remember when I was making magical silver wands and other jewelry items for a living. One of my customers, who was also a friend of mine, just loved the wands I made. They were stunningly beautiful with glittering silver and gold beads and gemstones placed all around them. Well my friend just had to have the biggest and best wand I ever made. So we sat down and designed a custom wand that was over three feet long, which I charged him $1,000 for. Later he would always check with me to see what new wands I made and was always buying special ones for his friends. And this is how it goes. It’s the love of things that is the most important. The price is always secondary.

When I published one of my first major books, everyone told me I was charging too much for it. Some distributors even warned me that they might decide not to carry the book at that price. Still, I knew that $25 was nothing for a book that could change someone’s life. And it was a big book as well, weighing in at just about two pounds. But I wanted the price of the book to reflect just how important and valuable I felt its content to be. So, I stuck with my $24.95 price and the book turned out to be a great success. Time and time again in my life I have seen this principle in operation and I have never seen the opposite be true.

As I have talked about earlier in this book, most people who undercharge for their goods and services have a problem with their sense of their own worth. And they are usually the ones who are the last to mention the prices of what they are offering. Because they don’t bring it up, there is often an argument scheduled for later when their customer’s expectation clashes with their unspoken one. People who feel good about their prices will make sure you know what it is right up front. Because my prices are changing from year to year on different items and because some of my earlier published books have different (usually lower) prices in them I always make sure I quote the price within the first few minutes of the conversation. If the person on the other end was unaware of the price, surprised about how high it is, or just expecting a much lower price, I always give them the opportunity to change their mind. I am clear that it is about whether they really want it or not but I politely say to them, “This is my price now. If you still want it, this is how you can get it” or something along those lines.
The bottom line is that I know that it is none of my business whether or not they think it is worth it. And it is not my job to convince them to buy it (that’s God’s job, remember?). I just put it out there and let them make their own decision, while I calmly await their answer. I don’t think for one moment that my goods and services are for everyone. I have helped a lot of people but not everyone is even interested in what I do. I am only interested in those people who take an interest in the things I love to do. To those people I impart all the enthusiasm and joy I have for what I am doing, knowing that a mutual exchange of value is possible because they want it or need what I am offering just as much as the love and interest I have put into it myself.

How good do I have to be to charge?

I teach classes and workshop and I do personal consultations. Part of my work is to help others get involved in doing the same kind of work. A common pattern that I see among people who are just getting started is that they have very high requirements set for them selves in respect to any work for which they will be charging money. They may give counseling to others and may actually be very good at it. But as soon as they decide to ask for money for doing this counseling they think, “I don’t have the credentials to do this” or “I am not good enough to do this for money”. For them to charge money for their services, they demand that they have some formal degree and that they complete some long apprenticeship or something along those lines. The problem is that usually they don’t have these personal requirements clearly spelled out. The way they have the requirements set up in their heads, they will never reach them. So, in effect, they have an eternal excuse for never getting paid for what they do.

It’s a real good idea to examine just what requirements we set for ourselves. Just how much do you need to know before you feel qualified to accept money in exchange for what you do? Ask yourself if these requirements are just a way to avoid the big confrontation with your own sense of unworthiness.

I remember a seminar that I attended one year that was about the business of teaching workshops. I paid $40 for a three-hour class with a man who was a professional seminar leader. It turned out that this guy had taught hundreds of seminars on all sorts of
conceivable subjects and that he made a pretty good living at it. He didn’t teach about any one subject but instead would get ideas from reading the newspapers, create a workshop about some current theme that people were interested and then market it and present it. I thought this was strange since all of the seminars that I taught were on one subject alone. To just do workshops in a more general way never occurred to me. But there was one thing that he said that afternoon that really struck home with me. He mentioned the same tendency in people to believe that they had to have some high qualifications in order to get up and teach something. Of course, his own example proved that these qualifications were completely unnecessary. But beyond that, he made a statement that has stuck with me to this day. He said that his basic premise in teaching a class is that if each person attending gets only one valuable thing from his seminar, just one new piece of information that could help them in some way, then that was enough to make the seminar worthwhile. ‘Wow!’ I thought, ‘All I need to do is give my students just one new piece of information?’ In my classes students typically learn many new things, often hundreds of things, and most of them are things that are very valuable. This man’s example showed me that even though I put a lot into my classes that personally I was setting my sights very high. It helped me to affirm just how good my classes really are. And it helped me put into perspective the relative value of information in the form of classes and seminars. I still give a lot of information in my classes. But I never question whether or not my students are getting their money’s worth. That is always a given.

**You don’t get what you deserve, you get what you settle for.**

I used to work in an organization that employed about 300 people. It was highly organized and fairly well run. I watched everyone in that company carefully and learned a lot about business and human nature in the process. I was particularly interested in becoming an executive in that company so I wanted to find out specifically what qualities I would need to acquire in order to climb up the ladder towards more responsibility, freedom and higher pay. After studying everyone I came across for over a year I made a discovery about the difference between those in menial positions and those in positions of higher responsibility. Though it didn’t appear that significant at first I have determined it
to be a vital factor that separates the ‘haves’ from the ‘have-nots’. What I noticed was that the people in higher positions just wouldn’t settle for anything less than more freedom and higher responsibility. They just refused to take less and always insisted on being included in the group of those with the most perks. In that particular organization a higher role meant that you got preferred treatment in many areas: your own car, special training sessions and executive retreats and, of course, higher pay. I noticed that all of these people who were the bosses just expected to be treated with more respect and just refused to do the menial tasks and assignments that the majority of the company’s employees did. It all seemed too simple to be true but I thought I would try an experiment. So I just decided to start acting like these administrators and project leaders and see what happened. Within a couple of months I too became an administrator, one of the ‘higher-ups’ of that company.

After that experience I have seen this principle demonstrated over and over again. It’s somehow connected to our basic will power. Either we insist on preferential treatment by life or we don’t. Regardless of what we say or do though, we always end up with what we will settle for. I have counseled hundreds of men and women where this comes up in their personal relationships. Though they may have some high ideals about what their perfect mate is like, the choices that they end up with are consistently well below those ideals. Why do they do this? Why do they continue to choose someone who only has some of the qualities that they like and not all of them?

Recently I purchased a new home. I was ready to make an offer on the house and I was talking to the listing agent to get an idea of what the sellers would accept. I discovered that they had turned down offers that were within 1% of their asking price. For me this was a surprise. What it meant was that if I was to buy this home, I would have to offer them exactly what they were asking for it. I questioned the agent about this. I told him that in my experience, most agents list a property for $5,000 to $10,000 more than they expect to get for it, to allow for some bargaining. He told me straight at that moment that his listings generally get 99% of their listed price on sale. I realized in talking to him that this was no ordinary agent. He was a person who simply expected and demanded more from life than most people. This was confirmed when I met him in
person later. I could just tell that he was like this in most every area of his life. I offered full price for the house and was accepted.

The same thing happened to me when we sold our home to get the new one. Everyone told us that we would have to take a loss on our house in order to sell it. We had only lived there two years and had actually invested about $5,000 in improvements. We just didn’t want to lose money on the sale of our home. We put it on the market for $1,500 more than we paid for it. We put up a For Sale by Owner sign and ran some ads in the local newspaper. We knew how much we liked our property and knew that if we met the right people who appreciated the same things we did that they would gladly pay our asking price. There were four other properties for sale in our neighborhood, each of them identical to ours in size and basic layout. Some of these were listed for $15,000 less than ours but we held on to our asking price. Within two months we had a buyer and a signed contract, confirming our belief in what we knew intuitively. We simply refused to accept less knowing, in our own hearts, the true worth of what we had to offer. That is really how it works and if you observe people, you will discover the same principle again and again.

What we will settle for is really the bottom line. It tells us just exactly how much value we have placed on something, whether it be the sales price of a used car or how much we will accept in payment for one of our services. We may secretly wish for more, and may harbor all sorts of fantasies about how great and valuable our work is, but what we settle for reveals the real state of our inner value.

I invite you to try a similar experiment. Just pretend you are some real special person who insists on everything being at a higher standard in your life and see what happens. Get out there and let everyone know what you are worth. Put a price on your head. You already have one, but you need to bump it up about 200%. When someone asks you what you do, be sure and let them know how much it costs just in case they have fallen in love with you and want to buy everything you have to offer. Make sure you have something that costs $500 - $1,000. And don’t worry about your prices once you set them. If people want your service, the price will rarely be the deciding factor.
How large are your baskets?

Early on in my moneymaking days I was searching for the way to make the most money. After researching the subject thoroughly I determined that there are two ways to make a lot of money. The first is to develop some product or service that costs a tremendous amount, one that is sought after by those with the largest sums of money. This would be a thing like a service or product that you provide to corporations or to rich individuals. With that kind of product or service, you only need one or two sales a year to make you rich.

The other method would be to create or produce a product or service that was very inexpensive, but one that would be sought after by thousands or millions of people. Writing a book, creating a music CD or inventing a new kind of toothpick would be examples of this way to achieve great wealth.

It helps to look at creating wealth from this perspective because unless you plan to inherit your money or win the lottery, it will probably come from one of these two methods or a combination of them both.

With that in mind it is time to ask yourself whether or not you are doing anything at present that could reap millions of dollars. If you are not, how do you conceive great wealth coming to you otherwise? One visualization that has helped me is to think about wealth as money dropping from the sky like rain. Just how much wealth you will be able to receive is determined on how large your basket for catching this money is. If you have a small basket, you will quickly reach your capacity. Even though the money is still pouring down, you will not be able to take any more. If your basked is very large, you will be able to gather up ten times more than the person with the smaller basket. In this example the basket that we use to gather money is our choice of lines of work. Some lines of work have an inherent financial limitation. There is a ceiling on how much you make even though you may be the very best person at that job in the entire world. Though I don’t believe in luck, I do know that there are time cycles in life that are more fortunate than others. These cycles occur for all individuals. Those who are prepared for these favorable influences benefit from them the most. A good astrologer can tell you exactly when they will occur. But the extent of your good fortune will always be limited.
by the size of your basket. This is why people who read their fortunes looking for great wealth to come their way are often misguided. They think that great wealth will somehow come to them out of the blue.

I used to do radio shows and during the course of the show I sometimes did 30 or more readings for call-in listeners. If someone asked me a question about their finances, I always came right back and asked them what kind of work they do. I can’t tell you how often I have gotten calls from people in their seventies and eighties, who are living on a fixed income, and who ask me how their finances are going to be. I might see some great influences coming for that person but their current status is much more significant than any influences. People on fixed incomes or working menial jobs with little potential for pay increases are going to have limited financial success. They have already limited themselves by their choosing to work where they work and their lifestyles.

If you take a minute to examine the work you are now doing, you can easily calculate your current financial ceiling. For example I know people who do massage for a living. I myself did professional massage for a couple of years. Let’s say you charge $50 for a full-body massage that takes 1½ hours to complete. After advertising and getting regular clients you discover that realistically, you can only do four of these a day. Any more than that and you become exhausted and your hands, thumbs and arms hurt. And you decide to work a maximum of 6 days a week. So, working 6 days a week at $200 a day gives you $1200 a week, $4800 a month and $62,400 a year if you never skip a day or take vacation. That’s also 1,248 massages that you do in a year. $62,400 will give you a reasonable lifestyle in most areas of the country but I wouldn’t consider it the income of a wealthy person. Of course, if you raise your prices to $60 per massage your yearly total goes up to $74,880. If you get $75 per massage it goes up to $93,600 and so forth. But still you have this limit on your finances. And these examples do not take into consideration how much of what you make goes to taxes and the many cancellations that usually occur in this type of business. And the other factor you should always consider in this equation is whether or not you will actually enjoy doing 1,248 massages a year.

Choosing a line of work that has no financial ceiling is something that everyone interested in prosperity should do. It doesn’t guarantee that you will become rich in itself. But you have created an opening for the riches to pour in when the time is right. Most
everyone who has become very successful knows that they have to be ready for opportunity when it knocks. Opportunity has a way of coming when we least expect it. The prosperous person always has a welcome mat sitting at his front door for opportunity that says, ‘Come on in. I have been waiting for you’. Do you have your opportunity welcome mat out? If not, don’t be surprised or disappointed when that opportunity fails to make a stop at your place. This is an area where you have complete control. Use it.
Chapter Eight

Putting it all together

Magic happens

As you begin your journey back to complete prosperity you will get help in the form of intuitions and signposts. People will tell you things for no particular reason that will be very meaningful to you and to your future success. Start looking for goodness everywhere and you will surely find it.

You will also start to notice how much the things that you want or need come to you without your having to worry about it or think about it. Things that you need or have thought about having will seem to just appear magically within a few days of your thinking of them. This is how it is for prosperous people and it is a powerful aspect of having your internal prosperity machine up and running properly.

Many good things will occur to you as if by magic, just because you have become more aware of how much goodness there already is in your life. In many cases the good things were already there. But the person who is ignoring his or her prosperity is just not seeing them. By applying what you have learned in this book, many wonderful things will happen that could have never happened when you were in the habit of ignoring the good in your life.

This is all because of the universal law that like attracts like. Once you become aware of all the good things in your life, more good things are constantly seeking you out.

Creating a plan for success

Planning is an extremely important element in your success. Planning is very much like making a detailed shopping list of what you want. It’s like you are sitting on Santa’s knee and he is asking you for what you want. The more specific your requests, the better your chances of getting what you want. The plan you create is your way of communicating to your soul exactly what you want, and when you want it. It is a detailed specification of what you want created. It isn’t hard to understand why people without a
plan are never as successful as those who have one. How can anyone give you want you want if you are not specific about it?

I have seen the power of planning in my own life and it is just irreplaceable. No matter how large your goals, when you break them down into smaller steps even the impossible becomes possible. If you don’t have a plan for your future now is the time to make one. It’s like giving your wish list to all of your friends before your birthday party.

A good technique for making a plan is to first define your purpose, followed by a list of your long-range goals and then get specific with your short-term goals. I suggest that you start by thinking about the last years of your life. Depending on your current age, this could be anywhere from 20 to 50 years from now.

A technique that has helped me is to imagine I am on my deathbed, preparing to die. I imagine that most people look back over their life at that time and ask themselves what, if anything, they did that meant a lot to them. In the minutes before my death I want to be able to look back over my life and know that I made some valuable contribution to the lives of others. What is it that you would like to be able to say about your life at that time? This helped me define my purpose for the remaining years of my life, which is a good first step in making a plan. Remember when I talked about the importance of Dharma and right action?

In defining your purpose you need to come up with a statement of it that can be specified in one line. We are not talking about making up a purpose here, but simply describing and specifying the purpose that is already within you. Your purpose statement is a capsulation of exactly what you are really doing in the work that you love most. When I say what you are really doing, I mean the intention behind the actions. For example, what I do is write books, develop software, teach classes and do personal consultations. But my purpose, which underlies all of the various roles I perform, is to bring people information that will improve their lives.

Another good thing to think about as you define your purpose is to ask yourself what it is that you want most from your work and your life. For example, you might say that what you really want most is financial freedom or complete self-expression. Once you can see exactly what you want most from life, turn that around and give that to others. Make the work you do be an expression of giving what you want most from life to
others. In doing that you will guarantee that you get what you want. If you truly want to let's say, be empowered and to experience yourself as the master of your own fate, then make it your purpose to give that to others, to help them find their personal power and express it.

You can start the process of defining your purpose by writing a paragraph about it. Start out by writing, "My purpose is …" and then fill in the rest. Take as much time and use as many words as you like. But once you are done with that, read it over and see if you can distill the single most important underlying intent that is your purpose. What you want in the end is a one-line statement of what you are about. This statement should include what your contribution will be to others, not just a statement of what you want for yourself personally.

Once this statement is complete, you can now begin projecting into the future. As I mentioned earlier, start from the end and work your way backward. Start with the end of your life and what you want to have accomplished by that time. Perhaps you could say that by that time you want to have helped a million people, or perhaps ten thousand. But just as important, see some specific items that you want to have accomplished by then. Perhaps you want to have written ten books, are a sought after speaker, have created a large school to educate others. Think big here. Twenty or thirty years is a long time and a lot can be accomplished. You can also mention how much money you want to have earned or be earning at that time, or list any other material accomplishments that you wish to have completed by then. But think about these last years and ask yourself what you would like to be doing at that stage of your life. What work, if any, will you be doing? What will be your average day? How will you spend your time in this average day? How much wealth will you have? How much influence will you have? Where will your joy come from each day? Where will you live and how big will your house be? Will you be married or single? Get as clear a picture as possible of where you want to be at that point in your life.

Once you get the long-term goals clearly defined and specified, you can begin to dissect this into smaller pieces, let’s say ten years each. Then create a list of goals for each of these ten-year segments. You will want to work backwards starting with the segments farthest away from you until you get to the next ten years of your life. Once you
have those milestones set up for yourself you can do more specific visualizations for the next ten year period, which you will break down even further into a five-year, three-year, two-year and one-year plan. So when you are done, you have the following list of goals, depending upon how old you are right now and how long you expect to live.

Next coming year’s goals
Goals for two years from now
Goals for three years from now
Goals for five years from now
Goals for ten years from now
Goals for twenty years from now
Goals for thirty years from now, etc. – each ten year period from then on until
Goals for the last period of your life

If you are like me, you will begin to get excited when you get to the five-year, two-year and next year's goals. Why? Because you will really begin to see that all your goals are very possible and not that hard to achieve as they may have seemed earlier. I remember when I did this exercise how I got this distinct feeling that I knew I could accomplish my goals. I think this was perhaps the most valuable part of doing this list of goals. With that knowing that I could be successful, my success was assured.

Now all of these goals may seem a bit much at first glance but this is how you can create a plan that is powerful and alive, and one that has the potential to give you everything your heart desires and more.

There are times in life when we don’t really have a clear idea of our long-term goals or our purpose. If you are in such a place right now I suggest that you focus all your attention on what your life is about in this broader sense. If you truly want to be someone who is clearly directed towards meaningful goals, you will have to search within you for the information about who you are and what your purpose is here on the planet. I wouldn’t even attempt such a life plan until I knew beyond a doubt what my inner sense of purpose was. So, if you have not arrived at that place yet, I would suggest that you make that your current goal. Just focus all your attention and resources on the process of
inner discovery, asking yourself continually such questions as ‘what is my true purpose?’ and ‘what sort of contribution do I want to make to the lives of others before I die?’

Getting back to our plan now, if you do have your purpose and goals clearly defined, you have already probably realized that the means to these goals now seems pretty simple. The final step in this process is to just create a list of things that you need to do, people you will need to attract or work with, and the resources you will need at each stage to accomplish your goals. This is mostly for the next five and ten years. Beyond that, you will have to wait until you get within five or ten years of your new goals before you create your list of things to do, etc. The point is to have your list of goals clearly spelled out and the plan, or means, to those goals clearly spelled out for the next five to ten years.

If you have actually created this list you will already be feeling the power of this important ingredient to your success. You are already attracting to yourself the things you need. And magic will begin to happen immediately.

The cycles and tides of prosperity

Like most energy sources, money has cycles of coming and going. There are times when money will come in with great power and abundance and others when you will have more expenses and purchases than usual as the flow is going in the opposite direction. It is important that when the money is flowing away from you that you maintain your gratitude and appreciation for what you have received. When money is going out, it is generally for things received or things that will be received. With the continued attitude of appreciation this act of paying for things becomes again a powerful affirmation for more prosperity to come into your life. Even though during such cycles it may appear that you are spending more than you normally do or that you are not getting as good deals as usual, it is important to allow the flow to happen. It is impossible for our human minds to understand the true nature of everything that happens to us. Sometimes money going out has an important reason that we are unable to grasp in the moment. If we keep our gratitude going, we know that everything will have a happy ending for us.
Then we can just wait to see what happens with those expenditures. Usually something will happen later to show us how necessary and good those things were for us.

I went through an entire year of watching what seemed to be tremendous amounts of money go out. It seemed during that year that everything was expensive and that I had to pay top dollar for the things that I wanted. The money was there to cover everything but it was a little challenging when the money seemed to keep going out, out and out. This was one of those receding tides in action. Though my past reaction to this would have been to become afraid, this time I just flowed with it. Whenever I purchased something, I gave thanks for the good it was bringing me. If it cost much more than I planned I just gave thanks and wished for that money to do some extra good to those who were receiving it. In this way, I flowed with the tide and didn't try to change it or stop it. The year ended with another strong tide of prosperity coming in, confirming what I knew to be true.

Beyond the tides of money, each of us has personal cycles of financial success. The fact that you are reading this book is a fairly strong indication that you are beginning or going to soon begin one of these prosperous cycles. These cycles can be determined for you by a competent astrologer and it has to do with the planet Jupiter and its current location in what is called your natal astrological chart. Astrology is a rather complicated subject to study and it has many aspects. But it is not difficult for even an average-level astrologer to look and see where Jupiter is located in your natal chart. You see, Jupiter is the planet of great abundance and prosperity. Though he brings with him much more than just money, financial rewards are a common manifestation of his arriving at certain places in one’s chart. Jupiter is not the only indicator of this either, but it is the most prominent of them and the one easiest to follow.

**Following Jupiter’s path to prosperity**

For those among you who don’t believe in astrology or who have little experience with it I invite you to just experiment with the following information. This is just a fraction of what astrology has to offer you, but it could help you in your planning process. It certainly has helped me. I have been able to follow Jupiter’s path around my
chart and take advantage of all of his blessings at each position. Jupiter often provides us with a blueprint for success. Since he brings good things to different departments of our life each year we can consciously choose to focus on those areas of abundance as he makes what is called his ‘transit’ of each of the ‘houses’ of our chart.

In order to utilize this information you will need a couple of things. First of all, you will need a copy of your natal astrological chart. If you don’t have one you can get one from any astrologer or from companies that produce charts. Astrologers are found most everywhere now and they shouldn't charge you too much to just cast your chart. Astro Communications Services (ACS) in San Diego (1-800-888-9983) is a good place that does charts very inexpensively. A natal chart should cost no more than $5. In order to get a chart made for yourself you will need to know the time, date and place of your birth. The next thing you will need is either a list of transits, which can also be purchased inexpensively from a company or an astrologer, or learn how to read an ephemeris and look up your own transits. The ephemeris is a book that lists the positions of every planet, by degree and sign, for every day of every year. They usually cover a 100-year period. But you must learn how to read them, which is actually easy, but appears difficult to those who are first learning it. ACS sells both ephemeredes as well as transit lists based upon your natal chart. But for those of you that do not want to learn how to read your own chart, just have an astrologer do it for you.

Below is an illustration of my natal chart, showing the signs and degrees of the beginning of each of the twelve houses. Each of these houses has significance and I will tell you all about them in a minute. But I first want to show you how to tell where Jupiter is in your natal chart using mine as an example. When you get your own chart done, the numbers on the outside of the circle will be different. You will notice that there are twelve houses. Each house has special significance. Your rising sign is that sign that marks the beginning of your first house and is a very important factor in reading your personality. But for our use, it is just another house. The numbers listed tell us at what exact point each house begins and ends. For each of the twelve signs there are 30 degrees. Each degree is made up of 60 minutes. The numbers you see tell you how many degrees and minutes the beginning of each house begins at. For example, my third house begins at 13 degrees and 58 minutes of the sign of Scorpio. It ends at the beginning of my fourth
house at 17 degrees and 1 minute of the sign of Sagittarius. Your chart will have different numbers and there may be symbols there to indicate which sign is at the beginning of each house.

The houses of my natal chart

![Diagram of a horoscope chart]

Just so you are aware, there are many different systems for creating the houses in an astrology chart. When you go to order one, they will ask you which house system to use. Many astrologers use what is called Placidus house system and many use the Koch house system. Either one of these will be fine. I personally use the Porphyry house system for reasons that are too long to go into here. You can ask for that one if you like but I would suggest that you avoid the Equal house system as it is much different than these other three.

Each house is roughly 30 degrees of a sign in length and each astrological sign is exactly 30 degrees in length. But the houses do vary, sometimes reaching as little as 20 degrees and as much as 40 degrees or more. It is important to see how this works because the planets in our heavens are constantly making their way around your chart following the order of the houses. At the time of my birth Jupiter was situated in my ninth house but

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at this moment in time it is positioned in my fifth house at exactly 18 degrees and 23 minutes of Aquarius. Jupiter is the only planet that takes almost exactly a year to move 30 degrees. Therefore it is usually in a new house each new year of our life. To be able to do your own transits of Jupiter you will have to be able to tell what house Jupiter is in if you know what degree and minute it is located. For example if I tell you that Jupiter is at 12 degrees and 21 minutes of Cancer, you need to be able to determine which of your houses that falls in. Looking at my chart, it would be in my tenth house since the ninth house begins at 17 Gemini 01 and ends at 24 Cancer 20. It will not reach my eleventh house until it gets to 24 degrees and 20 minutes of Cancer. If you have been following this closely you should have it by now. An Ephemeris just tells you what degree and minute every planet is in at any given day of the year. It has all the planets listed and if you get into this a bit, you will have a valuable tool for making predictions about your future. But for now, we are only interested in Jupiter, the planet of financial blessings.

There are a couple of things to know about Jupiter’s effect in any given house before I tell you exactly what the influence will be. First of all, houses that contain planets in your natal chart will be more influential than those that don’t. In the illustration of my natal chart, you don’t see any of the planet’s positions. However, there are actually ten planets in our natal chart, usually scattered around the chart in different houses. Some people have as many as five or more planets in one house. The house where you have the most planets are the ones that are most emphasized in your personality. Therefore, when Jupiter passes through one of those houses, it has a greater effect than when it passes through empty houses. But don’t misunderstand. It still has an effect in empty houses as well. It’s just that empty houses often represent areas in which have less importance in our lives.

The other thing to keep in mind is that transits of other planets also have a powerful effect on our lives. While Jupiter may be making its positive effect in our lives, the other planets, such as Saturn and Uranus, could be causing difficulties, challenges and changes in our lives in other areas. Just as Jupiter is always bring blessings, Saturn is hard at work, teaching us lessons. Many of these lessons will be difficult though the ultimate result will be positive in terms of our understanding and personal development. But regardless of what else is going on with the other transiting planets in your chart, you can
always regard Jupiter’s presence as a blessing and be aware of the good things that planet is bringing into your life. So with these things in mind I present to you the effects of transiting Jupiter and how to take the best advantage of it.

Jupiter transiting the 12th house

I begin with the 12th house instead of the 1st because the 12th house can be your preparation for the 1st house, which is considered one of the more spectacular of Jupiter’s transits. The 12th house is a private house, the house of secrets, dreams, past-life influences, and psychic phenomena. On a mundane level this is the time to put together behind the scenes work on your projects, ideas and plans. You spend more time alone during this transit but it is time well spent and usually enjoyable as well. This is a great time for getting psychic readings and doing personal development work on an inner level. Meditation is highly favored by this influence. But for those with business goals, this is the time to get your products and services ready to take to market. When Jupiter leaves your 12th house, it crosses directly over your Ascendant into your 1st house. With an ephemeris or list of transits you should be able to know exactly what day this will occur. Be sure that any products or services that you plan to offer are ready to go by that date. Make sure your advertising, if any, is in place and hitting the market on that date as well. If you do this, your success is guaranteed.

The 12th house is the last of the houses, astrologically speaking. It does represent the culmination of a 12-year cycle and often we are finishing up in certain areas of our life. When Jupiter crosses your ascendant you begin a new 12-year cycle so it is a time for many new things to appear in your life, most of which are very wonderful and exciting.

Jupiter transiting the 1st house

This is one of the ‘transits of great enjoyment’. While Jupiter is in your 1st house you will be feeling much more positive about yourself and your personal expression. You experience more self-confidence and seem to attract good fortune wherever you go.
Jupiter, through his blessings, is showing you that life can be good and that you are a good person who deserves good fortune. On a business level, everyone is noticing you or your products and services. Success comes through advertising and meeting the right people. Relationships are highlighted as an area where you will experience a lot of success and happiness. This is one of the best times to get married as well. Finances should be good and gradually improving.

This transit is also your preparation time for Jupiter in the 2\textsuperscript{nd} house. This is the time that you make your buckets as large as you can for the showering of money that comes while Jupiter is in the 2\textsuperscript{nd} house. If you can think of any ways to expand your operations, list of products or services or whatever, this is the time to do it.

Jupiter transiting the 2\textsuperscript{nd} house

This is generally the best transit for making money because the 2\textsuperscript{nd} house is the money house in astrology. If you have any planets in that house the results can be quite spectacular. But the real important thing about Jupiter being in your 2\textsuperscript{nd} house is that he will help you gain a true understanding of the laws of prosperity. If you utilize his presence there to its fullest potential you could gain an understanding of the laws of money that keep you prosperous for the rest of your life. As Jesus said, “Give a man a fish and you feed him for a day. Teach a man to fish and you feed him for life.” Jupiter’s influence will greatly assist you, making the process of getting a prosperity machine going very fun and easy. If you take what is being offered to you during this time you could rise up to a new level of inner prosperity that is reflected by moving up an entire income bracket or more in your external life.

The money you receive during this transit comes from your own efforts. That is different than Jupiter’s transit of your 8\textsuperscript{th} house, in which money usually comes from partnerships, commissions, tax refunds or estate settlements.

Jupiter transiting the 3\textsuperscript{rd} house
Those in the fields of publishing or communications will have great success during this transit. Writers, consultants, computer people and others will all experience the benefits of Jupiter’s abundance, especially if they have planets in their 3rd house. This is a good time for everyone in terms of signing contracts of any kind. It is a time when most people purchase a better car. Actually this is the best time to purchase a new car. Diversify your business interests and multiply is the message of the 3rd house.

You will also come across certain books at this time, which can be of great value to you. For example, Jupiter may be in your 3rd house as you read this book. It is a time when you will be able to benefit greatly from other’s knowledge in the written form so don’t hesitate to look for books that can solve any problems you may be up against at this time.

Jupiter transiting the 4th house

During this transit you will have the opportunity to really enjoy your house and home. If you purchase a new home at this time, it will be such a blessing in your life, much better than what you had before. Even if you don’t buy a new home you are likely to do things to your current home or apartment that make it much more enjoyable to be there. Your relationships with women in general will be very good. If your mother is still alive, now is a good time to get closer to her or to spend some enjoyable time together. This is also a good time for emotional healing and learning how to take better care of yourself. People whose work involves nurturing others or home products will have success at this time.

Jupiter transiting the 5th house

This is the second transit of great enjoyment. The 5th house governs creative projects and forms of self-expression as well as relationships with children and lovers. Many people experience a ‘birth’ during this transit, either of a new project or idea, or of an actual child. If you have children you will find that your relationship with them is very good at this time. They can become a real joy in your life. For those involved in creative
pursuits such as artists, musicians and actor this is an especially good transit where much success comes into their lives. However, anyone in any occupation will benefit from the creative urge that comes with this transit. It can inspire some new ideas at your current job, ones that benefit you financially and otherwise.

Overall this is a very pleasurable time. If you are single this is the best time for love affairs and sexual / romantic enjoyment. You could meet someone at this time that you later get married to.

Jupiter transiting the 6th house

The 6th house is called the house of work and health. Those who work a job employed by others will either get a promotion or get a better job during this time. It is an overall good period for relationships at work. We generally enjoy ourselves more at work when Jupiter is in this house. If you get a job offer during this period, take it. It is probably better than the one you have now in many ways. Those involved in the healing arts also benefit from this transit as the 6th house does govern all things connected to health and healing. This includes massage therapists and healers as well as traditional doctors.

This is also the best time for you to get a handle on a healthy lifestyle. You will find just the right diet, supplements, exercise plans, equipment and other things to get your body into tip-top shape.

Jupiter transiting the 7th house

This is the house of marriage but it also governs everyone in our life that we consider partners. During this transit you will make new acquaintances that will benefit you in many ways. Though partnerships in business are generally a difficult thing, at this time the people you meet will be good for you. Making the right contacts now could mean big money for you when Jupiter goes into your 8th house, just as people met in the 1st house transit often pay off when Jupiter goes into the 2nd house. Be open to others that
you could join forces with or others that may have things to offer you to help you reach your goals.

If you are married, your relationship with your spouse will probably improve during this transit giving you a new perspective on your marriage that is both encouraging and satisfying. If you are single this is one of the best times to get married. If you meet someone that you have marriage inclinations for, rest assured that the universal influences are saying ‘yes’ at this moment. Marriages under this transit tend to be blessed in many ways.

Jupiter transiting the 8th house

This is a money house but it’s the house of ‘other people’s money’. It represents money acquired either through partnerships, marriage, or from family estate settlements. It can also represent money that comes from tax matters that turn out in your favor. If you are married, this transit usually indicates a time when your spouse is doing very well financially. The same holds true for anyone in your life that you consider a partner. Then, by their being successful, you also become financially well off. Money that is owed you will also be paid back during this transit. Essentially, the more your partners make, the more you make. If you have helped them get to where they are they will in turn reward you. At any rate, prosperity is generally very good during this period of time.

Jupiter transiting the 9th house

The 9th house is Jupiter’s home and his return to his own house signals a time of important opportunity for you. Jupiter’s essential nature is that he is a spiritual teacher. The blessings he brings into our lives are meant to teach us the true nature of life so that we can live a more happy and prosperous existence. His return to his own house is a time when you can get the most in touch with your inner purpose. You may find that you are exposed to many religious or spiritual concepts, philosophies, books, etc. All of these will be of benefit to you now. These spiritual influences will, in turn, help you discover your deeper purpose. I cannot emphasize just how important this is. Those who have lost touch
with any sense of their life’s purpose have little hope in establishing a course for their life that is satisfying in any other than a shallow manner. The information you receive now about yourself and your reason for being here will become the foundation for your Dharma or right occupation. This transit is a preparation time for the 10th house transit in which you will find the specific role or occupation that best fits your deepest needs.

This transit is also a good time for international travel. If you have opportunities to visit foreign countries or to be exposed to foreign cultures, this will bring many good things into your life, chief of which will be a broader perspective on life and your place in it.

Jupiter transiting the 10th house

The 10th house sits at the very top of the chart. It is that which we are known for, our role in the world by which others know who we are. Jupiter’s transit here marks the time when we finally find out just what role is best for us. Some people have thought that Jupiter’s presence here means great success and acclaim. This can happen but it is not really what is going on. Jupiter brings the awareness of just what specific area we can put our energies into and get the most satisfaction and reward from. If you get an inspiration to go in a new direction during this transit, this will probably be a direction that suits you better than anything you had before. If you got in touch with your spiritual side during the 9th house transit then you already have a sense of what you are about and what are the most meaningful things in your life. This time then will bring a direction where these internal values can be expressed in the external world.

Jupiter transiting the 11th house

The 11th house is often called the house of hopes and dreams. Often a person’s dreams come true during this transit. It brings recognition and favors from people in powerful positions along with exposure to groups and organizations that favor the kind of work that you are doing. You may meet up with some organization whose goals and aspirations closely match your own and find that you have support by joining with them.
Or, someone in power in your current organization will bestow important favors upon you that in turn bring you more success, financially and otherwise.

Time spent with friends and associates will be rewarding, as will time in church or with any spiritually based institution.

There is a lot that we can learn about life and its cycles from astrology and other ‘mystic sciences’. Once we harmonize ourselves with the influences around us we notice that we have a life of one success after another. I think that if you follow Jupiter’s path you will begin to notice that you feel as if you are in harmony more with your life and with the world around you. This doesn’t mean that you can’t do anything other than what Jupiter is doing. For example you may buy a new home at any time, not just when Jupiter is in your 4th house. It is just that as Jupiter goes through each house, he teaches us the way to most benefit from the areas ruled by that house. If we learn those lessons we can take them with us into our future and use them at will. We don’t have to wait for Jupiter to return to a certain house to have good fortune in some particular area.

**Life without money problems**

If you are sincere about having great prosperity and contentment in your life, you had better prepare yourself for a life without the old problems that have plagued you for so long. Sometimes it is a little scary to leave behind something that we have grown so accustomed to for so long, even if that thing is something that is not that great. What I am talking about here is letting go of a part of yourself. That sometimes is more difficult to do than we imagine. Every ending has some aspects that are not fun. But life without money problems is a lot of fun. So, make sure you visualize yourself without these problems now. See yourself going about your day to day things being completely unconcerned about whether or not you have enough money to afford the things you want to buy or do. See yourself having unlimited resources. Imagine living a life where the acquisition of money is not important. Imagine living in such a way that your greatest concerns are just thinking up new ways to enjoy yourself and share your abundance with those you love.
It is important that you prepare yourself in this manner. These thoughts, placed in advance, will pave the road for your new life. I have seen in my own life again and again that my future is generally created from my dreams and plans today. My visions now both create the future and limit it at the same time. Be sure to create very open-ended visions about the life you want to live. Give yourself unlimited possibilities for happiness, self-expression and prosperity. And sit down and go through a typical day in your life with this new perspective. Get used to life in the abundance lane. Your preparation now will become the reality of tomorrow.

I have found that we are never really denied those things that we want most in our heart of hearts. Unless something we want deprives others of their happiness or freedom, we can bet that we will get it someday. No one deserves to be without the things in life that bring contentment and joy. And no one deserves to suffer anxiety about financial security. There is just too much wealth in this world for this to be a standard of life. Open up your mind and heart to a new life and you will be soon rewarded. I hope this book has taken you to some new places in your thinking and of course I hope that you have applied what you have read here. I know if you do that you will never again have any financial problems. I really like that idea - another person with big money and big prosperity. Welcome to the club.
Chapter Nine

Other Information You Can Use

More on Credit Cards

Let's talk about credit cards for a bit. Think about the last time you received a new credit card with a credit line. Suppose this new card had a credit line of $2,000. Did you think, even for a moment, that you had just received $2,000? I know that I did, or used to. In that moment I might have thought 'Wow, I have another $2,000 to spend'. Most people have this sort of relationship with their credit cards. And that is what the credit card companies are counting on. A person receiving a credit card thinks that they have received some money but in fact they haven't. This is precisely why credit cards are very bad for people who are unaware.

A credit card is not money. It is a contractual agreement of a loan of money. When you get a card you have not received anything of real value. In fact, using a credit card, as most people have heard by now, is a very bad deal money-wise. People hear this on television reports and in the newspapers but they still don't really listen or understand. When you or I purchase something that costs $1,000 with a credit card and decide to pay it off with minimum payments, the amount we actually end up paying for that item can be double, $2,000 or more. Think about that. Would you go out and pay $2,000 for that new 35 inch television when you know good and well you can get it for $1,000 anywhere else? Of course you wouldn't. But you will do exactly that when using a credit card because in the process of using that card you have no consciousness about value or what you are spending. People using a credit card actually rarely even know that an exchange of value has taken place.

It used to be that when I bought something with a credit card, I used to think like this: "Well, its only going to cost me $30 a month to buy that thing. I can affort that." Now keep in mind that I didn't have enough money on hand to buy this thing I wanted. But with that card I was under the mistaken illusion that I did, and I even justified using it by explaining to myself just how inexpensive it would be to use it. Never did I actually calculate just how much something would actually cost after I had made all the payments.
Never did I actually connect with the fact that I was going to have to pay a lot more for that item than its price. I never really felt like I was spending at all. That is just the illusion that has imprisoned a large percentage of people in the US and the rest of the world. They have become virtual slaves to the 18% credit card company thieves.

When we buy something with cash, we can actually experience the exchange of value. We receive that item and at the same time we know that we have just that much less money in our pocket or purse. This is what is missing when we use credit cards. The only people who can actually use credit cards and maintain the realization that they have spent money are those who pay their credit card bills off, in full, at the end of each month. All others are living in an illusion. And it is this illusion that is responsible for the outrageous number of bankruptcies we have today.

When a person starts to get more aligned in their values and gets their prosperity machine working, they make it a habit to question their purchases as to what they are really paying. Even buying a house, which has become a time-honored tradition in this country, can be somewhat of a rip-off. Especially when you find out that the amount you actually ended up paying for your home was two to three times your sales price. Interest adds up much quicker than you think. And it costs you a lot more than you think.

To get a handle on interest, it pays you to find out just what the real cost is going to be. Think about all the money you are going to make in this lifetime. Think about how much you are going to make this year and this month. You may go through a lot of negotiating and hunting to get a good deal on a home, or a television, or some furniture. You may be a master bargainer and have a great nose for good deals. But all of that is really meaningless if you end up paying two to three times as much as you think for something you buy. Think about all the hard work you put into making the money you make. Think about how you pay 30% of it and more out in taxes before you spend it and another 5-10% in taxes when you buy something. If you keep these things in mind you may be a little more careful about giving what is left over to the lending institutions, to whom many of us have really become virtual slaves.

You may say that in some cases there is no other way. And that would be true sometimes. Rarely does a person have enough money to buy a house all cash for
example. But just having this awareness can encourage you to make wiser choices in the judicious use of credit. Here are some ideas and suggestions.

First of all never use credit cards except for the convenience of it. I only use credit cards to buy things by mail or to purchase things that require it. I never use a credit card to purchase something because I don't have the money to get it. Anyone who does that is a fool. If I don't have the money, I don't buy. I wait until I do have the money. And when I use a credit card, I know that this is real money that I am spending. I pay my cards off each money and never pay any interest. It is interesting what happens when you do this. You would think that the credit card companies would get mad and take away your card. After all, they aren't making any money off of you. But just the opposite happens. They will send you new cards with higher and higher credit lines! We have to turn away all the offers we get for new cards. I am sure I could get enough cards to buy a house on credit if I wanted to.

Always pay your bills off immediately. Don't use a card if you are unable to do this. And, and this is important, never pay a yearly fee for your credit card. Why should you pay $40 or $60 a year for the privilege of using a credit card? You don't. Even if you are now, you can just call your company up and say 'I don't want to pay this yearly fee' and they will erase it. When you start using your credit cards judiciously you will have a lot of power with those companies. We have lowered our rates and haven't paid any fees for at least the last seven years, maybe longer. There are so many credit card companies out there you are surely able to choose the ones with the lowest interest rates, no annual fees and the best perks.

Don't be fooled by those low introductory rates they advertise when they send you an offer for a new card. Check out the rate that you will pay after the introductory special has expired. As in all other financial matters, think and make decisions from a long-term perspective. If you do, your wealth will increase day by day.

If you currently owe money on a credit card, pay it off as soon as you can, immediately if possible. And vow not to use it unless you have the money to pay it off immediately when the bill arrives. If you can manage to get a no-interest loan from a relative to pay them off, do it. And if you can't just pay them off, at the very least pay more than the monthly minimum. If you don't do this and you keep using your cards
unconsciously, you are sealing your fate to a life of continual poverty and money problems. I don't really enjoy being this blunt about it, but it is true. If you study the lifestyles of people in poverty you will invariably find the abuse of credit as one of the most common symptoms that they share.

When you begin handling your credit cards as I have described, you immediately fall into a very small but elite group of people who are wealth oriented and whose wealth is growing every day. Wealth is more about value consciousness than anything else. People who use their credit cards unconsciously are those who have a weak sense of value. They attract more poverty each time they make a purchase without the knowledge that they are really spending. Spending and receiving money are actually the same thing on an energy level - they both represent an exchange of value. If we are unconscious of value in either phase of this exchange we suffer the consequences. In both giving and receiving we must honor what is really going on and give acknowledgement to that which is exchanged.

Real Property

Real estate, or land, is the basis of all wealth. Many people have said this and I never truly understood it until my own sense of values became more developed. I myself invested in real estate while in my thirties. But even though I made a lot of money doing it, I didn't at that time really appreciate what I was doing or what the value of the property I was buying and selling was. For that reason, this experience real estate didn't do much for me and I inevitably lost everything that I had gained. So don't think that just going out and buying a home is going to solve all your problems. However, once you begin to develop positive prosperity habits you yourself will realize just how significant owning some real property is.

Isn't it interesting that they call land and houses 'real property'? That is odd, isn't it? Maybe there is something to the name. Did you know that more millionaires have been made through real estate than by any other means? Regardless of whether or not you are aware of it, real estate is very high on the list of things that are valued and valuable. A person who has equity in a home is someone who has on one level created a strong sense
of having something valuable. And since we are less likely to just go out and sell our home at a moment's notice, we get a feeling of lasting value from owning a home. In other words, owing a home is equivalent to having an inner bank like the one we have discussed at length in this book. It helps create a very strong soul impression of value and prosperity and goes a long way towards developing an unstoppable wealth creating consciousness.

People with money problems and who have poor prosperity consciousness are generally not interested in owning something as valuable as a home. Many of them will see a home as a lead anchor whose payments will enslave them to a life of menial labor in one location. Or they may have other convenient reasons why owning a home is a bad idea. Few of them would see the connection between their attitudes regarding owing a home and their ongoing lack of resources that seems to plague them. But if you observe a large group of people, both those who have money problems and those who don't you will certainly see that those who don't usually own a home. Now, you may think 'well they own a home because they have a lot of money'. In a way that is true, for good prosperity consciousness and good financial habits always go hand in hand. It is hard to tell which came first, the money or the thoughts. But I can tell you that it is the thought that always comes first. Nothing manifests on this material plane that we live in without having first being created on the mental plane in a well-conceived thought.

Most people who buy a home have to get a loan and put up a down payment. If that down payment is 5% or more of the total value of the home, this money will immediately translate into an inner sense of value to the people buying the home. I say 5% or more because it should be some kind of lump sum in order to be effective in getting to the soul- at least a couple of thousand dollars. The more this down payment, the better it is in terms of soul-prosperity impression.

When I used to invest in real estate the object was always to put as little as possible down, usually nothing. As a matter of fact in the years that I invested in this manner I often left a closing in which I had bought a house or apartment building with ten thousand dollars or more in pocket. I was utilizing other people's money to the max. This approach works well for the investor and banks and lending institutions will just love you because of all the interest and loan points they make as you do business. But this
approach does nothing to increase one's inner sense of worth that is the basis of all true worth. That is why, even though I had accumulated over a hundred thousand dollars in my checking account and even though my net worth on paper was over a quarter of a million dollars after one year of investing, I felt poorer that ever. That is also why I eventually attracted a situation in which I lost everything that I had made. When the inner wealth and outer wealth pictures are out of harmony, the inner picture always wins in the end.

So, putting as much down as possible is always the best bet when buying a home. The banks usually don't care as long as you put down their required amount. They just want enough down so that if you stop making payments and they have to repossess and sell the property, they have enough extra there to cover their expenses. When you put a lot down on a house you are doing two really good things. First of all you are decreasing the amount of your loan, which therefore reduces your payments and the amount of interest that you will pay over the life of the loan. Next you are creating an inner 'nest egg' of wealth. That down payment becomes, to you subconscious mind, money that you have and maybe even money that you will always have. A lot of people who buy a house never spend that money that they invest into it. They may move into another house and move up so to speak but they often never just cash out and go back to apartment living. This inner nest egg becomes even more powerful if we affirm that we have it. For example, my wife Katherine, who handles most of the financial aspects of our life, gives me a total for how much money we have once a month. As she breaks it down, we include the equity in our home as part of our total wealth picture. This is our opportunity to consciously affirm this hidden value that we have accumulated by the action of buying our home. By this point in this book you should be at least somewhat aware of the power of consciously affirming something. Any time we speak something out loud, we affirm it and strengthen it to our soul. Every opportunity you get to strengthen your inner prosperity is also an opportunity to increase your external wealth as well. They always go hand in hand.

If you have already purchased a home or are seriously thinking of getting one soon, think about the interest you will be paying. Few people realize that a 30-year mortgage will often have you paying two to three times as much for your home as the
sales price. And this is real money, money that you will earn, money that will come out of your pocket. Your time will be much better spent in negotiating a lower interest rate than in trying to get a lower sales price. If you take the time to figure it out, you will see clearly. Just do the math. $30 a month less over 30 years results in a savings of $10,800. Could you use an extra ten grand? I am sure you could.

Let's say you purchase a home for $150,000 and you get a 30-year mortgage for the loan of $125,000 at 8 percent interest. Your monthly payment, excluding insurance and taxes will be $917.21. Multiply that times 360 payments (30 years) and you will actually pay $330,195.60 plus your $25,000 down payment for that home, more than twice the sales price. Now we rarely stop to imagine that we will actually have to pay that much. We rarely realize that this $355,000 will come out of our pockets, but it most certainly will. The sales price becomes almost irrelevant as compared to what we actually pay for that home. And when you realize that you will have to pay for this home with money that has already been taxed, which can mean that you actually had to earn over $500,000 or more, you may further understand just how much work you will have to do to pay for it. This is just a part of keeping everything in clear perspective.

The next thing you can do is to pay more on your monthly payment for your home than the required amount. This may sound ludicrous to some people but this habit can save you tens of thousands of dollars or more. When we first buy a house, for the first five years or more, over 90% of our payment is pure interest. Think about that for a moment. If your payment is $700 a month, the amount by which you reduce what you owe each month will be less than $70. And the amount of pure interest you are paying is $630 a month or more. That is a lot of money, especially when you multiply that by 60 months or 120 months. And that is money that you are paying to the lending institution for the privilege of borrowing from them. They love it. And they structure the loans in this way to cover themselves. They get most of their interest up front. Isn't that great for them? Sure is. Since most people who do default on mortgages tend to do it within the first 5 to 10 years, they set up the loan so that for that period they get most of their money. In the long term you will pay the same amount of interest as you would if the interest were evenly distributed, but they get theirs first and you get yours last. However, most loans are structured so that any additional that you pay on the loan each month goes
directly to subtracting from the loan amount, call the loan principle. So if your payment is $700 and you pay $1,000 instead, you get $370 taken off of the loan balance instead of $70 or less. The long-term effects of doing this is to drastically reduce the amount of interest you pay over the life of the loan. Instead of paying let's say $100,000 in pure interest, you could reduce that to $50,000 or less. A bank loan officer could help you to determine exactly how much you will save by this method but keep in mind one thing: this is real money we are talking about here. This is money you earned after taxes. And it is money that you could use to spend on something else that you will not get if you just follow the bank's plan.

The real idea here is to get out from under your mortgage as soon as possible. You may think that having a mortgage is very cool since you get to deduct it from your earned income on your tax statement each year. But getting a deduction doesn't even begin to compare with how much you are not spending by not paying interest any more. Get out from under that mortgage now. This is especially true if you have bought your house within the past 5 years. You are paying an exorbitant amount of money in interest in these first years of your loan. Pay more now and you will cut this amount in half or more. Pay as much as you can without jeopardizing your cash on hand assets. Cash on hand is also a very potent wealth-creating energy. It is good to always keep an ample supply around to affirm your wealthy-ness. But do what you can to pay that mortgage off and you will have lots of money to spare to buy things that you may never have dreamed of.

Real estate is of the earth we live on and is thus connected to the real source of everything of value here on our planet. If we respect this value and develop this earthiness about ourselves, mother earth will in turn reward us with unlimited bounty. Its all about becoming conscious in this most important area of life. How can we be truly happy if we live in a state of lack? How can we explore the deeper meanings of life if we are constantly worrying about our bills and getting to the next month? If we pay attention to these practical, earthly matters, the heavens will open up to us and all things will be added unto us.

**Bankruptcy**
At one point in my life, about eight years ago, to be exact, I was overwhelmed with credit card payments. I also had an outstanding debt to a bank for $30,000 that I was determined to pay back, even though they did not demand me to make payments. But I had a strong moral stand on paying back all my debts, no matter what. I really felt it was a matter of personal integrity to be accountable to one's debts and I was determined to demonstrate my integrity. But I was overwhelmed with debt. And each month I had less and less to spend. I kept telling myself that the solution was just to make more money. But I was going through a transition in my life, getting divorced, and my income was unstable. After fretting about this for over six months I began to consider my options in going bankrupt.

What got me to even look at the possibility was a mentor of mind who told me, "You know, there is no prison for debtors." That little statement held a lot of import to me. I had certainly been treating myself like a thief for having created debts that I was unable to pay back. I had created my own prison. I was already convicted and I was very angry with myself for having created this situation. But I realized at that time that it really wasn't my job to keep all the cost accounting for every single business and personal relationship in my life. And I admitted that I had made a mistake and realized that I needed to forgive myself.

So, as I began to explore what bankruptcy really meant, it was with a new attitude. In a way, declaring bankruptcy is a way of just admitting I made a mistake and asking to be forgiven. And thankfully, in our country at least, forgiveness is readily available. After tallying up all my debts they amounted to over $60,000. You are given a choice when you go bankrupt as to whether or not you want to keep any of your credit cards or other debts and pay them off. I decided to keep only my car payment and let all the credit cards, and the large loan to the bank be absolved.

It was an exhilarating feeling, mostly just to realize that it is not a mortal sin to owe someone and not pay them back. I realized that the universe has a flawless accounting system, already built into it. Since that time I have become very prosperous. And along the way I have had two book distributors go belly up on me. One owed me $12,000 and the other about $3,000. When this occurred, I did not get mad. I realized that
this was just the universe balancing out the books. When we do everything we can do, then we must accept the rest, because whatever remains is God's will. And I truly believe that God's will is always good and for the good of all concerned, regardless of whether or not I understand it all.

Bankruptcy has risen to record highs in our country lately. And I am not a bit surprised since the majority of it is people who abused their credit cards. The credit card companies themselves are partially to blame for this. As I have discussed earlier in this book, the entire credit card theory and use is based upon a deception in every sense of the word. That doesn't relieve each of us of our personal responsibility though when it comes to their use. But, if you find yourself backed into a corner, bankruptcy may be a useful, if not wonderful alternative for you.

People are generally very afraid of how their credit will be destroyed by bankruptcy. And truthfully, many lenders really give you the cold shoulder once they spot bankruptcy on your records. But I can tell you that you can get by without credit cards quite easily. And there are many ways to get what you want, even to establish new credit cards afterwards. I remember how thankful I was afterwards, not having any more credit cards. I felt that I really knew the value of my money again. I was back in touch with reality and it really felt great. I am not suggesting that you go bankrupt just because you owe money. But if you have yourself backed into a corner, as I did, with no other option available, don't hesitate to take care of yourself and get a fresh start.

What to do with your talents?

A man, about to go on a long journey, summoned his three sons and committed to them his belongings. To the first son he gave ten talents of silver, to the next, five and to the last he gave one, to each one according to his own ability. Then he went abroad. Immediately, the one who received the five talents went his way and did business with them, gaining five more in the process. Likewise the one who had received two talents gained two more by careful investment and his own personal efforts. But the third son took his one talent and buried it in the ground for safe keeping.
After a long time, the father returned and his sons gathered to him to settle their accounts with him. The son that had received the five talents came forward, giving his father the five plus five more. His father said to him "Well done, my son. You were faithful over the things entrusted to you. I will now appoint you with trust over many more things." Next, the one who had received two talents came forward saying, "Father, you committed to me two talents and I have gained two more." His father said to him, "You are a good and faithful son. To you I shall entrust many more things. Enter into my joy."

Finally, the son who had received the one talent came forward and said, "Father, I knew you to be an exacting man, reaping where you did not sow and gathering where you did not winnow. So I grew afraid and went off and hid your talent in the ground. Here you have what is yours." In reply, his father said to him, "Wicked and sluggish son, you knew, did you, that I reaped where I did not sow and gathered where I did not winnow? Well then, you ought to have deposited my talent in a bank and on my arrival I would be receiving what is mine with interest. Therefore, take away the talent from him and give it to my son that has the ten talents. For to everyone who has more, more will be given, and he will have abundance. But as for him that does not have, even what he has will be taken away from him. And throw that good for nothing son out into the darkness outside."

This parable, adapted from a story in the bible, speaks clearly about the laws of prosperity. We each are given so many talents in life. But it is not what we are given that is important. It is what we do with those talents given to us that matters most. And it is our attitude about our talents, and whatever we have at the current moment in time, that determines our fate. If we see the value of what we have been given and apply ourselves to the proper administration and use of those talents, we will sure increase in wealth and happiness. So, never be deceived into believing that those who are given the most are the most fortunate. Look at all the things you have been given right now and take stock of your truly wonderful level of prosperity. By doing that you insure that to you, more will be given. Join the family of those who have.