

A Happy Pocket Full of Money

Your Quantum Leap into the Understanding, Having and Enjoying of Immense Wealth and Happiness

Your personal guide to Wealth Consciousness. Experience infinite wealth, abundance and happiness Here, Now, in the new Golden Age of humanity. Everything you need to be extremely wealthy and happy is inside of you, and nothing outside of you can stop you.

By David Cameron

An Images of One Production

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David Cameron

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Success stories from people, just like you, who have read A Happy Pocket Full of Money:

*I love what you are doing!! Fantastic!! You have been a great help to me. I have purchased "Happy Pocket Full of Money" through Bob Doyle's site. One of the greatest reads EVER!! ...Since that time, December 8th, 2002, a lot has changed. The universe has been delivering all kinds of incredible new insights and direction. So much information that I am having difficulty processing it all. EVERY SINGLE BIT OF INFORMATION RESONATES WITH MY SOUL. Bingo. I was lead to Lynn Grabbhorns book " Excuse Me, Your Life is Waiting" TALK ABOUT RESONATING WITH MY SOUL!! This book unlocked a HUGE door for me. It change my spiritual belief system completely. Authors I have read since this book: Eckhart Tolle, Abraham-Hicks, U.S. Anderson, Wayne Dyer, Deepak Chopra, Stuart Wilde, yourself, Joe Vitale, Ernest Holmes, and a host of others. I attended a recent Deepak Chopra and Wayne Dyer seminar and I was blown away!! BLOWN AWAY! Then I came across Bob Doyle's site. I don't remember how. I signed up for Wealth Beyond Reason and another flood of dynamite truth came my way. Your book solidified everything [A Happy Pocket Full of Money]. ... You are amazing!! You have been a God send to me!! Thank you for the wonderful work you do !!!!! - **Bruce R. Royer, [http:// www. creationcaptured .com](http://www.creationcaptured.com)***

*First off, I want to thank you, from the bottom of my heart, for writing, "A Happy Pocket Full of Money"... It has changed my life forever! I've always enjoyed reading books on the subject of personal development, and have become enthralled in some of the great ones of all time, such as: "The Science of Getting Rich", "Think and Grow Rich", "Excuse Me, Your Life is Waiting", and "The Power of Your Subconscious Mind", But your book really inspired me! I can't describe the feeling that came over me, numerous times, throughout the reading of your book... I guess that was the feeling of living in the Here and Now! - **Kent Glass, kglass1@telusplanet.net***

*I love your work. You have made an enormous difference to my live and no doubt hundreds of others and I thank you from the depth of my being. - **Alana Sheldon, innerpeace_alana@yahoo.com***

My life has been shifting as of late. (in a good way!!) The Universe has been bringing me all kinds of information that is answering the questions I have been asking for years. Who am I? Why am I here? What do I do? How do I find my

true self? How do I override what my ego is saying to me so I can live and act from my true self? I came across your work through Bob Doyle's site. "Happy Pocket Full of Money" has answered all my questions, and more importantly it resonates with my soul. - **Bruce Royer, brroyer @social.rr.com**

Dave, just another big THANK YOU for the software and book. It is amazing. EVERYTHING I have been studying the past few years you have managed to capture so logically and wisely, anybody that ever crosses your site and for some illogical reason decide not to purchase your products could not do themselves any bigger disfavouir, by missing the most concise source of info anywhere on the Net (Planet?) they are going to have to buy many, many different books and spend thousands of dollars just to, ONE DAY, get to maybe 60% of the info they could have had by buying just one (Happy Pocket Full of Money) or some of the other books. "You shall seek the Truth and the Truth shall set you free" is one of my very favourite quotes and many people totally misunderstand it. I have been studying this field for some time now, and have read many, many books. There are NO other book I have come across that puts the TRUTH in more detail at the fingertips of the reader. JUST READ IT and follow the process, IT DOES WORK! - **Jannie Loots, www.ichc.co.za**

I was recomemended to my new job by my ex-husband. I have been divorced since 1989 but kept trying to understand why I still felt love and compassion after all that took place to distroy the marriage. I did my best to hold on to the good memories and dissolve the bad. There were many reasons I could of hated him but somehow I never could. Its taken me many years to see how I created this. I read The Course Of Miracles and that helped me understand. Your information really helps me see it more clearly. I am happy I kept an open relationship in my heart with my ex-husband. It allowed this new job to happen. Also my new boss is a multimillionaire and my job is housekeeping for his parents. They are very kind and sweet and it doesnt even feel like a job. I just mention all this because I know its my change of thoughts that created this. Thank You. – **Heidi, heidiam @centurytel.net**

After reading A Happy Pocket Full of Money, reading I was so impressed that I bought the life and wealth packages as well as the ProvaLife Achiever software. I'm not writing this testimonial because I am trying to advertise a website, nor am I writing this because I stand to benefit monetarily from it. If you look at my occupation, I actually have more to lose than gain by going public with my endorsement of these products, as my field of work tends to be conservative. So why am I writing an endorsement? Because the information in Mr. Cameron's books are life changing! After going through the material, my realtionships with

people in general have improved, I am less frustrated at work, and I have learned to enjoy life again. I am so positive about the future now. But don't take my word for it, download his free ebook samples and check it out for yourselves, you WILL NOT regret it! Thanks David! I wish you the best! (I wish I could write better, but I just can't describe how much this material has changed my outlook on life) - **Leandro X. Centenera, M.D. Ob-Gyn**

I just have to tell you that it has ALREADY exceeded expectation! The section on vibrations has ONCE AGAIN made more "accessible" to me, the information that I already "knew" at one level, but now have a totally new and powerful level of integration of it. There is real power in your assemblage of words. Your greatest gift is the ability to communicate these concepts in such a powerfully understandable way. My life has had a significant shift within the past 60 minutes by going through a few sections of this software. Anyone who commits to going through the entire program is going to totally change their world, and quickly. Again, it could be that it is so powerful for me because I'm already "ahead of the game" in some aspects, being very familiar with your earlier work, and ACTIVELY working to design a new reality for myself. Still, it's fabulous for the total "beginner". David, I'm telling you that you have pure gold here, once again. - **Bob Doyle, bob@boundlessliving.com**

As a member and publisher I have so greatly benefited from your thought processes that my entire life is changing. I am currently working on a major project. At first I was absolutely unsure of the reason for me as a woman to undertake such great task. Later I read a quote by Margaret Thatcher "It may be the cock that crows, but it is the hen that lays the eggs", which convinced me marginally. Then your spiritually scientific encouragement changed my life to the degree that I consider myself important enough to actually do it. May you inspire millions with your purpose. - **Ina Bliss, [http:// www.inabliss.com](http://www.inabliss.com)**

I just read the Pocket Full of Money ... amazed and astounded with the energy of expression. ...just the clarity and joy of the truth of old in the language of today. We are grateful. - **James**

I find your work to be nothing short of genius and am truly inspired and will one day want to share this material with other people. I have studied Religious Science and can tell you it is not as easy to understand or as powerful as your work. Thank You. - **Nancy Brennan**

Just finished your book on "happy pocket full of money". The name itself brings joy and happiness. You have done the wonderful work of a master weaver bringing the invisible elements that works behind manifestation of true prosperity and wealth in our lives. In my individual work of creating awareness of self and society at many levels I often encounter great fear -- fear of unknown. People do not want to know beyond what they know because it shifts their worldview dramatically. I was looking for a way to give them universal tools that awakens the self-power and what better way to get attention than something that every individual is struggling with - having enough money to get by. Your book is simply amazing and I recommend it to everyone, including those who have plenty of money but little joy or passion for life. – Mita, [http:// www.seek2know.net](http://www.seek2know.net)

*have hardcopies of "Science of Getting Rich", "Think and Grow Rich" and "As A Man Thinketh" these books are priceless wisdom for me. These are the actual pearls, Diamonds and Golds for me. Your Free Download is incredible. It explains the effect of Quantum Physics in a very simple manner. I'm getting more and more enlightenment and going deep within myself after reading the few pages of your free download. I really don't have the words to put my feelings and the clarity of understanding, I'm getting. I would like to buy the Hardcopy of "A Happy Pocket Full of Money" ... I would like to give my gratitude to you by buying your book and applying the principles in my life and also encourage/motivate people around me to be aware of your incredible work ... Thanks a ton for helping me to gain clarity in my thoughts. Now, I understood very deeply that "Every soul has its own journey", The sum and essence of all my confusing thoughts was this, "Why don't people consider Building their inner life is a way to achieve their Outer Success?" As Stephen Covey beautifully says in his book "7 habits of Highly Effective People", that to have a complete, overall successful life one should primarily focus on building the character. Character is the primary quality which determines the quality of life, and all others are only secondary. But (Why? this was my question), "very few people are inclined to restoring the character ethic in their lives and lot others are not seeing and not caring about their inner lives." Once again, Thanks a lot David. Now, I'm more committed to inner success as well as outer success in my life. Thank you so much. I'm waiting for your Paper back edition of "A Happy Pocket Full Of Money". - **Alagappan C.M., cm_alagu@yahoo.com***

I am soooooo excited. Today is a very special day in my life. I thank you and God! Maybe its just me, but I feel change already. Again David Cameron, thank you for such a wonderful blessing. I feel such a great desire to be able to communicate with others that are on the same path. Thank you for providing an

opportunity such as this for me! Thank you, thank you, thank you. – **Dee**

*I loved your book so deep and bang on mate!!! congrats on a job well done... I have been following much of what I learnt..as a result, took a meditation class last month called the art of living and do the practice on most days. Things have really changed...the amount of creation I am doing is incredible...I even bought a car the other day....by being more of the person for such....What can I say Dave....Thanks for the insights, the knowledge, the chance to better appreciate what life is all about...and how to shape it to design...it has been profound to say the least....!! - **Moses Kemibaro, [www. dotsavvyafrika .com](http://www.dotsavvyafrika.com) kemibaro @yahoo.com***

*I decided to resign from [previous company] to focus on my own business, DotSavvy Limited. The web site will be up in a few days so promise to email you details when its ready. You know what? I would'nt have had the balls to do what I am doing if it was'nt for the books your gave me as well as the meditation. Its really a game is'nt it :-) Later - **Moses Kemibaro, [www. dotsavvyafrika. Com](http://www.dotsavvyafrika.com) kemibaro @yahoo.com***

*I must tell you that your material, site, and insights are... well I don't find the word ... are Life Changing! It's like reading and meditating on what we 'always' knew but this time in a clearer, focused language. ... such deep spiritual insights into the origin, order, and laws of the Universe. Anyway I am enjoying "Marcus Aurelius," and "Ralph Waldo Emerson" at the moment. David If you happen to read this message, Have a Great Day And thank you again for you were the one the hand of Providence chose to send me what I needed to replenish my soul at this time of my life. - **Joel Bomane, [http:// www. start-work-home. Com](http://www.start-work-home.com)***

*Thank you ever so much for the great opportunity you gave me to read your e-book, "A Happy Pocket Full Of Money". I will definitely be returning to read it again...and again. What an awesome read! I am extremely lucky to have you in my inbox! Wow! - **Diana O'Gorman, DianaArt [http:// www. Mnsi.net /~dianart/ index.html](http://www.Mnsi.net/~dianart/index.html)***

Thankyou David, I have since paid for and received my downloads. I would like to take this opportunity to thankyou for the Happy pocket download which I am enjoying immensely. Your writings have helped me understand and appreciate what happened to me when I took part in a course 3 years ago called

Avatar. On the third day of the 8 day course two amazing things happened. First we were using a technique to 'deliberately' create our reality (with the absolute certainty that you speak of). For the lesson, I decided to create "life is funny" In very short time I was laughing at everything, from the wallpaper, to the pen on the coffee table(LOL). This went on for 3/4 of an hour, untill I 'dis-created' it . The second thing that happened on that same day was an experience of 'Source'. I had been outside, sitting by the stream and simply visually 'feeling' a large rock protruding up through the water. Slowly all boundaries seemed to melt and continued to do so with the river, pastures, hills , the earth etc. My perspective had reversed from the norm of looking 'out' to see the world , to now wittnessing the whole of creation from beyond creation. I didn't fully understand or really appreciate that I had transended all 'experience' and just "Was" ---pure Being, before any beliefs or lables . Truthfully David, after several hours of this indiscribable rapture, lthe experience unfolde with quite a shock---suddenly I was back to my defined self, well, almost. There seemed a residue of the 'state' i'd been in. I was excited and frightened at the same time. Untill reading your simple explanations using quantum physics , I was too frightened to re-visit that pure source again. I now know that 'Source' is the oneness that we all are before we choose to define our selves and seperate the One reallity into the many illusions. You have helped me gain the understanding and confidence to just BE. Thank you David. - **Phil Jones**

I just want to say that this book is what I have been waiting for for a very, very long time. It compresses the information into one book and one does not have to read 20 to get the message. I cannot wait for the others to come now. ... my site is www.ichc.co.za Best wishes, I am supporting you VERY strongly here in South Africa. I would also like to chat to you soon about affiliating with you to present your work in course material here (as you will see from our site). - **Jannie Loots, www.ichc.co.za**

Recently I had the pleasure of reviewing an eBook by David Cameron entitled A Pocket Full Of Money, I was moved tremendously by it. I was so sure the book was going to read like so many other money and self-help books I read in the past, another author instructing readers with misunderstood biblical quotes and closing statements of "think positive and everything will be alright". If only I had this book twenty years ago, all of the hardships I could've avoided, well that's water under the bridge now. I was pleasantly surprised how David managed to delve deep to explain the gloriousness of the universe and how we, as humans, have been blessed with unlimited access to the universe's unlimited power. ... Who would've thought humans and our experiences are tied to the ever expanding universe? Not I. [David] has the magnificent talent of translating what was once considered to be complex knowledge into simple reasonings that even a 10 year old could understand. You will have more "aah hah, I get it moments"

than you could've ever thought was possible while reading this fantastic eBook. A Pocket Full Of Money has really influenced my life in the most enlightened ways possible since being exposed to it a month ago. I discovered after my third read of the eBook I paid closer attention to my "inner" dialogue which revealed to me my "money" issues. Thanks to this publication I was able to discover and work on my ingrained negative expectations associated with money. I wish I could share with you all the emails I get on a daily basis from souls looking for relief. These people are looking for solace from their mediocre lives of dreams never manifested, failure, loneliness, and feelings of being "lost". A Pocket Full Of Money is what I urgently recommend anyone, doesn't matter how successful (unsuccessful), happy (sad), or contented (discontented) anyone may think they are, to read this book. Lives could be made more glorious and exciting with just being exposed to the information David Cameron shares in this eBook soon to be paperback. For a long time I felt there was some hidden knowledge the average person was destined to not ever know or understand, and I was right. This eBook lays this hidden information at your doorstep for you to act on or push away, it's up to you. It's my prayer you purchase this book and apply the uncommon knowledge to your life everyday, designing it filled with passion and purposeful living, setting yourself free from the limited and impossible thinking thought to be true by the misguided masses. - **Regena English, editor St.Mary Publishing Company of Houston <http://leatherspinsters.com>**

[On Mar 25, 2002]...have just started reading you book... I NEED IT!... feeling very wobbly at the moment financially!!!! The ... work is almost at a stop and nothing else on the horizon!!!... [On Apr 16, 2002] I wanted to thank you for the book which ... now I have read it and thank you so much for waking up the bits I had let sleep again....like I AM WEALTH I AM BUNDANCE I AM JOY ... so simple, why so easy to slip? I guess the human element. Well, I need that jolt, and am being!!! - **Sally M.**

The book is fantastic. It is a unification of Deepak Chopra and quantum physics. Very well written ... that is where the whole world is going these days... they [wealth] come from the source. That is the theme of the book. - **Dr. Odhiambo, Radiologist**

I am enjoying the Quantum Physics chapters. I have read a lot about quantum physics, but I am NOT a mathematician, and I could totally wrap my mind around it. You write about it in a very clear and succinct manner. I am going slow here because I am taking time to think about it. Have a good evening. - **Suzan Carroll, Phd., psychotherapist, www.multidimensions.com**

*I am going thru your book and it is really challenging my thinking...I had just started going thru Think and Grow Rich and I am fascinated with the role our subconscious mind plays a role in our lives. I have also read a couple of books by Joseph Murphy on this subject...but your book is helping to explain WHY this works, which is especially appealing for those of us who are scientifically inclined. - **Patrick Githuku, bond analyst @ ING Investment Management and webmaster at www.gapwealthsolutions.com***

*Thanx so much for everything you're doing! You really have pulled the information together from many different places so it's all in one place-this is what makes the difference for me! Keep up the great work! - **Carol M.***

*I have discovered the key in the surface level, what I just discovered at your Book "A Happy Pocket Full of Money" has scratch the surfaced I have discovered! This is really the Most Scientifically Explained Book about Wealth and Success and the One I will love the most... Nothing can stop me promoting your book "A Happy Pocket Full of Money" and you as the Author. Your book scratch the surface of what I have discovered as the key to wealth and success ... It covers all the surface. Most I have read about success have something in common but nothing dissects into a sub-atomic level .. I am planning to create a publishing website that is tribute to your Book and to you as the Author ... I believe it happens that I discovered you and your book with purpose and my subconscious mind act in a nano second to grab an oppurtunity. - **Richard Alcebar, www.bizamulet.com***

I am sitting here with tears of joy at your absolute generosity. Everything about finding your site, getting your newsletters/emails and now this priceless gift from you has been a miracle, because it was just what my soul was yearning for. More and more these days, my hearts desires are becoming manifest spontaneously. I have read some of the books in your site a few years ago. I have always been blessed in that I would always find just the right book to answer the need I had at the time. This time, I have found the ultimate book site, yours. Every fiber of my being, resonates with the wisdom you share through your site and books. Everyone should have this knowledge. So I am forwarding your email articles/newsletters to as many people as possible. Also I will be submitting your articles to local newspapers and magazines with your signature file at the end, showing your name, website address, etc. In this way, you will get lots more visitors to your site and also more purchases ... Bye for now. I am going to feed myself to overflowing with all the knowledge you have made

available. Love and warm regards - **Selvie Roos**, [http:// cashforyou.cashevolution .com](http://cashforyou.cashevolution.com)

Your work is awesomely careful, succinct, and complete in both details and examples. Your 'Happy Pocket' is most clearly and magnetically presented to the reader. Kindest regards. - **Ken Roberts**, [kroberts @core.com](mailto:kroberts@core.com)

As I suspected, I am completely thrilled with your material. And that is putting it mildly. I could go on and on about it, but I want to get right to the point. I am a teacher. I have given several workshops on "Reality Creation" around the country. Your material has added to my arsenal of knowledge in a huge way ... The Universe is delivering a wide variety of material to me that shows me very definite ways to "teach" what I know - and better still, to LIVE it. Your material is by far, some of my very favorite. It has brought be clarity and understanding on several key points. In essence, it has given me "permission" to fully experience what I have known to be true all these years ... I'm extremely interested in doing workshops based on your material. Quite frankly, I feel the WORLD needs to hear these messages - and this is what I do. I teach as I am learning myself. I am a "conduit" if you will. I have no fear of putting myself in front of people and sharing the information that the Universe funnels my way, and in fact, I believe it is a large part of Who I am, and Why I am here ... Finding your site was a DIRECT response to a request I submitted to the Universe - on many levels... Thanks again for making this material available to me. It is quite a Gift, in my mind. - **Bob Doyle**, [bob@ boundlessliving .com](mailto:bob@boundlessliving.com)

I have been looking for this for YEARS! It contains all the info I ever wanted. - **Anon**

Love the material! It has really help me. - **Anon**

I am experiencing everthing that your sales letter talked about. I am ready to move from a poverty mentality to a wealth building mecca. - **Anon**

After completion of Happy Pocket full of money, I could take very bold decisions in my life. I could leave the job and started my own new business, which is definitely going to be very prosperous and very successful. Your book is

one of the best gift, life has given to me. Thanks David ! - **V.Nandhivarman, nandhivarman@hotmail.com**

David, I am so grateful to have found your work (^o^). They are simply priceless! Your words are like a beacon of light that shine brightly to guide my path. When I was introduced to your work, it felt as though suddenly all my innate knowing had been articulated and translated into words. It was like finding a key to a puzzle of life. Thank you David for reminding us of our magnificence and infinite possibilities that is always waiting to manifest through our next thought... - **Mariko, [http://www. ProsperityPromises .com](http://www.ProspertyPromises.com)**

For now, David Cameron, I just want you to know that I am so grateful for your words and that this site exists; For, I am now able to really help myself. - **Sophia, [Sophia@ pathcom.com](mailto:Sophia@pathcom.com)**

On paper our income is higher than average. However, through mismanagement and indifference, we were living payday to payday. I started to hate and resent work. I grew anxious over our mortgages (yes, there is an "s" denoting plural), over bills. I aspired to be a housewife/domestic goddess. I (These days, this is not an option and considered a sign of laziness) Our son had been jailed several times over the past few years since graduating high school. Our creditors were calling, accounts were sent to collections. My car was repo'd. Stuff I saw on TV, but didn't think would happen to me. (keyword:comparison) Throughout my life I have practiced bits and pieces of the info presented. However, I chose to escape the "real" world of disappointment and resentment and hurt through reading fiction. Nothing wrong with reading. Lots wrong with trying to escape from living your life. (keyword:ungrateful) Last December, I did my version of feng shui to our home. I budgeted, signed up with a credit management company, and gained control of our finances. By August this year, we only had 4 creditors, down from 18! I became optimistic & searched websites regarding stocks/investments, retirement planning etc. I don't even remember where I encountered your banner. I only know I felt inclined to click on...something I usually avoid when it's "self improvement...at a \$ price." I immediately purchased a package. Even though it's at a wonderful, affordable price...please realize we had spent the last eight months tightly monitoring every cent to pay our creditors. Although I'm resistant to "clap your hands & can I get an Allelujah thrown in" type of seminars...yours struck me as 1) straightforward & simple, 2) easy to understand, and 3) sincere. I absorbed the material with glee. Bottom line for me was that if it was so easy to be gloom & doom and be living the life...how hard would it be for me to believe for one moment that "it's all good". My life truly felt like it was headed for Rx drugs for major depression or

worse. For that one moment, for that one shining moment, I felt ...good...happy...not fretful, anxious, angry, or resentful... I took that feeling a step farther and.... well, Bob...my husband stumbled across a position in the UK; the moving, housing, utilities paid for (Govt job). COLA included too. Our home sold in 24 hrs (4 different offers). We have enough to pay off the remaining creditors, the mortgages, and still have cash in hand. We are living in a country that I only dreamed of visiting. We have travel/lodging discounts to explore Europe. I sent my son all the info from WBR. He calls me to say how helpful and encouraging WBR has been. He uses the affirmations. I know he will be alright. My husband met people who share WBR's outlook. I "confessed" to him that I was studying WBR. What have I learned? It is all true. It is all possible. I started out looking for a way to bring cash into my life, and I am waking every morning with more...I am truly grateful, I am forgiving, I am loving, I am joyful, I am courageous. My affirmations used to begin with I am wealth...abundance...joy. My sincere gratitude for what I have now set my spirits soaring. I promised a condensed version... this is as condensed as I can contain myself. Conceive, believe, and be ready to receive. It's better than good...all is perfect and joyful. Amazing but true...my desires have manifested so quickly and effortlessly. And amazingly enough, they coincide with my husband's desires too. Bob, I extend my gratitude and smiles to you for putting together and sharing the WBR website. Aloha and Tally ho: Evie cc: David Cameron. - **E.A.**

Your books are great. I read them when I'm having trouble getting out of a funk, like this morning (I've just about kicked the 'ego' out but it's smell is still lingering so I'm airing the room each time I read your stuff) and I feel great. - **Andrew, andrew.jansen @vodacom.co.za**

Your book *Happy Pocket Full of Money*, was a big life-changing experience for me. After I read it, I felt compelled to have it translated into Polish and get it published for you in Poland. There is currently a strong market there for books on personal growth and metaphysics. I firmly believe that your book will be a great success there - **Ela Terakowska, Toronto, ela.terakowska @ sympatico.ca**

In all seriousness, I am well read in the areas David writes about. But I have never found any resource or book that lays things out the way his do. EVERYONE should read this stuff! It gives one a whole new perspective on life, success, love, and the world. There isn't a day that goes by I don't read several pages and review the material. Thank you for your insights and the work you are doing. David, I cannot get enough of your material. It is evident we have read the same books, have had the same questions, but you have explored things in more depth than I did. CUDOS to you! Love this info...I EAT it for breakfast, lunch, and

dinner. I would love to live close to you to be able to have some trully in-depth conversations. Most people I speak with have either no interest or its over their head. I could explore this stuff forever.... The material is very profound, life altering. Imagine if just 10% of the population took these teachings and concepts to heart...what a difference the world would be, huh? All the best, Dave Mullins - **Dave Mullins**

My name is Sam Rosen, and my partner, Jimmy Davis, and I have left both of our day jobs to focus on creating abundance in our lives. Your book, A Happy Pocket Full of Money, which we read as part of the Wealth Beyond Reason seminar, has provided more clarity on wealth consciousness than any other text we've read...and we've read a lot. We were so inspired that we purchased ProvaLifeGoals and ProvaLifeMap, and have been amazed, to say the least, by both products. - **Sam Rosen and Jimmy Davis, samrosen1 @yahoo.com**

Anyway, ordered his product (since he was raving about Happy Pocket) and read it first. Awesome! Inspiring. Amazing how one book can open up a whole new world. Thanks. - **John Huver, jhuver@comcast.net**

... I, as others, am truly blown away by the complete and comprehensive TRUTHS that are in your books, seeming to encompass all of my study over the past 40 plus years!...So far, all of the rest of what you have written in this first book (Happy Pocket is next on my list, and I saw somewhere it is an expansion of the one I'm reading now) is a very succinct and wonderful explanation of all of the principles I've been learning over the past 20-30-40 years! I hope more and more readers will become open to these understandings - **Jannette Robert Murray, jrmurray @icehouse.net**

I cannot express my gratitude enough for your most generous offer. Thank you sooo much. What a wonderful gesture!!! I am truly touched!!! :-) What you teach is so true - what goes around comes around!!! I had been in denial about everything for so long :-(and just a few short months ago I started turning my life around thanks to you, Bob Doyle (where I orignally found out about your website and wonderful materials!!) a wonderful Medical Intuitive, and an equally wonderful Energetic Healer. I started doing forgiveness work and really reading your work and articles. Watch out world here comes the new Val!!! - **Val Sherman, valsher@adelphia.net**

*I have been a little cynical lately about all of the personal and mind development. The reason was that after going to seminars, reading books, lessening to tapes, etc. I was getting a little bit disappointed to keep hearing over and over again the same think: "You can do and have anything you like..." or "I went from bankrupt to millionaire in one year...." How? Nobody would tell you the step-by-step of how this things work or how they did it step-by-step. David Cameron is the first author who explains step-by-step how all works in a simple manner. He must be a natural teacher. I couldn't put the book down although some things I read I would need to read it again as they sound to extraordinaire to me. Thank you again for writing such a nice and simple book but with such depth. ... I spend till 5am going through everything. I felt like an sponge. I wanted to absorb everything. - **Maria Schmolmueller***

I purchased the "Wealth Pack" a few weeks ago and am having such tremendous gains from reading your material. A whole new world has opened up for me and my stress level is practically zero. This is an astounding as in the past, I've been such a constant "worry wart". My entire family is benefiting from this... it just trickles down into all their lives. I have such appreciation and gratitude for your gift of wisdom. And our financial life, which had been in the pits, is now turning around (or, more correctly, "WE ARE WEALTH".) I just wanted to relay a most amusing story which happened yesterday. I have a dog named, "Sparky" who is very attached to me. This past week, I went on a beach trip with my children and their school for a few days. My husband was home in the evenings, but Sparky missed me very much and wormed his way out of a barricade my husband had put up. He was off to find me. Now, Sparky has had a very large benign tumor growing out of his ear for the past couple of years. It didn't appear to be hurting him, but it was very unsightly and odorous. We even named it ("Ashley" ha ha). The cost of getting it removed was going to be between \$500-\$700. Because of our financial condition, I just couldn't justify spending this money on the dog when my children were in need of so many things. Nonetheless, I had saved up \$700 for the operation and had it sitting in the bank for the past two months. I was waiting for our finances to turn around before I would be comfortable using it. However, I had a lot of attention on Sparky and kept visualizing the tumor being gone and how much happier he and all of us would be. So, Sparky ran down the street to a very busy road and was nearly hit by a car. Two women got out of their car, stopped traffic, and drove him about a 1/2 hour drive to the nearest animal shelter. When I got home that night and Sparky was gone, my first instinct was to just put up signs and wait until morning to see if anyone in the neighborhood had picked him up. But the funny part of it is, I KNEW THAT IT WAS GOING TO ALL BE FINE. My husband was astounded at my equanimity. I was not even worried for one second! Again, this is not my "usual behavior pattern" (thanks to reading your work, David). My husband and I posted signs all around the neighborhood that night, but I didn't receive any calls that morning. Now it was time to check out the animal shelters. I found the one on the internet that serviced our area, and

in moments, there was a picture of Sparky in the shelter. I found my dog! I was going to call them to tell them I was on my way, but decided not to. I was going to leave right away, but something told me to stay home a little longer and not to rush. When I got there, I was told he was not in the kennel, but in the hospital. And when I arrived in the hospital, the vet said, "Sparky JUST got out of surgery. I removed that tumor that was in his ear." WOW! This was amazing!!! This was beyond belief!!! I thanked the vet profusely and blew him kisses of gratitude. And the whole thing, with impound fees, vaccinations, etc. only cost \$107. To show my appreciation to the shelter, I drove across town to a place that makes the best gourmet cookies and brownies on planet Earth and surprised them with a box of goodies. Right now, I am trying to get ahold of the ladies who brought Sparky to the shelter so that I can send them a reward (they just haven't been home, and the shelter has been calling them for me since they cannot give out personal info.) EVERYONE WON! And it's because I let go. I stopped stressing. I listened to myself. And I kept visualizing the ideal scene. Oh, and one more thing. We just moved to this area a few months ago. I had ordered Sparky a new collar with our info embroidered directly on the collar. I had been waiting for it for over two months. Guess when it arrived? The day he ran away. Amazing. Had he had it on, he never would have gotten the operation. Anyhow, just wanted you to know how your loving words have touched our lives. This is just the beginning. Thanks so much. I will write you more successes as they occur. I look forward to your e-mails and am grateful each day that I read your words. Much love, - S.H.

I recieved and was able to download my Program Software today, and I just "WISHED" TO THANK YOU FOR THAT! And YES, you may use ALL THAT I related to you IN MY EMAIL AS HAPPENING TO ME, after READING, AND READING, AND READING ALL YOUR NEWSLETTERS BY EMAIL, WHAT SEEMED LIKE A MIRACLE JUST SUDDENLY HAPPENED OUT OF THE BLUE; I WAS RECRUITED TO WORK IN A WONDERFUL COMPANY THAT IS WELL KNOWN FOR THEIR HIGH ETHICAL STANDARDS IN THE REAL ESTATE BUSINESS, AND THE OPPORTUNITY CAME TO ME, FROM PEOPLE THAT I HAD NOT KNOWN BEFORE! YOUR MATERIAL HAS LIFTED ME INTO ANOTHER WORLD, I WILL NEVER BE ABLE TO THANK YOU ENOUGH FOR ALL THE INCREDIBLE INFORMATION THAT YOU WRITE, AND "HOW YOU DESCRIBE" AND BREAK EVERYTHING ALL DOWN, SO THAT WE THE READERS FEEL THE INCREDIBLE REALITY OF "ALL THOSE WORDS", IN YOUR NEWSLETTERS! - Nicole

First of all I would like to congratulate you for the really great job you made with your book "a happy pocket full of money" for someone like me who speak english as a second langage (I'm french) your book is very easily understandable. I also bought your lifegoal software and enjoy it. If I can just say

something about it , you should add some examples when you speak about some concepts in the software to make some things clear. Anyway, I write to you today to ask your opinion on something puzzling that has happened to me as soon as I used to software. Two of my biggest goals are to buy my own house and to have sufficient wealth to make my own business on jewelry making. Using the software, I made this goals clear, used images and started to imagine them using the heart assemblage system. Soon, the imagined images were so clear that I could even see myself, the clothes I was wearing etc on the imagined sequences and I can stand them for more than 68 seconds. In fact when I open my eyes I can't believe how time has passed so quickly... - **Nadia**

I thank you IMMENSELY for emailing me ALL OF YOUR AMAZING NEWSLETTERS! Their incredible Information!!! When I first started reading your Newsletters, I thought, "WOW, what is this; how can this be?" BUT I found myself having to go back and read, and read, and read, every single Newsletter; even though it all sounded so unreal to me. Well, in the midst of all that reading and reading and reading, SUDDENLY, 2 Wonderful people appeared and offered me an Opportunity in their Prestigious Company with excellent Compensation and Business Structure, and I was finally able to leave an Office that had become such a hardship to endure. It all happened so SUDDENLY and EASY, and I was able to leave just like you described in your Newsletters! I am so amazed at the way it all came to me. I had not experienced something happening so EASILY, like this before! It is so very Special to me! I feel very preivilaged to be on your Mailing List, and to be receiving your Newsletters filled with all that Incredible Amazing Information!!! - **Nicole**

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There is a science of getting rich, and it is an exact science, like algebra or arithmetic. There are certain laws which govern the process of acquiring riches, and once these laws are learned and obeyed by anyone, that person will get rich with mathematical certainty. – Wallace D. Wattles.

Money: An illusion, a shadow of something else...

The first step to having wealth is to know what it is. And few people know what it really is, in and of itself. What is wealth? What causes it? What causes the cause of it? Let us start with money, the world's symbol of wealth, and then move deeper.

Money is not real.

Money is merely legal tender, a form of exchange. We use it to exchange value. It represents value.

Money is the 'body' of value. It is the physical representation of value that rises and falls in ourselves, within us. Not within 'things' outside of us, but within us. For without us, what can the value of a thing, such as a car, be to us? Nothing, at least not to us. In other words, it is we, the observers, that place value in things, but this value is really value in us – we give value to the material things. The material things have no 'money' value in themselves – we give that to them. So, money is the external physical representation of a particular section of our internal value, within us, within you. That is why a house or a block of shares valued at \$1 million today can fall to a valuation of half a million dollars tomorrow when fear is introduced into the hearts of those involved. The fear kills a portion of the internal values of the participants and that is reflected by the paper money, the 'body' of value.

Here is something else: physical paper money does not even represent money in full. It cannot reasonably do that. By some estimates (and this varies from nation to nation), only as little as 4% of the money in the banks exists as paper cash. Imagine how much cotton, linen, pulp, and metal the world would need so as to make all the money everyone has in his or her bank accounts. Imagine how much space it would take to store all this money in paper form. If you were to stack only one million US\$1 bills, it would weigh one ton and be 361 ft high. Neither does money exist as gold reserves any more. This is for exactly the same reason – we ran out of the reasonable ability to keep a gold standard in the 1970s.

So what does it exist as, the money that we are always talking about? Well, it is one massive illusion. It is all just numbers written on paper and computer storage devices, and assigned to people and entities such as companies and investments, or more accurately, further records! To put it in another way, for every \$100 or its equivalent in any other currency, only about \$4 exists as printed-paper notes or coins, while the remaining \$96 exists as numbers written on papers and computers in banks and businesses and other entities. The only reason this system does not collapse is that we all believe in it. The last time people stopped believing in it in a large enough extent was just before the Great

Depression when large numbers of people rushed to their banks to withdraw their money and found that they could not all get it. This is not what caused the Great Depression, but it in a large way accelerated it.

So, money is not real – something else is. Money is just the shadow of that other something. The first step to wealth is to know what money really is, or more accurately, what it represents. Learn not to look at the money most of the time. As you will soon see, it is very rare in a day that you should ever look at money as you know it today – the cash, the bank accounts, the costs, etc. This is merely the shadow and not the real thing. Looking at the shadow, the physical money, as you will soon see, is most of the time very unwise and unhealthy for you and your finances.

Look, instead, at the value within you and within people, and the flowing and exchanging of this value between people. Our internal value, is what creates money. Money is the shadow of our internal value. Develop this internal value in yourself and in others and your external money and wealth will correspondingly rise automatically, without fail.

Know this however: Money represents an aspect of a person's internal value, but that does not mean that it represents a person's entire internal value. That is very important. It is not about self-worth. Money only represents an aspect of that internal value that pertains to wealth. You cannot therefore say that a wealthy person has a higher self-worth and value than a poor person, but you can correctly say that in matters that relate and pertain to money, the wealthy person has a higher internal value in that aspect of value or that the person chooses to exercise a higher proportion of this internal value. This section of internal value that reflects on the outside as money, when exercised, is called *Wealth Consciousness*. It is available to all people equally and can be developed by and within all people equally. Like everything else that is important to our being alive, such as air, wealth consciousness is free to all. But you can choose to develop it or not develop it, or to exercise it or not. At any time, you can change your choice, and nothing outside of you can stop you.

You require nothing outside of yourself to increase your wealth consciousness, and therefore your money. All you need is within you right now. You may have forgotten it, but it is right there. You will now remember it. And the first step to that is to always remember that money is not real; it is the shadow of something else.

And here is another secret: Wealth consciousness is simply the expansion of your consciousness and awareness into the wealthy parts of your Self. That is why all that you need to increase your wealth consciousness is within you already. You are already wealthy, but you have been taught to choose to not experience your wealth. This insight changes everything. Like the wealthy people, you can now know how to and choose to start experiencing the wealthy you.

You have more wealth capability within you than you can possibly experience in a lifetime. You need not worry that you have reached your limit of becoming wealthy in any way or because of any condition. Neither do you need to know how to convert wealth consciousness into paper cash money – as you will see, it will happen automatically. All you need to do is expand your wealth consciousness and exercise it, act on it, be it, and the situations and opportunities for the equivalent conversion into cash money will present themselves automatically to you. None of the extremely wealthy people today could have, at the time when they were not wealthy, possibly predicted and planned the exact sequence of events that would lead to their immense wealth. They most probably had a set of goals and a plan, but any one of them will tell you that they met countless ‘coincidences’ and opportunities that ‘joined the dots’ for them in ways they could never have predicted. Their goals were their own doing, but the paths that led to them coming into being, and exceeding them, were amazingly intelligent yet unforeseen. You shall now see how to make them happen in your life – you may not be able to predict their sequence, but you can certainly make these ‘fortunate coincidences’ happen to you every day of your life.

By the way, it is not only paper money that is not real. A lot of the things around you that you hold so real are really not real at all either. You are about to embark on a beautiful, empowering and liberating journey that will show you exactly what your world is in a way that you have never looked at it before. It is a journey that will open your eyes and free your wings. You are about to look ‘under the hood’ of the Life, you are about to learn how to customize your world to your liking.

You are about to attain Wealth Consciousness. Once you do, avoiding success and wealth will become very difficult. Yes, you read that correctly. Once you have wealth consciousness, it will be very difficult for you to not have success and wealth. Success and wealth will follow you automatically wherever you go. You will not need to concern yourself with their quest, yet they will find you. You will be free to experience other aspects of life that you may not have even dreamt of before, dimensions of Self and Life that are truly amazing. The same goes with happiness, for you will see it here in this book as well.

Let us now get started on the real stuff, if you are still interested...

The Steps To Wealth and Happiness

You are now on a journey, at the end of which you shall know how to create all the wealth and happiness you ever wished for, Now, without any limits. You shall soon also know many timeless truths about who you really are, what you are doing here, and what this game of life is all about. Here are the steps of the journey you are now taking with this book:

1. You shall first take a simplified look at Quantum Physics, for knowing what you and the world are made of is the first key to knowing how to make it your way. After this, you will never look at the world in the same way again. You shall have an amazing sense of involvement and power in the universe...
2. Then the secrets of time shall be unveiled, beginning with the fact that time does not exist. You shall learn how to use this illusion instead of being used by it. There is only Now...
3. You now will learn how to create your universe out of the quantum field using images of your mind. This is the first part of the creation lessons.
4. You then learn how to create using your thoughts. You will learn the right way to think, and what the mind is really for, and when to shut it down for your own benefit...
5. You will then look at the power of true goal setting in the thousands, in a way you may never heard before, a most powerful way...
6. Next will come the most powerful creation tool of all, your state of *Being*...
7. The final creation tool, action, will then be uncovered in it's true position and purpose to you...
8. You shall then learn the magical and vital ingredient of certainty, and learn how to have it in plenty...
9. Now, it will be time to look at the prime Law of the Universe and how to use it to have happiness and wealth in abundance. The is the law of Cause and Effect...
10. While still in this law, we shall look at what conditions really are. This will shock you, make you laugh, empower you, and free you...
11. While still on conditions, you shall see how you are and shall realize ever-present success and never fail...
12. Then, you shall look at a prime killer of wealth and happiness and how to totally avoid it...
13. You will then move on to progressively larger things. You will start with your self-chosen Purpose here on earth. Why did you come here? You shall see...
14. Then the gift of giving and the gifts it brings in return will be fully given to you...

15. The power of gratitude Now shall be unveiled. This will prove to be extremely powerful for you...
16. Finally, it will be time to look at Consciousness, what makes you Here, Now, awake...
17. And then it shall get really interesting when you have a look at your Self, the First Cause of all that is in your world. Get familiar with your Self and your world will change dramatically...
18. After that, you shall see what is larger than the Self, that which you and all else are part of. It is the One. Knowing how you relate to All That Is, The Source, then experiencing this, will put you in a position of immense joy and abundance...
19. And on that note, you shall see how abundant you really are...
20. From there, you shall look at your real nature and how to reclaim it. It is the nature of pure joy...
21. Then, coming around full circle, you shall see how to best handle paper money, as you know it now, to increase wealth...
22. And to close this part of this journey, you will be guided into the next empowering steps you may wish to take after you first finish this book...

How to read and understand this book

The way to understand this book is to read it once in its entirety. As you read, you will have many questions, and some things may not make sense to you when you read them. Never mind; just keep going. Further chapters will make clear some things that you may have not understood or found true in earlier chapters. Language is a linear thing, yet wealth consciousness is wholeness, a non-linear whole, and one whereby step one may be connected to step seven and so on. And wealth consciousness is a state of being, while language is a symbol; states have to be experienced and symbols cannot represent experience accurately – they can only show the way, be a guide. So, as you read it you will find many amazing things that make sense right then, but it will only totally make sense when you finish this book and have the whole of it in you. That is when you will start to go ah-ha!

Once you read it fully, read it again slowly. In the second read you will be able to more fully understand things, since you now will have the whole in you. The material you will find in this book contains many layers of understanding. What you understand today will reveal an even deeper hidden truth, application and identification when you read it again tomorrow. Read a small part of this book every day, even after you finish it the first time, and your internalization of wealth and happiness and becoming of wealth and happiness will accelerate.

The other thing you should do is to not only read with your logical mind but to also feel the lessons in this book. Some of the things in this book are logical, but many pertain to a realm where logic cannot fully grasp, yet your Self knows it all and perfectly understands. As you read this book, keep yourself open, feel the essence of what you read. Many things will not make sense to your brain, for it is finite and four-dimensional. Some things are infinite and multidimensional and only your Self will know them because it is multidimensional and infinite in nature. Sometimes you will feel that you understand something at a deeper level, but your mind cannot picture it, yet you understand deeply somewhere. Honor the deeper level, for the mind may never fully grasp it any way. In any case, your mind is a tool, but all you know is in your Self. You are a Self with a mind as a powerful tool, as long as it does not take over you. However, most people have unfortunately identified with the mind and believe they are their mind – and that is where the trouble and limitations start. You shall now go higher than that.

Read this book and take it to heart, live by it. And wealth, affluence and abundance will automatically come to you in ways and amounts you never before imagined possible, by laws that never fail. Carry it around with you where possible. Leave it by your bedside and read it for a few minutes every morning when you get up and at night before you go to sleep. When you are done, start again, a few pages every day. Repetition causes internalization, making it your second nature.

You will understand this book to the extent that you are willing.

Ready? Still interested? Lets begin...

Quantum Physics: Knowing what you and the world are made of is the first key to knowing how to make it your way

You may be wondering what quantum physics has to do with wealth and happiness. Well, you had better believe that it has everything to do with it! How can you build a house if you do not know what a house is made of and how it is constructed?

Quantum Physics begins to explain how everything in your world comes to be. You are in direct manipulation of your entire physical world, but you may not be aware of this fact. And your lack of awareness of this fact, how the physical matter comes about and your role in it, makes your life appear to you as an occurrence that is out of your control. It may appear to you as if you are the victim of circumstances, while all along you are the cause of those circumstances, including your experiencing of wealth or lack of it.

Quantum Physics is the first step in an amazing awakening that you are about to undergo. Not only will you understand the very construction of all that you see around you, you will also understand exactly how your belief and thinking creates matter, how you reap what you sow, how 'even before you ask, it has been given unto you', and so on. It is science finally catching up with spirituality and common sense, and explaining it! Think about it; when someone tells you that anything is possible if only you believe, aren't you more likely to believe that when you know how, step-by-step and scientifically, your belief shifts the universe and produces what you believe in?

One of the benefits of understanding the very basics of quantum physics (and the basics is all you need to understand) is that you finally see clearly how powerful concepts such as faith and right thinking work, among other things. This seeing and understanding, this knowing, enables you to have full confidence, eliminate doubt, create your reality consciously, powerfully and beautifully, and in many ways become more powerful.

Quantum physics also shows you how we are all connected, how we are all One Being that perpetuates an illusion of separate individual beings. It also gives you a glimpse into how Spirit and Matter interact and connect, how Mind and Matter do so as well, how creation actually happens, and how we are co-creators with God. By the end of this chapter and the next four chapters, you will be amazed at how much power you have, how amazing this universe is, and how easy it is to create any outcome you choose.

But first, what is quantum physics? Quantum physics is the study of the building blocks of the universe. For example, your body is made up of cells. These cells are in turn made up of molecules, which are made up of atoms, which are in turn made up of sub-atomic particles such as electrons. This is the world of quantum physics. Everything is made up of 'large groups' of sub-atomic

particles. Your body, a tree, thoughts, a vehicle, a planet, light, and everything else are 'concentrations' of energy. All of them are large collections of pretty much the same types of sub-atomic particles. The only difference is in the way these particles are grouped together into ever-larger building blocks. Knowing how the work is a key to knowing how to re-create yourself and your world around you.

To speak correctly, a sub-atomic particle is not really a particle in the way that a grain of sand is a particle. While atomic and larger particles are objects, or things, subatomic particles are not objects as such. They are 'probabilities of existence' and at the same time 'multiple existences'. They are also wave-like and particle-like at the same time. You will soon see what all this means by the end of this chapter.

Quantum physics asks the question 'what are these sub-atomic particles and how do they act?' Well, the sub-atomic particles are energy packets sometimes called quanta. Everything in this universe is made up of energy, and these energy packets behave in the most amazing way! They are at our command! The reason they would arrange themselves into a luxury boat, for example, is our individual and collective thoughts. Do you now start to see the link between wealth and quantum physics? Up until this point, you may have been designing your world haphazardly and unconsciously. Now you will awaken and do it deliberately and consciously with direction.

Lets begin our journey into the quantum field...

What is your body made of? Tissues and organs. What are tissues and organs made of? Cells. What are cells made of? Molecules. What are molecules made of? Atoms. What are atoms made of? Sub-atomic particles. What are sub-atomic particles made of? Energy? No. They are not made of energy; they *are* energy. You are one big 'chunk' of energy. And so is everything else. Spirit and Mind puts together this energy into the physical shape you are used to seeing.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Quantum physics tells us that it is the act of observing an object that causes it to be there where and how we observe it. Energy is the sub-atomic particles that in turn make up atoms and finally matter. This energy exists as waves spread out over space and time. Only when you exercise observation do these waves become particles localized as a space-time event, a particle at a particular 'time' and 'place'. As soon as you withdraw observation, they become a wave again. So, as you see, your observation, your attention to something, and your intention, literally creates that thing as a space-time event. This is scientific. In other chapters, we shall see how to focus, concentrate, and guard your attention, intention, and thought to create your reality exactly.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

No solid object is solid. It is made up of rapidly flashing packets of energy. Billions and trillions of packets of energy. They flash in and flash out of that space where the 'object' is. They do not just stay there. So, why does a human body or a car look like a solid continuous object when we now know that it is actually a rapidly flashing field of energy? Think of a TV image. When you watch a movie, you see a person walk across the screen smoothly, yet in reality it is just a film reel with 24 slightly different frames a second so your eyes do not detect the gap between the frames. Even each of those frames is a composition of billions of light photons flashing at the speed of light. That is what your world is – a rapid flash that causes an illusion of being 'solid' and 'continuous'. Once you understand what your world is really, truly, you start to understand it's true behavior and nature. You then change your view of it. And with your changed perception, you change your creation of it. This is the first step to wealth.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Every single physicist agrees on one thing: sub-atomic particles, those energy 'packets' or quanta, are not particles in a particular point in space and time, like a table or a chair is, but they are a probability that they can exist at various points in space and time. The act of us observing them converts them into a 'physical' particle at a particular point in space and time, and once we withdraw that attention, they become a probability again. Imagine that the chair in your living room is one big sub-atomic particle. This is how it would act: when you are not in the house and not thinking of your chair, it would 'vanish' and become a probability that it can 're-appear' anywhere in your living room or anywhere else in the universe, actually. When you come back home and you think of sitting on a chair in a particular spot in your living room, and you look for a chair at that spot where you wish to sit, it will magically re-appear! This is not some fantasy magical story. Sub-atomic particles behave just like that!

The amazing thing is that all matter is composed purely of massive amounts of these particles. Therefore, all matter acts exactly like a large group of sub-atomic particles would. A chair's 'being there' is a result of us all watching it being there and deciding it to be there. It is not a wholly independent existence. No matter is a wholly independent existence – independent of the observer. As some scientists say, if everyone and everything in the universe stopped looking at the moon or thinking about it, it would not be a physical moon any more – it would be a probability of existence. The act of observation makes the probability become a definite thing and all other probabilities of it being elsewhere in the same world a null existence. Continuous attention keeps it that way, producing the illusion of a solid continuous existence of a physical moon.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Physicists have also discovered that quantum 'particles' make decisions. They are powered by intelligence. Not only that, they also know, instantly, what decisions are being made by other particles anywhere else in the universe! This synchronicity across space and time is instantaneous – they 'communicate' without taking any time or crossing any space. In fact, they also move instantaneously without having to go across space or take time. They can get from point A to B without having to cross the space in between, and point A and B can be in different times. Remember that quantum 'particles' are not particles, as you would normally think of a particle. They are not 'things' that are at a particular 'place' and 'time' – they are spread across space and time.

So, what is the intelligence that powers them? Well, it is from the Mind of The Source, God, All That Is, proportionately made up your own 'individual' mind and also the 'individual minds' of the rest of the universe, depending on the subject matter, scope, and strength of will.

Think about all this carefully. Think about the fact that everything your eye can see is made up of these amazing particles, which are under your co-control. Think about the scientific facts that now prove that you are at cause, or co-cause, for everything around you, that nothing you observe can exist without your observation. All you need to do is choose what you wish to observe, choose it with certainty and consistency, and this will cause the energy field to materialize into that thing over 'time', depending on your clarity, focus and certainty. Scientists have discovered that even in the strictest double-blind experiments, their expectations still influence results and it is impossible to carry out an experiment where there is zero influence from the observer on the results of the experiment.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Quantum packets or particles are best defined as probabilities of existence. For example, say you have a quantum packet called Mr. X. Before you ask to speak to Mr. X, he will not exist as a person. He will exist as a potential person. Mr. X will be all over the world at the same time, with varying potentials to appear in person in Moscow, New York, Kabul, Tokyo, Sydney, Cape Town, or any other town in the world. Now, when you call his name, he will appear where you called him, and at that point the probability of him appearing in any other city will become zero. Then when you finish your conversation with him, he will vanish again and stop being a localized person, become spread out like a wave, and the probability of appearing anywhere in the world again takes place. That is how a quantum packet called Mr. X would behave. Keep in mind that everything in this universe is made up of quantum packets.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Another property of quanta is that they are multidimensional. So, in the example of Mr. X above, when Mr. X is a probability, he is multidimensional. When he localizes when we call him, he becomes a thing in our four dimensional world (our world as we know it is actually four dimensional, with length, width, height and time being the dimensions). This is scientific. You now see, scientifically, that our universe is multidimensional, although our senses are capable of only detecting length, width, height and time as the only dimensions. Yet, our souls are also multidimensional. Listen to your soul, your feelings.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

The physical world is literally made up of ideas and energy.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

If you ever feel powerless, consider this: Einstein and other quantum scientists have proven that all physical matter is made up of energy packets that are not bound by space and time. This energy field has no well-defined boundaries. The universe is literally your extended timeless and unbound body. Science has also proven that the mind has no boundaries. All minds are 'connected' into one mind field. You are bigger and more powerful than you think you are. So, stop sweating the small stuff.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

You already have it all. It has been said that before you ask it was already given to you. Science is beginning to prove, through quantum physics, that this is scientifically true. The infinite intelligence and potentiality at the quantum level, the level that makes up all that is around us, and our inherent abilities to influence this field, is what gives us the 'having it all'. We are beginning to know this on a larger scale, scientifically as well as spiritually.

You already have all the riches beyond your wildest dreams. You have it. You may not be experiencing it right now, but you have it. Having and experiencing are two different things. An easy way to explain it is that you have the ability to fly a plane or surf a wave or go scuba diving, but you may not have experienced this aspect of your ability. There is nothing you need to do to have this ability; it is already in you. It has already been done for you. All you need to do is experience this ability.

In our lives, we really are simply shifting our consciousness to experience aspects of ourselves that we already always had, in a universe that has all that we can possibly wish to have, even that which we have not imagined exists. The quantum field can form an infinite number of shapes and experiences out of it. In fact, it has already done that. The page of this book is just one of those things, the words you are reading is just one of those things, the next thought you will have is just one of those things. Yet you never predicted you would be experiencing these pages. But your desire to find such words has caused them to appear in your hands. Indeed, they have always existed. You need not predict

exactly how things will work out, all you need to do is desire, intend, and know its possible, and it will be arranged to come to you.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Many physicists working on sub-atomic particles are coming to discover several interesting things about our universe. They have, for example, found out that two particles separated by space and time can be 'invisibly linked' to each other and act in synchrony. They have also found out that the world we live in appears to have been constructed so that it knows itself. This appears to have been done by 'cutting' the One whole into at least two states, with one state designed to see, and one to be seen. The one designed to see is then under the illusion of separation from that which is designed to be seen. It is a necessary illusion, a persistent one. But everything is actually One.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

The whole universe is brought into being by the participation or observation of those who participate and observe. Wealth is brought into existence by you and us looking at it. Your certainty of it, faith, and your attention of it, creates it. In reality, it already exists as a probability wave, but you now cause it to be a definite thing, an event in a point in space and time. It goes even deeper than that. It already exists as an event, but your perception of time makes it look 'away' and 'separate'. Once you understand what time is and how it works, you will be able to bring it into your experience faster and in larger amounts.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Now, let us get a little more complicated. We have seen that sub-atomic particles exist as probabilities, and when we observe we cause localization in a particular point in space and time. In other words, a particle has the potential of being in place A, B, C, and D. When we observe place C, it appears in place C and ceases to have the possibility of it appearing in places A, B and D, until we stop observing place C. Well, a new school of thought is studying the Everett-Wheeler-Graham theory that says that this quanta will actually localize in all the four points, but in different worlds that coexist with ours! In other words, all possibilities actually manifest into the physical, but in different parallel worlds! There is supporting evidence of this from physicists who are studying signs that

the universe is a giant multidimensional hologram. How does this work? Well, when a particle has a probability to be in places A, B, C and D, it will not choose just one place to be in, it will choose all four, but for this to be possible, the universe 'splits' into four, each one of them unaware of the other three. This is called the Many Worlds Interpretation of Quantum Mechanics.

It sounds crazy but think about it. It is definitely possible – nothing is impossible for The Source, God. Many religions tell us that even before we ask it is given unto us. We are also told that everything that can possibly exist exists Now. We also now know that the universe splits itself, or rather creates the illusion of separation, so that one 'piece' can be the observed piece and the other 'piece' can be the observer piece, and so it knows itself. The One splits itself so that it can know itself, have something to compare itself with, for when it is only One there is nothing it can compare itself with to know what it is.

Your Self, your spirit or soul, is eternal and existing across space and time. Now, the next decision you make will split the universe. You will be conscious to the part of the universe you chose. You will also exist in the other part that you did not choose, but you will not be 'awake' to it, even though its essences will still come to you and help you know that which you chose and vice versa. Other people who chose the other world you did not choose will be 'awake' there and not here in your world. Now you can see how free will works out all the time without conflicting itself, and how truth can be seemingly contradictory, yet all true.

The universe is also 'split' into your present self, your past selves, and your future selves, but you are only awake to one of those selves at a time (your present self). But your future selves, for example, are able to warn your present 'awake' self of things they went through and did not like, so that you do not go through them. It is a huge ever-shifting matrix, a very complex one. The whole matrix shifts with every decision. Life is an eternal processes existing all at once with all possible existences, Now, and you only chose which one to be awake to from instance to instance. Physics is only now beginning to prove it. By the way, dreaming is simply another state of consciousness. When you dream, your consciousness is in another realm, world, or time. See where your dreams may be coming from now?

All this will make more sense when you understand what time is and how it works.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

We now know that the entire universe came from a small sub-atomic particle-like existence. It has since been expanding at a rate faster than you can imagine.

Oceans forming, worlds forming, and so on, all courtesy of quantum physics. But it is even more magical. The universe is continually giving birth to new universes. Many physicists now see evidence of this type of multiple worlds behavior and several interpretations of quantum physics to this effect exist. Most physicists believe that this is a continuous but chaotic or random occurrence, largely because they have found no other reason for it. But ask yourself, what part does Spirit play? What part do you play, your Self, your soul? Could your choices be the cause of this observed 'chaotic' splitting of worlds? Physicists like to exclude spirit in their studies, yet spirit is what gives rise to matter and not the other way round. Think about that. Einstein is one of the few physicists who refused to believe that all this happens randomly or by chance. He said he refuses to believe that 'God plays dice'.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Know this: the quantum world is the real world. The world you see with your eyes is simply an imperfect perception of a group of quantum activity. Yet the quantum activity is cause by you – you are First Cause. Never think that what you see with your eyes is First Cause – it is just an effect. A good illustration of this is the famous Schrödinger's Cat experiment (by Erwin Schrödinger, who was awarded the Nobel Prize in 1933). It depicts what actually is happening when you place a cat in a box with a closed bottle of poison gas. You also place a device inside the box that will open the gas bottle and thus kill the cat. You then close the box so that you cannot see inside it. The gas in the bottle, by the way, only becomes poisonous if one particular radioactive atom in the box decays. Quantum physics shows that this radioactive atom exist simultaneously in the 'decayed' and the 'not decayed' states until it is measured (until you open the box to see whether the cat dies or not). (Everything exists in all possible states until you observe it). You cannot know whether the cat is dead or alive without opening the box. While the box remains closed, the cat is both dead and alive at the same time. This is why quantum physics is so crazy – two contradictory states actually co-exist! When you open the box to check whether that radioactive atom decayed or not and therefore whether the cat died or not, is when one of the two of these outcomes will materialize. Yet, physicists now know that (1) their expectations and thoughts influence the results and (2) the Multiple Worlds Interpretation tells us that both actually happened but the world 'split' into both of these and we took that which we chose at some level.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

We now know that everything in the universe is a wave-particle duality. What this means is that everything, including your body and your car, is a wave and a particle at the same time. There is no difference between you and light – except for the fact that light has a different wavelength than you do, but you are pretty much the same thing as light. That is physics saying this now. Several thousand years ago, various spiritual teachers told us the same thing –we came from light. You are light. In fact, your body is over 99% ‘space’ were you to examine it under a microscope. The rest of it, the solid part, is just a collection of the exact same things that light is made of, the same sub-atomic particles. Actually, even the ‘space’ is full of energy.

Your mind, from your spirit, keeps your body ‘together’ as a ‘solid’ unit. And your mind does the same thing with other things around you. All matter is put together using information from your mind and the minds of those around you and the rest of the universe.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Einstein’s equation $E=mc^2$ states that the energy contained in any matter is equal to the mass of that matter multiplied by the speed of light squared (and that is a very large number!). This shows you that (1) even the smallest tiny piece of matter has a tremendous amount of energy in it (that is how nuclear explosions happen) and (2) you and everything else is just energy arranged together by information from the mind.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

The sub-atomic world is not static at all. It is an amazing dance of never-ending creation and destruction, with particles destroying themselves and, in that very destruction, giving rise to new ones. Most sub-atomic particles have an imaginably short life (billionths of a second). The whole universe is forever being re-created anew. You can imagine it all being wiped clean and restored, just a little differently, every trillionth of a second or so. Ok, here is another amazing thing: when a particle is created, it is instantly traveling at the speed of light! Quite literally, we did come from light, as many creation stories go. One more thing: particles can move forwards and backwards into time. This is the stuff you are made of and are in control of!

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

There is no such thing as empty space. All 'space' is filled with energy – the same energy that makes you up and everything else. It is just that your five senses of sight, sound, touch, taste and smell do not detect the many varied other types of forms that exist in the universe. In other words, you can only detect forms that are detectable with those five senses (unless you have developed other senses). But that does not mean that these humanly detectable forms, physical forms, are the only things that exist in this universe. Think of the universe as a hologram. Anyway, the whole point of this is to know that you are part of one huge ocean of energy and, literally, nothing separates you from anything else. The only 'separation' you see is an illusion caused by the limited five senses you have. Quite literally, we are all One.

We are one large organic whole whose parts are changing all the time. Each part can look at the other parts and each part has its own level of consciousness and awareness. Yet, the whole acts exactly as a whole, while the parts act as a part of the whole, with individual and whole properties.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Dr. J. S. Bell, a physicist at the European Organization for Nuclear Research (CERN) in Switzerland, came up with mathematical proof in 1964 that showed that all the 'separate' parts of the universe are all connected in an immediate and close way. Many experiments now show that particles separated by space and time somehow know exactly what the other is doing at the exact time the other is doing that particular thing. In other words, they do not communicate. Communication takes time and requires a message. This is different. They *know* without having to communicate. They act *simultaneously* as if they are intimately connected somehow across space and time, in a way that does not get affected by the separation in space and time between them.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

The other profound thing that Bell's mathematical constructs shows is that the action of a sub-atomic particle is dependent on something happening somewhere else to another sub-atomic particle. In other words, all sub-atomic events are effects of others, and causes of others. This brings the law of cause and effect, of karma, of reaping and sowing, to a completely new light! The law of cause and effect, karma, is not only spiritual but also scientific.

All along, we have said that all the universe's thoughts individually and collectively cause the energy to 'form' into the physical reality we experience. This is so, but there is an even stronger cause. This is being - the state of being. There are many states of being, such as being happy, fast, wealthy, and so on. This is the strongest cause, the First Cause of all. It is so because it is the declaration of Spirit, of Self. From a state follows certain thoughts pertaining to that state.

Here is another way of looking at how we are all one: Science shows us that everything is made up of energy and exchanges that energy with everything else at all times in a most complex way. Energy is the building block of all matter. The same energy that composes your flesh is the same one that composes the bricks of your house and the trees outside. There is no 'energy of the tree' and 'energy of the man'. It is all the same energy. Energy is constantly at flow, changing form all the time. This is a very simple explanation of a rather complex thing.

At the quantum level, it all looks like one large pool of energy 'soup', an ocean of energy, one that is always flowing, one that has different concentrations and essences at various points. Imagine an ocean with a warm spot, a turbulent spot, and so on. (The ocean represents the energy 'soup' and the spots represent various physical objects such as your body or a tree). The warm spot exchanges water molecules with the rest of the ocean. The turbulent spot also exchanges water molecules with the rest of the ocean. But the essence of that warm spot remains warm, and of the turbulent spot turbulent. There is exchange and flow on a molecular level but on the larger level the spots remain warm or turbulent, even though the molecules that composed of them a moment ago are gone and replaced by others from other regions. The molecules in a warm spot change but the essence or characteristic of that spot remains warmth. The characteristics of a region can remain the same even though the particles forming that region are always different, leaving and entering it from other regions. This is how we look like on a quantum level, one large interconnected field of energy with localizations of characteristics. We share the same energy with everything else, even though we assume unique characteristics. It is a very complex matrix, a complex web.

Now lets get a little more complicated than the ocean, for it cannot serve our explanations further. Imagine now that there are two people in a room. They are

both gloomy and sad. Their energy level is low. One tells a joke, and the other one laughs. The one telling a joke causes the one who starts to laugh to raise his or her energy level and become vibrant, laugh. This makes the one telling a joke laugh because there is new joy in the air and they are sharing a joke. Person A caused a change in Person B, and it went back to cause a change in A. Now have you noticed how you feel great after you tell jokes to many people and they laugh; how it feels greater than telling to one person only? And those people take your joke and they tell it on and on to other friends and friends of friends, and it spreads. Well, the universe is a whole lot more complicated than that. A shift on one part of that massive field of energy ripples on and causes shifts in the parts next to it and they cause shifts in the parts next to them and that ripple goes on forever! Can you imagine that! Your smile changes the composition of the entire universe! Scientifically! Your anger does the same.

Anything you do, any thought you have, ripples on forever and changes the composition of the whole universe, however small that change is.

Now here is something even more interesting. Because you are part of that universe, that ripple comes back to you and gives you back a doze of similar essence. You cause a change in the energy field around and in you, and it ripples, touching everything. And everything of course ripples back in reaction, sending it back to you, all multiplied! It is similar to the way ripples form in expanding circles when you dip your finger in a glass of calm water. But these waves go forever, and also bump into other energy localizations and cause changes in them and these react, so to speak, and send back their own waves, and these sent back waves hit you and change you and you react, and this amazing dance goes on and on. That is how, scientifically, the law of cause and effect works, and works multiplicatively. This happens on an energy level and on a spirit level. In both cases, the betterment of one individual in the system causes a betterment of the whole system, and betterment in the whole system causes betterment in the individual. The reverse is also true.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

All other things held constant, to the extent that an individual or society understands what they and their universe are made of and learns how to control that creation, so will they have wealth and happiness.

That is our brief introduction into the stuff we are all made of. Do not worry if something did not make sense – it will make sense later as you go on with this book and read other things that related to it.

You do not need to master quantum physics to be wealthy. This chapter is enough. The point of this chapter was simply to show you what your world really

is and to begin to show you that you are in very direct control of it. The rest of this book will show you how to exercise that control and read the feedback it gives you. But in case you wish to learn more about quantum physics specifically, please feel free to do so. To learn more about Quantum Physics, visit www.imagesofone.com for more resources such as videos, articles, and book recommendations.

Quantum physics shows you that the world is not the hard and unchangeable thing it may appear to be. Instead, it is a very fluid place continuously built up using our individual and collective thoughts and states of being as a society, country, family, planet, solar system, or universe. We have begun to uncover the illusion. We now know what our four dimensional experiences are made of and we have begun to see how we make them. The next step is to know what the other part of our world is, what the fourth dimension, time, really is. It is time to look at time. Let us move on into that...

The Truth About Time: It does not exist except as you say it does

Time is a funny thing. A very funny thing. The biggest trick time ever played on us was to make us think it was real, and that we were under its full control. Yet, time is a complete illusion, a strong and persistent illusion.

What wonderful news that is! Time is an illusion created by you. Once you understand how this illusion is created by you, you then begin to re-create it as you wish, consciously and deliberately instead of unconsciously and accidentally as you may have been doing.

What is time? What do I have to do with time? How should I think and be about time so that I may experience wealth and other things in larger quantities faster? This chapter will begin to answer these questions. In other chapters in this book, these concepts will become more real to you.

The only time that truly exists is Now...

The distinction between past, present and future is only an illusion, however persistent - Albert Einstein

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Whether time is long or short, and whether space is broad or narrow, depend upon the mind. Those whose minds are at leisure can feel one day as a millennium, and those whose thoughts are expansive can perceive a small house to be as spacious as the universe. - Hung Tzu-ch'eng

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Time flows in all directions, not forwards only as it appears to. The past, present and future exist simultaneously.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Here is an easy explanation of what time is. This is an extremely simplified explanation but it will do for now. Imagine a football or soccer field with 10 objects spread around it. Now, imagine that a certain object A represents a child being born and a certain object B represents being a 10 year old child. If object A was to travel to object B, that travel would take what you now call '10 years of time'. That is 10 human years of a child growing up. Now, it gets a little complex: What if that football field was to shrink? Object A would reach B and pass through all the experiences of 10 years of childhood, but the sensation of time would change. In other words, 10 years would feel very different. If that field shrunk enough, ten years could feel like an instant. And you have experienced this often. When you are having a great time, you feel as if time flew by. You did not notice the hours pass; yet your watch said they passed, because your watch is designed to take the same amount of 'time' to move from one second marker on the clock face to the next. But you are not designed that way. Time is the moving of your consciousness past pre-existing events in the space-time continuum. You will soon see what this is.

The field of life that we live in is not static – it keeps changing its dimensions. That is why we have to keep readjusting our watches worldwide all the time for this crazy thing called time to make sense for us – but only because we think of time as consistent slices of periods. It is not. It is merely our misinterpretation of

our consciousness moving by one pre-existing event in the field of Life to the next event, as you shall soon see. The field of life is not static, nor does our consciousness move at a fixed speed. The field may not change that fast for us, and our consciousness may not change its rate that fast unless we will it to do so, and that is why we do not usually notice these differences that much and see that time is not constant.

But if you were to travel very fast in a spaceship, as you may well have heard from Einstein's Theory of Relativity, you can slow down time or even go back in time. Time is more of a sensation of passing events and the faster or slower you pass these events, the faster or slower the calibration of time changes. It is not the taking of time that changes; it is the calibration of time (one minute no longer takes one minute).

Ok, back to the soccer field. Imagine you were one of the objects. You would feel time as you move around the field passing other objects that you see, isn't it? Yes. Now, imagine if you were born moving faster, say three times the speed. Time would seem shorter. Now, imagine you were the soccer field itself! Or even an object large enough to cover the whole field. Now we are talking! Time would cease to exist for you. Because you are the field and you can feel, touch, and be with all the objects on you at the same time always, there would be no travel from one object to another. It would all be happening Here, Now. All of it. All the 10 objects would be happening at the same 'time' for you, always. This is the eternal moment of Now, Here. Everything that can possibly happen in the universe, everything that can possibly be created, the past, present and future, are all running all at the same 'time' in one huge field. Your consciousness and awareness are awake to only a small section of this field at any one 'time' and as you move them about from one point to another, you experience 'time', experiencing a sensation of past, present, and future. The field itself does not experience time; it only experiences an eternal process that is always happening all at one go, Now, Here, Always, All Ways. You can think of the whole field as The Source.

As you expand your consciousness and awareness, as you take up more and more of the field, and time shrinks for you. Can you see that? Now the amazing thing is that, the mind and the Self (or soul or spirit, whichever you are used to referring to) is a lot larger than your physical body. We are used to thinking of the soul or Self as a little thing contained inside our body. That is just human thinking – relating things to containers. Have you ever considered that the soul, being far more powerful than the body, actually holds the body together and surrounds it? And the mind holds the brain and nervous system together and surrounds it? If you have considered that the soul and mind are larger than the body and brain, have you ever considered where they end? How many feet away from your body? Or is it how many miles away? Or how many light years away from your body does your soul end? It is not impossible that your Soul and Mind are a billion times larger than your body (why not?). They are infinite and eternal.

Yet, this humongous powerful Self is you. Anyway, let us get back to wealth. Understanding time clearly, how it works and how to take control of it, and understanding your Self and your Self's composition and relation with everything else physical and non-physical, is of high importance if you wish to experience massive wealth 'fast'. It is all a matter of expanded consciousness, right state and right thought and choice. These lead to your consciousness becoming awake to wealthy parts of the whole and doing so in wider circles.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Now is the only moment that exists. An eternal moment of Now is all there is. You can remember the past and dream the future but you can only *be, exist*, Here, Now. Make an irrevocable commitment to yourself to make Now the best moment of your life ever!

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Do not dwell in the past, or live in the future. Your only moment is Now. Dwell in Now.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

As you will soon see, your outer world mirrors your inner world. You will see in this book how this is so.

Do you feel as if you do not have enough time to do what you wish to do? People short of time on the outside are short of it on the inside. They act, think, and speak believing they are short of time. Stop thinking and saying you do not have enough time. Do not believe that for a second. The universe has no shortages of anything including time, and neither do you, except for the ones that you build for yourself. Believing in any sort of shortage makes your consciousness smaller and slower so that you may experience what you believe in.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

The present moment is the greatest gift you can have. It is perfectly created for you according to your stated designs. You state these designs by the thoughts, states of being, words, and actions that you held most true to yourself earlier. The present is something that you send yourself, a perfectly pre-sent moment. It allows you to experience, taste, review, and change your past thoughts, states of being, words and actions. Be grateful for the present, for you know you can change it, for it allows you to experience your Self, for its entire existence is to serve you. Cursing, condemning and judging the present moment will only keep it as it is longer. What you resist, judge, and condemn persists. What you embrace and bring to the light for non-judgmental, honest and clear examination reveals the lessons you are looking for, the key to the next level that you seek.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Time is only an illusion produced by the succession of our states of consciousness as we travel through eternal duration, and it does not exist where no consciousness exists in which the illusion can be produced; but 'lies asleep.' - H. P. Blavatsky

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

The future influences the present just as much as the past. - Nietzsche

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

The first time you do something is a journey of discovery. You take in the details and learn many new things. At this point, there are no labels and memories to enable you to pre-judge the new experience. Learning is at its highest. The hundredth time you do it is often very different. For most people, repetition brings about unconsciousness. Most people do and see the things that occur most often in their lives in an unconscious and unaware state. Because they have seen or done something once, they turn to relying on their memories of it and labels about it that they built in their minds the first time. Learning and discovery drops to zero. Memories of the past experiences take over. What good does it serve you to live today based on your memory of it yesterday? You miss the gift of the present moment totally! In your business or work, do you take an

absolutely fresh look at your work, workmates and customers each new day, or do you go by how you 'know' them in their past?

Everything changes, and using memory keeps you from seeing that change, seeing things as they truly are. Try to 'forget' everything about what you are looking at, and you will discover a whole new world, and you will grow a whole lot faster, grow your wealth and self a whole lot quicker.

Think about it. It is quite often that a stranger will complement your work mate or spouse over something that you totally miss every day because you do not look at them as if they were totally new to you. Memory has its place, but many people overuse it, often in an unbeneficial way.

Decide right now to face every experience anew by choosing to forget that you have ever faced it before. Decide not to anticipate a specific appearance or behavior, an anticipation based on your memory and emotions. Practice detachment of outcome, but have certainty of your choices and intention, and you will find a world that has been hiding from you all along, right in front of your eyes all along.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Choose happiness, present moment living, and joy at all times. Thank the present moment for all it brings you in enjoyable experiences and in its opportunities to see yourself as you were before and to grow to an even greater self.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Bring into the present moment your awareness, consciousness, thoughts and 'looking'. Life and all your opportunities to move forward are in the present, the ever-present moment of Now, Here.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Do not 'throw' yourself forward into where you wish to be all day long. Imagination about the future is great, for it is what you use to create your future. But the present has great value. Only through acting and living in the present can

you get to the future. Do not spending all day daydreaming about a future time, saying 'if only', mentally escaping your present and dwelling in an imaginary tomorrow, going on about the whole day in a dreamlike state, being only half aware and conscious of the details going on in your day – these things actually slow you down on your trip to a better tomorrow. Just as it is necessary that you set future goals, it is necessary that you embrace and experience the present and act in it consciously and with awareness, if you wish to progress. Remember, the universe can only use the present moment to send you clues, people, events and opportunities to advance – it cannot use the imaginary future in your head. Instead of chasing a better future by throwing your consciousness into the future, bring it back to the present and let the future chase it there.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Now, Here.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

The wheels of time are mysterious. Time is a concept of mind. Without mind, there is no concept of time. Annihilate the mind. You will go beyond time. You will enter the realm of Timeless. You will live in the Eternal. – Sivananda

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Do not dwell in the past. Do not dream of the future. Concentrate the mind on the present moment. - Buddha (B.C. 568-488)

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Be careful how you set deadlines for yourself. Time does not exist as an absolute. Quantum physics, our spirituality and our understanding of eternity all tell us that the only time that truly exists is Now, and the only place is Here. Here, Now. For example, imagine that you had a goal of becoming a millionaire or a billionaire in a year. Think about this: why did you choose one year? It is a very arbitrary date or deadline. It is a mere grab at a date. It is possible that The

Source can create that millionaire or billionaire outcome in an instant. Nothing is difficult for The Source, God. So why set a random date for the accomplishment of what can be accomplished at the blink of an eye, or at a time that is best suited for you that you may not have thought of right now?

Making deadlines for yourself also introduces fear and doubt (will you make it by that date?), and often actually slows you down (what if you could have done it a lot sooner but your mind keeps looking at the far away date?). It also makes detachment difficult, which is crucial for letting the infinite and unpredictable organizing power of The Source work optimally for you.

On the other hand, saying 'one day I will be a millionaire or billionaire' is no good at all; it is even worse. Instead, think of Now as the only time. See it and know it to be the only real time. 'I am Now a millionaire'. Now. I Am. That is how you should always think, act, speak and feel about everything. When people ask you when, say soon. Jesus always said 'soon' when asked 'when' by anyone. Soon fits a whole lot better in the Now, Here scheme of things than setting a specific date. In your mind, its all Now, becoming, has always been.

Remember, even quantum physics proves to you that time is not what you think it is. When you say 'I am a millionaire now' and the physical evidence around you does not show that, this does not mean that you are lying to yourself. Indeed, the moment of Now holds all existence in all possibilities, all at one time, including you being wealthy. That statement is true, it is the eyes that lie. Einstein once said that no matter how persistent the illusion of time may be, the illusion of past, present and future, it is still an illusion.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Have patience with the unfolding of things. If you rush or force them, you interfere and slow them down. Nature is perfect. If you wish for faster results, the right way to shorten time is raising your certainty, increasing the clarity of your imagination, being of one mind (do not keep changing your mind), concentrating, and most importantly, raise your awareness from the level of your conscious only to that of your conscious, subconscious and superconscious mind and self. Most people are unaware of their subconscious and superconscious selves. If you perfect awareness, imagination, faith, certainty and clarity, you can create results instantly. You are now beginning, and you will get better as 'time' goes by – just be deliberate in these things and choose to be more aware and certain and it will happen. But do not be impatient because that throws you into a state of wanting, and this delays results even further.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

'I Am'. Present tense. That is how your goals should be written. But it is useless to write them that way if you do not think about them in the 'I Am' present tense mode. Be aware of and deliberate in your thoughts and make sure that you always think of your goals and intentions in the 'I Am' present tense fashion all day long. 'I Am' is a command to the universe to immediately get into the process of manifesting your wishes into physical reality. It is a declaration of the state of being in the moment of Now, Here.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

You must understand and remember this very clearly, always. When you intend to have or experience something, you must know that you have it already. Really, you do have it already. All you will be doing from then on is receiving it, taking possession of it. Actually, you will be awakening to something that has always existed with you. Right now, as you read this sentence, you are already very, very wealthy. From now on, all you will be doing is taking possession of this wealth, receiving it, or more accurately, becoming awake to it. And be grateful now for the things you desire to experience, for you know you already have the things. Gratitude Now speeds up your experiencing what you choose because it ascertains your faith and state of being.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Nothing is there to come, and nothing past. But an eternal Now does always last. - Abraham Cowley (1618-1667)

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Time has only a relative existence. - Carlyle

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Time is a sort of river of passing events, and strong is its current; no sooner is a thing brought to sight than it is swept by and another takes its place, and this too will be swept away. - Marcus Aurelius (121-180 A.D.)

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

When you sit with a nice girl for two hours, you think it's only a minute. But when you sit on a hot stove for a minute, you think it's two hours. That's relativity. – Albert Einstein

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

There is a bridge between Time and Eternity; and this bridge is the Spirit of man. Neither day nor night cross that bridge, nor old age, nor death nor sorrow. – Upanishads

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Time is breath. Try to understand this. - Gurdjieff (1873-1949)

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Know the true value of time; snatch, seize, and enjoy every moment of it. No idleness, no laziness, no procrastination: never put off till tomorrow what you can do today. - Chesterfield (1694-1773)

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

You wake up in the morning, and lo! Your purse is magically filled with twenty-four hours of the magic tissue of the universe of your life. No one can take it from you. No one receives either more or less than you receive. Waste your infinitely precious commodity as much as you will, and the supply will never be

withheld from you. Moreover, you cannot draw on the future. Impossible to get into debt. You can only waste the passing moment. You cannot waste tomorrow. It is kept for you. - Arnold Bennett

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Eternity is the infinite existence of every moment of time. If we conceive time as a line, then this line will be crossed at every point by the lines of eternity. Every point of the line of time will be a line in eternity. The line of time will be a plane of eternity. Eternity has one dimension more than time. - Gurdjieff (1873-1949)

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

What a folly to dread the thought of throwing away life at once, and yet have no regard of throwing it away by parcels and piecemeal. - John Howe

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

The present is only a mathematical line which divides that part of eternal duration which we call the future, from that which we call the past. - H. P. Blavatsky

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

According to Albert Einstein and others, time and space do not exist as separate entities. Time is not a separate thing, and space (made up of length, width and height) is not another separate thing. Rather, they are all one thing, a continuum called the space-time continuum. Try to understand this and use it. Do not believe in time as something separate from you that you have to go through as it dictates. If you do not take time to understand time, it will rule your thinking, your planning, your belief system, and your experiences.

Time is not a straight line that you have to walk through. Imagine it to be a network of tunnels under a city. To get from house A to house B, you can use

any one of very many routes, some longer and some shorter. For example, in 1930, it may have taken 30 years of hard work to make a person rich. Now it can take 2 years or less. We have increased our wealth consciousness and certainty and this makes us take a shorter path.

Another way to think of the space-time continuum is as a sheet of paper that holds all possible events. Every event possible, everything, is on that paper. Then imagine yourself to be a pencil with an eye. Then imagine that this piece of paper wraps itself around the pencil. So, you are the pencil and you are fully wrapped in that paper that holds all events possible. But this pencil only has one eye, so you can only see the event happening on the piece of paper in the region where the eye is. The pencil's eye can travel up and down and around the pencil. It is a moveable eye that can go anywhere on the pencil's surface. The faster you move the eye, the more events you see. Now, imagine you can increase the size of the eye. The bigger you make it, the more events you see at the same time. Ok, one last thing: Imagine you can multiply the number of eyes on you, the pencil. When the pencil has more eyes, it sees more 'life', more events simultaneously instead of one at a time. When you increase the number of eyes and size of each eye, you see more in less 'time'. Ok, replace the word 'eye' in this whole explanation with the word 'consciousness'. An increase in eye size and number of eyes is an increase in consciousness, in being 'awake' to all that exists. That is what our evolution as beings is all about – increasing consciousness. Ok, so what is the pencil? Your Self, your spirit or soul, as you wish to call it. You are a timeless and multidimensional being, made in the image and likeness of The Source, God. And as you grow, you increase your consciousness and awareness of this fact.

Now, imagine that your best friend is another pencil with the same piece of paper wrapped around him or her. You are both pencils with eyes, with the same piece of paper wrapping around you. When your 'eyes' 'meet', you experience the same bit of All That Is at the same time. You decide to meet by choosing to meet. You can choose to meet anything you wish in that continuum – there are no blocks and free will works without error to the extent that you exercise it with certainty. Knowing this is power. Using this knowledge for wealth and any other desire you have in your life is joy.

This is how you explain all interaction. In truth, you and your friend and everyone else are just individuations of the same pencil so when your 'eyes' (consciousness) meet, you experience being together, but you are always together on a higher level.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Events that appear simultaneous to you may occur at different times for another observer, depending on his or her relative motion. Imagine you are in a big box on a truck moving from south to north. At the center of the box is a light bulb that goes on and off periodically. As you are in the room, you will find that the light strikes the north wall of your box at the same time as it strikes the south wall. You can even measure this and find it to be so. You will find that it strikes all walls simultaneously. This will be your truth.

Now suppose that there is a woman at the side of the road and that your box has a glass window. The woman can see inside your box through this window. Because she is stationary and you and your box and bulb are in motion, her experience will be different. She will see that the north wall is getting light slightly after the south wall, because the north wall is moving away from the light while the south wall is moving towards the light from the bulb (remember that the box is moving south to north and the bulb is in the center). She can even measure this to be so. She finds that the south wall gets light earlier and the north wall later. This will be her truth. See, two contradicting yet accurate truths can co-exist. How is that?

To the universe, these are just events. Time is local to the observer, to you. In reality, there is no time, only all events all at once. It is your motion through these events that makes you feel as if there is time. It is your expansion of consciousness that makes you move faster through more events. An expanded consciousness enables you to take in more events per moment. An increase in wealth consciousness makes you get rich faster, move through more events faster, see more events quicker. In reality, it brings you into the awareness and experience of more of All That Is per moment, so that you appear to have more stuff, hence appear to have more wealth.

It is also your increased right choices and increase in desires and goals, made with certainty, that also make you experience more at any moment of Now. By increasing your goals, your mental images, and holding them steady and certain, you 'see' more wealth. That is one of the secrets of time.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Hermann Minkowski, Einstein's mathematics teacher, came up with a set of equations that prove that the all the past and future of an individual person all meet at a single point Now, and in a single place Here (wherever the individual is doing the observations).

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

All events in the universe are all occurring simultaneously at this eternal moment of Now. The illusion we have of them occurring one at a time, in a sequence that seems to flow, is because of the type of awareness or consciousness that we have in this human form. It causes us to see very narrow sections of the space-time continuum at a go. So we see one small slice, then the next, then the next, and so on. But we can expand or contract our slices to take in a lot more or a lot less at one go. A person of wealth consciousness has a highly expanded view of All That Is, thus a much expanded experience.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Everything which for each of us constitutes the past, the present, and the future is given in block...Each observer, as his time passes, discovers, so to speak, new slices of space-time which appear to him as successive aspects of the material world, though in reality the ensemble of events constituting space-time exists prior to his knowledge of them. - Louis de Broglie, awarded the Nobel Prize in 1929.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Time only exists in your mind. Your mind often wants to live in anticipation of the future or in memory of the past. This is what also creates psychological time to a large extent. This is another 'time'. There are many forms of illusionary time, and psychological time is one of them. You experience this type of time when your mind is in anticipation of something in the 'future' or in memory of the 'past'. This 'waiting' and 'remembering' creates time, and a lot of pain and stress. It is unnecessary. The most fruitful thing to do is not to remember or wait, it is to observe, experience and create Now. Observing, experiencing and creating Now is timeless and true of the true nature of the universe.

Everything happens Now. You remember your past Now. You dream your future Now. You learn from your past Now. When you were actually in your past, it was still Now (at that point in the past, if someone were to ask you 'what are you doing now?', you would notice it was still Now). You work towards your future Now. You will get to your future Now. You will live in your future Now. You are always Here, Now. You cannot Be anywhere else. Being, Isness, is only Now. There is nothing you can do in any other moment except Now. Try it. Do something yesterday or tomorrow right now. Impossible! You can only Be and Do Now. It is all Now. Even 'tomorrow' is happening Now, is Now. You see how

eternity works? It is inescapable. And trying to escape Now in the mind is futile and painful. It is like trying to not Be where it all Is. That is why the Buddha, Jesus and many other teachers taught us not to worry about the future. They taught us to be still, to be present, to be aware, to enjoy Now, to live one moment at a time, and to be conscious.

An easy way to see how time is largely a creation of the mind looking at the past and an imaginary future, living out of Now, is to look at your sleep. When you go to sleep, you can 'clock' 8 hours of sleep, yet when you wake up it feels like you spent no time at all. It feels like you just went to sleep a moment ago. You do not feel as if you have gone through 8 hours like those that you do during the day when you are awake. Yet, as you know from research reports, people dream pretty much throughout the night, although they remember just a few dreams if any. See, it is the No Mind, the no memory and no future escapism that makes you feel as if sleep is almost timeless. When you sleep your mind and your soul are at the same place, together. And that place is Now, always.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

All other things held constant, to the extent that an individual or society is aware of, teaches about, and uses the illusion of time in the right way, so will they have wealth and happiness.

Time is directly related to consciousness, and consciousness is what makes you experience your life. There is a clear and direct link. You now know this, so you are much more aware. This awareness will start leading to your increased consciousness. This increase will lead to more wealth. You may not notice it at the beginning, but as long as you keep firm your intention to be wealth conscious and aware, it will happen. You may not know exactly when it will start happening. In truth, it already has. You will just see that, as days pass, you are becoming more awake with each passing moment until one day you shall look back and see how much you have really changed.

Do not worry if you have not fully understood the illusion of time. Read on and further chapters will make things clear. There will always be more to know – the layers never stop, but as you peel each new layer and discover deeper truths, you will enjoy life and turn it into a thrilling ride. But always stay balanced.

Now that we have the four dimensions covered and we know what our experience here on earth is constructed of, we can now take a look at what constructs it, what does the construction, what causes this construction. We have looked at the materials, now we look at the builder. We shall first look at how the builder builds, using state of being, thought, words, actions, and the laws of the universe. Then we shall have a look at the builder.

Who is this builder? Here is a clue: you are. All beings are builders and co-builders.

Before we look at the builder, we shall first look at how the builder works with the materials of space and time. How do you build? Specifically, how would you build a happy and very wealthy life? Let us have a look...

Images of the Mind: The blueprints of life

The next step to getting wealthy is to know how life works. In other words, how does the force of life take instructions and turn them into things and new moments out of the quantum energy field? What type of instructions does Life take so that it may create each new moment in your day? In what format and specifications?

This chapter seeks to answer these questions with you. They are the most basic questions, but they must be answered first before we get progressively deeper into the essence of wealth. In fact you may have heard the principles in this chapter before, they aren't really new yet few people understand them fully and even fewer use them, despite their simplicity.

Although imagination is such a basic part of becoming wealthy, it is an integral part. Every other part uses this simple part at some stage. Your mind's images are literally the blueprint from which your world is built.

In the chapter on Quantum Physics, you see scientifically how physical reality is produced. In other chapters in this book, you will also see imagination's interconnections with Life. But let us first look at imagination, images of the mind, in and of itself.

Life is images of the Mind, expressed...

Life is images of the mind, expressed. What this means is that Life, The Source, uses your thoughts, your mental images, as the instructions by which to create your reality in the material world. Life expresses your mental images into physical reality. To express is to make known, to state, articulate, communicate, convey. The force of Life makes known your thoughts to yourself and everyone else by forming them into experiences and objects that can be experienced, here in the physical world. You experience your own thoughts first hand, your images of your mind, so that you may know which ones are suitable and which ones are not. That is how you know yourself, that is how you experience your self, and that is how you grow. This is the supreme purpose of this physical world that we are now in. It is designed to enable you to experience your Self. It is designed to enable you to experience an idea and its effects and consequences.

Life does not select which ones of your images to express and which ones not to. How would it choose for you? It therefore expresses all of them to the extent that you have them and believe them. You have true free will. This free will is truly free because of the fact that all of it is acted upon without filtering or favoring. Free will is truly free because of the fact that it actually gets results all the time, not just some of the time, and it gets them exactly. Later we will see how exactly free will works, even when it looks as if it is impossible for it to do so.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Imagination is the force that takes you to places you have never been. Napoleon Hill said that imagination is the most marvelous, miraculous, inconceivably powerful force the world has ever known. Life is imagination, images of the mind, expressed into physical form. Feed your imagination daily and accurately with pictures, movies, and concentration. Spend time doing this in detail every day. Imagination is the most powerful force, and it is so because Life uses it to know what to create next. Most people spend little time imagining. They imagine using idle thought, haphazardly, and wonder why their life is not rich for them. Imagination has the power to make or break your life. It is your mind, and your choice.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Images. Images. Images! Life is images of the Mind, expressed. Imagine your life as you wish it to be, picture perfect, with color and details, in your mind, every day. Spend an hour daily doing your images. And throughout the rest of the day, keep your thoughts in harmony with your images of your chosen life.

This is so important that it cannot be over-emphasized. The Source, God, works perfectly, giving you exactly what you envision and think about. Exactly. No more, no less. It is therefore extremely important that you have crystal-clear images and thoughts, consistently.

For example, many people wish to have a nice car. But the mistake they make is to have 'get a nice car' as their goal. What do they expect the universe to give them? There is physically no such car called Nice Car. Be crystal-clear! Envision the exact car, its make, model, color, options, and all that. Go to the car yard or look it up on the Internet and know exactly, or as exact as possible, what it is you wish to have as a nice car. Then envision that every day – the more you think about it, the closer you get it to you. This is the effective way to image. Life is images of the Mind, expressed. Do you wish to travel to another country for a dream holiday? Go to the travel agency and get all the details from them, get the brochures, flight itinerary, prices, hotels and car reservations, and all that. Build up the whole trip, exactly, in your mind in full color and spectacle.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Life is an expression of inner images. Everything we do and experience is an expression of our images, our imagination, and our thoughts. Work on your images. To change your life, change your imagination and change your thoughts.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

The life that you are living is the life that you have imagined.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Envision and imagine every aspect of your life, as you would like it to be. Do this daily for at least an hour. Your life is images of your mind, expressed to the extent that they are believed.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Walt Disney, against all odds, criticism, and a string of 'failures', stuck to his imagination and became the entertainment king of the world. Mickey Mouse was launched at the lowest point of his 'failures'. No one could have predicted that an empire would have been launched on a mouse. When we willingly go where our most desired imaginations take us, we become creative forces that have no limits. Albert Einstein said that imagination is the greatest creative force. Learn to be willing to go where your imagination and desire takes you.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

If you wish to put a boost to your visualization, use the eight hours a day of sleep you have. It is easy to learn how to be 'awake' in your dreams. In such a state, you can be an author of your own dreams, painting your perfect life and living in it during your dreamtime. Remember that the subconscious mind cannot distinguish between real and imagined experiences. And dreams can be the best form of visualization. This skill is called Lucid Dreaming and several books exist to teach you this skill.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Have many reasons to live and be wealthy. The more reasons you have the more wealth you will get into. Instead of having paid bills as your only reason to get wealthy, have reasons such as travel, collect art, buy homes, have beautiful clothes, express your love to others with gifts, treat your friends and family to some good things, buy a boat, save the environment, and so on. Visualize these reasons, accurately. Reasons convince the subconscious mind, the heart, to internalize the goal. They also give it working substance. The more reasons you have, the more powerful your imagination, and the faster your results.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Surround yourself with images of things you like. Get brochures and magazines of vehicles, homes, places, things, bodies, sports and activities that you like. The clearer your images of your visions are, the clearer and faster you achieve them.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Dream big, hold the dream high enough, consistently enough, and the dream must manifest into form, by law. By universal law, it cannot fail to do so. Do not worry about how. It is all taken care of for you as long as you do your part of thinking, acting, speaking and being in accordance to that dream. Just dream, visualize, and then start doing something. Do the next thing that you feel you should do in accordance to that dream, and keep on moving. The little that you do triggers something else you had not foreseen and on and on this goes until it completes.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Are you dedicating at least 30 minutes of your day focused only on visualizing and imagining your future? Life is images of the mind expressed. Imagination is what designs your life. Have dedicated imagination time, but also hold those visions high in your mind all day long.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

The world is an illusion, as we will see much more clearly as we move on. See it as an illusion, believe it to be an illusion, an illusion designed to be a tool to know and experience your Self. Once you do so, you will always remember to create the next version of the illusion that you wish to have. You literally create the next version of the world by painting your mind's images with certainty. The world does not have to be as it is; it simply is because we all agree it is.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Your subconscious mind cannot tell the difference between a clear and vividly imagined experience and a real experience.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Visualization creates a new subconscious. Visualize your wildest dreams and fantasies. Live large! Back it up with faith, belief and certainty.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

The subconscious mind is where your self-image is stored. It powers your conscious thoughts and your actions. Re-program it using visualization and belief, and you reprogram your world. Your world is your self-image revealed to you in a way that you can experience it.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Your life is your images, your imaginations, expressed into physical things. More accurately, it is the manifestation into the physical world of the visions, good and bad, that you believe in most, consciously and unconsciously.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

How to do the impossible: let your imagination fly.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Get excited about your images. Energize them with positive emotion. Emotions are energy in motion. Gratitude is one of the most powerful of these emotions. Infuse every cell of your body with your images. Infuse every cell with the gratitude that you have realized your goal already, even if you are not experiencing it now. You have received it automatically by the perfect laws of the universe (even before you ask, it has been given to you). And when you act, remember to do this same infusion into your actions.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

You chose the images. The Source, God, does the work effortlessly and perfectly. That is the deal.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

The conscious mind creates impressions into the subconscious. It does so by repetition. The subconscious mind then expresses these images, causes an expression into physical manifestation. The conscious does not cause expression. It can only impress on the subconscious using repetition and faith, belief, certainty. The reason this is so is that the conscious holds all sorts of thoughts – those you believe in and those that you do not. It is like a wild monkey, jumping on very many thoughts throughout the day. The subconscious on the other hand holds only what you hold as truth to you, what you believe in. It holds your sponsoring thoughts. That is why only the subconscious, or what some call the heart, causes expression.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Your subconscious only takes in the affirmation and not the negative. If you visualize and set a goal 'I am not poor any more', it will only take in 'poor'. Instead, change that to something like 'I am rich, wealthy and abundant'. The subconscious does not internalize 'not', it does not internalize negated sentences. It only internalizes 'I Am' something, not 'I Am not' something.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Repetition is power. Concentration is power as well.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

When visualizing your goals, see yourself already in possession of what you desire. Say and think 'I Am', not 'I will be'. This is critical. 'I Am' is power, all there is. Later, you will see how this is scientifically so. Now is the only existing moment, and all others are illusions.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

All other things held constant, to the extent that an individual or society has positive and grand images in the right way, so will they have wealth and happiness.

Now that you have the basics of creation covered, let us move on into progressively larger things. Carry with you what you now know about images, for you will need it to keep building your understanding of wealth, and the larger lessons that follow will enable you to know this lesson on images even deeper, experientially, scientifically and spiritually. Lets keep moving on...

Thinking And Speaking: The instructions of and for life

Closely related to images are thoughts. Just as life is images of the mind expressed, it is also thoughts of the mind expressed. In other words, life is the mind expressed. Your external reality is the densest part of your mind, without any separation. The separation between you and your outside world is illusory. As we move on in this book, you will come to see first hand how this is so, scientifically and spiritually.

Life is your mind expressed. The outer world is the densest part of your self; it is an extension of your mind. When you finally will stop believing in the illusion of separation, your power will rise dramatically. But even now, you may still change your mind to change your world. You will now see how this happens, and as we move on further into this book, you will see scientific and further evidence of this. Eventually, the illusion of separation will fall off totally, and you will have mastered this. But even now, just knowing this is empowering.

This chapter is a course in how to think in ways that are friendly to the universe and its laws, ways that co-create the universe itself purposefully into one that you wish to live in and not one that you find yourself in. In this chapter, there will be several mentions of the laws of the universe. These are the laws that you will learn throughout this book, and not necessarily in this chapter alone. The pieces of the puzzle will fall into place as you read on.

Ok, let us dive into the mind. Your world is the densest part of your mind...

Life is your thoughts, expressed. Let us paraphrase what we learnt about images over here. Life, The Source, uses your thoughts as the instructions by which to create your reality in the material world. Life expresses your thoughts into physical reality. To express is to make known, to state, articulate, communicate, convey. The force of Life makes known your thoughts to yourself and everyone else by forming them into experiences and objects that can be experienced, here in the physical world. You experience your own thoughts first hand, your images of your mind, so that you may know which ones are suitable and which ones are not. That is how you know yourself, that is how you experience your self, and that is how you grow. This world is designed to enable you to experience your Self. It is designed to enable you to experience an idea and its effects and consequences.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Your state of wealth externally is an extension and testament of your state of wealth internally. How clear and certainty you are in thoughts of wealth is evidenced externally.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Life does not select which thoughts to express and which ones not to. How would it choose for you? It therefore expresses all of them to the extent that you have them and believe them. You have true free will. This free will is truly free because of the fact that all of it is acted upon without filtering or favoring. Free will is truly free because of the fact that it actually gets results all the time, not just some of the time, and it gets them exactly.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

To the extent that your thoughts are not conscious, deliberate and focused in any topic of life, you will be affected by the outcome of the thoughts of other people. And to the extent that your thoughts are clear, focused and non-contradictory, your results will be sped up. A few people are able to perform what many people would call miracles simply by thinking only one way and strongly about a thing. The idea that the outcome of their intention may not happen as they wish it to happen does not even occur to them for a split moment.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Suffering is always the result of an error in thinking. It is an indication of being out of harmony with the laws of the universe. The only purpose behind the existence of suffering is to show a person when a thought is in error and alert them of the existence of a higher thought that would serve them better. Suffering stops as soon as that higher way is found, that higher thought. In the presence of suffering, try not to resist. Instead, examine with an open mind, and the answer will always show itself to you without fail.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Concentration gives thoughts more power and speed in achieving goals.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Your dreams, thoughts and visions will build your world. You will rise and fall with the rising and falling of your thoughts.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Repetition breeds integration and internalization. To attain wisdom, read this material repeatedly and think in the right way over and over again. Through repetition, things are embedded into your subconscious. They cross over and become you.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

You can predict the future by looking at the thoughts, words and actions of today, and applying the law of cause and effect to them.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

You are never denied answers to your questions. Whatever questions you ask believingly and earnestly will be answered exactly. No more and no less. If you earnestly and believingly seek and ask how to earn one million dollars, the universe will conspire to bring you the knowledge, tools, people and events to give you that answer. If you ask how to earn a billion dollars, you will also get answers worthy of that amount. Einstein was not born a mathematical and physics genius. He simply asked the right questions, believingly. You see, the universe works by perfect law that never once errs nor favors particular people. Once you understand the universe's deeply complex yet simple rules that are perfectly balanced, you cannot fail to succeed predictably. Whenever you see chaos and unpredictability in the universe, you are simply seeing something that you do not yet understand, but something that is organized and predictable by certain laws. Nothing is difficult for The Source, God. And perfection and balance is the nature of The Source. Hence, all laws are applied equally, universally and unflinchingly. Ask the right questions, believingly and earnestly.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Be specific and do not keep changing your mind. All thoughts count and produce results. Changing your mind all the time 'confuses' the universe. Imagine walking into a travel agency and saying, 'I wish to travel'. Then you look at the agent blankly. He or she would be ready to make your reservation, but they cannot until you tell them where you wish to go. Imagine you now say, 'Well, I'd like to go to Moscow and Timbuktu, at the same time'. Again, the agent cannot fulfill that request. Now imagine you say, 'OK, then book me to Moscow. No, wait, Timbuktu. No, wait, Moscow. No, wait; I am not sure I can afford it. No, I can. No, maybe I don't wish to go there or travel at all.' This is how many people think all day. And the universe is 'confused' by their thoughts, just like the travel agent is, and it therefore produces 'confused' results for them.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Whatever you put your attention to gets energy from you and grows. Remove the attention and it dies. Be conscious and deliberate in this. Intension goes along with attention. What you intend and give attention to begins to become.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

We become what we think about. We are the sum total of our thoughts.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

All laws of nature always work; they can never fail even once, for that would cause chaos in the universe. The nature of The Source is perfection. You become what you think about, without fail. If you think about wealth, without any contradictory thoughts, you will become wealthy, without fail.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Matter is merely materialized thought.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Always be calm. A calm mind is unaffected by fear-causing and anxiety-causing situations. Never proceed in a confused and anxious state of mind – the thoughts you would have in that state are erratic and suicidal. Calm down first, and remind yourself of the laws of the universe before you proceed.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Thoughts attract like thoughts. Souls attract like souls. Minds attract like minds. It is a reciprocating dance. That is how it works. It is also correct to say that thoughts attract like matter and matter is objectified thought, that is, thought made into object. Also, the body and the world is a denser extension of the mind, and the mind a subtler extension of the body and the world. They are not separate. Use this knowledge to understand and re-create your surroundings, your wealth and your health.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Do not let your mind dwell on dissatisfaction, even if you are now feeling dissatisfied. That only feeds the maintenance of the dissatisfying conditions. Change your attitude, look at these conditions as perfect outcomes of your past thought, an opportunity to re-create yourself anew. Thank them for this gift.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

The combination of intention, belief, and detachment enables you to move through life calmly, knowing that the universe always fulfils your intentions, but does so in the most appropriate fashion using sequencing and intelligence beyond your comprehension. Life starts working out, and you start smiling, marveling at how all things seem to just work out for you. When you face a challenge or a problem, you can relax because you know that it is all part of your intended outcome and it will be solved for you. Even before that challenge or problem came up, it was pre-solved. It is only there to take you one step closure to your desired and intended outcome. With this approach to life, you will find life working out automatically for you, based on your desires and intentions that you back up with belief. As you practice this and get more confident and relaxed with this new way of living, old habits of fear and anxiety and frustration and 'failure' will fall off gradually and you will start succeeding faster and faster. And as you get better at it, and as you become more aware and conscious of your whole Self, the time between thought and its physical manifestation will shrink. Ultimately it can disappear all together, and there have been and are people who have showed us this capability.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

The most amazing thing about life, as many have discovered, is that the act of creation is very much an act of realizing that something was already there. The universe is designed that way. It is all Here, Now, all that could possibly be. A person is able to experience what is already there through choice, and that choice is made increasingly possible by increases in their understanding and perception of life.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Have intentions, but not preferences or addictions. Choose future outcomes by your intentions and desires, but accept all present moments. Present moments are the perfect outcome of your past thoughts, states and actions. They are a gift to you to enable you to experience yourself and grow. Resisting and cursing the present only perpetuates its nature.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Speak to yourself and ask yourself your questions, expecting an answer. You will soon develop a knack of getting answers from within. They come as feelings, not words, but you can get what they mean, you can get the gist or the gestalt of them.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Learn to distinguish between genuine feelings and thoughts or emotions that mask themselves as feelings.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

When you intend something, be of one mind. Have no alternations or preferences. But practice detachment in the moment of Now. Accept joyfully what is happening in the present, for you have brought it with your previous thought, words, actions, and state of being, and it is only here to let you have a look at yourself, like a giant live mirror. What you resist persists. Do not wish your present were different. Live happily in your present, Be of present mind, but make choices about your future and intend your future with one mind, single mind, focus and precision.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Never stop learning.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Observe and affirm the truth, and the truth will set you free. If you are broke, say so. Look at it in the eye. Admit it. Then look to see the errors in your thinking that caused it. Always affirm the truth, for what you resist persists, what you face and bring into the light releases you. But be careful in your admitting. It is more correct to say "I previously had thoughts, actions and states of being that have led to this broke manifestation that I am now observing" than it is to say "I am broke". In fact, never say, think, or feel that. 'I am' statements are always carried out by the universe.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Change the cause, not the effect. Thought is cause. Physical is effect. Trying to change the effect directly is banging your head against the wall. For example, if your sales have dropped, it is not because your marketing is wrong. It could be that you have a negative attitude to your business or an aspect of it, for example. People have attitudes like, 'I hate going to work', 'I hate this job', 'I hate this customer service task', 'I wish I could just relax and do nothing all day'. If you have them and you are wondering why no matter what you do in your business things are not working out well, these could be a cause. Dig deep, be aware, and analyze your state and thoughts. They are always at cause.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Now here is something that might take some time to ring true. Understanding of this brings enormous power. Here we go: Remember how we saw that you are at cause over things that happen in your world. Those who have taken time to study and experience this know experientially that every person causes 100% of their world. Now, remember that thought takes time to manifest into the physical, depending on the subject matter. So, what then are you looking at when you use your eyes to see things? What are your eyes seeing? If you are at cause of all you see, and thought takes you time to manifest, you are obviously looking at yourself at various stages of your 'past'. Read that through again. It is all an illusion. An illusion designed to allow you to look at yourself so that you can create the next version of yourself, design your growth. What you see with your eyes is an illusion designed from various stages of your past. The real you, your

Self, is very far ahead. Your thoughts right now are extremely close to the real you, dragging behind just a fraction. The real you is that which causes the thought, the wordless you from which thought springs, the observer, the soul. But that's another topic. Let us get back to illusions and how to use them to create wealth. The way to use this world you see with your eyes is to see it as your past and actively use it deliberately to observe your Self and see what to change and grow. That is one way to use the illusion, which is a gift brought to you kindly so that you may know your self.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Present results are the effects of previous thoughts. In other words, when you look at the world today, you are actually looking at yourself as you were yesterday. The world at any present moment of now reflects your thoughts and state of being before the present moment of now. It is all an illusion. Use it as the illusion that it is and you will live wonderfully and richly.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Insanity is doing the same thing repeatedly and expecting a different result. What are you doing? Are you doing the same thing every day and expecting a different result? If so, have a good laugh now, a heart laugh, then change from Now.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

There is such a thing as the sponsoring thought. This is the thought behind the thought. The sponsoring thought is what has more creative force than the sponsored thought. What we normally call thought is actually sponsored thought. Look at your thoughts closely. They have a sponsor, a cause. If you think you need to eat food, that thought has a cause behind it. This is the sponsoring thought, in this case a belief that you are hungry. Start becoming aware of it. It is from the subconscious mind, or what some people call the heart. Sponsoring thought is the way of thinking that you truly believe in and hold true. It is your subconscious programming. If your thought and sponsoring thought over something are uncoordinated, if they do not agree, the sponsoring thought wins. That is why people who pray begging to God never get their prayers 'answered'

because their sponsoring thought is one of 'not having' or 'lacking'. Be aware of and correct your sponsoring thoughts.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Science has proven that deep meditation temporarily shuts down the part of the brain that tells you where you 'end'. Meditate, and you will reach vastness of mind and consciousness that you never thought possible. Business solutions, new business ideas and wealth strategies are just a fraction of what will begin to arise. It has been said that if you do not go within you go without.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Judge not, condemn not. It causes negativity and maintains that which you judge or condemn. It causes retardation and a whole host of non-productive results.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Expanded perception causes expanding wealth. Forgiveness causes the expansion of your perception. When you forgive others and yourself for what you think has been done wrong, you become open to see what you and other truly are. You become open to see the beauty and capability that you may have missed seeing. You become more tolerant and you embrace freedom and love. You start to believe less in conditionality. Many things happen that expand your perception. And expanded perception expands your consciousness, your abilities, your opportunities, your contacts, and a lot more that leads to wealth.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

You become what you think about most of the time, believably.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

By some accounts, you think about 50,000 thoughts a day. Some are thoughts that make you walk and scratch or control your physiology. Others are unconscious daydreams. Many are repetitive. But only a few of them are conscious and deliberate. Start watching your thoughts, being aware of them. Do not let them remain random as they have been. Make more and more of them conscious and deliberate. By becoming aware of your thoughts, you will wake up and become a deliberate designer of your life. You become aware by simply deciding to be aware.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Turn your mind into a sunny beautiful island that allows in only positive thoughts and influences and absolutely shuts out every negative thought or influence. Act as if you have an Alert Positive Mind Defense Force in your head that has 24-hour active duty defending you against internal and external negativity. And it has to win all encounters.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Form a mastermind group. This is a group of people of like mind as you. Get together frequently and exchange ideas, materials and motivation. Where two or more are gathered, the power multiplies and the power of the whole is more than the sum of the power of the parts. A mastermind group is very powerful. It multiplies the power of each participant greatly.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

When a negative thought comes up, at that instant, say 'Stop!' Immediately move on to a positive thought. Do not even entertain the negative thought for a second. But remember that this is different from resistance of negative thoughts. What you resist persists. There is a big difference. Negative influences can come up from friends, TV, news, your imagination, seeing things, and so on. When you notice these negative influences and thoughts arising, you should shut them down instantly. There is no resistance involved. But when you find that the negativity is so strong that you have to resist it, that you cannot simply go around it without using resistance, at that time you should face the negativity head on.

Do not resist it. Instead, bring it into your light, face it, and examine it with detachment. Try to look at it directly from a detached point of view to see what it is composed of, why it is arising, and why it is affecting you that way. Break it down and understand it and what is powering it. Ask yourself why it is there, what it really is. By being mindful and watching it, studying its composition and finding its root causes and answers, you are able to overcome it.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

You get there in your mind first. We climbed Mount Everest in the mind first. We got to the moon in the mind first. You learnt to walk in the mind first. Get there in the mind first. It's that simple. Anything you wish to have, have it in your mind first. If you wish to have a massive new house, have it in the mind first in exactness and detail. Live in it in the mind first. And it will follow in physical.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Try to avoid reading or watching bad news as much as possible. Even if you think it is good for your business. Bad news creates bad images that interfere with your grandest vision. The world appears to you as you choose to see it. Bad news is often a self-fulfilling prophecy.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Now, you know that thoughts create your reality. But if you are trying to link all of your reality today with your thoughts today, you are making a mistake. Today's thoughts affect some things today, but some of the more 'solid' things in your reality today are the result of many days of past thoughts. Depending on the subject matter, focus and certainty, thoughts take varying amounts of 'time' to manifest into the physical.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Think about your thinking. Think about the things you think about. Watch your thoughts and be deliberate in them.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Thoughts are timeless and forever. You can intend and create into the past just as effectively as you normally intend into the future. Most people never consider this possibility, yet it is a powerful and useful one. This ability lies in the timeless nature of Spirit and in the timeless nature of quantum energy packets that are the building blocks of the entire universe.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

What has become physical can be changed by thought, but it is a lot harder than making physical what is not already physical.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

What does it mean to pray ceaselessly? Consider this: It has been said that even before you ask, it is given unto you. It has also been said that ask and it shall be given unto you. Do you catch that? Asking is not begging, you do not beg The Source, for it is already given to you even before you ask. Begging and wanting simply gives you a lack of that which you beg and want. This is not just a spiritual idea; it is also provable using quantum physics. The quantum 'soup' literally contains all possibilities of everything, Now, Here. In other words, that spiritual promise is also a scientific fact. Let us move on. It is also said that you can do anything if you believe. It has also been said that whatever you put your attention and intention on takes form. That is how you create things out of the quantum 'soup' of pure energy – by attention, intention, and belief.

Many masters, teachers, and sages from all cultures and times have told us to not worry, to practice detachment, to trust in the mysterious workings of the universe – not only because the universe works with supreme intelligence, but also because you may not be aware of what your soul or higher self is choosing. Here then, is what it means to pray ceaselessly: You have a desire; you will it to come into being, to manifest. You intend it wholeheartedly, clearly, focused, and with certainty. You pass this intent on to The Source, in whichever way you know how. Simple intention is enough, although meditation, stillness, is more effective when you have time to do so.

So, you pass on your intent, and you become detached from it. In other words, you watch it from behind the scenes, without a desire that it happens in any particular way or 'time' or sequence. And because you know this works, because of your certainty and consistency, detachment and gratitude, it will take form in the most unexpected and miraculous of ways. That is prayer.

Praying without ceasing is going through the whole day, everyday, with such focused intention for all your life's desires, with certainty, detachment and gratitude. This is not something you do once at a special time during the day and act totally different and confused the rest of the day. It is something that becomes a lifestyle. That is praying ceaselessly. Prayer is meant to be active, ever-present, and part of normal wakefulness. It is co-creative with The Source; it wills to action, it is self-assertive. It is not the periodic, passive, helpless, and emotional appeal that many of us were taught to conduct as children. Ask and it shall be given unto you, seek and you shall find, yet before you ask it is given unto you. Self-assertive, co-creative, ever-present, grateful, made of receiving and not begging – that is praying without ceasing. Get rid of the idea now that prayer is the same as begging God for a favor, and God chooses whether or not to grant this favor, and comes down and does both your work and God's own bit. Prayer is actually will, will that is co-creative – and your part of it is in clear intention, certainty, gratitude, detachment. You must have certainty, you must know you have this power, and you must trust that The Source is friendly to your plans. To the extent that you do so, your prayers, your will, will be 'answered'. There is no criterion by which The Source decides to grant or not to grant prayers. The laws of the universe apply to all equally and unfailingly. Prayer is an inward energetic process, a call you give out with a detached expectation of an answer, without a shred of doubt. It is strong and certain will. When you realize that even the request is not necessary, that you are one with All That Is including whatever it is that you wish to have and the granter of that wish and the conveyer of the wish, you will truly be praying and receiving without fail. For your prayers will be of pure gratitude for what already is given unto you even before you ask. The request is not necessary. Just be grateful and smile!

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Play ceaselessly, as well – have fun with life! Life is joy. The essence of Life is Joy. Where there is joy, creation is abundant. It is easier to create wealth where there is joy, and joy gives meaning to wealth.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

What you think in your mind and feel in your heart is what you become.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Everything you see around you was someone's idea. Look around you. Nothing can exist before it first exists as an idea in some mind.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

As a man thinketh, so shall he become. – The Bible

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Your mind is infinite.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

All other things held constant, to the extent that an individual or society has positive and grand thoughts in the right way, so will they have wealth and happiness.

Well, yet another building block is covered. You now know how to think and speak in the right way for wealth creation. We have one more step to cover in the thought field. We saw how images work. Images are an aspect of thought. Then we moved up to cover the whole of thought itself. And now we shall cover the last aspect of thought: Lets keep on moving...

Goals: The road map to and in wealth

There is a certain way in which you should set your goals. What are goals really supposed to be for? Goals get you thinking in the right way to wealth. Goals focus your thoughts, format them in the right way for the universe, and keep your images consistent and non-random. Hence, there is a right way to set goals.

A lot has been said before on the importance of setting goals. This is nothing new. What you are about to now see, however, is quite likely new to you. You will now see how you should set goals to get to wealth fast. Setting goals is well enough, but setting goals correctly is tremendously powerful.

Welcome to the world of powerful goals! Your goals are the prophecies of what you shall one day become...

If you do not know where you are going, you will end up exactly there (where?). If you fail to plan, you plan to fail. If you have no specific goals, you will get no specific results. Remember, The Source takes your thoughts, your images of your mind, and manifests them into your reality. You see exactly how this happens scientifically in the Quantum Physics chapter. But your thoughts and images are the blueprint by which your world is designed and created by and for you. Goals are planned thoughts, directed thoughts. Without planned and directed thought, your life will be unplanned and undirected, seemingly haphazard and seemingly unreliable.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Simply know where you are going and the answers as to how you will get there will come to you on their own time. Do not worry about it. Simply believe that you will get there.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Your ideas, visions and dreams, whatever they may be, are the prophecies of what you shall one day become and achieve. You can predict your outer life tomorrow by looking at your inner self today. You can change your tomorrow by changing your inner self today.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Take goals seriously. A twenty-year study involving students in a certain Ivy League university in the USA traced the lives of one graduating class. 3% of that class had their own written goals at the start of the study. By the end of the 20 years, that 3% who started with written goals and plans were worth more financially than the other 97% combined. They also reported more satisfaction and joy with their lives.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

The visionaries and dreamers of the world are the saviors and driving force behind it. These are the inventors, artists, philosophers, educators, sages, business people, designers, scientists, leaders, and so on – anyone who dreams big and creates. The world lives in their ideas and ways and it cannot let their ideas die fruitlessly. The world is beautiful because of the dreamers and visionaries. The world and the universe as a whole are in full support of these dreams, if only the dreamer were to believe this and act that way. The universe, the world, The Source, God, is friendly and supportive of your dreams and aspirations. Simply have a vision, believe in that vision, and you will without fail realize it to the extent that you believe you will. All else is in your favor. So, dream very big! Dream very, very big indeed!

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Conformity can be your worst enemy. If you do what the crowd does, you will get what the crowd gets. Everyday, people get up in the morning, go to work like everyone else, and do things like everyone else. But ask them why they do it and they just do not really know. They just work hard all day because everyone else does, and their reason for working is that they wish to pay their bills and provide for themselves and their family.

If you are 30 years old, working hard like everyone else, like the rest of the crowd, and that is all you are doing, you can easily tell, roughly, where you will be in life when you turn 50 by looking at the 50 years old crowd today. Are most 50 year olds today financially independent or wealthy? No, they are not. The vast majority of people today are not wealthy or financially independent. But they could be. If only they just did not follow the crowd just because 'it's the way it is done'.

To get something better than the crowd gets you have to do one thing different: and that is to have specific goals, reasons, visions, and wealth consciousness. By reading this book, you have started to something different and wealth causing. By practicing it daily, you complete the requirements for wealth.

Realistically speaking, you can be self-made wealthy and financially independent even at 18 years of age or less. It all depends on how early, strongly, accurately, and believably you start your goal setting, envisioning, and wealth-consciousness building. Hard work alone is not the key to wealth. People have gotten wealthy with and without hard work. Wealth consciousness as a whole is the key. And goal setting in the right way is the map.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

There is a mistake some people make when they achieve their goals. This mistake takes them back down. The best way to understand this mistake is to illustrate it. Let us say that a person has a goal of having a million dollars in their bank account soon, and now they have four thousand dollars in their account. So, they do all the right things, set their goals, visualize, get certain, act and do all that. They keep their vision of that million high and they achieve it. Now when that account shows one million dollars, they get happy, of course, then they start the mistake. And that mistake is that they now start looking at the bank account, trying to maintain their precious old goal, worrying when it drops below their goal level, and so on. They switch their sight from that of an unachieved higher goal and they start looking at the achieved past goal. They start living in the past, trying to maintain the past. Then they start worrying, and it goes on like that until they lose that million. They stop doing what they were doing right in the first place to get to their goal, and they start living as they used to.

Always set your goals higher than your present reality. This does not mean that you are never to be satisfied with your achievement. This does not mean that you should get greedy. No. On the contrary, it means that you should enjoy every day without worry. You should not worry about losing what you got. You should not worry about maintaining that million you just made. Instead, make the million, enjoy making it and having it, but when you reach that million, do not switch to worrying about keeping it. Instead, set a new higher goal and have your eye on that new goal, but enjoy your old successes without a worry of maintaining them. In any case, it is folly to worry, as the worry itself is what would bring you down.

Wealth consciousness and all its activities are a lifestyle, not something you do occasionally. Your thoughts, being and goals should always be on the next grander version of you, not the past version.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Be careful how you set your goals and visions. The heart, also called the subconscious, has a tendency to take in and internalize the un-negated part of a vision or statement. For example, if one of your goals is to never miss paying your bills on time again, it can be harmful to make the goal statement 'I will never miss paying my bills again'. That is because only the 'miss paying my bills again' may be taken in, due to the bringing up of fear that statement brings about as soon as you say it. Instead, make it out to be 'there is always more than enough money to live the life I choose, to enjoy myself and to invest'.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Failing to plan is planning to fail. Plan and set goals and visualize them. Master this skill.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Keep your goals always beyond your comfort zone. If you achieve all your goals and fail to create new bigger ones, you stop to grow. That can be dangerous, even though it may feel comfortable. Did you know that most people start getting the symptoms and diseases associated with old age within a few months of retirement? Through retirement, they signal to their brains and body that life is now wrapping up, coming to an end, society does not require their services any longer, and certain functions can now start to switch off. Retirement is not the problem; it is the signals that people accept that is the problem. Again, there is nothing wrong with retirement, but watch your signals. The lack of goals to achieve can be dangerous to your health, unless it is what you wish to have. Goals do not have to be about money and career. There are countless of worthy things to set goals on all over the world that have nothing to do with making money or a career, from personal goals such as sports, travel and hobbies, to global goals such as environmental and charity work.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

You do not ever have to know how you will reach your goal. Just do your part, let go, and you will reach it.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Do not live by accident or by default. Live by design. Design your life using goals, visualization, imagination, and plans - all done consistently, daily, clearly, accurately, and with details.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

It is not enough to set goals. Goals must also be set in a certain way, a right way that is most friendly to the universal laws. These are the right goal setting steps:

1. List what you would like to have, do and be between now and the next 30 years. List everything you can think of, small and large. Places to visit, things to have, residences, experiences, partners, skills to acquire, things to do, people to meet, projects, charities, health, habits – everything! This is not a list of what you think you can achieve. It is a list of what would give you the most incredible life of you liking, whether you think you can achieve it or not. A life that is unbelievably fantastic for you. Your list should have at least 100 things in there – it is not hard to come up with at least 100 things for 30 years. To be very wealthy, have about 5,000 things – even small details regarding your desires should be in there.
2. For each goal you listed, write the reasons why you wish to have it. If for example you wish to have a large home, write down the reasons why. In other words, what will you do with and in this home? Put drama into it. Reasons empower your goal and make it easier to imagine and visualize and attain it. They give life to it and make the subconscious accept it a whole lot better.
3. Get cuttings from magazines, brochures, the Internet, photographs, etc, of the items in your goals and stick them in your journal. Start a goals and visualizations journal on paper or computer. In it, place pictures of the things you wish to have - cars, stocks, buildings, boats, land, travel, clothes, or anything else. Refer to it often – twice a day is highly recommended. The more real and detailed your visualization and imagination is, the faster and more accurately you will realize your goals. Pictures are very important to have in your life.
4. Everyday, read your list, look at your pictures, and then spend at least 20 minutes twice a day imagining, animating, and visualizing in detail all your goals. If you meditate, and it is highly recommended that you do your goal visualization, do your goals visualization in meditation as well. Meditation puts you closest to The Source, the best place you can be to plant your seed of visions into the field of infinite possibilities and creation.
5. Then, Here, Now, do something that takes you closer to your goal. There is always something to do now, however small. It will open the next step to you, a step that may be unseen until that first act is taken. Every act is an act of self-definition and creation. Act deliberately and with awareness so that each act takes you closer to your goals, not further. Act with purpose.

6. Do everything with gratitude. Think, speak and act with gratitude, the gratitude of knowing you are guaranteed success if you act in the ways of these laws. Gratitude is a statement of certainty. That is power. Be genuinely grateful and excited about the fact that you already have your goals realized, for they will be by universal law, guaranteed, and so they are. This type of gratitude works wonders.
7. Enjoy your fruits, enjoy experiencing your goals when they manifest into your reality! They are sure to do so, guaranteed by universal law.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Make sure your goals and visualization journal is portable. No point getting a journal that only stays home. You should also record important thoughts in it that you have, plus experiences, and conditions. Record as much as possible on your journal at the end of each day or whenever it is most convenient for you. A journal greatly helps you discover and create yourself accurately. Do not worry about the structure of your journal – just make it easy to use for you.

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In your journal, also write problems you encounter. Suffering is an error in thinking, as you will see later in the Conditions chapter. Writing down your suffering helps you evaluate it clearly and discover the error. Write down your feelings as well - this is very important because true feelings are communications from the soul, that part of you that is closest to The Source. Do not confuse feelings with emotions and thoughts - be careful about that.

Write down good ideas and inspiration immediately when you get them. Perhaps the best time to get inspiration in a waking state is just when you first wake up in the morning. Instead of immediately taking on your baggage and planning the day or whatever, stay laying in bed and ask and think about something large that you would want to know, and it will come to you very clearly then. Just when you wake up, before you are fully awake, relax and gently ask yourself the most important questions of your life, gently without arousing yourself. The answers will come to you in amazing ways, in ways that they never do during the rest of the day. In addition, when you start practicing what is in this book, ideas will start coming to you in large numbers from all sorts of sources seemingly by coincidence.

Have your journal handy. Do not wait to write later; write now before you forget or 'lose it'. And do not forget to record the dreams that you have at night – one day you will find the use of that, all in good time. Dreams are not just useless images that come to you as you sleep. People think of the time they are awake in the day as their 'live' time and when they sleep as their 'rest' time. They think that all their decisions and useful activity is done when they are awake. Well, the amazing thing is that you, your Self, soul, or spirit as you wish to refer to it, never sleeps. Your spirit, or soul or whatever other term you are comfortable with, never ever sleeps. It just changes states of consciousness, dimensions of consciousness.

You are multidimensional. Waking is one state or dimension, sleep and dreams is another, and there are many more. And they all count; they all influence your life in the waking state. And vice versa. Even if you do not believe this, remember that all thoughts count, and dreams are thoughts, so they count and of course influence events in your life. You never really sleep, so to speak. You are a soul with a body, not a body with a soul. To the extent that you are conscious of this and awake to it, so shall you have more of all.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

To make it easier to refer to your journal later, you can:

1. Have separate parts of your journal for different types of information.
2. Make an index at the back.
3. Use different colored pens.
4. Stick tabs on pages you wish to mark.
5. Or invent any other system you like that ensures easy access to your information.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Review and re-read your journal at least once a month, preferably more often. Once a year, read all your journals. What happens when you re-read is that you start seeing your life in a completely new light all at one go. You see

successes you never thought you had, you see things you should change, and you see errors to correct. The whole point of keeping a journal is to review it for amazing opportunities to understand yourself better, see more clearly, grow faster.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

In making entries in your journal, enter the exact dates, time and location. This helps you track down patterns, trends and rates.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

The more events and experiences you capture in your journal every day, the more you will get out of your journal.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Get into the habit of carrying your journal.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

When writing down and speaking of your goals, write in present tense, 'I Am....'

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

'I Am....' 'I Am....' No matter what you are trying to create next in your life, find a way of putting it into 'I Am'. For example if you wish to loose weight, do not think or say 'I will loose 10 pounds' or 'I want to loose 10 pounds'. Instead say,

think and write 'I am x pounds now'. Do the same with wealth. The only time that exists in the universe, scientifically and spiritually, is Now. Hence 'I Am'.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Do not worry how your goals will be fulfilled. There are powerful forces at work in all of nature, with infinite intelligence and coordination. Things, people, books, places, TV shows, movies, etc, will start appearing and helping you to achieve your goals. In other words, 'coincidences' will happen. Simply visualize your goals believably.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Shut out all other thoughts that negate your goals.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

The trick is in the details and in consistency. For example, if having a new home is a goal you have, write it down in detail. Write down where the house is located, how many rooms it has, the size of the compound, the size of the home, the furnishings in it, and so on. Then visualize it that way. And do not change your mind – this is very important. Understand that the universe is in activity manifesting into physical form all your thoughts. Every single one of them turns into some amount of physical form somehow and somewhere. If you change your mind, you will be undoing your work. Just hold your thought until it become fully physical.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Target dates for goals are best set to the eternal moment of Now. Even if you are setting up a goal that you would like fulfilled 10 years from today, state it and think of it in present tense. Setting an arbitrary date in the future introduces a state of wanting and waiting. Wanting prevents achievement. Arbitrary target dates also interfere with the natural functioning rate of the universe, which you do not usually know. When you say 'by next the end of next year I will be a

millionaire', how do you know that you could not have become one by the end of next month? Anyway, the only real time and place there is in the universe is Now, Here.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Be exact. Define your goals and visions exactly.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

If you aim at nothing, be sure you will get nothing specific. Talent, intelligence and hard work without exact goals often lead to frustration.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Thoughts take time to manifest into physical reality. Most people only think a few months ahead. Today they may think 'I need to buy a house soon' and then they start stressing over it and struggling to get it. That is the haphazard, short-term approach. Try long term. Imagine the power of setting goals 30 years in advance. By listing down and visualizing daily everything you would ever like to have over the next 30 years, you set in motion the forces of thought power and the universe well in advance. Even if you do not wish to buy a house now, as long as you know that one day you would or might wish to buy one, start visualizing it now. Thoughts take 'time' to manifest into physical reality; so the earlier you start, the better. Life then starts working automatically. You start realizing your goals in time without stress and time pressure. Things simply fall into place. Remember that in your 30-years goal-setting, even though you think you need something 25 years from now, set and think of that goal in present tense, Now. 'I Am' and not 'I will have'. The universe will take care of the appropriate timing for you.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

You have to know where you would like to go if you wish to make sure that you get there. Otherwise, you will not get there. Have goals, plans, images, and

visions. Have journals to record, track and refine them. Without goals, plans, images, and visions, you will either not go very far or not as far as you are capable of going.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

How many goals should you have? You can never have more than enough. The wealthiest people have hundreds. Some have thousands. Some have so many goals that it would take 200 or 300 years to have them all manifest. You should aim at having at least five thousand goals. Understand the nature of goals: (1) Goals are images of the mind, the stuff that the universe uses to create. So the more you have, the more you give the universe to work with, and nothing is impossible or difficult for The Source. (2) Goals have a tendency to 'just come true' in the most unexpected times and sequences. The more goals you have, the richer your life experience will be. (3) When you reach a goal, its power disappears. You no longer have a driving force and the universe no longer has anything to work with. So the more goals you have, the better.

A person with one goal will achieve less than one with 100 goals. A person with a hundred will achieve less than one with 1000 goals. The fewer goals you have, the more you will achieve less results or the results of other people. The more you set, the more you get.

How could you possibly have 5000 goals? Easy. Think of details and of everything. List everything, even small things like 'have lilies in my garden', 'decorate my grandmother's house for her', 'fly in the concord', 'stay at the Ritz', 'donate to the wildlife conservation fund', 'buy a BMW convertible, a jeep, a jet, a boat', 'have a salt water aquarium in my living room', 'get my father a golf set', 'buy books for orphaned children', 'take a trip to The Great Wall of China', 'meet these people', 'date these type of people', 'work with these type of people', 'these type of shoes', 'clothing from this designer', 'these type of chairs from this shop', 'these ski boots', 'see these places in these countries', and so on. You can never run out of things that you would love to do, be and see in this planet! The more you have them in your awareness, the more you will start meeting with 'coincidences' in your life that make them come true. Life starts working magic, and you have passion and excitement. Remember, wealth is abundance expressed. Again, wealth is abundance expressed, translated into physical, manifested. Abundance is all there is, it is your true nature, and the nature of Life. When you think of wealth, do not think only of money and business. Think of everything, everything that you wish to have, do, be or see in your life and the lives of other beings, all life.

Here is the greatest insight: you are merely an observer. Life gives unto life all on its own. In any case, it all exists. All you do is observe and experience. Try

to understand this. You are an observer with a body to experience your observations. It is what you choose to observe and experience that determines what you observe and experience. It is all there for you, automatically. So choose many things, and you will see many things.

Another thing you should understand about goals and thoughts is this: your goals are caused by you and everyone else, and vice versa. In other words, when you intend to have a boat, it causes an inspiration in a person suited to build boats to get into the boat business. It also inspires all the necessary events and middle people to take part appropriately to bring about your having that boat. Everybody wins. What do you think caused this book to be written for you? It is the effect of your previous desire to be wealthier, the desire of billions of other people to be wealthy, and my desire to spread wealth and be it. It is because you desire that a thing is created – without your desire nothing is created, and all you desire is created. You can correctly say that you wrote this book.

Life gives unto life; you are an observer with a body to experience your observations. That is how it works. You observe what you choose to observe. You experience what and how you choose to experience. The more goals you have, the more you allow life to work through you for the good of all. Life's ultimate goal is to express itself, and it does so effortlessly, following your exact intentions and beliefs. Once you see this clearly, you will know without a shred of doubt that what you wish to have wishes to be with you more than you wish to be with it. Life wishes for nothing more than to express itself. So do not be shy now, have very many goals!

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Do not make the mistake of making your goals only in money terms. Wealth is abundance expressed. Abundance means plenty of everything. Money is only a small aspect of wealth. Many people 'fail' to get wealthy because their plan their goals in terms of money only. They say something like 'make enough money to buy that car' or 'make a million dollars to buy a house'. There is a huge error in that sort of goals setting. A close error to that is the error of having huge financial goals and very few other goals. Some people may set goals like 'make a billion dollars' but they have few other goals. Why are both of these an error? Try to understand this clearly: life is images of the mind expressed. It is that simple. Life is also precise. You automatically get exactly the amount of money needed to realize your most precise and certain images of your mind. And although you may think that money is the only way to get a certain thing that you would like, life knows that there are many other ways of getting it, not just through purchase with cash. So if you have very few other goals and images in your mind, if you hardly think of anything else except money, there will not be much 'material' for life to work with.

To illustrate, imagine that it was possible to open a person's mind up for examination. Now imagine there were two fictitious people, Bjorg and Li, and they both wished to become wealthy. Li wished to have a billion dollars and that is all they thought about. On examination, Li's mind also showed few images of anything else. Even concerning his business or job, there were few images or goals related to customer numbers, quality, products, and so on. There were also few images and goals on all other aspects of his life. Li just had a strong wish, desire and goal of becoming a billionaire. Now Bjorg also wished to be wealthy. However, unlike Li, she also had cultivated many interests and desires in all aspects of her life. Her mind, on examination, was full of vibrant images of a wide variety of many other things. It even had specifics on small details such as the clothes she wished to have, places to travel to, the deco in her offices, ways she wished her customers treated, gifts she wished to give to her loved ones and the rest of the world, and so on. Now the question is, all other things held constant, who do you think became wealthier and in a much easier and seemingly coincidental and lucky way? Bjorg, of course, will be the wealthier and in an easier way.

Life ensures that all of your mind's images that you hold true and clear are fulfilled. It is ok to wish to be a billionaire, but how exactly do you visualize a billion dollars! You see, the lack of lifestyle visualization is why many people 'fail' to achieve their financial goals. It is very hard to visualize and hold fast in your mind a billion dollars. But it is extremely easy to visualize the lifestyle and business of a billionaire!

Do not separate your financial life and goals from the rest of life, for the financial goals are only a means to an end, not an end in themselves. Remember, money is a shadow of value, a medium of exchange. Your goals should be on the value and the exchanges, not on the money, the shadow.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Be of the state of mind that The Source, Life, God, only says 'yes' to you, never 'no'. The only question then is this: what is it that you are asking for and do you believe it? Yet, never ask, intend, for even before you ask it has been given to you. Whatever you ask for, whatever you intend, believingly, shall be yours.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Without vision we perish. – The Bible

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

A major reason why people fall out of riches is that their goals reduce and their images of their mind fall. Sometimes this happens when something new comes into their life and they forget their original passion that got them wealthy in the first place. This new thing could be the birth of a child, the finding of a love partner, the achieving comfort especially when a person comes from a poor background and gets rich, and so on. None of these things is 'bad', but it is good to know and keep in mind that if you ever find yourself 'going down', re-examine your goals and mental images. That is a powerful start to your finding out what is happening to your life, for life is images of the mind, expressed.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Read many magazines on all topics. Magazines give you ideas, images, goals, desires and much more. The more images of mind you have, the richer your life will be.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

All other things held constant, to the extent that an individual or society has positive and grand goals in the right way, so will they have wealth and happiness.

This wraps up our journey into thinking in the right way for wealth. Images, thoughts and goals need to be in a certain way. They then need to be fitted into the bigger picture. In reality, thinking is step two of the wealth creation process, but it is the most often involved active step in wealth. Never, ever, forget, however, that thinking is step two of wealth creation. It is very important that you always remember this. So, what is step one? It is Being, First Cause. It is that which causes thought. That from which thought springs. That without which thought would not be. Let us dive in deeper still...

Being: First Cause, the beginning

Being is state, such as being happy. You cannot explain state, nor can you do a state. You can only be a state. You cannot do happiness; you can only be happiness or be happy. Creation works as follows: being causes thinking, which causes speaking, which causes doing, which puts in place the system to receive and experience what you created in your being and thinking. Being is the First Cause.

Being is what causes thinking. So, when you are happy, you will think happy thoughts. Thoughts spring from being. In other words, thoughts are sponsored by being. In fact, nothing happens without being. As you will see in later chapters, even conditions occur because of a state of being, and not the other way around as most people think they do. Happy conditions do not make you happy. It is being happy that causes happy conditions. Unhappy conditions only show up to prove your pre-existing state of unhappiness. By the time you finish reading the chapters on Cause and Effect and on Conditionality, you will clearly see how this is so.

The first step to experiencing massive wealth is being wealthy. Being wealthy is an internal state. It has nothing to do with the outside world. The internal state of wealth is a decision you make right now and you become it, right now. You need nothing outside of yourself to make this decision. Once you make this decision to be wealthy, you become wealthy. It is hard to speak of this because you can only be a state (you cannot do a state nor speak a state). We shall now try to speak of this state, and when you finish this chapter, you will clearly see how being works and how you can be wealthy right now.

Be wealth, Now, Here, just like that...

Be Wealth. Do not try to get wealth. Be Wealth. To help you understand that, consider happiness. Do not try to get happiness, Be Happy. See? You can either try to do things that make you happy, or you can instantly decide to be happy, just make a decision. You have done this before sometime in your life. Everyone has at one time or another said 'you know what, I am not going to let this bother me. I am going to be happy and stop worrying about this.' Which is easier? Trying to do things to be something, or being that something instantly and letting that state of being allow you to do things consistent with it? Of course it is easier to be happy instead trying to get happy. And this is the same with wealth. Be Wealth. And everything else will follow automatically, as long as you are always, at all moments, Being Wealth. Just Be It.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

As you will see throughout this book and in the chapter on Quantum Physics, all that can possibly exist exists in the eternal moment of Now, Here. Even the version of you that is wealthy and experiencing wealth already exists – if you are not experiencing wealth right now, you are just not conscious or awake to it. When you choose to be a certain state right now, here, you activate the fastest forces of creation. What happens then is that you immediately move your consciousness to that other you (in this case the wealthy you). Being is the fastest way to create things, because it causes an instant shift. Material manifestation follows instantly to the degree that you have become that state without doubt. Again, to the degree that you have become that state without doubt, your reality will quickly shift to reflect it. As impossible as this may sound now, it will all make sense when you consider the real workings of this universe, especially after reading the Quantum Physics and Conditionality chapters.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

The fastest way to create is to simply be, right now, whatever you wish to create. Then do not negate it by thought. Do not think about it. Just be. All your thoughts, words and actions after that should then be of that new state you chose to be. If you are not wealthy and you wish to become wealthy, just decide right now, to be wealthy from this moment of Now. Do not then start to think about it, just choose to be. From then on, all your thoughts, words and actions should be of a wealthy person. In Ultimate Reality, this is not a lie to you. You are actually all things anyway, even though you may be experiencing small sections of the all. By choosing to be something else, you cause your environment and circumstances to shift to experience the new state.

Remember, thought comes from being. A state of being is what causes thought. A state of hunger causes thoughts of hunger. Being is the First Cause. Being is, thought is doing. Being just is. Being takes no time to be, but thought takes time to do things into being. So, the fastest way to wealth is being wealthy, now, instantly. Change your being to a wealthy one. Do so by deciding right now and knowing it to be so with certainty, against any 'evidence' to the contrary in your physical world (which is an illusion anyway). Do it with certainty and clarity and keep holding that state of being. Know you are wealthy, for in ultimate reality, you really are actually very wealthy indeed. And you will very quickly begin to experience this wealth, very quickly in deed. Not many can pull this off because they doubt this, but we all have the capability to do this. Simply declare, knowingly and certainly, 'I Am...' And then do not start thinking about it all over again after that; that will only introduce delay and doubt. This is what I mean: remember the last time you were in a state of being broke or sad? You did not consciously think about the state, questioning whether it is real, whether you were really broke or sad. You just took it for granted that you were – you believed it unquestioningly. You were just that state and that was that. You were simply it. Now do it with wealth. Be wealth, believe it, and make it as that is that, no questions asked. The universe will obey.

The sequence of creation is as follows: the unified field of consciousness that is non-physical (God, The Source) individuates itself into non-physical units (individuated spirits or souls of various beings and objects). These units then take on individuated physical forms – the objects, people, and beings that we see. Whatever it is that you see physically is created in this sequence from, of and by The Source of All That Is, God. You are a co-creator in this creation sequence – you create together with The Source, in the same sequence.

In regards to wealth, therefore, you can now see how futile it is to look at your individuated physical aspects (like your bank account, your material wealth, your body, etc) and let what you see influence your individuated non-physical aspects (like your mind and thoughts and state of being). That is looking at the results and letting that influence the cause. It is like short-circuiting the system. It will only lead to enhancing of that physical state. For example, if you look around you and see that you are broke, and you let that dictate to you that you are a broke being, and you keep thinking from a broke point of reference, and you think broke thoughts and thoughts of inability, you will remain broke.

The right way to do this is to never look at the ground, never look at the physical and let that dictate to you that this is who you are. You are not your conditions – you simply cause them. The correct thing to do if you are broke is to simply choose your greatest vision of yourself, a vision of wealth, and keep that state of being of wealth, those thoughts of wealth steady and ever present. Act as if you were wealthy, no matter what the physical looks like, no matter how broke your physical world looks like. This will turn around the physical to match your thoughts and state of being. Always remember, the physical follows the spiritual and the mental. It is the design of the universe.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

One way of creating things in this world is by thoughts, words, and action. But this is the slow way to go about things. The faster way is by change of state. Being. For example, when you say that you are hungry, that is a state. When you are confident, that is a state. You are be-ing. You need nothing outside of yourself to be of a certain state. To acquire wealth, it is much, much more effective to be in a state of wealth, to make your being one of wealth, to feel wealthy and to think wealthy. Speak and act wealthy. You will have a hard time becoming wealthy if you feel poor and then think speak and act wealthy. Your state, how you feel about yourself, your being, your 'I Am' declarations -this is the fastest way to acquire wealth. The way you change your state is to decide to change your state. Simple. And you can do it now. It is like being unhappy and simply deciding that you are tired of being unhappy and you just decide to be happy. Everyone has done this before. Now do it with wealth.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Expect to experience massive success! Always maintain that state of knowing you have and experience abundance. Expectations such as these, knowing at this level, cause attraction and remove repulsion. This is extremely important. Expect massive success. Know yourself to be of such power.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

You can remember the past and look toward the future, but you can only be yourself here, now. Your be-ing can only be Here, Now. Being, manifestation, is only Here and Now. Millions of people consume their waking hours trapped in

their daydreams, worries and other non-present-moment thoughts in their minds. They are awake but very unaware of their full surrounding Here, Now. Wake up! Smell the coffee! This simple waking up will produce an amazing change in your life. Try it, commit to waking up, one day at a time. This, combined with 'I Am' present tense thought and visualization, is an amazing speed boost for achieving your desires.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

What you are so is your world. Everything in the universe is resolved into your own inward experience. It matters little what is without, for it is all a reflection of your own state of consciousness. It matters everything what you are within, for everything without will be mirrored and colored accordingly. - James Allen.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

To get wealthy outside, get wealthy inside using the sort of information in books like this one. To get to billionaire status, raise your images and certainty to equivalent levels, and act with such certainty, with your purpose infusing your actions. The world is inside you. Nothing and no one slows you down or speeds you up except yourself. To the extent that you recognize this, you will change your world. Wealth is a whole lot easier to acquire than you believe it is. It is simple. The hardest part of wealth acquisition is the taming of your own mind, a thing that is totally within your own control.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

It is correctly said that success is something you attract by the person you become.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

What is being? You cannot think being, you cannot act being, you cannot talk being, you can only experience being. Being is isness, it just is. Being is

consciousness. Being is of no mind. In fact, sometimes mind can destroy being what you wish to be. Being is something you chose to be, right Now. Not later, but Now. When you start thinking about it, you destroy it. once you are, you are. Any thought after that should not be about whether or not you are – it should only be to fulfill that state of being, to experience it rather than determine it. it is often a good idea to be of no mind. Be still.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Thinking has its position. Thinking is a tool, just as your arm or leg is a tool. You do not use your leg all the time. You only use it when necessary. The mind is a powerful tool. It makes many things possible. Yet, it is so powerful that it often takes over us. The mind should be used only when necessary. And it is only necessary about 10% of the time. Research has shown that about 90% of our thoughts are repetitive. Most of them are worries about the future or reliving the past. This is clearly unnecessary. The only real moment is Now. Escaping Now is the cause of much tension and ‘failure’ and trouble in our world. Your normal state throughout the day should be of no mind. You should be a watcher not a thinker. You should watch your mind. Just as you observe the things outside of you, start observing your thoughts as well. In this way, you cease to be under the control of mind. You stop identifying with mind and identify with your Self, the all-knowing being. You start living in the present instead of the past or the imaginary future. Your tensions fall away and your success blossoms.

However, do not judge your mind or curse it if you realize you have been under its control. It is a beautiful tool if only we learnt how to use it correctly. You already know how to use it. Use it only to make your intentions, to give life its appropriate images to bring forth new experiences into the moment of Now, and to work with things in your moment of Now (not five minutes from now, but right Now). You will start to notice that in the moment of Now, you never have any problems – you have events, but not problems. Problems exist in the mind, in your thoughts. As events, they just are events that happen and change as soon as they happen. In fact, mind is at cause of many of the events Now and their sustenance. All your problems, if any, are imaginary and in the ‘future’. If you are still alive reading this book, you will know that you have never missed to get through the moment of Now. If you are here, reading this, then you never did fail a moment of Now, you never did fail to get through Now successfully. Even death, the ultimate fear for many people, is not a problem. Those who know what death really is also know that it is not a problem; hence, they do not fear it. Nothing in Now is a problem.

Nothing Now is a problem – you are designed to execute Now perfectly. But the minute you start worrying about the future, identifying with your mind instead of using it, you start having problems. Remember, the future does not exist. It is

in your mind. Even when you think of the future, you think of it Now. When you actually get to it, you get to it Now, not then. At the time you shall actually be in your future, it will still be Now.

Be the observer of your thoughts. You are not your mind. Your mind is a powerful and beautiful tool, but never identify with it. Use it to think in the right way, and turn it off when you are not using it. In truth, you do not need to use it most of the time. Think about this: have you ever been in a life-threatening situation that just popped right up in your face unexpectedly? What happened then? Your mind may have done some things, but it mostly shut off. Your Self, Being, took over and in a most intelligent way handled the situation in the best way possible. In any true emergency, when mind has no time to think about things, you usually become present in Now and it is never a problem when you do become present. In fact, you become extremely calm. Now here is the good news: you do not need an emergency to access this calm, supra-intelligence. You can learn to be there all the time, to be present all the time. That is true Being. Being is of no mind. Being is isness, presence, awareness, consciousness, Now.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Your thoughts, words, and deeds reflect your awareness, your consciousness, your being. Change your being and you change your world. You can change your being in two ways. One way is to simply choose Now to be what you wish to be, and hold that. Another way is to act as if you were what you choose to be. Act as it. Then speak as if. Then think as if. And sooner or later your being will turn around and follow suit.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

The words 'I am' are potent words. Be careful what you hitch them to. The thing that you are claiming has a way of reaching back and claiming you. – A. L. Kitselman

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

All other things held constant, to the extent that an individual or society has positive and grand states of being in the right way, so will they have wealth and happiness.

Think about what you have just read about being. It is a lot to take in but it is easy to do it, it is simple. As long as you are willing to do so, like a child is willing to learn new things of the world, to believe, you will find it easy to understand being and to change your being. To the extent that you are willing to be like a child, to simplify and do things just because, you will be able to understand and internalize this chapter.

Do not worry about what some of the teachings you just read mean. Some of the meanings, the real meanings, will only become clear after you have read the whole of this book. They are explainable using other concepts. The chapters on Conditionality, Self, One, Cause and Effects, Time, and Quantum Physics will especially deepen your understanding of being and how it literally works. For now, however, let us get into the next stage in creation.

Being is the first step, First Cause. Then follows thinking, then speaking and writing (words), and then acting. Speak as you think. We will not have a chapter here on speaking because words are simply thoughts expressed. Simply look at what has been said about thinking and apply it to speaking. But just because we do not have a separate chapter here on words does not mean that they are not important. Words are very important – they are thoughts expressed and they have a tremendous impact on creation.

We shall now go into is acting – the right way to act to receive the gifts of wealth. Let us get deeper into the world of wealth...

Acting: That which receives

I once had this dream. I was sitting on a small stool about 6 inches high, and this old and very friendly but vigorous man was sitting on a bigger stool, teaching me some lessons. And he said, 'you cannot run this world by actions. You can only run it by The Word'. And the dream ended. It took about 2 years for me to fully understand what that all meant. Now I understand it well enough to make it workable. Through experience, testing and a lot of reading, it finally all became simply clear.

This is what it is all about. It actually has two meanings in one. We will first look at the first meaning. Here it is:

Actions are the last component of the creation processes. It is a little like swimming competitively. You cannot win the Olympics if you only know how to vigorously thrash water and barely make it from one end of the pool to the other. You are acting, and very strongly. No one will fault you on effort in that pool. You would get full marks on effort, for sure. But the people who win swimming gold medals are the ones that prepare their spirit. Their being is prepared. They are confident, motivated, focused. Their mind is also prepared. Their technique is also prepared. They are rested and alert. And so on. Action in the pool is the most noticeable bit of their total winning package, but it is the final part of their creating that gold medal winning dash.

In your life, although you may not know it, you create your experiences first in your Self, spirit, being, then in your mind, then by your words, finally by your actions. It starts at being then moves on to thinking then to speaking then to acting. In fact, acting only puts into place the system necessary to receive and experience what you create in being, thinking and speaking.

Most people do not focus, nurture and tend to the first three steps of being, thinking and speaking – all they do is work like crazy all day and wonder why they are not 'successful'. They do not use The Word. The Word refers to the laws of the universe, the way the universe works, on all levels, not just the visible and physical. These laws of the universe are not some commandments of God. They are simply the laws that regulate and enable the universe. These are laws that work not only spiritually, but can also be proven scientifically using quantum physics. The Word, these laws, has nothing to do with a particular religion or person or whatever else – the laws of the universe apply equally and unfailingly to everyone and everything at all time. They never err. These are laws such as the law of cause and effect (called karma or reaping and sowing in spiritual teachings, or the energy conservation laws in science) and so on – which are covered in various parts of this book.

Actions are part of The Word, The Laws of The Universe, but they are only a small component of it. It is important to know what role actions play and how to use them in creating wealth or anything else. Actions are important, for sure, but you must understand that they are the last step. Their role is to receive what you

already have created on your other three levels. You create, then you receive your creations, then you experience them. Action is for receiving and experiencing. You create a business in your Self, your being, then in your thoughts and words, and then you act to set up a system to receive this business in a manifested physical way so that you can experience it. See? Action does not create. It only receives and experiences.

In fact, when it comes to experiencing, again action does not create the experience – the mind does. Action just helps the mind in ‘doing’ the thing, then the mind decides ‘will I experience this positively, negatively, joyfully, fearfully, fast, slow...’

Now let us look at the second part of the meaning. This part actually goes beyond even the creation of these Laws of the Universe. Even before the laws came, there was an origin. I will only summarize it here. Before anything was created, anything at all, was an infinite void (the so-called darkness in the Bible), a field of infinite potential out of which thing and nothing originated. Out of No Thing, nothing and something arose. Even nothing needed a container, an originator, and that originator was that No Thing, the Infinite Eternal Void. Now the very first thing to arise out of that Infinite Void, that Infinite Undisturbed Peace, was a vibration. An instance of a vibration. For a reason we do not know, something awoke in that void, first by a small vibration. And then it happened again. And again, growing, exciting the next, and so on. In the beginning, there was the Word, the vibration, a tiny infinitely small particle at first. An awareness, consciousness, creation. And as it grew, it shone even brighter, clearer, and started to create more like it, by exciting the Void with intent, extending itself. Forever, although they are all equal, the ones that came after are forever linked to and nourished by the First One. And the First One is forever the Universal God. In the Beginning, there was the Word, the vibration. And the Word was with God, and the Word was God. That is how creation works and it cannot work any other way except this way. Therefore, it applies to you, because you are an extension of the Original, your Self, your Spirit and Soul, is made in the images and likeness of the Original.

So how does all this work? Look at it again. Then remember all we have learnt about quantum physics. The first step of creation of anything is your vibration. Remember that everything vibrates, and it is by that vibration that we harmonize and attract experiences to our selves. Consciousness, in a sense, is a vibration. Happy conditions arise because you are happy, and not the other way around. Wealth comes to you because of your wealth consciousness. So before you act or do anything at all, first ask yourself, how am I vibrating? How do you tell? You tell by how you feel. Your feelings show you your vibration. So how do you feel in relation to money? How you feel determines what you attract to you. You are like one huge radio with a tuning knob and you can tune into any experience simply by matching your feeling to it. Action is a necessary step, but the last step nevertheless. It cannot be used effectively to initiate, as initiation is the function of being, then thought.

Know all this and you will stop thrashing about in the pool...

Always do an excellent job. Always focus on the task and produce excellent value from it. Do this no matter how small the action seems. Even the smallest action has the potentiality to be the cause of the greatest next opportunity for you. In this universe, absolutely everything is a cause for another thing and is caused by something else. Even your smallest action may cause a previously unrevealed big thing that you need. Even an action as small as a smile and good service can cause the opening of a relationship and doors that you never thought possible.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Ideas are worthless without action.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Action makes it possible to receive what is coming your way from your intentions. Intention initiates creation of wealth, action enables reception of it. Take action.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Even the smallest action may be what is needed to move you on to great wealth. Everything counts, every act counts, every act defines your next world. The universe is one huge chain-reaction.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Do not try to do anything. Just do it. Or do not. But do not ever try to do it. Either you set out to do it, or you do not do it, but never set out to try to do it. If you try to do something, the universe will try to give you a result. But if you just do something with a resolve that it will be done (not it may work out, but it will work out), the universe will honor that resolve and give you back with its own resolve.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

You already know how to do the things that you are not doing. If you were making \$100,000 a year, you know that you know how to take that to \$1 million. If you sat and thought it through, you would realize that you have some plans, some clues, that can get you there or at least get you started on that path to that higher income level. In other words, you cannot possibly say truthfully, "I do not know what the first thing is that I should do to increase my income". It is not possible. You have a clue of at least the first step, however small it may be – and that is all you need to start, and the rest will reveal itself to you as you move on. But if you are not doing it, if you are not acting on that first clue or step, you won't get step two. Bridge the gap now, by doing what you know, now. Start now. Just do it. The next step will become clear and available after you take the first.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

If you are not in a perfect business, do not wait until you are. Start now in the one you are in and move gradually to the one you wish to have. This is the same with location, knowledge, etc. Start now; do not wait until things are 'perfect' before you act.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Stop reacting and start creating.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

As if. Act as if you are already the person you want to be. Act as if it is impossible not to get where you wish to go.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Opportunities increase as they are taken. - Sun Tzu.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Take advantage of the opportunity most available to you now and it will open up previously hidden paths to more opportunities. By law of cause and effect, your taking advantage of the closest opportunity to you will cause the unfolding of many more opportunity previously unavailable to you.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

All other things held constant, to the extent that an individual or society has positive and grand actions in the right way, so will they have wealth and happiness.

As you can see, acting is not difficult. In fact, it is the easiest part of creation. In the past, it has been over-emphasized, but as you can see, it is the last step of a very big system. This alone, the ignoring of the previous steps to acting, can explain a lot about why many people are not as wealthy and happy as they wish to be. Now you know.

But always remember that acting is very important in the chain of events, even if it is not the leader of the chain. Do not now ignore it. The way to wealth and happiness is the way of perfect balance. Balance your body, mind and soul. Balance the time and emphasis you give to being, thinking, speaking and acting – don't just act all day long and do little structured thinking and visualization, for example. Nor should you spend all your time on spiritual nutrition and ignore acting and everything else. That would not only be selfish, but it would also fail to complete the cycle of creation.

Now that you have the full set of creation tools with you, let us look at the fuel that makes them work. The tools of creation are just that – tools. They need one last ingredient to work. An ingredient so powerful that no other force can equal it...

Certainty: The most powerful force and the antidote to failure

Certainty, faith, belief, is a necessary part of creating wealth or anything else for that matter. It is that which gives the universe a go-ahead to do as you wish it to do. You see, you cannot become a state without certainty, for such becoming is unbecoming. You cannot be happy if you are unsure that you are happy. You also cannot create goals without certainty, not only in their accuracy but also in their coming to reality for you. even speaking and acting without certainty is powerless.

Many teachers in many religions and ages have taught us to have faith, to be certain. This isn't new. But now you will see why they have always taught this, and see how to create and expand your faith, something that has so far been elusive to many people.

But remember, as you read on, that faith is a lot like state, being. You cannot really speak faith, not do faith, you can only be faithful, be certain. And the way to do that is to simply decide to be certain, just like that, and let no other contradiction come to you. Anyway, let us proceed, and this will get easier and clearer.

The last part of getting faith is to understand how the universe works. In the chapters on Quantum Physics, Time, and Cause and Effect, you will see how the universe works and this will give you faith for you now know exactly what happens behind the scenes. Once you understand how it all works, you will believe.

Everything is possible o the extent that you are certain...

To the extent that you have faith and clarity of thought, things are possible or impossible. But in reality, nothing is impossible.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Believe. Actually, be certain.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Persistence breeds faith. You can use persistence to increase your faith. And through faith, you have persistence. By persisting, even when it looks like you should give up, you can increase your faith in an outcome and bring it about. This is a conscious decision you make, because faith enables persistence. It is a tight circle. You cannot achieve much if you are persistent but you keep telling yourself things are not going to work out. Persistence is a slight step ahead of faith in that you can use it to build faith, but every step that persistence takes has to be followed by a step in faith. Persistence, literally, pays. Nothing is truly impossible.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Remove all thoughts of doubt and fear. Never entertain them even for a moment. Be mindful, watchful and aware of your thoughts by simply deciding to be so. Whenever you catch yourself doubting or fearing, stop those thoughts in their tracks, do not let them progress. Do not encourage them, but do not resist them. Instead, watch them mindfully, detached, like an uninvolved watcher. See what they are, where they come from, why they come to you and how long they last. By observing them in this way, you will be able to get behind them, get to their cause, their dark origins, and bring light to them, eventually eliminating them.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Doubt and fear are the only enemies of your dreams and visions.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Certainty. Even in the face of contrary evidence, be certain, believe, have faith.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

If you can? Everything is possible for him who believes. – Jesus Christ

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Confidence. Certainty. Believe it all the way, unquestionably. In God's world, certainty is the only thing that will do. This is the stuff of miracles. This force moves mountains.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Doubt, confusion, fear, and worry partly have their roots in a person not knowing exactly what he or she wishes to be and have.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

The opportunities and abilities that you have right now, right here, are enormous and incalculable. In other words, you cannot run out. Your belief is your only real limit.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

As you believe so shall it be done unto you. In the real sense, it is not that God rewards those with faith. What happens is that the universe moves the universe's building blocks around, quantum particles, depending on the information it receives and the certainty of that information. It is as scientific as it is spiritual.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Fear is False Evidence Appearing Real. In reality, there is absolutely nothing to be afraid of, for your Self has it all and is indestructible. Your Self is designed to never lack anything, for it has it all already. It is also indestructible. But its manifestation here on earth comes with many illusions, and one of your purposes here is to overcome these illusions. One of those illusions is the illusion that abundance does not exist. Yet we know scientifically nowadays, thanks to quantum physics, and spiritually as we have been advised by teachers throughout the ages, that abundance is all there is. If you ever catch yourself fearing something, know that it is an illusion, and seek to find out what that illusion is, for in reality there is nothing to fear at all.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Being broke is temporary. And it carries with it some immense lessons and opportunities for positive change. Do not fear going broke. It is not necessary to go broke, but if you find yourself broke, do not worry about it. Look for the lessons and opportunities in it. Fear of going broke is a terrible disease. It takes away the opportunities for growth, it prevents people from trying new things, and it keeps them worried. Fear also attracts that which is feared, and the fear of poverty creates poverty. Yet, there is nothing to be afraid of except the fear itself.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

When you most feel like holding on to something, it is usually the best time to let go.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Have faith. Believe. Know with certainty. When you pick up a glass of water to drink from it, you know without a shred of doubt that you will not fail to pick it up and drink. The thought does not even occur to you that you may not be able to drink the water. You do it with certainty. That is the level of faith, belief and certainty you should have in yourself, the laws of the universe, and the capabilities of The Source to work perfectly all the time. It is the certainty you should have about your having received even before you asked, and in the guarantee that you have it all. If you think you do not have something, decide, now, that you have it, and you will. Do not say 'but I don't have it'. Do not negate. Over time, it will become second nature. Until then, do your best and never think you cannot have it. Mind your mind. You can acquire faith with practice. But it is faster to just decide once and for all that you have it. How? Just decide.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

How much faith, belief and certainty should you have? You should have that which is at the level of knowing. You just know it to be true, just as you know that you woke up today or that you drank that glass of water earlier. At that level, you are so clear that something is true and will happen that you continue to be certain even if something contrary appears to you in the physical world.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

This is the triad how-to of having whatever you like: ask and it shall always be given to you, seek and you shall always find it, knock and it shall be opened unto you. But the triad has one catalyst that must be there for it to work: belief, for belief makes all things possible. These are not empty promises. They are not rewards given to nice people only. It is the way the entire universe works without fail or exception. This triad and catalyst can also be written this way: Desire and intend and you shall always have it. Quest for the truth and knowledge and you shall always know what you seek to know. There are no real boundaries to your growth, for you are more than welcome to experience any choices you make. But you must be certain that these statements are true, for if you believe they are not true or they are partially true or selectively true, that is exactly what you will get.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

When in doubt, act your way into belief. If you are not confident, act as if you are, and that will make you confident eventually. Do this with everything you are not confident in but wish to be. And your circle of confidence will begin to grow and encompass more and more aspects of life.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Persistence pays, literally. It also strengthens you and reinforces your belief. Persist. Persist. But in your persistence, let things happen. Let life work out. Do not worry. Be detached.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Not knowing what one wishes to have clearly is a major cause of doubt and disbelief.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Faith is the external elixir which gives life, power and action to the impulse thought! Faith is the starting point of all accumulation of riches! Faith is the basis of all miracles and all mysteries which cannot be analyzed by the rules of science! Faith is the only known antidote for failure! - Napoleon Hill.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

You can think and talk to yourself into faith. Right now, people who continuously worry about things are thinking and talking themselves into doubt. To create faith, repeat, repeat, and repeat positive affirmations to yourself repeatedly, every day, all day, and the subconscious will eventually believe.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Fear is False Evidence Appearing Real. It always is. It is not your natural state. The state of The Source and of your Self is fearless, for there is nothing that can threaten the Self and nothing that the Self lacks. Whenever you fear, look at it in the eye and find the false evidence if it – there always is some.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Never worry. Worry is fear, false evidence appearing real, putting images in your mind. Life is images in your mind, expressed. Worry and fear puts negative images in your mind and creates that which you worry about and fear, an illusion that becomes real to you, and becomes physical eventually if perpetuated.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Worry is a lack of all the facts needed in a particular situation. It is also the absence or suspension of certainty. It is misdirected and wasted energy.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

The best way to heal fear and worry is to face it and analyze it fully, break it down into its components, and see where the false evidence lies. Become aware and keep raising your awareness in finer detail. This raises your confidence as you uncover truth and that wipes out fear.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Observe truly what works and what does not, and live the truth doing what observably works. Observe the truth, know the truth, think the truth, speak the truth, live the truth. This speeds up results and keeps fear away.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

You now know about the laws of the universe that never err and you will know more about them in later chapters. You know that these laws guarantee exact results when given a detailed, clear, consistent image and intention backed by certainty and action. You know that these laws work with infinite intelligence that you cannot possibly predetermine. And you know that you should never look at the physical and allow that to determine your thoughts because it is thoughts that create the physical. Given all this that you know, why in the world would you ever worry? Look at these statements again, slowly, in their parts. You will see that there is absolutely no reason to worry. Remember that before a problem even occurred, it was solved. Before you ask, it is given. Everything that can possibly exist already exists, right Now, including all your potential 'problems' and their solutions. All you do is shift your consciousness to experience portions of it as you make choices. And the biggest lessons and opportunities for your self-evolution come through your worst times (because suffering is an indication of wrong thought). At such times, all you need to do is learn, see where the wrong thought is and once you make the corrections, the fruits are fantastic. Why then would you worry? There is no reason at all! The universe never makes mistakes. Chaos is in our minds only; it is not a property of the universe. Again, if the universe runs on certain laws, and these laws never fail, and you get to know these laws and apply them, why would you ever worry? After all, you can predict an outcome based on your application of these laws. Worry only attracts to you what you worry about. Worry is a self-fulfilling prophecy.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

I tell you the truth, if anyone says to this mountain, 'Go, throw yourself into the sea,' and does not doubt in his heart but believes that what he says will happen, it will be done for him. – Jesus Christ

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Whatever you believe, you can do. Whatever you wish for believing you have it, you shall have it. In other words, you are always having what you believe in truly. Think about that. You are always having what you believe truly, to the extent that you believe. The rule never breaks.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

All other things held constant, to the extent that an individual or society has positive and grand certainty in the right way, so will they have wealth and happiness.

Now you have the tools of creation and the energizing force that gives them life. Always be in a state of certainty, and refuse to be in any other state contrary to certainty, nor think any thoughts that are contrary to faith. It is now time to move on to larger workings of the universe, the 'fields' and laws within which you shall be using your tools and certainty. The first of these is the law of cause and effect. This law is a beautiful promise that allows you be guaranteed of effects and to figure out the causes of everything in your world. You always wished to know why things happen, and how you can make things happen. The first step to knowing is studying the law of cause and effects, then seeing the truth about conditions and conditionality. Lets as begin to look under the hood of what you see around you, what you experience...

Cause and Effect: The prime law of the universe

Here is the most important law of the universe. Here is a prime key to wealth consciousness. If you live by this, you cannot fail to get wealth. The understanding and living by the law of cause and effect guarantees that you shall not fail to cause the events you wish to experience, that you shall predict outcome and figure out the causes of your situations. Simply learn this law well, and read the chapter on Conditions and on Success, and you will be well on your way to wealth and happiness. Wealth is created when you correctly plug your tools of creation, powered by faith, into the law of cause and effect.

The law of cause and effect is the prime law that runs the universe. It is the number one law. Every spiritual and scientific teacher has sought to teach it. They may have said you reap what you sow, or you get what you give, or what goes around comes around, or karma, or consequences, or every action has an equal and opposite reaction, or many other similar statements. Quantum physics is now teaching us how this works, exactly, on a sub-atomic level, as we shall soon see in later chapters.

Here is what we are now discovering: it is multiplicative! In other words, you will not only one day experience what you cause others to experience or its equivalence, but also you will do so multiplicatively!

If you cause others to experience wealth and happiness, it will come back to you and you will experience it as well, but as a bonus, you will experience much more that you caused others to do so. Life is about growth. This is so for every experience imaginable. At some point in the complex of the space-time continuum, at some point in your Life, by law, you experience a multiple of what you cause others to experience. Nothing escapes this law. Even if you cannot see, with your limited five physical senses right now, where it is happening, know that it happens. Use this to create massive wealth...

Scientists now agree that nothing can be observed without being affected by the observer. In fact they have concluded that even their experiments must be done in a double blind fashion to get anywhere close to accuracy because the expectation of the scientists affects the outcome of the experiment. Even this cannot create an independent experiment. The thing being observed is created and re-created by the observer. Scientific evidence, especially in quantum physics, shows that you are at cause for all that you see in your world.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Cause others to experience wealth massively, increase their wealth consciousness massively, and you will experience wealth massively. Look at life today. Any business that deals with the increasing of people's productivity and connectivity always becomes a very big self-sustaining business. It may not be a perfectly good business, but it is big and self-sustaining. Software, networks, transport, electronics, and such businesses improve people's productivity and standard of living and in return, they grow. But that is only a scratch on the surface. Even more magnificence will come our way when we start building businesses that deliberately are designed to give rather than receive. Businesses designed to cause first that other people get wealthy. Future businesses will be designed to cause growth that is true growth and not growth with serious side effects somewhere else. These businesses will cause elevation of populations from a lower standard of living to a higher one, and elevations in their consciousness and well-being. The more you cause others to have in wealth, the more you will have in wealth, effortlessly.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Whatever you wish to get, give it away first. This is the fastest path. Whatever you wish to have, cause another to have it first.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

What you reap, you will sow. Karma. The law of cause and effect. This law never fails, and eventually, you always harvest what you sow. It is in your best interests to sow good seeds. Do not be unjust to anyone unless you wish to have injustice turn back to you one day. Hate, covetousness, greed, anger – negative thoughts and actions cause the negative conditions and suffering needed to

cause a correction in that negative thought. Remember always that the entire universal system is one, One, even though it appears separate. You will see this to be true as you read this book. What you do unto others is what you literally end up doing to yourself.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

By knowing the cause and effect power of thought, you can accurately predict the future by looking at the thought of now. Fortunately, we have the power to change thoughts and alter the future.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Cause and effect. Karma. You reap what you sow. We have been given this message from various sources over the years, and it is true. It works without fail, and ignoring this law is the cause of much of our suffering and poverty. It is so simple. Simply be deliberate and thoughtful about what you are being, doing, thinking, or saying. Know that everything is a cause that has an effect. Then ask yourself, "this thing that I am being, thinking, saying, or doing, what is its probable effect?" The answer to that question is what you will reap back later. So, if you cause another to suffer, it will return to you at some point in life. Ignoring this law has caused much suffering for the human race. Following this law has caused much prosperity as well. There is no mysterious external force that causes you random and wanton suffering. There is no such thing as bad luck. It is all within you individually, and within the collective selves of the family, company, community, country, and world that you are in. Every single state of being, thought, word, and action was caused by something before it, and will cause something after it. It is waking up to this fact, and asking yourself, 'what caused that thought I just had' or 'what will be the effect of this thought I am having' that enables you to fine-tune your self and align yourself with the universe. It is the path to experiencing wealth and abundance.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Things get better when you get better. They get worse when you get worse. The world is all within you. You are at cause over everything that happens in your life, whether you were conscious of it or not.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

If you are at cause for everything in your world and so is everyone else for their world, it means that groups of people are collectively at cause for their collective world. Corporate success and 'failure', neighborhood events, even wars and natural disasters all happen not because of only one person in the group but because of all the people collectively causing that which they are collectively affected by. This brings us to your businesses. You will get fastest results if the people you work with and associate with are people of wealth consciousness. Which means you should offer to help all those around you to improve their wealth consciousness. Remember also that one very powerful way of getting something is to cause another to get it. Couple both of these and you will see how widely beneficial it is to you to ensure that your employees, business partners, family and even community and country and world - if they are interested - have access to educational material that allows them to build wealth consciousness in themselves.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Imagine you are on an island with just one other person, working together for a whole year. Imagine that you are very friendly with each other and that you talk and share the books and food your relatives send to you. What would happen if you were to slap that person? That person will either slap you back, find another way to harm you, stop sharing their books and food with you, or they will just have a less friendly heart towards you even if they do not retaliate otherwise. Even if the other person does not revenge, some tension will be built which will cut short the freedom and companionship you had. This simple experiment shows you that it is impossible for you to harm someone without getting it back on you in some form or another. You harm someone, and eventually you will get hurt yourself. In other words, if you can observe this to be so, why then would you wish to harm someone? More appropriately, why would you wish to harm yourself (for when you harm someone you harm yourself)?

Now, if you are working hard in your business, why would you wish to undo that work by harming others in and through your business, whether it is your customers, employees, suppliers, the society or the environment? And following on what we shall soon see about collective consciousness and the results of it in later parts of this book, why would you wish to be passive when people are harming others in business? You know you will be affected eventually in a negative way when you allow a large corporation and your government to do business oppressively and damagingly, so why would you let that happen while

you sit on the sidelines, waiting for your negative share of the returns? To the extent that you allow other people's choices and consciousness to override your own, you will share in their consequences. To the extent that you determine and make your own choices about everything, you will enjoy your own consequences. Wealth follows these rules, as does everything else. "I don't care" does not exclude you.

Ask the people who were alive during World War II. If people had not said "I don't care its not my problem" from the very beginning, Hitler would never have gotten as far as he did, and those people would never had have to suffer those bombings and the economic downturn caused by the war. To exist, Hitler needed the world's collective consciousness of 'I don't care, I am separate'. If you really care about getting wealthy and staying wealthy, you had better start caring about the world. It is for your own sake.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Commerce that is not built on true mutual benefit leads to imbalance, lack of peace, and eventually war. Whether you are a person, a corporation or a nation, if you are making super profits at the expense of the person you are doing business with, you will eventually, somehow someday, end up harming yourself just as you have harmed your trading partner. That is evident in the world and predictable by the law of cause and effect.

Peace is the biggest boost to prosperity, and it is in your own interest, for your own prosperity, to promote peace. One way to do that is to deal fairly in your own business, and to seek to correct unfair trade around the world whenever you can. To the extent that you have peace, you will have prosperity. In other words, whatever level of prosperity you are in today, you would be more prosperous if you had more peace. This is true even to those in the arms business, as ridiculous as that may sound.

For example, the military industry and machinery around the world is one of the world's biggest consumers of national budgets. Every second and minute, millions of dollars are spent around the world on military expenditure. Yet, this is unnecessary if there was peace. Military expenditure does not circulate around an economy as most other expenditures do. It is largely dead money. Look at all the expensive nuclear arms being destroyed now. Those millions of dollars spent every minute could instead be spent on other activities that are actually productive and circulate in the economy. Even if they were to be spent on guaranteeing the survival and equal opportunity of the poor and disadvantaged around the world, to give them a chance to build businesses instead of spending their whole day working just for a load of bread, the entire world would become prosperous. It would be many times more prosperous. Imagine if the billions of

people under poverty would become productive citizens with purchasing power. Wouldn't your business benefit? And this is possible if the military spending was directed instead to this cause. And those who benefit now from the arms trade would instead be in a different business in a world that is dozens of times more prosperous than this one.

Peace is prosperity while war is not. If you want living proof, look at the United States. Even the United States used to fight within itself until it united into one nation and stopped wars between its own states. Now it is prosperous, and prosperous it is largely because of its internal peace, cooperation, and free trade under almost-equal legal protection for all within its borders. The European Union is realizing that as well and seeking to do the same. So are many other initiatives around the world, in Asia, Latin America, the Middle East, Africa – all over, but in different extents and rates. So, in your own dealings, promote peace through fair trade, even when you have the opportunity to be unfair. And in the events of your community, country and world, see what you can do to promote fair trade and peace. It is for your own prosperity.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Nothing in your world is real. Nothing you see is real. It is an illusion created for your benefit so that you may experience your thoughts and state of being first hand and purify them; make them better (that is why suffering is said to be an indicator of wrong thought). Being-ness, thoughts, words, and actions create it. Change your mind and you change your world. Change your self and you change your world.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Here is a shortcut to solving problems, including financial ones. Whenever you are faced with a confusing, unclear or problematic situation, look at it and say 'I am that'. And truly accept it, for you caused it and separation is an illusion. Then, ask yourself, 'why am I that?' All confusion and fear will disappear and solutions will automatically start to appear in the face of your 'I am that' awareness. This applies to any situation, actually not just to a problem.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Have you noticed how life works like a large complicated mirror? What you do to others, you do to yourself. If you wish to be happy, make others happy. If you wish to be free, make others free. Use this principle in your business and you will be able to choose what you get back.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

The inter-linkages between all life and the system of cause and effect are extremely complex, efficient, effective and transforming. An apparently extremely small cause could have a huge effect in the future (or in the past or present). Physicists have a beautiful way of explaining this simply. They call it the "Butterfly Effect". James Gleick, in his book Chaos, explains the Butterfly Effect as "the notion that a butterfly stirring the air today in Peking can transform storm systems next month in New York". And that is just a simple example. Everything is a cause that has an effect. And everything is an effect that had a cause. A huge chain reaction that is not bound by time, space and form. In the case of wealth, the effect is either wealth or poverty. Be aware of your thoughts and their probable effects. Is a particular thought likely to lead to wealth or poverty? There are no such things as idle thought, word, action, or state of being.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Do not feel guilty. Forgive yourself for past 'failures' and choose to act correctly next time. But avoid guilt, as it is one of the biggest destroyers of focus and confidence. Do not dwell on the past. Forgive others also. You are not doing them a favor when you forgive them – you are doing yourself the favor. They will still have their cause and effect (karmic) debt for all their actions, whether you forgive them or not. But when you forgive them, you release yourself from a negative karmic cycle and release your energy for other positive things as well.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

What is found in the effect is already in the cause. Try to understand this intimately. Then live deliberately.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Here is another interesting thing about cause and effect in regards to wealth. Why do you suppose people get inspiration to start a particular business or career or passion or hobby? Yes, they are at cause individually for their desires, but there is something else as well. The collective consciousness of this planet and universe also has a hand in causing this inspiration. Remember, life always manifests images of the mind, and grants every sincere and certain desire without fail. And the mind field is one (your mind and all minds make up the unified mind field). So, the reason you have an idea is partly that others have caused it. That is how demand and supply works behind the scenes. If a million more people suddenly desire and believe they can have a certain type of fashion accessory, for example, an appropriate person with the appropriate level of desire and belief to go into the fashion business will have inspiration to create this fashion accessory and sell it to these people. And hence, all desires and beliefs will be fulfilled. The reason you have an idea is partly that others have caused it. When you visualize something you wish to have, someone is visualizing the same thing as something that they wish to give or sell.

So, the next time you have inspiration, rejoice knowing that a group of people, small or large, is actively asking you and waiting on you to fulfill their desires. In other words, somewhere around the world, people are praying very hard for just the thing you are inspired to do – you are the answers to their prayers. And they are the answer to yours. Everybody is an answer to a prayer – we are all gifts and miracles to each other, even though we may not immediately see how that is so. There is nothing to worry about except for worry itself. You succeed – that is all you ever do.

An easy way to understand that everyone is a gift and that we all are responsible as one unified mind field is to think of Hitler. How could Hitler have been a gift to us? Firstly, realize that he would never have come to power without the acceptance of the world as a whole. The world created the conditions necessary for him to rise. And as he rose, the world said 'he is not our problem, we don't care what he is doing to those people over there as long as we are alright.' This separatists ideology, coupled with the way our collective state of being had created a fertile state of the world for Hitler to grow and thrive, is what caused Hitler. He could not have done it alone, just one small person against the world. He needed the world's conscious and unconscious cooperation. You cannot blame Hitler as a victimizer of the world without blaming the world as a creator of victimization conditions. Hitler allowed us to experience a negative aspect of ourselves. We are now a lot less likely to go into world wars. We know it is not a good idea. We are also less likely to ignore the plight of others, to act in unconcerned separatist ways. Hitler allowed us to correct, to a certain extent, the illusion of separation. All suffering comes from the belief in an illusion. The truth sets you free. Everyone around you and everything that they do is a gift to you, allowing you to know yourself and re-define yourself. You are at cause of your world.

Once you understand how a person as 'bad' as Hitler can be a gift and how a person like him is caused by the world around him or her so that the world can experience its mind and beliefs, you will understand a big secret to wealth. Once you understand that Hitler acted as a mirror of the world, a focused collection of the little bits of indifference, belief in superiority and separation in each person in the world then, you will understand how you can be the focused collection of wealth for the world. In other words, do not be afraid to dream big, to dream of grand wealth, and to believe you can have grand wealth. The world will make it happen, and it is in fact making you have those grand dreams to the extent that you are willing to have them. You are fully supported, whichever way you chose to go.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

All other things held constant, to the extent that an individual or society understands and applies the law of cause and effect in the right way, so will they have wealth and happiness.

What you now have is a good introduction into the universe's prime law. As you read the remaining chapters, you will understand this law a whole lot more clearly, especially after reading the chapters on Conditions, Success, and Quantum Physics. Now that you are armed with knowledge of the law that runs the universe, let us have a look at what conditions and success truly are. You are about to enter into one of the most beautiful, forgiving, and encouraging journey you have ever taken...

Conditions: They are fantastic illusions

I once had this rather complex dream. It was in a language that was, well, symbolic but wordless would be the best way to describe it. It was one of those dreams one gets when they are just almost waking up; when they are half awake half asleep. I was well aware of what was happening. An orange wall appeared in front of my eyes and I began to pay attention. Then, in a script that looked like symbols yet I could somehow read it during the dream, 'words' started to appear and they said something like 'Conditionality does not exist. It is created...' [and it went on for quite some discussion time]. A knowing voice also read along, in a vibration-like language, as I watched and understood. It was about five sentences long – very complete and sensible knowledge. It ended in seconds and I quickly got up and pulled out my notebook to try to write again the exact words that were spoken. But the minute I started getting frantic, looking for a pen, I lost the words exactly. In any case, their composition was not linear like these sentences in this book are.

Nevertheless, I of course was able to keep the understanding even though I lost the exact wording. Here in this chapter is the essence of it. It is a little easier to understand if you first understood the real nature of time and quantum physics. Once you fully understand time, you will also understand that it is a scientific illusion. Einstein and other brilliant scientists have show to us how the space-time continuum really works. We now see how everything, the past, present and future, all exists in an eternal moment of Now. But being little participants within this moment, we experience a sensation of time as we pass other participants in that continuum.

As we see in quantum physics, the quantum 'soup' is quite literally all these things and options that can possibly exist existing all at one go. In other words, everything you can possibly imagine, and more, all exists already and it exists at this moment of Now. Everything! So a wealthy you and a non-wealthy you all exist simultaneously, but you are experiencing only one of them, you are conscious, awake to, and aware of one.

Ok, it is time for you to put your thinking cap on. Here we go: If everything exists all at one go, right now, can you see how conditions do not exist as real properties of the universe? If all possible outcomes exist, how can there be a condition against certain outcomes existing, when they already exist! Look, just a moment ago, you read the last sentence. You have already read it. How then can there be a condition that you have not read it when you have already read it? It is not possible. So, because everything possible, everything conceivable, already exists, it is not possible for a condition of it not existing, against its already-existence.

Your being wealthy already exists scientifically and spiritually. All you need to do is shift your awareness, your consciousness, to that part of your Self that is wealthy. There are no conditions of that part existing – nothing can stop it from

existing, because it already exists. But you can create other outcomes that look like conditions. For example, another thing that exists but you may not be experiencing it is you being not wealthy materially, you feeling procrastination or feeling out of time, you going to the casino and getting a gambling habit, being in a poor country, having no education, and so on. All these are independent existences that are the opposite of wealthy existence. But just because they exist does not mean that the wealthy existence does not exist or exists depending on these other existences.

People make a mistake of saying ‘well, if I was born in a wealthy family, or in a good country, or with this gift or that knowledge, or if I went to that college or had that thing happen to me, I would be wealthy’. They assume that wealth has a condition. Yet, what they call a condition is actually another independent existence. In other words, you can get to wealth with or without having to pass through the so-called condition. You do not need to fulfill these conditions to get wealthy. But when you believe in conditions, then they will be there. There are a countless paths to wealth, and conditions are just one of those paths – it is your choice whether or not you wish to go through conditions. Even time, which looks like a condition, is not a condition. People think you need a lot of time and age to get wealthy, so it happens that way for them, but it does not have to be that way.

Everything that is conceivable exists – you can only understand this if you understood the nature of time, quanta, and spirit. Conditions are not if-then statements that separate having and not having. They are just another outcome out of an infinite number of outcomes. They do not exist as conditions – they exist as just another possible existence. You do not have to pass through them, but if you believe in conditions and you create them, then of course you will experience them.

The important thing to know is that, even scientifically, conditions do not exist as if-then statements, as requirements that you have to go through, or as traps that you are born in and must stay in, or as things you can only get out of using certain actions and getting certain help that is outside of you. Conditionality does not exist. We have designed conditionality on our own. What you call a condition is not a condition – it is just another one of infinite possible existences, and it does not exclude you from having another existence.

Read on, and you will understand them, and then over come them.
Conditionality does not exist...

Outside circumstances can only affect you as far as you allow them to do so.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

The outer environment and conditions of a person are always related to the person's inner states and thought. It is through the environment and conditions that a person experiences and discovers their thoughts and states. This is made possible by the fact that the universe, without error, fashions the environment and conditions a person has from their thoughts and states of being. A person is always in the perfect setting to see and experience themselves, to change and grow. It is in recognizing and using this perfect system that a person can direct and quicken their growth in wealth and all other areas.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Think outside the square. The square is the box that has have been created for by your past conditioning, experiences, teachers, news, environment and so on. It is not a real box; it only exists in the mind, your mind and the minds of those around you. This is all that keeps the square there. It is not real on its own; it needs you and everyone else to survive.

You can break outside of it by thinking outside the square. You have heard this many times, but now you can finally do it all the time. You do it by dropping all constructions you have in your mind as to how to do things. For example, some people who have never had a university education believe that to be wealthy, one has to have a university degree. They were told that and they think they may have observed that, so they hold it true. But this limitation can be removed simply by dropping that construction and its belief in it from all thought. Many have dropped it and succeeded wildly. In fact, Bill Gates of Microsoft voluntarily dropped out of college – he just never did finish that undergraduate degree. And millions around the world have succeeded wildly without a college degree. This is not to say that you should not go to university. Universities have a very important role. But if you find that your square, your box, is that you have not been to university and you are unable to go there, then simply drop the construction and your belief in it, and your square will drop. That is thinking outside the square.

You can do this in anything, from product development, to finance, to new business ideas, to anything else. You do it merely by being aware, intending to do it, and consciously dropping your constructions. Question: how do you build a totally new and radical house or car? You build one by dropping all previous

constructions of how you have been told a house or a car needs to be built. Drop it all and have a clean slate without any 'shoulds' and 'should nots'. Then drop the slate! Let it all come to you. Inspiration unrestricted by should or should not is key. It is a very deliberate yet unbound thing to do, very fruitful. Ask Einstein.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Make all conditions serve you, for that is what they are here to do. They are an experiential field created wholly for your enjoyment, self-discovery and learning. This is because they are fashioned out of your previous thoughts, words, actions, and states of being.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Face all financial and other difficulties calmly and without worry. Even before they occurred, they had been solved. Even before you ask, it has been given to you. Simply receive.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

There are no coincidences, accidents, chance or luck in this universe. The universe works under perfect laws that never make an error even once. The Source, God, does work perfectly. Everything works out perfectly by law. Things only look like coincidences and accidents to those who do not see the truths behind them.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Nature works with effortless ease and precision, with infinite organizing power, in incalculable ways, without resistance. You do not have to understand how your wealth will be created. Simply hold your vision high, think, speak, and do by your vision, and automatically, 'coincidentally', it will all work out. Do not resist whatever happens along the way, for it is nature's incalculable ways working out to bring you what you envisioned. Just hold your end of the bargain by keeping your vision high and steadfast, and think, speak, and act by your

vision. Be detached; this allows nature's creativity to work for you. Detachment means not preferring anything else than what is happening right now, but having the freedom to choose a different future. What is happening right now is the perfect manifestation of your previous intentions, thoughts, words, and actions. Preferring an alternative Now leads to delaying the achievement of your goals. Such preference is wanting, and wanting perpetuates a state of wanting.

For example, if it is your desire and intention to become a multimillionaire, and you have done your part in aligning your thoughts, words and actions with your vision, you must admit that you do not know which is the best and optimal path for you to take to reach that goal. You cannot predict the exact day-to-day events from now on that you need to lead you to your desired outcome. But The Source can do that easily. Your inner Self can do that as well. And it will take you there in the best way possible. Let it work its magical way by not resisting the moment of Now that it brings you. Just do your part, and let it do its part. It is the fastest, most effective, most enjoyable way. And you can be happy and restful always for you know what is coming eventually.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Calmness is power. Calmness puts you in harmony with yourself and nature. It puts you in control of your thoughts, enables you to have right thought. It is testament to the fact that you are not your circumstances and you are not inferior to your circumstances. Calmness is confidence. Calmness is your true nature, perfect balance, perfect stillness, and perfect peace. Always say, 'I Am Calm'.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Calmness is not suppression. True calmness is clear and open; it does not hide or suppress anything internally in order to show calmness. It is pure and natural. Calmness represents, and can be developed by, knowing, internalizing, practicing and living the laws of the universe, the laws of Life, laws such as the ones in this book.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Suffering indicates an error in thinking. It is a cue for you to find and change that error. Often in the deepest moments of suffering is the biggest opportunity to

find new truth. But suffering is not necessary. In fact, the most enlightened of people have been able to eliminate suffering completely. Suffering is just a means of communication from your Self to your personality and mind and back to Self, to put it briefly, and is only used when there are no other options. The people who are most resistant to more subtle clues from their Selves find themselves suffering the most. Those who are most aware and tuned to their Self through things such as active intuition are able to work out life deliberately instead of having life work them out.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Conditions do not exist. Conditionality is an illusion. Conditions are created to create an environment that matches your thoughts. In other words, conditionality is an illusion that follows thought to fulfill and manifest thought into experience of that thought. Conditions convert thought from symbols in the mind to actual experiences. The reality is that the universe contains all that there can possibly be, all held in the eternal moment of Now, Here. But if you believe and think that you are poor, conditions will form around you to fulfill that belief and those thoughts. On the other hand, if you believe and think that you are wealthy, conditions will form around you to fulfill that belief and those thoughts. Thus, the statement that 'I cannot afford that because I don't have the money' is false. What is actually happening is that you believe in insufficiency and the world around you arranges itself over time to present you with 'needs' of things that you 'cannot' afford. By the way, for the same reason, need is also an illusion. How can you need what you already have, and you have it all for it is all created (even before you ask, it has been given unto you, as Jesus and many other teachers have told us before and now quantum physics is showing us the same thing).

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Conditions do not exist. Conditionality is an illusion. You cause conditions, yet it seems as if they are placed upon you by external forces. This is one of the most liberating insights. Understand it deeply. Live by it, make all your decisions by it, and life will become magic. Just try it.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

When you fight against circumstances, you are fighting fruitlessly against the effects, strengthening and preserving the cause. Let us say, for example, that your circumstances are such that you see yourself broke. If you act from a broke perspective (cutting costs, being mean and stingy, being bitter, scared, and jealous) in an attempt to prevent yourself from becoming even more broke, what are you really doing? Can you start to see how you are perpetuating and energizing the broke conditions? By consistently believing and thinking about being broke, you are creating the conditions of being broke, through the power of belief and thought. Remember, the universe always gives you what you think about most often, believably. It is at your command. The way to fix being broke is to take on a state of wealth internally and think, speak and act from that perspective.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Wealth is first a state of being, which is the experienced. It is not the other way around. Wealth is not created because of certain conditions. Certain conditions are created because of wealth. Abundance is not created because of certain condition. Certain conditions are created because of abundance. Conditionality does not exist. The following statement is wrong: a person is poor because of certain condition around him or her. The following statement is right: conditions of poverty are around a person because that person's Self and thoughts are of poverty consciousness. The state, being-ness, creates the conditions. Most people think it is the other way around. Those who see it clearly find their conditions magically transforming themselves to give them 'lucky breaks' and 'coincidences'.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Get out of the thinking that you are your conditions. Say, "I am not my seeming lack of the wealth I wish to have, I am not my job. I am not my condition..."

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Why do things repeat themselves? Some people always keep 'failing' in whatever business they try, for example. Here is the reason: you keep bringing yourself the same circumstances and situations over and over again until you

decide to re-create yourself anew, change your thought pattern, and change your self into a new, 'improved' being.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Avoid judging things as right or wrong. Things are just things. Their classification lies in the choice of the observer of these things to classify them as good or bad, right or wrong, fun or not. The minute you judge things, you judge yourself. You also block the hidden gift that an event brings to you. The Taoists have a wonderful way of explaining it using the story of the farmer whose horse ran away. The farmer's horse ran away and his neighbor, feeling sorry for this farmer, said to the farmer 'I am sorry that such a bad thing happened to you'. The farmer replied 'Don't be, for who knows what is good or bad'. Well, the next day, the horse that ran away came back to the farmer, this time bringing with it a herd of wild horses that it had befriended. The neighbor said to the farmer 'I congratulate you for your good fortune!' The farmer replied 'Don't, for who knows what is good or bad'. Well, the next day the farmer's son tried to mount one of the wild horses and fell, breaking his leg. Again, the neighbor said to the farmer, 'I am sorry that such a bad thing happened to you'. The farmer replied 'Don't be, for who knows what is good or bad'. The next day soldiers came by to forcefully recruit for the army, but the farmer's son was exempted because of his broken leg.

Now this is just a simple story but it demonstrates the miracles that The Source works, in the most unpredictable and seemingly unconnected ways, so that all things work out to perfection. For those who know and work with the laws of the universe, those who apply the law of cause and effect, who have certain goals and purpose and vision, then this magic works beautifully, bringing with it synchronous events, 'coincidences' and many other twists and turns that lead to the desired end.

So, avoid judging things and people. It only slows you down and harms you. For you do not know the chain of events planned. Also, you become what you judge and what you condemn returns to affect you. By law of cause and effect, when you judge and condemn, you set yourself up to be judged and condemned. Your part is simply to have clear vision and certainty on all matters that relate to your life - the inner workings of how your visions and goals will come to be. The daily events, 'good' or 'bad', are taken care of for you, as long as you do not interfere with the process.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Your intention works like a magnet that draws to itself all that is needed to make it manifest into the physical. This is an example of how your intention works out: You think up of a new idea, you have a new desire. You intend to have your desire come to life. This, then, starts drawing to you all the things needed for you to attain your desire. It is a magical thing – you have certain dreams, you meet certain people, you go through certain conditions, you acquire certain skills – many seemingly coincidental events occur. As this process goes on, parts of your desire keep manifesting into reality until the whole of it completely manifests. Trust the system. Do not fight the things that are drawn to you by your intention, for they are the perfect drawings of your own co-creation.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

See your predicaments with humor – this is the first step to getting unattached from them.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Why do people sometimes hit rock bottom? Why do people sometimes become devastated – financially, emotionally, or otherwise? The answer lies in the use of suffering. We are not designed so that we can suffer. If we were to listen to our spirit a lot more, if we were to recapture that ability and be much more intuitive and listen to that intuition, our suffering would reduce dramatically. But when we refuse to listen to the higher wisdom of our soul, we then suffer in the physical so that we can correct errors in thinking. Haven't you ever wondered why it is that many of the people who become extremely wealthy had at some time been broke? The classic rags to riches story. Remember, it is not necessary for this to happen. But when it happens and the person it is happening to takes responsibility and learns from it, that person becomes very wealthy. At the bottom, at rock bottom, a person is stripped of everything. The psychological false defenses that keep the person from accepting their Highest Truth are taken away. When the person dis-identifies and disengages from these falsehoods and accepts the Truth, they get up again very high.

In regards to wealth, one of the Truths is that we are abundant by nature. There are many Truths about wealth and happiness and many are covered in this book. It is not necessary for you to go to rock bottom and suffer so that you may identify with the Truth. Suffering only comes when people refuse to listen to more subtle signals. These signals can come from within or from sources such as books, other people, TV, movies – The Source communicates in infinite ways.

It is us who do not pay attention and listen. It is us who chose to ignore what we feel is true.

Another reason for suffering is to know what not suffering is and how to get to the no suffering. For example, for you to know what red is, you have to know what red is not. You do not have to know this experientially and personally, but you definitely need to know it. Imagine a robot that has never experienced the state of happiness or sadness. This robot may be very smart, very well programmed, in the knowledge of happiness and sadness. The programmer may 'explain' as much as possible what happiness is. But that robot will only ever know conceptually what happiness is. And that is not true knowing – it is emptiness. Only by experiencing happiness yourself can you know happiness, and to do so you need to experience, even if for a short while, the opposite of happiness, which is sadness. There are some things that you need first hand personal experience in. And there are some things that you only need to know conceptually. Sometimes the ones you need to know first hand include things you may call 'suffering' but in essence, they are tools to enable you to enjoy their opposites that you seek.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Much of your pain is self-chosen. It is the bitter potion by which the physician within you heals your sick self. Therefore trust the physician, and drink his remedy in silence and tranquility: For his hand, though heavy and hard, is guided by the tender hand of the Unseen. – Kahlil Gibran

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

The psychological rule says that when an inner situation is not made conscious, it happens outside, as fate. That is to say, when an individual remains undivided and does not become conscious of his inner contradictions, the world must perform act out the conflict and be torn into opposite halves. – Carl Jung

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

All other things held constant, to the extent that an individual or society understands and uses the illusion of conditionality in the right way, so will they have wealth and happiness.

It feels refreshing to know that we are not at the mercy of some random circumstances and conditions, to know that we create them and they are beautiful gifts that come to serve our growth. It is liberating!

Now we shall look at an aspect of conditionality that has been extremely misrepresented in society. They say that you can either succeed or fail. Here is the beautiful truth and secret: you always succeed...

Success: You can never fail

Concerning wealth, no condition has been more misrepresented than success and failure. Many people think you can either succeed or fail. Well, failure is yet another illusion, and success is all that there is. This is such a profound truth that you should make every effort to understand it.

All of life is a success full of successive moments...

'Failure', when used without fear as a learning process, is what eliminates weakness and builds strength in thought and character. This new strength in thought and character is essential and critical to the future success that you seek. 'Failure' is truly a successive moment, a moment of success in its own right. Through 'failure', one learns how to succeed, and how eventual triumph tastes like, for how would you know how to relish the sweet taste of triumph if you did not know how 'failure' tasted? And how would you know how to arrive at your intended triumph without the tools designed to get there?

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

The most common cause of 'failure' is the lack of clear and focused goals and visualizations. The universe, Life, literary lacks something to work with, so it does nothing. Life is images of the mind, expressed. And without images, there is no expression.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Often, in your darkest hour, lies the greatest opportunity to be all that you can be. Your worst moments are often your biggest liberators, your highest teachers. Do not fight and resist them when they come. Instead, look into them for the lesson they hold, the liberation they bring. Suffering is always an indication of an error in thinking. You are not designed to suffer. You were designed to enjoy life.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Gain and loss are two sides of the same thing. Through loss, you gain new things. Through loss, you know the sweetness of gain. Without loss, there would be no gain. It is the struggling against loss and the preference of gain over loss that causes suffering and retarded growth. It is the acceptance of loss and gain as both gifts and fuel to your growth that will propel you to greater heights faster. In the end, you will then see that loss was not really loss. At the point when you recognize the gains you got from the loss, you will see that the loss was really a blessing and that loss does not exist. Every loss has a gain, if only you accept and look into it for it and have patience. Loss is usually (1) a result of an error in your thinking, in which case you have the opportunity to correct your thoughts and make massive gains; or (2) not because of your thinking, but a new

opportunity selected by your Higher Self designed to take you higher, a chance to discover a new, higher truth.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Use all conditions to enjoy and build yourself – that is what they are there for. Even the ‘negative’ ones are useful. If, for example, you are faced with a situation in which you are under oppressive people, first make sure you choose to be in a libertarian, self-loving and loving state (the opposite of oppressive) of being internally. Think, speak and act liberty, self-love and love. Show them kindness and forgiveness, rather than being oppressive to them when you get a chance. That is how you get out of your negative circumstances. That way and by visualizing in detail, with belief, the way you wish to next create your world. When you become a non-oppressive person who loves themselves and others, truly, internally, you will find yourself leaving that oppressive situation. The negative situation will have done its work in ‘fixing’ you, with your voluntary participation. Always remember that at some level, whether you are conscious of it or not, you chose the circumstances you are in.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

When you look within you to find the error in thought causing your suffering, always look with humility so that your ego does not interfere. Look with sincerity to find truthfully. Look with no self-pity or mercy - call a spade a spade. Remember, it is a private exercise; no one else will know and ridicule you so feel free to be precise and honest with yourself.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Most people have been programmed to fear failure. They give up to avoid failure, or they do not even attempt just so that they may not fail. Failure, however, is an illusion. Begin to see it as an illusion. Failure, suffering, is an essential component to success. It is what helps you correct wrong thought if you approach it with an attitude of learning. Through failure, you learn how to succeed. By trying and failing, you refine your thought and point it ever closer to success. But this is so only if you do not give up.

Through failure, you get to know success and how to get there. How else would you know what success tastes like if you did not know what it does not taste like? And how would you get there without knowing how to? Think about that. Failure is an integral part of success. Failure is actually a successive moment that leads to ultimate success. Failure is not the opposite of success, a separate entity from success.

Failure is success, it is the same thing but they are on different ends of that spectrum, the spectrum of achievement. It is just like hot and cold are different ends of the spectrum of temperature, or a thermometer. Failure and success are both different vibrations of the same thing.

Failure is not failure as such. It is only truly failure when you accept it as the end. But if you accept it as a blessed part of the process, a part that helps you succeed further, and know what this further success tastes like, then you can never ever possibly fail, ever. Failure is an illusion. Stop fearing it; love it for the gifts it brings you.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Life is a collection of experiences. The challenges make up part of the experiences. Use the challenges to become better, and enjoy the rewarding and triumphant experience that follows every challenge.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Every try is a success that leads to the eventual desired outcome, the big success. View it that way.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Your survival is guaranteed. You do not have to qualify for your dignity and life.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

All other things held constant, to the extent that an individual or society encourages and applauds all moments, events and attempts, seeing them as successive moments of successes, so will they have wealth and happiness.

Now that we have defined success and uncovered the illusion of failure, it is time to have a look at the object of the quest for success. In other words, what people want. Here is another secret: desire, but never want...

Want Not: Desire, but never ever want

There is good reason to watch your words, thought, actions and states. Every state and thought is acted upon precisely by the universe, by law. Each word carries with it thousands of years of meaning and instructions on how it will be carried out. For example, the word 'jump' invokes specific images in any person's mind, along with the appropriate instructions to execute it. And the universe, which has to assist in that jump, acts accordingly (laws of physics, spirit-mind-body coordination, etc). Even as you read this book, the words invoke in you certain things, some of which you can feel right now.

Some people by now will excitedly know the words in here will enable them to make big differences in their lives. And that knowing is already starting to make changes unseen. And some people already know this as they read this.

In regards to wealth, the most important word to watch out for is 'want' and all its equivalents. Wanting communicates to you and to the universe that you do not have something (first mistake) and that you are in a state of not having it but wishing you did (second mistake). The problem is compounded by the fact that wanting is a perpetual state. In itself, it has no finality. Think about it.

You can never get what you want. Never. It only looks like people get what they want, but they never really do so. What actually happens is that very gradually they shifts from the state of wanting to other states and then they get what they had wanted initially. But as long as they are in a state of wanting, they cannot get that which they want. Here is how the illusion of a person getting what they want works: Remember the last time you wanted to eat and you got what you wanted (you ate something). Ok, you wanted something to eat. This is a wanting state. But watch what happened next. You started to go get something to eat. You actually shifted from a wanting to a getting state, which has finality. You then shift to the present tense of having, finally, and you appear to have had what you wanted. See, you never did get what you wanted when you were in a wanting state. You had to shift states.

This unconscious shifting from a state of wanting to another state is easily done all the time by people – but only for small things. But what if it was something so big, something you had never done before? Would you still get it if you wanted it? Unlike food, it would be harder for you to unconsciously shift from the wanting state, because you have not gone through it before. If you found yourself wanting twenty dollars, it would be easy for you to unconsciously shift from the state of wanting to getting, because you have done it before over and over again. But what if you wanted a million dollars and you have never had more than twenty thousand dollars in your life before? Would you be able to shift unconsciously from wanting to getting a million dollars? Most likely not. The solution is this: never want!

You can never get what you want. Wanting something very bad is worse. In your thoughts, words, states, and feelings, replace want with desire or wish.

Unlike wanting, desire does not necessarily have to mean you do not have something. It is a very subtle difference and some people may say they are the same thing, but there is a world of difference. Some thesauruses may even say want is interchangeable with desire, but that is simply for some linguistic purposes.

Remember, your thoughts are carried out with precision and perfection by the universe. It is the way the system is designed. Wanting is carried out with precision, and wanting represents a perpetual state of not having. Desire is not a perpetual state of not having; in fact, it does not necessarily have to mean you do not have what you desire. It is sad and funny to think that billions of people are kept away from what they want by such a simple little difference. It all lies in the precise execution of the universe.

Precisely, it is not just the word 'want' that should be avoided. It is the state. It helps nothing to avoid the word 'want' but be in a state of 'want' – that is useless. Language is a symbol used to represent things such as state. The word want is a symbol that represents the state of wanting. It is therefore the state that you should avoid first. The symbol, the word itself, is also to be avoided so as not to invoke the state. Please, desire, but never want...

Here are a few dictionary definitions of the word 'want': *To be without; lack. To be destitute or needy. A defect of character; a fault. To be absent; to be deficient or lacking; to fail; not to be sufficient; to fall or come short; to lack.* This is what you communicate to the universe to bring to you when you want something. The universe brings you just that – absence and deficiency.

None of these negative definitions is included for the word 'desire'. Now here are some dictionary definitions of the word 'desire': *To express a wish for; request. The natural longing that is excited by the enjoyment or the thought of any good, and impels to action or effort its continuance or possession; an eager wish to obtain or enjoy.*

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Not needing a particular result in the moment of now frees the subconscious mind from all thoughts about why you cannot have a particular result. This in turn opens the path to the particular result that was consciously intended. This is one of the benefits of intending with detachment. You intend a future outcome, you are certain of it, but you are detached as to what is happening in the present moment. For example, assume that you intend to be a millionaire, but in the present moment, events are moving in a way that suggests you are not going towards your goal. You will make the best progress if you are detached about the present moment, meaning you accept it as it is instead of fighting it and getting frustrated by it and losing hope. But regardless of your detachment, keep your certainty about your outcome in the future, about becoming a millionaire. Learn to enable the co-existence of intention, certainty, and detachment in your life and life will quickly become happy and wealthy for you. Resistance and frustration will slowly fall out and certainty and confidence will grow. You see, you cannot fail to get wealthy if your goals are clear and focused and you are certain, faithful, you believe. It is impossible to fail. Failure would mean breaking the unbreakable laws of the universe. So certainty enables you to relax knowing wealth is on the way, regardless of whatever the present moment may look like. Lack of detachment equates to resistance, and what you resist persists.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Eliminate all forms of wanting. These include regrets about the past, wishing things are or were different, looking forward to, wishing, wanting, worrying, and throwing your awareness and consciousness out into the future or past. In other words, do not hold onto the past moment, do not wish you were in the next moment to come, but instead take in the moment of Now in its fullness for all the

gifts it brings to you. The faster way to create a great future is to simply intend, release, and get back to enjoying here now. Wanting tells the universe to create conditions that keep you in wanting, making it impossible to have what you want unless you get out of the state of wanting and into another state. It is a very subtle but important way of seeing life.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Never want anything. Wanting makes the universe give you the conditions that create a perpetual state of wanting. Have passion, have desire, have intentions, but want not.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Eliminate the word 'want' in your language, and the state of wanting in your thinking and being. Replace it with 'desire' and desiring, 'like' and liking. Wanting creates conditions of perpetual wanting. You never get what you want.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

If you ever find yourself thinking you do not have something, or you are not something, then you are wanting. Wanting is a state of being that professes not having, lacking. It is not just a word in the spoken language.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

All other things held constant, to the extent that an individual or society eliminates wanting in their language and in their state of being, so will they have wealth and happiness.

If you find yourself fighting against want, re-read the chapters on Quantum Physics, Abundance, One, and Self and understand truly how, as it has been taught by many teachers for thousands of years, you have it all and even before you ask it has been given unto you. Logically, scientifically, and spiritually, there is absolutely no reason to want. Of course, there is reason to desire, but none to

want. Wanting is a belief in not having. You have it all. Why then would you wish to believe that you do not have it?

Now that we have that all clear, let us look at some big and interesting things. We start with your Purpose, that uniqueness of you that no one else can duplicate. Let us move on...

Purpose: Why you are here

What is your purpose? Your purpose is separate from your goals. What is your purpose, why are you here? Only by knowing and declaring your purpose and holding it high every day can you move forward fast in the right direction for you, and have a great time doing so.

The right question is, why did you chose to come here on earth...

Where did you get your purpose? Consider this suggestion: You have free will. When did this free will start? Some people think it starts after you are born. They believe that they did not have a choice whether or not to be born, but once they are here, they have free will to make choices in their lives.

Others believe that your free will is eternal, and it starts even before you are born. That is not such a strange idea. Your soul is eternal. Your eyes tell you that life starts when one is born, but something deeper tells you that this may not be the real beginning. Purpose or destiny is what you, your Self or soul, chose to come do here on earth, a choice based on its set of attributes and wishes. And the circumstances and location you were born in are perfect for you to collect the necessary 'tools' to fulfill your chosen purpose were you to go through life with such an awareness. That is why your unique purpose feels so good once you find it. That is why it gives you so much joy doing it. That is because you chose it a long time ago. It is what you came here to do.

Unfortunately, so many people do not fulfill their purpose, largely because of the way our society and education is structured. Yet, you can easily fulfill yours if you chose to. You first find your purpose by spending some quiet time thinking what makes you feel so good, what you have so much passion for. Do not think of job descriptions or careers. Drop all those labels society has taught you to believe in. They are the number one reason why people do not find their purpose. Just ask yourself "what makes me go so happy doing?". It could be spending time with butterflies, or flying around the world making deals, or cooking, or speaking to people, or anything else. Once you do that, envision it, intend and make goals towards moving to a point where you will be working, as a career, in your discovered purpose.

For example, let us imagine that your purpose is studying butterflies and you are now working unhappily in a non-butterfly related job. Do not despair. Start getting books and finding people in the butterfly field. Find out all you can. Then start making goals and choices that will eventually take you out into a position that is butterfly related. Do not worry about money and all the other little worries you may start having – they will sort themselves out as long as you do not worry. And you will be very happy and successful once you work in your destiny or purpose, a destiny that you yourself chose before you were born here on earth. Your self-satisfaction will also rise and you will be making optimal contribution to the world at large.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Sit down quietly and find out why you are here. You have a purpose. You may or may not know it yet. You can discover what it is by asking yourself this question and by being true to yourself. Your special talent is usually your

purpose. Or it may be something you always felt, especially as a child, that you could do very well. Children often know their purpose but as they grow up the society and education system confuses them. Or it may be what gives you most joy. In fact, your purpose cannot be in something that does not give you joy and satisfaction. Find it, then live your life by your purpose, and wealth will come to you a lot easier and joyfully. And you will love your work.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Work is love made visible. And if you cannot work with love but only with distaste, it is better that you should leave your work and sit at the gate of the temple and take alms of those who work with joy. – Kahlil Gibran

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Define your purpose in life clearly. Keep it high in your thoughts at all time. Declare your goals by it. Align your thoughts, words and actions with it all times, and your life will be fulfilled and satisfactory.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

The surest way to enjoy your work is to work within your purpose in life. Work within whatever you determine is your purpose in life - not your job or obligation, but that which you feel called from within to do, that which you dream of doing – and joy at work will be easy to experience. What does that tell you? That everyone can work at a job or business that they enjoy, so long as they know what their purpose is and they work within it.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

When you align your thoughts fearlessly to your life's purpose, you become a powerful creative force.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

When you are working within your purpose, work no longer becomes a 'job', it becomes a pleasure, and it becomes life. The boundary between work and fun vanish.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

How many purposes do you have? You have as many as you feel that you have. You are not restricted to just one. You are a multidimensional being.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

All other things held constant, to the extent that an individual or society finds and works in their purpose, so will they have wealth and happiness.

Life is a celebration, and joy makes for celebration. Joy is spirit being expressed in the ways it likes to and desires to. Purpose gives spirit that opportunity. Find your purpose that you chose for yourself and you will find love, joy, and wealth in your work and contribute optimally to society.

Talking about contributions, did you know that one of the most powerful ways to get wealth is to give? It multiplies sevenfold back to you. Let us move on into another powerful insight...

Giving: It's what it's all about

One of the greatest laws is the law of giving. It is a phenomenal law. Give freely and happily. Always form a habit of giving cheerfully. Give first before you receive. Whatever energy you give will come back to you in an amazing way. You may give away your time, for example, and it comes back to you much later from an unexpected source in an unexpected form in a way that benefits you greatly. You cannot insist on a particular way and time it will come back to you, but you can be assured it will come back in the best way for you. Give. Give. Give. And do so cheerfully and freely. It is the energy behind the giving that matters so do not give grudgingly. The law of cause and effect guarantees that you shall receive plenty for what you give.

Life is for giving...

Give what you have on your – time, money, smiles, love, compliments, anything. And you will get back what you do not have on you.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Give graciously and receive gratefully. Grace and gratitude are the energizing factors of giving and receiving.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

By taking care of society and nature, you take care of yourself. Share with and give to nature and society often. It is the goose that lays the golden eggs, and it needs to be protected and nourished so that it can protect and nourish you.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Share. Give. Help others. In the proportion and to the extent that you cause others to build their wealth, so will you build your wealth.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Invest some money in financial services and institutions that lend money to others and enable others to build wealth. This is another great way for you to take care of society, to make it wealthy so that you may also get wealthier from it.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

The universe is all energy. Energy flows. Giving promotes this energy flow, placing you in harmony with the powers of the universe. Whatever you wish to have, cause another being to have it first, and you will begin to have it in abundance. Give and you will receive in multiples. For example, if you wish to have wealth, show others how to have wealth, and in an amazing way, you will

soon find yourself wealthy. It is a very complicated system that works perfectly. Give cheerfully!

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Share, share, share. It is an investment banked with the universe that returns to you with amazing interest. Share gladly and genuinely.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

What you wish to have, cause another to have. To have wealth and abundance cause another to have it. How do you cause others to have wealth? Teach these lessons to your friends that are interested in wealth. Show them this book and others like it. Form study groups or mastermind circles with them. Where two or more are gathered, the whole is more than the sum of its parts.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Develop an awareness that enables you to look out for and see all opportunities where you can give something freely and cheerfully. You can give material things, your time, skills, or anything else.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Get out of the habit of thinking that you should receive something first before you give. That is not giving. That is an exchange. Giving freely and cheerfully enables you to do business, if you wish to look at it that way, with the universe. This is how it works: You give someone something that you have now with you - freely and cheerfully. The universe, by the law, finds the best way to give back that energy to you in the form of something that you do not have with you. It gives you back in multiples, when it is most appropriate, in the most appropriate form. It is a magical process. Obviously, the more you give, the more magic you create for yourself. Life starts to work for you.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Develop a strong desire and persistence to give cheerfully and freely.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

In your goal setting, remember to include several goals that are about free and cheerful giving. Giving, under the law of cause and effect, is one of the most powerful actions you can take. It returns in multiples, sevenfold. You cannot afford to leave out giving in your life plan. You cannot afford to leave it to chance occurrence.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Develop giving into a habit, something you do naturally without having to think of it. This makes you into a consistent and persistent giver and the universe will work for you.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Give spontaneously.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Work on the habit of giving until you get to the point where you enjoy giving. Enjoy it thoroughly.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

It is ok to think and know that when you give you will get back something from the universe. You do not have to pretend you are not interested in receiving a reward for giving. Expecting reward is good. In fact, expecting a reward is empowering a reward to come to you. The violation of the law of giving comes when you start expecting to receive something back from the same being you give to, saying 'well, I did this for you so you should do that for me'. In fact demanding a particular reward back is a violation. It makes you "trading" minded rather than "cheerful and free giving" minded. Never ask for or expect 'pay back' from those you give to. The reward you receive will come from a source and a time and in a form that the universe finds best suited for you.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

You always have something to give. Time, complements, talent, money, knowledge, share a book, etc.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Giving has one bonus effect: it shows you what you have but did not know you had. Say you wished to have wealth. You then decide to give wealth first by helping others learn how to have wealth. You read books such as these, help where you can with such knowledge, share these kind of books, and so on. In that process, magically, you end up realizing you had a whole lot of wealth and wealth capabilities that you previously thought you lacked.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

You are surrounded with abundant opportunities to give, but you only see them when you decide to start seeing them.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Learn also to receive graciously and happily. Do not feel uncomfortable receiving. You deserve it and by receiving, you are in harmony with the law of giving and receiving.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

The trick to giving is to not force it upon those you give to. Offer your gift freely and cheerfully. Show your hand. Do not shove. Show. If the receiver does not wish to take your gift, respect that cheerfully. Do not get offended if your gift is not accepted. Allow the other person their full nature of freedom of choice. And do not make a person dependent on you. When a person becomes dependent on your gifts unnecessarily, you have not done them any good because you have reduced their belief and ability in themselves.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Here is a likely scenario. Imagine a person who does not have much in material possessions to give and share with others. But this person is very charming and kind. The person gives a thousand compliments to people he or she comes across without even getting one complement back. This person uplifts their mood and confidence by finding ways to encourage and complement them. But this person never gets a compliment back from anybody. Well, not to worry. The universe keeps its accounts perfectly. This person's giving builds credit in the universal system. One day, by the law of cause and effect, of giving and receiving, this person somehow gets the bicycle he or she has always wanted - just when the person needed it - in a way that looks like a miracle. It could be by winning some competition, or having it given to them by a stranger, or one of a countless other possibilities, what people call luck. That is how giving works. Sometime the universe takes little things that you have, can give, and do give, and it puts them into one big thing that you do not have and require and it gives that to you at a perfect time.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

You give but little when you give of your possessions. It is when you give of yourself that you truly give. For what are possessions but things you keep and guard for fear you may need them tomorrow? ... And what is fear of need but fear itself. Is not dread of thirst when your well is full, the thirst that is unquenchable? There are those who give little of the much of which they have – and they give it for recognition and their hidden desire makes their gift unwholesome. And there are those who have little and give it all. These are the

believers in life and the bounty of life, and their coffer is never empty...It is well to give when asked, but it is better to give unasked, through understanding...For in truth it is life that gives unto life – while you, who deem yourself a giver, are but a witness...and you are all receivers... – Kahlil Gibran, The Prophet

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

All other things held constant, to the extent that an individual or society shares and gives in the right way, so will they have wealth and happiness.

Now you know how to do business with the universe, so to speak. The universe itself is a giving universe, for life is for giving. You give and you receive sevenfold – you actually are rewarded for your kindness. The Source, Life, is all about giving, and the intelligence that runs the universe honors your giving always, all ways. Give cheerfully! Everything in life is a gift. Especially with regard to wealth and happiness, never cease to cause others to have wealth and happiness, and you will have wealth and happiness in multiples!

But what goes with giving? Receiving. And what goes with that? Gratitude, thank you! Lets have a look at that...

Gratitude: Seals the deal

All of life is a gift. Every person, moment and thing is a gift – it is only that we refuse to open the gifts hence we do not get the gift sent to us. All things come to those who are grateful. There is great truth to that and here is why it works so well. By law of cause and effect, your gratitude attracts that which you are grateful for. And you should be grateful even before you receive it because, by law, you know you will receive it. In fact, you have it even before you ask. Gratitude speeds that reception because it is a statement of belief – you are already enthusiastically and genuinely grateful, in a state of gratitude, because of what you will receive, or more accurately, have received and are about to experience. Note, the gratitude is there before you even ‘receive’ what you are seeking. In reality, you have it all already; you just are not experiencing it yet.

So, gratitude is the first step to receiving and experiencing. It is an affirmation that you know you will have it. Imagine getting grateful and excited about a future event – do you have any idea how much faith that portrays and how much that takes you to your goals at rapid speed? It is magical! Gratitude creates and grows your faith, in addition to being the right thing to do.

Thanks...

What you are grateful for reveals its gifts and serves you. Be grateful for everything, because everything helps you discover an aspect of yourself.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

The trick is to learn to want everything that you have already, to love the present moment, all of it, and to prefer nothing but the present moment when you are in the present moment. Doing this places you in a state of calmness and in a position most suitable for finding the gifts contained in the present moment so that you can rapidly grow in the direction that you wish to move to.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Gratitude for all things in the past, present, and future works wonders.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

All other things held constant, to the extent that an individual or society is grateful for everything and for each other, so will they have wealth and happiness.

Gratitude does not need much explanation – you already know how to be grateful. Inside of you, you know how magical it is. All you now need to recognize is that every moment, person, and thing was brought to you by your own choices, thoughts, actions, and states of being. You did it. The world just creates itself around you so that you may experience your self and recreate yourself. So be grateful for every moment, thing and person – this is the best way to find your self. Remember, what you resist persists. Gratitude negates resistance. Once you are grateful, you can look at everything clearly and see yourself.

Another bonus of gratitude is faith. By being grateful now for things you have intended to experience in future, you become ever more certain that you will experience them, and this in turn brings them to you. It allows you to be excited about the future! Ok, lets keep going...

Consciousness: You experience what you are awake to

This book has been largely about wealth consciousness. But what is consciousness? It is being awake to something. Wealth consciousness is being awake to wealth. Wealth has always been there, of course, but you may not have been awake to it. You cannot experience what you are asleep to. Consciousness is the set of attributes and capabilities that enable you to be awake to a state of being or a set of experiences. This book has been about the things that enable you to be awake to the wealth that is already there. And the happiness that is already there, as well. So, my friend, wake up!

The material wealth of a nation is simply the manifestation of the collective wealth consciousness of that nation. That applies to any group of people, from families to corporations to continents and worlds. The least conscious person in a group of people will bring down the experiences of the most conscious. So, a wise person does whatever they can to raise the consciousness of the group at large so that they themselves may experience more. It is self-defeating to do nothing or to lower someone else's wealth consciousness.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Several studies show that many people who win over \$1 million in lotteries end up worse off financially than they were before they won. They lose all that money in amazingly short periods, and end up even worse off because of the new debts and liabilities they accumulate. See, it is not money that makes a person wealthy. It is their wealth consciousness. People without wealth consciousness are unable to get wealthy, even when a huge sum of money comes their way in a lottery win. On the other hand, people with wealth consciousness cannot fail to have money and wealth for extended periods. They may go broke occasionally due to an error in thinking or a higher choice, but they always bounce back up. They have no fear of getting broke, because they know even if it happens it is temporary and they are designed to come right back up. You can take away all their money and within a year, they will be wealthy again, or at least be on their way to wealth. Luck has nothing to do with it.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

The greatest creative forces become available when your conscious, subconscious and superconscious selves are in harmony in their choices. You make them so by raising your consciousness and awareness to all three levels of your self. You become aware and conscious of things you used to do subconsciously and so on. You can do this by deciding to be aware. Decide to be mindful and deliberate, watch your thoughts and actions and dreams, instead of walking about daydreaming in a daze and doing things on automatic. It would also be a good idea to consider Vipassana (mindfulness) meditation. It is one of the best ways of increasing your awareness.

You see, your Self makes choices but if you are not aware of them, you will not know what they are. These choices are the superconscious ones. You start becoming aware of them by honoring your feelings (not emotions or thoughts masquerading as feelings, but genuine feelings). You also become aware of your superconscious through meditation.

You also make choices consciously and you make some subconsciously. You can increase your awareness of your subconscious choices by deciding to be aware, watching your thoughts. For example, in the past you may have had idle thoughts of fear and indecision regarding a particular topic. These thoughts went on in your head all the time as you did other things; they were background thoughts. Well, now what you should do is watch your thoughts and do not allow any idle daydreams that keep tossing about an issue like a wild monkey in a cage.

The point is that if for a particular decision these three levels all chose differently, your results will obviously be mixed and confusing to you. The way to fix that is to raise your awareness on all levels.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

The Source of all creation is a field of infinite possibilities and creativity. Our true Self is one with The Source, in the same image and likeness. When we are conscious of that and believe it is so, we tap into this field of infinite possibilities and our inherent creative abilities.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

You must have wealth consciousness that knows no poverty (or, more accurately, the illusion of poverty). Work on it until the idea of poverty is laughable, until to think that you can possibly become poor is a ridiculous idea to you.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

You create money by increasing your value inside you. You do that by reading books like this. You also do that by remembering your true Self that is in the image and likeness of The Source. Abundant by nature. You then experience money by exchanging the value you have built in you. Exchange it with others by providing services, goods and money to others in exchange for their services, goods and money. Remember that people have a unique purpose or ability within them. They fulfill part or all of this ability or purpose; they create something out of and by it, by using their internal value. Their creations are therefore unique, and the exchange of these unique creations is what brings about the paper or cash

money. Paper or cash money is just a medium of exchange for our uniquely developed internal value. Build wealth by building your inner value. Experience wealth by carrying out your purpose and ability using that built up inner value. It all lies inside you. To build external wealth, build internal value then exercise it. It is that simple. The biggest components of internal value are instantly available to all. These are faith or certainty, imagination, inquiry, and focus. Activity, taking action, translates inner value into outer value, material wealth.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Wealth follows those with wealth consciousness. It is not the other way round. Wealth consciousness comes from states and thoughts of prosperity and wealth full of confidence. It does not allow any moment at all to think poverty thoughts of limitations, doubt and scarcity, nor to have states of fear and disbelief.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

The earning of money has nothing to do with the direct manipulation of the papers you now call money. It has all to do with wealth consciousness.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Wealth is a predictable result. The causes of wealth are predictable and accessible to all without exception.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

To the extent that you have wealth consciousness inside of you, outside things will enable you to experience wealth, or hinder you from experiencing wealth. This is the same for happiness. To the extent that you have happiness inside of you, outside things will enable you to experience happiness, or hinder you from experiencing happiness. And it is the same for everything else – peace, love, non-judgment, non-condemnation, non-segregation, and so on.

The collective consciousness is very influential on your own wealth and happiness. You create many of the events in your life. But some events, especially the large events, happen because of the thoughts and consciousness of people around you in your society and world. You have heard this before in many forms (where two or more are gathered...). You are not alone; you are not separate from everyone else. You as an individual matter a lot to the whole, and vice versa. Your extent of wealth and happiness is co-determined by yourself and everyone else. Please understand this carefully. No one can stop you from being happy and wealthy. That is because only you alone choose to experience everything as good or bad all on your own and no one can possibly take away that internal choice from you. And only you can choose to have wealth or happiness and no one can take that from you except yourself. But that said, you are more likely to meet good and happy opportunities and events if the people around you are of a suitable consciousness. Think of your mind as an extension of your spirit, your body as an extension of your mind, your immediate environment and other people as an extension of your body, the world as an extension of your environment, and thus the whole world as your own larger extended body. And the same goes for everyone. Thus, whatever 'good' or 'bad' that is in your extended body affects you to the degree that it is 'away' from you. So, it is very much in your interests to spread wealth and happiness consciousness around the world. That spreading of wealth consciousness 'improves' the larger extended body as a whole, for what happens to one part of the body affects the whole. The advancement of just one individual in society causes a series of advancements of varying degrees for all others in society. So to raise yourself, raise others and you will automatically rise as well. Even telling a few people is enough, but telling as many as you can tell shall shift this universe dramatically. This book is a start – share it. Use the Internet, email and SMS text messaging on your mobile phone. We have invented these affordable communication networks around the world as a testimony of our increasing realization that we are one, and as a tool to keep growing in that realization. So use these networks, remember them.

One of the best ways to become wealthy and happy is by practicing meditation every day. Meditation puts you in touch with your higher Self, and the teachings in this book become you, experientially, in every cell of your body. They no longer are theoretical constructs for they become you. You no longer

have to struggle to practice and remember them, for they are you. Start meditating, and one day soon, you will have this happen to you. The recommended meditation technique here is Vipassana (mindfulness/insight) meditation.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

All other things held constant, to the extent that an individual or society has and develops wealth, health and happiness consciousness in them and in those around them, so will they have wealth, health and happiness.

Now it is time to go to a wider dimension. It is time to look at what it is that has this consciousness. It is time to look at the Self, the builder of the universe, the builder that uses space and time as materials to create experiences. This is your life...

The Self: The architect of the universe

It is now time to look at First Cause, that from which everything arises. Know thyself – so has it been said throughout the ages.

Your Self, your spirit, or your soul, whatever you are used to referring to it as, is the real you. The rest are just your tools. Your personality and body and ego are just temporary tools of your Self, that which will always remain even after you drop everything else.

Your Self is First Cause of your entire world. Any state you find yourself in must be caused by Self. Your thoughts come from your Self. Your desires come from your Self. Can you think of anything in the world that does not arise from the spirit? Nothing can exist outside of spirit; nothing can exist outside of Life. Even wealth has First Cause. Now you see why it is crucial to know what spirit is, so that you may know how to be more in touch and aware of First Cause in your life so that you may create the experience of wealth and happiness in your life.

We have already touched on spirit many times before in this book, especially when we were referring to states of being. Now we shall look at two aspects of Self. One is the actual spirit side of you, and about Life. We shall go into that very briefly. The other is a general overview of things you do here as a personality that are healthy for you and your Self and are helpful to the having of wealth and happiness.

You are First Cause...

People attract what they are, not what they want. They attract what they love and what they fear. They sustain what they judge and condemn. What they resist persists. What they accept and examine mindfully releases them. What they truly believe is what becomes real in their lives.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

See good in everything. Look at the light and you will never see the dark.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Change is the only constant in the universe. Everything changes at every moment. Life is all about change, and with change comes growth. You will one day leave even your own body. You can never truly own anything here on earth. Thinking that you own something results in that thing owning you. The thought of ownership causes resistance to change, resistance to the workings of the mighty universe in its infinitely intelligent fashion. The minute you start thinking you own something, it owns you. For you to enjoy and use prosperity and wealth wisely and fruitfully, you should replace the idea of ownership with one of temporary custodianship of something, or having the use of something, of keeping something, of taking care of something. This is what puts you ready to go with the flow without loss and suffering when the time comes for change to work its inevitable ways. So much suffering is caused by resistance to change. Resistance to change shows that a person believes that it is possible to not have a thing, to lose something, yet on a Higher level, on the level of Spirit, you have it all at all times.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

What are you holding yourself back for? You have it all. You can experience any part of your Self that you choose, so long as you choose to and choose believingly. With faith, everything is possible. It is all yours anyway.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

What are you waiting for?

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Calmness is the fruit of wisdom acquired over time. Calmness affords true control and precision of thought.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Celebrate life!

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Fear of the unknown is paralyzing, yet totally unnecessary. Only in the unknown can you find growth, freshness, and creation. The known, the past, is already experienced – it is gone. A past moment is a moment gone, lingering only in our memories. Sometimes we keep recreating the past, over and over again, sustaining it out of fear of losing it. But new growth, new creation, lies only in the unknown. Learn to love and cherish the gift and power of the unknown. Choose this. And you will find yourself traveling on a wonderful journey of exploration and growth. Remember always that your Self knows everything – nothing is unknown to it. It is only your ego, with its limited vision of space-time, which knows only fractions of the All. Trust your spirit – your Self can never harm you. You are your Self, not your body and ego. All suffering is caused by fear and by believing strongly in the illusions of this world. Let go.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

The unknown carries tremendous opportunities, knowledge, potential and rewards. Step into it often.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Consistency of purpose. Curiosity. Confidence. Courage. Cheer. Certainty of intention. This is all good stuff.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

What are you holding back for?

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Let go.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

At every moment and situation, with very thought and action, ask yourself two things: (1) is this the greatest version of the grandest vision I have ever had of myself? (2) What would love do? Then adjust your thoughts and actions based on the answers to these two questions. This is a very fast way to growth in all areas of your life.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Question everything and rule out nothing. Be willing to suspend everything you know. You cannot discover new things until you stop telling those new things what you think they should be. Let them tell you what they really are!

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Exercise your body daily. Your body is an energy system and an extension of your mind. Exercising opens up the energy channels in your mind and body. Remember, thought is energy, and your mind is all over your body, in every cell

of your body, not just in your brain. Exercising your body, every day makes, your mind and thoughts a great deal better.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Change is the only constant. Love it. Embrace it. Find its gifts that it brings to you. Change. It is the only game there is anyway, the game of life, the game of changes.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

To the extent that a person has and exercises their wealth consciousness, that person finds themselves in the company of opportunities, businesses, situations and people that enable her or him to manifest into physical the amount of wealth consciousness they have and choose to exercise. Luck and coincidences have nothing to do with it. What some people call luck and coincidence is the precise execution of an infinitely intelligent universe that works in amazing ways to fulfill exactly what we imagine ourselves to be, believingly.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

You are your own luck.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

What is 'can'? What is 'should'? What is the line between can and cannot, should and should not? Is there really such a line? Or do you, we, make it up?

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

You are the magic.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Change is the order of the universe. Life is change. Growth and evolution is what Life is all about. Clinging on to a thing is not only futile; it is harmful to you. You cannot win a game where you resist change.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Now that you know the truth, the laws that drive the universe unfailingly, hold this truth in your thoughts at all time. And you will not be affected by the physical world again. You will become its master instead of its slave. The truth will set you free.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Life is all about growth, expansion of consciousness. Life, The Source, God, never has it by design or plan that you should not expand your consciousness. In fact, the whole design of Life is for consciousness to keep expanding. It is in the whole universe's best interests that you expand your consciousness, including your wealth consciousness. Life seeks to express and experience itself to enable that evolution and growth. Wealth, if you consider it clearly, does a whole lot to enable that growth. Once you have wealth, you have freedom to explore many other aspects of life you would not have had a chance to without it. The true nature of all life is to increase life. Anything to the contrary of that is a going against life. Your desire for wealth is very natural and necessary for you to move on to higher steps. Not only is it natural, it is fully supported by nature if only you follow the laws of nature. Ancient texts have often said it is the desire of God that you get rich, and nature is friendly to your plans, so long as you are in harmony with it.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

We live in a realm of relativity. Everything else outside of you exists, in a most clever way, to help you know yourself and re-create yourself anew. It is

most clever because that statement is true for each being. Without short people, a tall person would never know they were tall. Without a 'bad' person, a 'good' person would never know they were so. And vice versa. You need a frame of reference, and an opposite, to know what you are and to choose what to become next. The day you start seeing everyone and everything as a bringer of a certain gift for you, and you seek to find out what it is, and you realize you are also there for their self-definition sake and you willingly give them as they ask, is the day you will start moving very rapidly towards more wealth.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Love yourself, your customers, your world, your family, everyone and everything. Love is the strongest power.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

So, you wish to be wealthy. That is great. But who are you? That is a very deep question. Ask yourself, "Who am I?" Your first answer may be 'I am Jane' or 'I am Joe', or whatever your name is. Then you might say something like, 'I am a 28 year old female, Croatian, short-tempered but happy, sometimes doubtful but generally confident...' and so on. Really? Is that really you? Each of those things started some time. Your parents gave you a name; you acquired your habits, personality and disposition over time. You were born with few of these things, and you were conceived with none of them. In other words, none of the early things are you – you leave them all here on this plane of existence when you move on to the next plane. So they are not the real you, your Self. They are 'jackets' you wear over your Self, jackets that you take off as time goes by (people change) and some you take off when you leave the earth.

Try this: 'I am a 28 year old female'. Is your Self really 28 years old only? Could it have been there before you were conceived into this Earth? Was it definitely male or female? You do not have to know the answers to these questions for you to get wealthy. But it is important to recognize that, just as we said and saw that you are not your circumstances, you are also not some of the things you have all along thought you were. These 'jackets' are helpful and useful, but sometimes they hold you back. People who identify too much with their jackets, especially negative ones, place themselves in a prison, a box, a position where they are unable to step outside the box for fearing that their self will be violated, or their self is not capable, while all along it isn't their true Self.

The next time you catch yourself saying 'I can't do that because I am...' and so on, re-examine the 'I am...' bit and ask yourself whether that is really you, or a jacket you picked up along the way, a jacket that you know for sure you will one day take off, a jacket that you might as well take off now. Your body cells change daily, your thoughts come and go, your ego and self-image change. They are not the real you. Your Self is the timeless Being that takes on all these jackets of illusion, jackets that should serve you, not hinder you, jackets that are really under your Self-control, although sometimes or often you forgot this. The illusions, the jackets, are very necessary. They are the tools by which your Self experiences itself in a physical plane. Think about what you know so far about spirit and quantum physics. All physical objects look separate to our limited five senses but in fact, they are part of a large pool of energy that is not separated at all. Spirit is also just One, individuated into 'individual people'. It is individuated, not separated. Like the way the oceans of the world are individuated into waters with different depths and tides and characteristics, yet they are all one ocean. All your spirit knows is love, for it cannot kill or injure itself – it is immortal, it is also all One. It also cannot go 'broke' for it has everything, pure wealth and abundance.

Why is it necessary for spirit to have an earthy existence then? Imagine that you were born in a very rich land where everyone was super-wealthy, no one lacked anything, and all desires were fulfilled instantly. How would you ever experience the thrill of having wealth? It would be impossible. You would know you were wealthy, but this would be meaningless because you have never compared it with being poor, and have never risen out of poverty and become wealthy. See? You would need to first become broke in this super-wealthy land, then appreciate how uncomfortable that felt, then work your way back to wealth and feel the thrill and experience of wealth. You cannot experience something, even if you know it, unless you create the experience of it's opposite. This is the position spirit is in – it knows all but cannot experience it unless it creates a realm of illusion of not knowing and not having. Let us go back to our example. If everything in that super-wealthy land were wealth, you would be unable to get poor. So, you would have to create an illusion where you see only extremely small segments of your whole world at a time. Instead of seeing that you have a car, a road, house, and a shopping mall all at one go, you would only see the car. The illusion would limit your vision so you can only see the car at first. Then after working, you start seeing the house. And so on. Then when you see it all, you feel the thrill, the experience of what you already know and have but could not experience. This is the purpose of the earthly physical experience. Another way to look at it is to think of something you really like. Think of your favorite food or even having great sex with your loved one. If you ate your favorite food all the time, at every moment of your waking and sleeping, or if you did the same with sex, do you see how the experience would cease to be an experience and become a knowing without experience, for it would be all that is. Your entire eating experience would be comprised of eating that one favorite food and you would finally know no other eating experience and the favorite food would cease

to thrill. This is a very simple example – it gets very complicated at the highest spirit level, but at least you get the picture.

Still not convinced? Ok, here is another example – the experiencing of love. Spirit is immortal and at one with all. It only knows love but cannot experience it because there is nothing to experience it against. At the ultimate level of Spirit, all that exists is One and the One knows that it is all one; it has no illusions of separation. This is what some people call God. Let us think of it as Being, Life, or The Source, the All That Is, the I Am. All That Is, Life, Being, is exactly that – all. It is not a he or she or it, it is All. There is nothing else except the One, so there is nothing the One can use to experience itself against – unless it individuates itself. The individuation and illusions start at lower levels. It is necessary to create a limited-consciousness physical plane where the illusion of separation exists and it is possible to 'kill' a body, and hurt, and so on. And in this physical plane where it is possible to act in unloving ways and do harm, love rises, and its fruits and the experience of love is then possible.

Now you see that the illusion is very necessary. You, your Self, needs it and uses it. The only problem comes in when your ego makes you believe in the illusion. The ego was designed to create the illusion of separation. It is necessary. But when the illusion is taken as the reality, it no longer becomes a tool with which you can experience the greatness of your Spirit and all that it has. It instead becomes a painful trap. You stop 'pretending' that you do not have wealth and then experience the thrill of having wealth, and instead start 'believing' that you really do not have wealth. You stop pretending that you are separate and at risk, and start believing that you are. This is the cause of much suffering. Learn to use the illusion instead of believing in it. This is what Jesus meant when he said 'be of this world but not of it'.

Simply being aware of who you really are will change your life amazingly to the positive. You are Spirit with a body, personality and ego. You are not a body, personality and ego with a spirit.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Definitely most importantly, have joy in your life. Lighten up, do not take things so seriously, do not be too hard on yourself and others, and let joy into the lives of people. Joy is natural, it is the soul expressing itself, it keeps the energy circulating, and makes the whole ride worth it! Joy multiplies everything, it attracts. And it is fun. Enjoy!

Decide at all times to not worry, to not get frustrated, to not wish you were somewhere else doing something else, and to not fear. All these are statements of not having, and they perpetuate the state of not having.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Before you do anything, always ask yourself, is this who I Am, is this who I wish to define myself into a higher next?

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

It is all inside of you.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

For everything you see around you, you are at cause. Why then would you hate something around you now? If you don't wish to have it around any more, ask yourself what part or aspect of yourself is causing it, and you will soon discover something about yourself that you would find beneficial to change.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Nothing happens around you that you are not wholly or partly a cause of at some level of your whole Self, even though you may not be conscious of the choices you are making that are causing your world.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Condemnation and judgment keep in place that which is condemned and judged.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

You are not your past, any of it, at all, unless you insist you are.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Your soul is the part of you closest to The Source of All That Is. It is an individuation of The Source, in the image and likeness of The Source. Your soul knows and perceives a lot more than your physical body and mind does. Your soul communicates with your mind through your body using feelings and intuition. Listen to your feelings and intuition always if you wish to speed up your growth and reduce unnecessary setbacks and suffering.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

You are a soul with a body, not a body with a soul. You are a soul, with a body, a mind, a personality and an ego. Knowing this and knowing what a soul is makes a huge and empowering difference in the acquisition of wealth.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Meditation places you in direct contact with the unified field of consciousness, the unified mind, and infinite intelligence. Through meditation, a completely new world will open up to you. Through meditation, you will find calmness, wisdom and inspiration. It is yet another way towards wealth, and many other things. It is the home of infinite wealth consciousness, and you are welcome to it any time.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Inspiration and desire come from the soul, seeking expression and manifestation into the physical world. One fast track to get to where you are going is to pay attention to your desires and inspirations. Develop your intuition.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Mind, body and spirit are all connected. One way to think of it is to see the mind as the subtlest part of the body, and the body as the most solid part of the mind. By living in this knowledge, by treating mind, body and spirit with equal importance, care and attention, you grow fastest and get wealthy fastest.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

The root of a bulb which shall produce a white lily is an unsightly thing; one might look upon it with disgust. But how foolish we should be to condemn the bulb for its appearance when we know the lily is within it. The root is perfect after its kind; it is a perfect but incomplete lily, and so we must learn to look upon every man and woman, no matter how unlovely in outward manifestation; they are perfect in their stage of being and they are becoming complete. Behold, it is all very good...It will make an immense difference with your faith and spirit whether you look upon civilization as a good thing which is becoming better or as a bad and evil thing which is decaying. One viewpoint gives you an advancing and expanding mind and the other gives you a descending and decreasing mind. One viewpoint will make you grow greater and the other will inevitably cause you to grow smaller. One will enable you to work for the eternal things; to do large works in a great way toward the completing of all that is incomplete and inharmonious; and the other will make you a mere patchwork reformer, working almost without hope to save a few lost souls from what you will grow to consider a lost and doomed world. So you see it makes a vast difference to you, this matter of the social viewpoint. "All's right with the world. Nothing can possibly be wrong but my personal attitude, and I will make that right. I will see the facts of nature and all the events, circumstances, and conditions of society, politics, government, and industry from the highest viewpoint. It is all perfect, though incomplete. It is all the handiwork of God; behold, it is all very good". – James Allen

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

How do you start doing all these things? Just start doing them. Now. It is that simple. Just do it. Now.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Your Truth is always truest to you. Truth is personal, and ever changing. Even though you should surround yourself with experts, advisors, and good books, always follow what rings true to you. Do not follow external sources blindly – check them with your Self.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

The Source always talks to all of us through all forms of internal and external communication. Always in all ways. It is us who shut out that communication. Start paying attention to the movies you watch, the TV shows you see, the magazines you read, the people you talk to, the events of life that you watch, and the intuition you have. All these, and many more, carry messages for your advancement, messages from The Source. Simply be open and willing.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Act as if you are already wealthy, for you are.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

There are no real limits other than those you set on yourself.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Become unstoppable by refusing to stop.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

It's a little like wrestling a gorilla. You don't quit when you're tired, you quit when the gorilla is tired. - Robert Strauss

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

You have more potential in you than you can possibly use up in an entire lifetime or in several lifetimes even. Stop making up excuses and believing in limits.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

By our inherent nature, we have limitless potential and abilities. 'I can't' does not exist, it is an illusion. Nothing outside yourself can hold you back. What is holding you back, then?

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Your soul is that part of you that is closest to God, The Source. Your soul speaks to your mind through feelings and intuition. Listen to your feelings and intuition. Honor them over any conflicting thoughts and emotions. Be careful though, because some thought and emotions camouflage themselves as feelings. But be still and you can distinguish between them.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

The desires that you suppress become depressions, and that leads to even worse. It can sometimes lead to unhealthy ways to fulfill those suppressed desires. Express your desires, and you create life and joy.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Persist in following your feelings and intuition. They are your closest communications with The Source.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

You are a soul with a body, not a body with a soul. See this clearly and live your life at all times with this in mind and your power increases.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

'I Am'. This is your new way of making statements. 'I Am...'. The Universe absolutely listens to whatever you place after the phrase 'I Am'.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

You need nothing outside of yourself to be wealthy.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Freedom. It is your nature. Keep it and express it. Allow others to keep and express their freedom.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Stop choosing what has been chosen for you by others and start choosing your own.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Meditate everyday, even for just 15 minutes twice a day. This connects you with The Source, lets you know your true nature, brings inspiration, and shows you the ultimate reality.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

You are who you say you are.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Experiences are within you, not outside. For example, two people can take the same roller-coaster ride in an amusement park. One walks out of that ride very happy and thrilled, and the effects of that, over a lifetime, are positive, for everything is a cause of something else. The other person may walk out of that same ride full of fear and shock, and the effects of that, over a lifetime, are negative. See, the same ride was experienced in two very different ways by two people. No experience exists outside of the person experiencing. Even what you would consider a terrible event is joyous to someone somewhere. The point is, chose to experience things positively, and your life will be positive. The meaning of everything is the meaning you give it and your experiences are what you say they are.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

The next time a situation comes up, see it as the illusion it is, decide the experience you will have of it, then re-create yourself anew so that the illusion changes to you liking. This is so for financial situations and all other situations in life.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

A healthy person is usually in a better position to create wealth. Health is an indication of agreement between your body, mind and spirit. Lack of health is caused by a disagreement between these three: for example, a mind with negative thoughts and anger causes an unhealthy body. A body that is not rested, nourished, exercised and kept free of toxins kills the mind. Listen to, notice and honor what signs your body, mind and spirit give you.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

A daily combination of exercise and meditation raises your energy levels and positive emotions, leaving you in an extremely powerful position to create wealth and growth.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Remember 'I Am'. The universe, The Source, manifests to perfection all your 'I Am' statements and states of being made with certainty. The only time there is in the universe is Now; the present time. 'I Am' works and is in agreement with the ever-present time of Now by being in present tense. 'I will be' barely makes it.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Freedom. Maintain yours and allow others theirs.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Do not take life too seriously. Enjoy it! Play with it like a child. Laugh at every corner. Joy is your true nature and aligning with your true nature boosts your acquisition of wealth.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Rest and eat properly. Recharge your mind and body's energy system.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

You become more conscious of your unconscious aspects by raising your awareness. You do this by deciding to be aware of all your thoughts and actions,

watchful and guiding of them. You enhance this greatly by meditation, a good one being the Vipassana (insight) mindfulness meditation technique.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Here is an amazing truth: as you enrich your inner self with enlightenments, your outer self will grow correspondingly richer, yet you will become more and more indifferent to riches, and riches will let go of their obsessive hold on you. You will finally become a naturally and automatically wealthy person with the carefree abandon of a child, and you will enjoy freely.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Desires indicate to you things that you have a built-in ability for. You may never have piloted an airplane before, but if you have a desire to do so, it shows you that your Self has the ability and nature to be able to learn and pilot a plane. In truth, your Self knows all there is to know, but a desire shows you that you, at the higher level of your soul, are fully supporting that desire to pilot planes and the whole universe will be there to assist in its manifesting. It is advisable for a person to follow their desires in business as well – this way you have proof that you will be able to do what you desire, and you will enjoy it. Desires also indicate to you which parts of your Self that are calling out for attention and evolution, growth, or working out to perfection. Desires are signals from the Self.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Let us revisit time. You now know what time is. It is an illusion created by the way your consciousness sees small portions of the whole space-time continuum at a go. Remember the example of the football field in the chapter on Time. You saw that an object on that field sees events taking time as it moves across the field from one event to the other, but the field itself sees all events as being on it simultaneously. For the field, there is no time, only an ever-present moment of Now whereby all events (all objects on the field) are taking place at the same time.

In that example, your consciousness is the object on the field. So, what is the field? It is your spirit, or soul. You may have imagined that your spirit is the same size as your consciousness, but in fact, it is much larger than that. It covers all

aspects of your life, even those that you are not awake to, not conscious of. It is right now in your past and future, but you are only awake to the part of it in your present. Your spirit is eternal and its presence is timeless, but your consciousness is not. It is multidimensional while your consciousness is usually four-dimensional.

The point here is this: your spirit communicates to you through intuition and feelings. It knows your future, all possible combinations of it. But it needs your consciousness to experience what it knows. In fact, it knows everything, but it needs consciousness in a physical plane to experience what it knows conceptually. Your Self knows exactly what time each event in your future will take place, exactly what you need now to make it take place then. But your future is not fixed. It changes with every choice you make. But whatever choice you make, it knows the series of events after that. And if you wish to get to a certain point in your life in future, it knows how to get there exactly, step by step.

There is an old saying that says 'when Spirit commands, the universe obeys'. To spirit, everything is instant, for it is all over the 'field' at the same time. A big reason that you experience non-instantaneous gratification of your wishes is because you may not be listening to spirit. The main reason that things seem to take time to become from when you wish them to be to when you experience them is that you may not be listening to spirit. If you were aware of what spirit is choosing at every stage, and you know this through intuition and feelings, you would choose the same, and as soon as you choose, you would find that what you chose has popped right in your face, ready to be experienced. Try to see this. Your spirit has everything instantaneously. There are no delays between choice and having. But your consciousness usually experiences a delay. That delay is caused by differences in choice between what your ego, your personality here on earth, chooses, and what your Self chooses. Remember, you are your Self, but you also have an ego and personality and mind. So all choices are yours, but your spirit choices are the most powerful, so to speak, yet all choices are acted upon by the universe. If your Self chooses to experience a choice called A1 and your ego chooses A2, you will get to A2 but you will find a 'delay' in 'time' due to the 'confusion' both choices pass on to the universe. But if you choose A1 and spirit chooses A1, then you will find no delay at all. People now call these occurrences *synchronicity*. It happens when you think of something, or a person, and immediately when you think this, that same thing or person 'coincidentally' appears or calls you just right then. And you say, "Wow! What a coincidence!" But it is not a coincidence – it is just unison between spirit choices and ego, mind and emotional choices. All your other parts chose what your spirit part chose, and the result of the choice was instantaneous.

You see, your desires arise from spirit. Spirit chooses just the right sequence of events to arrive at a desired end. Remember, you are your spirit, so these are your choices. But you have many components and levels, some that you are not conscious of unless you choose to be. Fear is in the world of ego, so is emotions and non-detachment and so on. These things inhibit instantaneous manifestation

of your choices, even if you were to know what spirit is choosing. And fear is false evidence appearing real. Emotions are past conditioning, they are reactions instead of creation, and life is about creation. Non-detachment rises out of fear, out of illusion that loss and failure is an actual existence.

Learn to be aware, intuitive, detached, and creative instead of reactive, and start seeing fear as false evidence appearing real, and you will start to experience more and more of your choices the instance you make them or very soon after you make them. Learn to trust your intuition. Realize that you are a soul, and your true nature is indestructible and all knowing, there everywhere and you have all. Your body and ego are just illusions made to enable you to experience your Self. You at the level of spirit are in your future even right now as you read this. Why then would you fear the next moment? It is already taken care of by you. And you cannot possibly hurt yourself. Even death, the thing that people fear most, is senseless to fear. Think about it: if Spirit was done with its body, what can the body possibly do to prevent spirit from leaving and taking away life? Nothing! If spirit chooses to move on, that is it. it cannot be 'trapped'. And what can the body do to leave the spirit if spirit still needs body? Nothing! Spirit is in past, present and future and can see things that body cannot. Body cannot conspire against spirit. Do you see how ego fights a fruitless war of fear against death and everything else. Do you see how fear itself is the destroyer? Spirit loses nothing, it cannot possibly lose. It knows that even after the body dies, spirit is still intact as it was before and it is all good. It is ego that fears death, and only because death is unknown. People who know death cease to fear it, as you may have heard.

Now, think about your birth. Just as you may not be aware of the all the choices you are making as spirit, just a few of them, you most likely are unaware of the choices you made with regards to your birth. That does not mean there were no choices made. You chose a purpose, as we saw in the chapter on Purpose. You had many purposes, desires, and wishes for further growth in various aspects. You chose the exact right circumstances, body, configuration, and location to be born in to fulfill your desires, purposes, choices for growth, and to stop believing in certain illusions. At every moment, you sent yourself the right people and things in your life to take you to the next step. Sometimes your ego refused to take them, but never the less you sent them. Do you start to see how it all works? If you are still not convinced, think about this: why do people say, when they are thinking of suicide, 'I can't live with myself any more'? Look at that statement. There are two people in one. It is like a person saying 'I cannot live with this other guy any more'. Yet it is two 'individuals' in one. One of them feels immortal and desires to end association with the other, which it knows is mortal and the one where the suffering is coming from. Deep within everybody, there is knowledge that we are an immortal soul with a mortal illusionary body and ego. It is in believing in our illusionary part as the real part that all suffering comes from. It is when we live in the illusion instead of using it as we came to do that causes pain and lacking. The illusions are very necessary; they are beautiful gifts, but start using them instead of living in them.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Vipassana (insight or mindfulness) meditation takes your awareness to the level where you can watch your subconscious mind create thought. You can observe your sponsoring thoughts. It gives you a chance to 'fix' your subconscious and ego through a process called mindfulness. It also takes you to levels beyond the subconscious. It is a wonderful tool.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

You are your spirit, not your body, personality, conditions, or anything else. Yet, your spirit is eternal and All That Is. Your spirit is real, You are Spirit, You are Real. The Real creates the Illusion, not the other way around.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

The spirit or soul chooses a purpose or purposes when it chooses to manifest itself as a human being on earth. This purpose is –co-chosen with all other spirits, with the One. It chooses what it wishes to experience in this physical plane. It gets a body and mind to experience these things. Now, it communicates to the body and mind through desires and feelings. But it never enforces its choices. Body and mind are free to choose whether or not to experience those desire. Often, out of fear or past conditioning, they chose not. Yet the desire does not go away; it remains until fulfilled. When the body and mind are in disagreement or opposition to the soul, a person will experience dissatisfaction. When body, mind and soul agree, the creative force is phenomenal, 'waiting' ends, and joyous experience occurs without resistance. The soul then knows itself experientially! At all times you are free to choose what you wish to experience. And at all times, your soul communicates to you, but you can choose not to listen, as many people have often done in the past.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Nothing real can be threatened. – A Course in Miracles

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

All other things held constant, to the extent that an individual or society lives as souls with bodies, minds and egos, instead of the other way around, so will they have wealth and happiness.

The greatest advice that can be given to you now is this: meditate daily. If you do not go within, you go without. Meditation takes you in to meet your Self and infinity. It cannot be explained, only experienced.

Talking about infinity, let us take a brief look at the One...

One: All That Is

Hinduism taught it in a different way. Buddha does the same in a different way. Tao did the same in a different way. Jesus and Mohammed taught it, in a different way. Quantum physics teaches it in a different way. Just about every spiritual teacher, sage, quantum physicist and religion teaches us, in its own different way, that we are all one and by acting in that awareness we move forward fastest, most richly and least painfully. This is nothing new, but often we have refused to listen. Now, in your quest for wealth and joy, you may wish to look at this again.

Everything is all One, the same Being, individuated in different guises. In other words, everything is a localized point in and of The Source, of The All That Is, of God. Nothing can possibly exist outside of and separate from The Source. The individuation and the illusions of separation are necessary, as we saw in the chapter on Self. But they are only great tools when used as tools. When they are believed in as realities instead of illusions, they destroy and cause unnecessary suffering and inadequacy.

Let us look, very briefly, into this oneness. Once you realize, feel, and act from this position of oneness, you will start seeing that you already are one with all the things you desire, and with all the people and things that will bring wealth to you. You will see that you are the one making the request for your desires, the same one communicating that request, the same one fulfilling that request, and the same one experiencing the manifestation of your request. Hence, you need not worry. The illusion that you are not the same one is there just for your thrill and experience. This chapter will only take a brief look at this oneness, merely to give you evidence and to start you thinking about it. It will merely start you on a journey that only you can take, for it cannot be said, only experienced. We are all One...

You are one with The Source, and nothing is difficult or denied from, by, and to The Source. The universe is friendly to your desires. Nothing is impossible, if only you believe.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

You can never permanently own anything on earth. Life is change and One is all there is. Ownership is a detrimental state of mind that allows what you think you own to own you. Again, here on earth, what you think you own ends up owning you, possessing you, taking away a part of your freedom. Think about that for a moment. Everything is One. How, then, can you own a part of the One? How can your leg own your hand? Your leg can play with your hand for a while, but it cannot own it. This works the same way with you and the rest of life. When you think you own something, you chase it about to prevent the loss of it, a chase that is fruitless. Hence, it owns you.

Instead, think of yourself as a custodian of things until it is time to not be their custodian. Whether you like it or not, when the time comes or when your life on earth moves on, you will have to release all these things. Even your own body is eventually released from its present form. So enjoy, share, and have these things, but do not think that you are their owner. You can be that, but you cannot really own that. It is all One, and One is always changing.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Everything and everyone is connected. All life is one. What happens in Kabul affects you, somehow, wherever you are. And what happens with you, the thoughts you have and so on, affects everyone else everywhere, somehow. So, for your own sake, think, act and be as One.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Superiority and inferiority is not in-built in people and things. Seeing things in terms of better or worse is a judgmental weakness. This is especially a weakness of nations, whereby one government will consider itself superior to another, especially economically and systematically. It is also a weakness of social classes. An extremely high amount of wars, corporate collapses and societal divide have been caused by the idea that 'my way is better than your way'.

Disharmony is costly and never profitable on the long-term for anybody. Harmony is extremely profitable. You can avoid disharmony by looking at everyone around you not as better or worse compared to you or anything else, but as different. In other words, one entity's way is not a better or worse way, it is just a different way. This is a much more peaceful and profitable approach to everyone and everything else. Being special is not the same as being better. An entity can be special, but that does not making better.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

If you wish to always be in harmony with the incredibly powerful laws of the universe, simply act as if the whole universe is one unit with no separation between its seemingly separated components. For example, to know how to handle a business opponent in a way that will profit you the most, act as if your opponent and you are one. Treat him or her that way

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

There is not a person alive who is not capable of greatly contributing to the well-being of this planet. Just changing your attitude can affect the world around you. – Susan Jeffers

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

It is in your best interests to do your part to ensure that people all over the earth have wealth consciousness and joy. Many thinkers and scientists are beginning to show that an individual's thoughts affect the whole world's thoughts. An individual is responsible for what happens in the world and to everyone on it. The ancient Greeks had a similar concept - *Gaia*. It has been mentioned by many philosophers all over the world, from ancient Greece by Plato, to ancient Asia and the Far East. Modern scientists and thinkers in various fields of science are also starting to study and show that we are all connected. These connections are being found in various forms and in various fields of science. These findings include those by scientists such as Dr John Lovelock, Peter Russell in his book *The Global Brain Awakens*, the British biologist Rupert Sheldrake in his book *A New Science of Life*, Howard Bloom in his book *Global Brain*, and many others. If you wish to be wealthy, you can do so on your own. But you can do so a lot

easier and to a much larger extent, by far, if you help the world attain wealth consciousness.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

It has been said before in many places that the reason the One chooses to individuate Itself is this: In the absence of That Which Is Not, That Which Is, Is Not. Think about that.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

So the wrong-doer cannot do wrong without the hidden will of you all...And when one of you falls down he falls for those behind him, a caution against the stumbling stone. Ay, and he falls for those ahead of him, who, though faster and surer of foot, yet removed not the stumbling stone...The murdered is not unaccountable for his own murder, and the robbed is not blameless for being robbed...Yea, the guilty is oftentimes the victim of the injured. – Kahlil Gibran

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Let us re-visit quantum physics briefly. We saw that sub-atomic particles are what make up the physical universe. We also saw that these particles have intelligence. We saw that this pure energy has intelligence. It also has remarkable properties, properties such as being able to be in two places at once, to move from here to there without crossing the gap in between, to travel back and forth into time, and so on. We also saw that we were in relation and collaboration with these particles, for what we chose to observe is what becomes from this energy pool. Now, what do you suppose these energy packets are? What is pure energy?

Before we attempt to answer that question, let us look at The Source, All That Is, what many call God. We have been told that we are children of God, in the image and likeness of God, and that God is All That Is. Now, let us go back to where God was the absolute Only, before 'creation'. In truth there is no such straight line time-line but let us imagine that there is, for the sake of study. Ok, so we are now looking at God before creation. God was out there, all alone. Remember, in the absence of That Which Is Not, That Which Is, Is Not. In the realm of the absolute, there only exists One and nothing else to compare Itself

against. So experiencing Itself was not possible. The One had to individuate into a Duality, a realm of Relativity. When the One did that, there now was a 'this' and 'that'. Now this duality could allow experience. Day could experience itself against night, and vice versa. The same was possible with all the 'opposite' dualities or individuations, such as man and woman, up and down, left and right, and so on. And each of these dualities had their own smaller dualities. For example, a woman or man had the dualities of sad or happy, and so on. And even happy had its dualities of very happy and not so happy, and so on. And the total of these experiences is the experience of the One. But for our discussion now, we are looking at the Initial Duality that first came of the One, before that Initial Duality split again.

Now let us get back to the question of what energy is. Ok, so from One, we have the Initial Duality. Now let us call that duality Spirit and Anti-Spirit. By the way, quantum scientists have discovered that sub-atomic particles all have an opposite. So, a proton has an anti-proton and so on, but in our part of the universe, the anti-particles are not present because anti-particles destroy particles when they meet. Scientists talk of these as the matter and anti-matter of the universe.

Now the part of One that is Spirit individuates itself again into infinite little parts, or spirits (by the way, individuation is not the same as separation). Quantum physicists have also seen that although they call a sub-atomic particle a particle, it really is not a 'thing', yet it is the building block of things. And although a sub-atomic particle has a wave like behavior and a particle-like behavior, there are no particles running around, nor waves fluctuating. You cannot visualize a sub-atomic 'particle'. You can only calculate it and experience it. Sub-atomic particles behave as spirits would. Why do they do that? Now do you see what Pure Energy is? It is spirit. Everything in this part of the universe is energy. Energy is matter – one and the same thing ($E=mc^2$). Yet, spirit is energy. And hence, spirit is matter. You see, there are no clear lines of definition and separation. All that is really is One. Individuation is not separation. Think of individuation as the having of many dimensions, not the separation into many separate things. So think of the world as dimensions or facets of the same One, not as separate things.

The other part of the universe, for everything is a duality, is the anti-universe, made up of anti-matter. But that is another topic all together. The point is that you now can trace the origins and explanation of the universe, and its link to spirit and to all. You now remember who you really are, who we really are, and why you, we, did all this. You now also know that what The Source is, You Are. It is a very complex topic and you do not need to understand it fully. Just knowing the truth is enough; you do not need to explain it in detail.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

All other things held constant, to the extent that an individual or society as One, so will they have wealth and happiness.

Again, the greatest advice that can be given to you now is this: meditate daily. Soon, maybe on your first meditation, maybe later, you will come to experience this oneness, and you will be amazed at it! It cannot be spoken off, only experienced. This is a journey only you can take on your own. Meditation takes you in to meet your Self and infinity. It cannot be explained, only experienced.

Now, if you are one with The Source and all that there is, guess what else you are? You are abundant by nature! Let us have a look at your abundance...

Abundance: You have it all

You have seen that you are one with The Source, one with all that is. This makes you abundant. You have also seen how you created reality out of the quantum field simply by using your thoughts, states of being, words and actions. You have also seen how anything is possible when you believe and chose consistently with clarity. All this makes you abundant. At your highest level, you are naturally ever-presently abundant – there is nothing you have to do and you cannot be anything other than abundant.

Let us look at aspects of this abundance and how to make it materialize in your life. You are One with All That Is...

Spend your money gladly, cheerfully, and with excitement. Whether you are buying items or paying bills, be glad that you are doing it. Money runs away from those who feel it is in shortage, those who have negativity towards its use.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Nature is capable of giving you all your desires without losing anything itself. Scarcity is not real, it only appears where we chose to see it.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

The Source of all that is can never run out of creative power and ability. A million times of what has been created can be created again. The supply is unlimited.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Thoughts of scarcity take away abundance from your life. They manifest scarcity into the physical. To avoid scarcity, eliminate all thoughts of competition and instead choose creation. Competition is a statement to the universe that you believe your survival is at risk and there is not enough. So are thoughts of cheating, squeezing, manipulating and taking advantage of people, paying unfairly, coveting other people's property, envy, and the like. These thoughts only create non-wealth consciousness and cause scarcity. You can get temporarily rich this way, but you cannot rise to your full potential this way and indeed, you may even fall.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Never look at the visible supply. Look always at the limitless riches in formless substance, and KNOW that they are coming to you as fast as you can receive and use them. Nobody, by cornering the visible supply, can prevent you from getting what is yours. - Wallace D. Wattles

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

You are made in the image and likeness of The Source, God. Abundance and affluence are your natural states. In the deepest part of you, you already know this to be so. All you need is to remember this, so as to experience what you truly are.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

The universe has more than enough business and wealth for everyone. Way more than enough. People are not poor because nature is poor. People are poor because their wealth consciousness is poor. Even in a billion lifetimes, let alone one lifetime, you cannot possibly finish the wealth given to you free by Life. But you can 'fail' to receive it by your own thoughts, words, actions, and most of all, your chosen state of being, your 'I Am' statements and truths that you uphold about yourself. The idea that a person fails in wealth building because of competition or other such circumstances is illusionary. The so-called competition and negative circumstances are created by a person who believes in scarcity. They come to such a person in the most amazing way to fulfill the person's self-set limits.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Abundance, affluence and wealth are your birthright.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Poverty is a transgression of the laws of the universe. The universe, by law and design, is not a place where poverty is natural – it is an abnormality.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Do not scare money away by saying and thinking there is not enough of it.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

You cannot even begin to ponder the infinite vastness of the readily and freely available supply of value-creation material and energy you have access to.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Do not manipulate people and things. That is competitive thinking. Creative thinking is more effective and true to the nature of abundance. Competitive thinking makes you think in terms of scarcity that has to be fought for, and that is what you get. Why would you wish to create scarcity?

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Economics teaches about scarcity of resources. None of that is true! Economics was 'invented' at a time when people believed in scarcity. This belief caused the world to be scarce, to perpetuate an illusion of scarcity. And hence, the study of economics proclaimed that resources are scarce. Economics is derived from observation. It totally ignores First Cause, spirit and state of being. We are only now beginning to see that certain resources can never run out. For example, software, music or other digital content downloaded or broadcast cannot run out. How do you run out of a software download? No matter how many copies you download, there still remains that original copy that everyone is downloading. One copy multiplies as much as is needed without costing the maker any more money. We will soon come to know experientially that if enough of us put our mind on it, we could re-grow the entire earth's forests in a few years, create 'new' water or do anything else. Do not believe in the economics of scarcity. If you do, it will become true for you - a self fulfilling prophecy of scarcity.

Economics was a study of scarcity at the time when scarcity was all there was. That is why it is failing to apply to New Economy businesses and calculations today. If you do not believe this, have a look at history. At one time, people were sure the earth was flat, and all their 'evidence' at the time told them this was true. Then they believed the sun rotated around the earth, and all their 'evidence' at the time told them this was true, yet we now know that the earth is the one rotating around the sun. Or do we? In other words, whatever we hold as true, is what becomes true, even though it may not be the Ultimate Truth. When

we start questioning, we uncover a more 'correct' truth that is closer to Ultimate Truth. There is always room for more revelation – you cannot say that your current answer is the Ultimate Truth. Our finite minds are incapable of taking in the totality of Ultimate Truth, which is infinite. We can only take small segments of it at a time.

Never stop learning. Always be humble with what you know now, and you will know more. Scientists are only now discovering that this universe is not a four-dimensional one, but a multidimensional one like a hologram. It is our senses that are four-dimensional (length, width, height and time). A person's Self is multidimensional, but their senses on their physical plane are, for most people, four dimensional in their capabilities. The universe itself is multidimensional whereby all possibilities exist all together. Think about that carefully. Scarcity is not a reality; it is a perception of an aspect of that holographic universe. You can always choose which aspect you wish to perceive and experience, by choosing what you wish to truly believe and hold as unquestioningly true.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

There is an infinite source of supply. When you are not having what you would like, know that your thoughts are at fault, not the universe. Accept full responsibility honestly and make amendments. But never talk or think of lack or shortages, for in that thought is the cause of lack and shortages.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Broke is temporary. But poor is a mental condition, a dis-ease of the mind, and is more lasting. Yet, all can be overcome.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

How much is enough? Considering the fact that supply is infinite, then enough is probably the amount that allows you to live as you would wish to live whether you are working or not. You then choose when to play and when to work as you feel like, not because you need money. Hence, conditionality and need move away from you and let you to explore other aspects of life other than money.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Abundance is all there is, and sharing, not owning, is the way to receive this abundance.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Competition is unnecessary. It is a statement of scarcity, a fallacy.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Competition in a business is a statement of scarcity and a bringer of scarcity. Creativity is a statement of abundance, the natural state. Shift from competitive to creative thought and see how that works for you.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

This is a universe of abundance. No one is going to 'take your share' or 'beat you to it'. There is more than enough for everyone. The only time there is not enough, the only time when you are 'beaten to it', is when you think and act competitively instead of thinking and acting creatively and trusting in the abundant nature of The Source. Thinking and acting competitively makes it harder for you to correctly follow the laws of the universe especially the laws of cause and effect, the process of life expressing images of the mind, and of the power of certainty and faith. Thinking creatively and non-competitively helps you be in agreement with these universal laws and processes.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

To you the earth yields her fruit, and you shall not want if you but know how to fill your hands. It is in exchanging these gifts of the earth that you shall find

abundance and be satisfied. Yet unless the exchange be in love and kindly justice it will lead some to greed and others to hunger. – Kahlil Gibran

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Out of abundance He took abundance and still abundance remains. –
Upanishads

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

All other things held constant, to the extent that an individual or society sees, believes in and acts in abundance, so will they have wealth and happiness.

Again, meditate. It is the fastest way for you to know experientially how abundant you are. These higher concepts cannot be explained and fully understood intellectually. They can only be experienced. They can be talked about using symbols such as words, but the full appreciation and knowing can only come from experience, and all you need to do is go within, meditate, and all the experience you need will be right there. One day, maybe on your first meditation, maybe later, it will definitely happen. This is what the Buddha called enlightenment – the realization of the One.

Talking about happiness, what is it and how does it become you? There is no point to life if you have no joy, for life is joy and joy is life. Lets get happy...

Happiness: Life is Joy and Joy is Life

The essential nature of Life is Joy. Joy is what Life is made up of and vice versa. It is the natural state of all beings. Anything with life (and everything has life) has joy as it's natural state. It is how we are born as children, with a natural ability to live life with carefree abandon and joy. You can re-capture that nature and extend it.

The same laws of the universe that apply to wealth also apply to happiness. You have already seen many of these laws in previous chapters. Apply them to happiness just as you applied them to wealth. This is especially so with the law of cause and effect. If you wish to be happy, cause another to be happy. Conditionality is also an illusion when it comes to happiness. You are not happy because of certain conditions, but certain conditions come into being because you are happy. Happy thoughts and images also result in happy external events and conditions. Remember, too, to act as if you are happy, and to be grateful for all, even before you experience it. And remember to practice detachment. Perhaps the most important thing to remember is that the external world fashions itself to your internal world. If you are not happy with the external world, seek what it is internally that you are not happy with; then choose to be happy about it. Love yourself and the world will love you. Be happy with yourself and the world will be happy about and with you.

How do you do these things? You just do them, Now. Do not complicate this; it is simple. Make the decision right now to be happy with you and to love yourself.

Happiness is a decision. Decide now to be of the state of happiness, and all else will follow.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Happiness is a continuum of moments that are not resisted. If you resist a moment, you will not be happy with it. Also, what you resist persists, what you accept and bring into your light reveals itself and lets go of you. Unconditional love, acceptance, detachment, and tolerance – all these lead to happiness.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Sadness and joy are different grades of the same thing. They just appear to be different things. Hot and cold are actually just graduations of the same thing called temperature. When you express yourself and your desires, you have joy. When you do not, you have sadness.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Follow your desires.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

It has been said that happiness comes from you making things happen for you instead of you waiting for things to happen to and for you.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Balance your body, mind and soul. Without a balance, you may become unhappy. Spend time doing things related to all these three aspects of you. For your body, take care of it, have fun with it, enjoy it, use it, exercise it, feed it well, rest it, and so on. For your mind, continuously feed it with new knowledge,

exercise it, think properly and deliberately, rest it, and so on. For your spirit, learn about it, exercise it, meditate and get in contact with it, and so on. And for all three, listen to them and honor what they tell you, and love them.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Joy is your true nature. Another word for your soul is joy. Soul = Joy = Freedom = Soul. The lack of joy is the lack of expression of the soul.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Protect and nurture the environment, nature. Whether it is in your immediate surroundings or around the world, do your part, and do more. The health of your environment influences the health of yourself, which influences the joy of your self. The beauty and comfort of your environment also influences your joy. The joy and harmony in all things that make up your environment influences your joy and harmony. It is all connected.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Love, laughter, sharing, enthusiasm, optimism, and light-heartedness – these things make a person happy. Choose to be these things and you will be happy. Just make the choice to be these things from now on.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Find the humor in everything. Everything has humor in it, even the most 'serious' things. Try it. At first, it may be hard to find humor, but soon it will become second nature after you get used to it. And it will liberate you.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Happiness is not found in a circumstance or event. Each event is just that – an event. You choose to experience an event as a happy one, or an unhappy one.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

When faced with an event, choose the response that will bring happiness.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Happiness comes from creating instead of reacting.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Happiness comes from truthful observation of what is within you and outside of you. It comes from being truthful to yourself and everything else outside of you. The truth, literally, sets you free.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Choose to be happy. You are not your circumstances – that is a powerful illusion. Your circumstances are you – that is a truth. Try to understand this. When you change you, you change your circumstances.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Choose to like yourself, to love yourself. Scream aloud several times, 'I LOVE MYSELF!' and do it convincingly! Just make the choice, now. Do not complicate it. It is a simple choice. What if there is something about yourself that you do not like? Start liking it, and then change it. See, what you resist will never let go of you. If a person told you not to think of the color red, you will find yourself thinking of the color red. Whatever it is that you do not like about

yourself, stop resisting it. Instead, accept it, bring it into your light, love it, and look at it calmly with detachment. Smile with it and befriend it. It will then reveal its secrets to you and let go of you. But you must continuously choose to like yourself fully at all times. This means that you start thinking about the thoughts you have about yourself. Whenever you get a thought about yourself that is negative, end it instantly and go positive. Be deliberate in thought. You become what you think about most often. If you think unloving thoughts about yourself, you become an unloved person. Both you and other people will be unable to love you. It is very simple. Choose well, for it is all within your power to the extent that you choose clearly, consistently, and believingly. If you consistently think you are ugly, unwanted, unable to do this or that, it will be so. The universe will conspire to make the powerful thoughts that you have of yourself to become true. The conditions to make them true will arise. Change your mind, and change your world. Choose well.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Live Now, Here. Like Harry Potter was advised by his headmaster, Albus Dumbledore, in the *Harry Potter and the Philosopher's Stone* movie, "It does not do to dwell on dreams and forget to live." Harry Potter found a magic mirror that showed, according to Dumbledore, the "deepest and most desperate desires of our hearts ... but not knowledge or truth." Dumbledore then cautioned Harry Potter against its use, for although it may have felt comfortable for Harry to spend all day dreaming of his desires, doing so was not living. Living is what allows Life to express itself, and with expression comes joy. It is OK to dream, but live life Now, Here, because the only place you can live life is Now, Here. Dumbledore then explained to Harry Potter that the happiest person was the one who looked into the magic mirror and saw only him or herself, exactly as they were Now, Here. Think about that.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

There is an old saying that says 'when you laugh, the world laughs with you, but when you cry, you cry alone'. Stop crying and start laughing.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Keep it simple.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Have enthusiasm, live with passion. How? Choose to do so. Just do it.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Change your mind. Start seeing how good things really are and you will have joy. Look at the light and you will never see the darkness. Change your mind; change what you think you see. You can be looking at the same thing and see a happy picture instead of an unhappy one. See the good in everything. See the magic. That is what happy people do.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Joy is what happens to us when we allow ourselves to recognize how good things really are. – Marianne Williamson

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Cultivate your relationships with people. Happy people, statistically and quite obviously, have healthy and happy relationships with friends and family. Love is a powerful force. Be friendly and of unconditional love and you will make friends and have many fantastic relationships. That said, you must always remember that you need nothing outside of yourself to be happy. Do not become a person that relies on others to be happy – that is an addiction and a falsehood, not to mention an unfair pressure placed on others that will only lead to eventual unhappiness. Love yourself, and recognize that your love for others must be unconditional and free. Then be friendly. And keep your freedom of choice – any relationship where you lose your freedom of choice is an unhealthy one that leads to unhappiness. Stable, fair, free and loving relationships on all levels lead to happiness. Think about this: You do not owe anybody anything at all, ever, for any reason. Everything you do for others is a gift to them. And vice versa. Once you understand this statement deeply, you understand unconditional love, one that requires nothing in particular from others, and one that is not pressured to

give anything in particular to others, and all that exists are gifts given and accepted cheerfully and naturally.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

From love comes joy. What is love? Love is not a bond; it is a freedom, a liberator, not a binder. It is a free expresser, not a limiter. In the presence of true love, things flourish as they are, perfect.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Fill each other's cup but drink not from one cup. – Kahlil Gibran

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Do not spend any time at all thinking about how unhappy you are or how this, that or the other makes you unhappy. Remember, you become what you think of most of the time.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

The less judgmental you are, the happier you become. The more forgiving you are, the happier you become.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Cherish and nurture your freedom, and let others have theirs as well. Practice unconditional love for yourself and for others. Freedom and love – these are the keys to happiness. Do not cut your freedom short, nor cut another's. True and unconditional freedom and love are the flames that fuel creativity, trust, growth, and expressional of spirit, hence joy. It is important to understand the nature of unconditional love and freedom. Love and freedom that comes full of

conditions goes against the only constant in the universe: change. Every moment, things change. Change is growth. Conditional love resists change; it is a love of an idea, not a person. It is the love of a past known moment and not a future unknown moment. It is full of fear that the conditions will one day not be met. That fear attracts the very thing that is being feared. This is evident all around our world today. Finally, yet importantly, conditional love and freedom takes away the power to choose happiness no matter what the event is. Happiness is a choice. People who understand this are able to face any situation with joy. Conditionality makes it harder for you to do this. To be happy, start to understand and practice unconditional love and freedom. Start to enjoy watching others grow as they choose to grow, not as you choose them to grow. Start to enjoy the unknown moment of the future, and stop clinging onto a past known moment. Start creating instead of reacting.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

It is not how much you do but how much love you put into the doing and sharing with others that is important. Try not to judge people. If you judge others then you are not giving love. – Mother Teresa

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Give, give, and give. Giving is another powerful key to happiness.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Give unconditionally whatever a person needs in the moment. The point is to do something, however small, and show you care through your actions by giving your time. – Mother Teresa

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

You give but little when you give of your possessions. It is when you give of yourself that you truly give. – Kahlil Gibran

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

One of the best ways to become wealthy and happy is by practicing meditation every day. Meditation puts you in touch with your higher Self, and the teachings in this book become you, experientially, in every cell of your body. They no longer are theoretical constructs for they become you. You no longer have to struggle to practice and remember them, for they are you. Start meditating, and one day soon, you will have this happen to you. The recommended meditation technique here is Vipassana (mindfulness/insight) meditation.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Spread your joy. Make others happy. It will come back to you sevenfold.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Whatever it is that you wish others to recognize and see in you, recognize it and see it in them.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Compliment others every day. Find something to compliment. Do it genuinely.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Consider this: In Ultimate Reality, there are no rights or wrongs, no shoulds or should nots. There are no accidents or coincidences or good or bad luck – all events are perfect outcomes of universal law that never fails or errs. It is our choices and goals that make a thing right or wrong, good or bad, in the pursuit of

that goal or choice. For example, killing is a perfect outcome of universal law and it is not, in itself, wrong. But if as a society we wish to promote peace, happiness and prosperity, then killing is wrong. Our choices make a thing right or wrong. But on its own and without our choices, a thing is just a perfect outcome of universal law.

Also consider this: Change is all there is. That includes what society considers acceptable or not. Even what looks like an acceptable form of behavior now was at some time in the past unacceptable, and will some day become unacceptable. And vice versa. Also, what is acceptable here may not be acceptable somewhere else, or at another time or place in the day. Think about this on a global, racial, sexual, economic status, and age scale. Then ask yourself why.

Also consider this: To the extent that you make your own choices instead of taking the choices passed on to you by others, you will be happy, growing and free.

What is 'should'? What is 'can'? Why? Who are you? Why? Why ? Think about all these things. Think about them with detachment. Observe them truly. Within those answers, you will find liberation, power, love and happiness. The more you choose for yourself what your life events are, based on your truths and not the truths of others, the happier you are.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

You learn to love by loving. You just do it. It is not complicated unless you complicate it. So, do not complicate it.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

You need not wait a single moment to start being happy. How fantastic is that! Right now, right here, you can make that choice. You need nothing outside of yourself to be happy and wealthy – it is all inside. The outside simply responds to allow you to experience your internal state physically.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

The truth is, the happy get happier because they know how to be happy, and the troubled get more troubled because they pour all their life energy into their troubles. – Susan Page

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Remember the dangers of wanting. Never want happiness or anything else. A state of want is a perpetual state of never having, and a declaration of not having. Instead of wanting, desire and intend with detachment.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

The more love you give away, the more of it you get in return.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Your joy is your sorrow unmasked...When you are joyous, look deep into your heart and you shall find that it is only that which has given you sorrow that is giving you joy. When you are sorrowful, look again in your heart, and you shall see that in truth you are weeping for that which has been your delight. – Kahlil Gibran

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Do not complain. Neither to yourself nor to others. What good does it do except highlight negativity and cause it?

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Smile. Just smile. Try it – it makes you happy. Smile because you know how life works, because you know The Big Secret.

Real Joy comes from within, from Being. Pleasure and pain come from without, from things outside of you. Joy never stops being joy. It is the nature of spirit, of being. It is not affected by external things. Once you are present in Now and aware and in touch with your Self, the joy will be everywhere in you and it shall never stop. It never had stopped and never can stop anyway, but you can be blind to it by not being Here, Now, fully present. Joy is an eternal state, in Now. It is not in the past or future, for those are 'times' that do not exist, except only in the mind.

Pleasure and pain on the other hand are external. They are also complimentary. The same thing that gives you pleasure gives you pain. Think about it. Whatever external thing gives you please, when it is not there you feel pain, you feel the pain of not having it. The same thing gives you pleasure and pain. Or the thing that gives you pain, when it is not there you feel pleasure. The same thing gives you both. All external things do this and that is why people are often feeling unsatisfied. However, once you touch your Self and live Now, real Joy comes to the surface, and that can never change to pain. From that point on, everything will become enjoyable, even the most 'painful' things will cease to bring suffering to you and you will marvel at all life. Joy is Being, and Being is Isness, Now. From that point on, you shall be happy with all being, resisting no present moment but creating your next moments in a powerful way through true choice.

Resisting what Isness is futile. Resisting Now is painful. What do you expect to gain out of resisting what Is? You cannot undo it. So why bother? Yet, when you touch your Self and feel Joy, you shall not need any intellectual conviction to stop resisting Now. You shall just naturally love all being.

Why does the same thing give you both pain and pleasure? It is because of the mind living outside the moment of Now. For example, if you like a certain thing that gives you pleasure, when you have that thing you enjoy it (unless you worry about losing it). When you do not have it and you let your mind escape Now and go into the past and future thinking 'it was great when I had that thing and I really wish I had it now. I look forward to when I will next have it. I do not like not having it now', you start getting into 'problems'. When you think like that, you totally miss the joy of Now, what Is. And that 'gap' between Now, Isness' and a past and future that only exist in mind is the cause of pain, anxiety and dissatisfaction. Joy is always in the moment of Now. It is ever-present, but you can choose not to see it. When you are out of mind, of no mind, you are Being, Now, in harmony with all else that Is, Now. In that state, you are in the best position to enjoy Now and also create the next Now in the most powerful way, free of worry, anxiety and negativity. The mind is a tool, and you should activate

it to create an intention of the next Now. This very quick and detached thinking should not take any more than a few seconds every now and then. If you use your mind to constantly ramble on inside your head thinking about the past and future, all you do is live in the past, worry about the future, and lose Now and joy. And anyway, that is no good formula for creating a future. All problems exist only in the mind – they cannot exist in Now. In Now, you always pass. You cannot fail Now. Not two seconds from now, or five hours from Now, but right Now. All problems exist outside of Now, in the mind, when you use the mind incorrectly.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

All other things held constant, to the extent that an individual or society loves unconditionally, causes each other happiness, and lives Now, so will they have wealth and happiness.

Remember, Life is a celebration, and joy makes for celebration. Joy is spirit being expressed in the ways it likes to and desires to. Express your spirit and let others express theirs!

Well, we started with money, went on to larger things, and now we shall go back to money. Money is not the real thing; it is only a symbol of the real wealth inside us. We have so far been looking at what makes up the real thing. Even though money is not the real thing, we still need to know how to use this money. It is a full circle, a full cycle. For money is the end of many other things that make up wealth consciousness, but it is the beginning of the experiencing of wealth consciousness as material wealth.

Money is a symbol of wealth and the beginning of the experiencing of wealth, so that we may know how wealth tastes like experientially. Money has two uses. One is to allow us to exchange our gifts. The other is to allow us to experience wealth. Through this experience, we are able to increase our wealth consciousness and love it even more. Wealth consciousness begets wealth and money, which begets wealth consciousness, and the cycle goes on. It is a full circle, a full cycle. So, we go back to money...

Money: How to use the symbol

This is worth repeating, for repetition causes internalization: Money is not the real thing; it is only a symbol of the real wealth inside us. We have so far been looking at what makes up the real thing. Even though money is not the real thing, we still need to know how to use this money. It is a full circle, a full cycle. For money is the end of many other things that make up wealth consciousness, but it is the beginning of the experiencing of wealth consciousness as material wealth.

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Let us spend some time on money...

Do not be ashamed of money. Do not act as if you are ashamed of it. Hiding money, handling it as if it was dirty, being dishonest with money and other similar attitudes and acts are all detrimental to you if you wish to acquire wealth. This is not a call for you to start bragging, it is a call for you to be honest in all ways with your money. Be honest to the money and about the money. Things that lead to dishonesty with and about money, or things that stem from it, eventually damage your wealth.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

I LOVE MONEY AND MONEY LOVE ME! Scream this enthusiastically, repeatedly, every now and then, until all feelings of ridicule and guilt and fear of money eventually leave you.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

As you become wealthier materially, it may be in your best interests, depending on where you live, to have offshore specialists look into your affairs and structure them for maximum safety and benefits. Vehicles such as trusts and holding companies in offshore jurisdictions have enabled wealthy people to have peace and continued prosperity for generations. Remember that presently we do need governments and we must pay our fair part to keep them running. It is to our advantage to have government. But government was created to serve its people fairly, and when it ceases to act in such a way, then it becomes your biggest hindrance and stressor. And because government is run by human beings capable of error, government can sometimes oppress instead of enhance. They can sometimes waste instead of create. They can sometimes make legal laws that are unfair and unjust, even if it is only to a proportion of a population. That is why it is to your advantage to structure your affairs very early on in such a way that you are both within and outside of government control, instead of remaining totally within government's control.

That freedom is sometimes the key to growing wealth. Sometimes it can even save you from losing your wealth. This call to look offshore is not a call to greed and anarchy; it is a call for freedom and fairness. For if you cannot guarantee that your government will be fair at all times to you, you should then guarantee that you can step aside or outside safely in the event that it is not. There is no point in taking an unnecessary and lethal blow to your finances in the name of patriotism. Options enable choice. Without options, you cannot choose. Always ensure that you have options in everything.

In regards to wealth and many other matters, the options you should seek to guarantee are the option to travel at will when you need to, to live in a place where you are happy and safe, and to handle your finances in the way that best suits you and your society, in your fair judgment. The way to guarantee those freedoms, those options, is to have two legal passports from two separate countries, legal residency capability in two countries with unrelated jurisdiction, and offshore bank accounts and offshore holding or processing companies.

Asset and income protection arrangements are much like insurance, by the way. You do not insure your house against fire after it burns down; you do it before the fire, in case a fire ever comes your way. But never forget that you have an interest in paying something fair in taxes to keep your government healthy. Even if you find yourself in a position whereby you can escape all taxes, it is a good idea to voluntarily pay about 10% of your income in taxes.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Pay your fair share of tax cheerfully, for it keeps the society alive and functioning in order. It is up to you to determine what fair is. Over the ages, sages and teachers have taught that 10% is a fair amount. Even religious texts have recommended similar 10% arrangements. Mathematically, 10% is also optimal for all involved.

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Of your income, devise ways to ensure that you pay about 10% of it in taxes, that you give about 10% to charity, you invest 10% in long-term growth and wealth building investments, and you use the remaining 70% to live, grow and enjoy life. The added bonus to you using your money to enjoy life is that as you spend money on things you make others wealthier! As you get immensely richer, you may live on a lower percentage of your income then give and invest more. These ratios were designed, over the ages, to give you and your world the best growth and wealth possibilities for all.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Keep accurate personal and business accounts. Know what happens to your money and where it goes and comes from. Knowing is the first step to mastery of

anything, and not knowing where your money goes is crippling. If your cash out exceeds your cash in, your upkeep, staying alive, will be your downfall. You cannot plan and analyze what you do not know.

Be careful, however, about managing your finances. This is not a call to stringent cent counting and misery. Do not let your keeping of accurate financial records turn you into a miser, a person who believes that money is in short supply. Keeping accounts is just that – keeping accounts.

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Surround yourself with very wise advisors, associates and employees. The wise person keeps wiser counsel. Have wise counsel in all fields - business, accounting, tax, law, trusts, investments, etc. Pay them well, pay them on performance, and give them bonuses when they deserve it. Remember, wealth usually flows to those with right knowledge, but the person who gets that wealth does not necessarily have to be the possessor of the knowledge. The wealthy person is often the one who brings together teams of knowledgeable people, even though he or she may not possess the knowledge personally.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Learn to multiply your efforts. One of the best ways to do that is to delegate massively. Delegate almost everything. Every person has certain unique capabilities. But they also share many other things with every body else. For example, Einstein's special gift was in physics. That is where he varied most with the rest of us. But on all other things, that variance was very low. He walked, wrote, saw, cleaned the house, and did other chores just a little better or a little worse than we all do. Now, if in a day, Einstein insisted on doing absolutely everything in his 'business', from thinking about physics to drawing charts that anyone else could have drawn, to sweeping his floor, and all that, he would have ended up with far less time to spend on his unique talents, and therefore have realized less from them. A person's unique talents are what make the person and the world wealthy.

Wealthy people usually look at themselves honestly and see what it is that they most enjoy and what it is that they are a whole lot better at than most other people. This is an honest look. What they are best at may be strategy, marketing, innovation, horticulture, flying, driving, or anything else. They may also be good at a whole lot of other things, maybe even slightly better than most people, but that is beside the point. The point is what it is that they are fabulous at – not just

good at, but fabulous. That is the question. The only other question is, what is it that they really enjoy and cannot stop doing. They do not say, 'I can clean the floor better than my cleaner' for even if that is true, it is self-defeating. All that matters is what they are better at, by far, than anyone else, and what they enjoy. Then they do only that thing and they delegate everything else. They do not worry that people will not do the rest as good as they would have.

Imagine if Bill Gates tried to do everything at Microsoft. What good would that do him or the rest of us? A person such as Bill Gates is focused on what he or she does best and what he or she enjoys best. People like that delegate all the rest, even if they can do some of the rest better than their helpers can or employees can. In addition to that, people like that recognize that there are many things that other people are a lot better at doing than they themselves are. Delegation multiplies efforts and results. Put it in your thinking and your goals to delegate almost everything in your business except for the one thing you are exceptionally good at and what you most enjoy (even if it is just dreaming up new ideas).

To the extent that you delegate to the right people so shall you become more productive and hence wealthier.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Increase the rate at which you get ideas. Read books and magazines every day for a few minutes each day at least. Learn to read faster – the more new ideas you get the better. Get a speed-reading course or book. To find good books, use Amazon.com's user ratings system to see what readers like you have found useful in their lives. Read magazines in all areas of life, get a broad picture of the world. The best thing about magazines is their images – they feed your imagination and your goals.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Another way to look at the making of money is viewing it as a change of thought causing a shift in the way energy in the universe is exchanged. This is not so that you may start living like this, but just so that you may see that simply changing your thought causes a re-arranging of the energy in the universe and leads to increased wealth. Let us see how that works historically. Thousands of years ago, people were hunters and gatherers. This was a dangerous and unpredictable way to live. The desire to have more stability and safety caused human beings to think 'Why do I have to chase after these goats in the wild every

day?’ That led to the idea that goats could be kept at home, domesticated. Now, instead of chasing after the goat everyday across the grass plains, man brought the goats together in an enclosure and fed them the same grass from the plains. Even before this new idea, there was always an availability of grass, land and goats – but no one had thought of changing their arrangement, of domesticating the goats. The idea simply changed the way they exchanged each other, the way the different forms of energy was exchanged. A desire for a better life caused a thought that caused betterment in the standard of living, using the same material that was always there. A change of thought pattern caused this.

Next, the human beings desired to reduce their hardships further by acquiring items they needed but did not have. They first did this by going to war with tribes that had these items. Then they desired a much safer way to acquire these items, which led to the idea that they could trade. Again, they improved their lives simply by rearranging their thoughts, causing a change in the way energy in various forms was exchanged.

Trade went along fine; the only problem being the long distances it took a person to carry a goat to exchange it with a bag of wheat in the next village. The desire to exchange faster and more efficiently led to the idea that instead of everyone walking all over the place, they can instead meet at one central spot and show all their goods and trade. A market was formed. Again, look at it closely. All the ingredients had always ever existed, but the idea that it could be done had not. The desire for better caused the idea that caused a shift in the way energy forms were exchanged. Remember the law that says energy is neither created nor destroyed it only changes form. A market did not drop from the heavens on this people. They simply changed their thought pattern and it was done.

Today, the desire to trade even faster has caused us to have currency markets and stock exchanges. Imagine the time when a trader had to walk for half a day to the market, sell one cow, then walk back half a day home. Next came trucks, and farmers could drive several cows to the market and be back home early enough to do another trip. Then came futures and options exchanges, which enabled people to buy and sell thousands of livestock futures and options in seconds without having to get up or move a single cow! Yet, nothing dropped from the heavens. It was all right here. People just desired different, and that desire took an infinite coordination of dozens of seemingly unrelated events to end up with a high-tech futures and options market and the zero need to move the cow at the time of trade.

The sequencing of everything to end up with a result that enabled faster trade and profiting was unpredictable. But because the desire was there, nature fulfilled. But let us go back to the past. The agrarian revolution came along and people, from their desire for more wealth, ended up with ways to improve farming. Again, they simply desired, and that desire led to thought and what had always been there was re-arranged. Nothing dropped from the heavens. But

even then, it would take a king three generations to build a good sized home and a fair collection of possessions. The average person did not even think it was possible for them to live in a multi-room brick house with certain amenities – that was for kings and queens.

Today, life is different. We are born assuming, from observation, that a house is something that we shall automatically always live in and that we shall automatically have cloths and certain other things that were reserved for royalty back then. It does not even cross your mind for a moment that you can lack certain things – yet people in the past struggled for generations to get those same things. We have the certainty that they did not have.

The point here is to see the powerful effects of certainty on an individual level and on a wider scale. Certainty of thought causes massive shifts in the way energy is re-arranged. A massive up-shift in certainty of thought and in desire for better always leads to a massive shift in the way energy is re-arranged for a better life. Take, for example, the emergence of the IT boom. You had Bill Gates and hundreds of other young people making massive amounts of wealth in very short periods. People would become billionaires in few years, instead of four generations as it used to take. And as fresh kids out of college watched this happen, they believed they could do it. And many of them believed. And a whole range of new businesses was formed in no time at all. Young people in their twenties were becoming millionaires by the dozens every day. Yet, nothing new dropped from the heavens in those few years. All it took was massive desire, belief, and change of thought. Then the energy that was always there in various forms was re-arranged into a whole bunch of new forms that led to wealth. And just as millions of people today live better than a few kings lived in the past, the very near future will have billions of average people living better than millionaires live today. And nothing new will be dropped from the heavens. We will simply desire better, have certainty on a higher level because we are now beginning to understand how it all works, and we will change our thoughts the right way, and it will just happen in unpredictable and powerful ways.

All that needs to exist is right here and we have it all. The energy packets that make up everything around us, including our bodies, have an unlimited capability to take unlimited and unimaginable forms, as long as the desire is there. They have their own intelligence, and they obey our desires with skill that we cannot imagine. If you analyze any substance at all, from light to thought to metal to flesh, it is all made up of energy packets that that 'collect' into atoms, cells and so on. But the amazing thing about these energy packets is that, unlike the forms that they build up, they are not confined in time and space. In other words, they can move from point A to B without crossing the space in between. And they are not confined within the object that they make up. In other words, the energy packets making up your finger right now are not the same ones that will make it up in a few seconds. They can flash up in your finger then flash up in another person's belly a moment later, or in your light bulb in the house. You do not have your own bunch of energy packets, so to speak. In fact, they are not

really particles in the sense that you think of particles. You are forever-sharing these packets with everyone and everything else at all times. And they can 'travel' forwards and backwards into time. This is what we, and all matter, are made up of – energy packets flashing in specific patterns to form the appearance of shapes. The information that dictates these specific patterns is partially made up of our thoughts and partially the thoughts of the rest of the universe.

That is why medicine is now discovering that our thoughts are very much linked to our state of health. And science is discovering that nothing being observed can be observed independently of the observer, because the observer's expectations and thoughts influence the object under observation.

Money is absolutely linked to our thoughts, desires and certainty, and history and science can prove that to you now. It is in your best interests to improve your own wealth consciousness and that of the world. Your becoming wealthy makes the world wealthy, and the world becoming wealthy makes you wealthy with a whole lot less effort. Look at history to prove this.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

A major key to building wealth is in making your money work for you, instead of you working for your money. If you work for five days in a week and spend all your income without investing any of it, you will have forever lost those five days of work. Forever. Wealthy people take a portion of the income from each day and put it into investments that grow on their own, automatically and without any further work, over a long-term period. That way, a portion of each day that you work for money ends up working back for you for many years to come. That is a major key to wealth, getting a percentage of your income every day to work back for you without your intervention.

You do this by taking at least 10% of your daily income before taxes and bills, and putting that into a long-term investment for a minimum of about three years. Good investments include stocks, mutual funds, certain types of bank accounts that have high and above-inflation interest rates, real estate investment vehicles, bonds, royalty-producing assets, self-maintaining businesses, and so on. These investments do not require you to work for your money. You simply invest, walk away, and your money grows all on its own.

Even one dollar can turn into a million dollars in a certain amount of years at a certain compound interest rate. One dollar, just one dollar, can grow into a million dollars all on its own without your intervention. You would be pleasantly surprised to know that a single dollar placed into an investment that grows at 20% a year will become \$1 million in 75 years. That is just one dollar! All you would need to do is leave it alone, go away, go to sleep for 75 years, just leave it

alone. When you return it will be \$1 million without any effort from you, other than your placing that single dollar at the beginning!

Now, if instead you put in a dollar every single day into the same 20% a year growth investment, you would end up with \$1 million in 32 years instead of 75. In fact, a dollar a day would become \$1 billion in 66 years. A higher interest rate would dramatically shorten that time.

This shows you that you can never have too little to start with. Whatever your income today, force yourself into the habit of investing 10% of your income before you pay bills or taxes or anything else. Pay yourself first – it is your money and your life. And it gets even better. The 1990s was an era where stocks rose phenomenally. In the 1990s decade, over 200 stocks rose by 1000%, some by up to 20,000%. Many fell again in 2001 but on the long-term, all good companies always rebound to even higher heights. People in the 90s invested various amounts and found themselves wealthier for that. Some invested just \$50 a week, and if that was their 10%, that was good enough. It grew. Others invested more. \$10,000 invested just once at the beginning of 1990 in certain stocks turned out to be valued at around \$5 million by the end of the 90s. Others turned a few million dollars into well over one billion in the same period. All this wealth growth happened without any extra effort except putting money away into the investment.

These people were not doing anything secret – they were investing in publicly available investments. They were investing in well-selected shares in the stock market – and anyone can do this. You can do it as well starting now. Just remember, choose your investments well, invest consistently, and put 10% aside from every single paycheck or income. Consistency is the key. Compound interest will always work for you without asking anything from you. Your only part is to be consistent, to choose good investments, and to stay put on the long term. Short-term investing usually does not earn as much as long-term investing and it is usually a lot riskier.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Taxes and the government. We need a government; that is for sure. Without governments, society would not be able, at our present stage, to organize infrastructure development, security and so on. But there is such a thing as wasteful government, or too much government. Just because it is a government does not mean it is always right, that it sets the right amount of taxes we should pay, and that it uses that money wisely without waste. So, what is in our best interest, you and I, is to figure out how much we need to pay in tax. We need to keep government alive and healthy and serving us well, without paying too much to the point that we don't have enough to invest and enjoy life, while government

has too much and wastes it on activities such as building weapons of mass destruction and the like.

Governments across the world have tax rates ranging from zero to 80% or so. Taxes are usually a person's biggest single expenditure. Within each country, you can arrange your affairs in ways that legally minimize your tax amount with the help of professional tax advisors. Winston Churchill once said that no person has the legal or moral obligation to arrange his or her affairs so that the government can put its biggest shovel in. I personally believe that the magic formula is 10:10:10:70. That is 10% of your income in taxes, 10% in charity, 10% in long-term investments, and 70% for your enjoyment and spending, for that is what life is all about, enjoying your life, not struggling with it. Spending any less than 10% on government would kill it, and more than that gives it too much money and it is because of this excess that we have, for example, too many deadly nuclear weapons that never really helped us. Military expenditure is the biggest total government expenditure worldwide. Yet, military expenditure does not circulate in the economy or benefit us as much as other expenditure. A nuclear missile built and never fired is dead money. It just stays in a silo waiting to be fired. Yet, the day it is fired it causes even more destruction. Weapons just put us in a state of fear either way you look at it. The way to prevent war is not to build weapons but to eliminate borders, division, and economic differences. The U.S. would have been far weaker and less stable today if it did not unite its states a couple of hundred years ago. Before becoming a federation of states, the U.S. had civil wars and travel and commerce barriers within itself.

So, that is 10% of your money going to government as taxes. After that, do not forget to spend at least another 10% on charity, doing things to uplift your society and hence yourself. And invest at least 10% in long-term good investments. Then enjoy and spend the rest!

Be cheerful in your spending – your spending causes the increased income of others and drives the economy. Imagine what would happen if everyone stopped spending! The more we spend, the more the energy is exchanged, and the more we all get wealthy. At first, this new 10:10:10:70 arrangement may be a little difficult for some people to execute because they are spending all or almost all their money at the moment and have not arranged their affairs for optimal taxation. But within a short time, it is easy to change habits to fit into this new format.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Knowing the real difference between an asset and a liability is another key to wealth. An asset is anything that creates net wealth or net income for you. An asset is anything that puts more money into your pocket than it took out from it. A

liability is something that does not do that. A liability is anything that takes money away from your pocket without putting back into your pocket more than it took. By that definition, some of the items that people consider as assets are really liabilities. Homes on mortgage are liabilities (they are the bank's asset). Cars are liabilities – they take more from you in cash than they give back.

Wealthy people obviously have more assets than liabilities. That is just obvious. Can you imagine being wealthy when your true liabilities are more than your true assets?

The assets grow the wealth for wealthy people. Analyze your life and re-classify everything in it as an asset or liability as we have defined them. Always maintain more assets than liabilities; otherwise, you will have zero or negative wealth (debts). It is such a simple formula.

There is nothing wrong with buying liabilities. Indeed, many of life's most enjoyable things such as beautiful homes and boats and cars are, by our new definition, liabilities. But they make life enjoyable. So go ahead and enjoy, but never let your liabilities, as we have defined them, exceed your assets, as we have defined them, otherwise you will soon end up in negative wealth. Always maintain that positive balance. If you wish to have that nice home, the way to get it is to first work on having an asset that produces an income that is high enough to finance your mortgage. Then use it to pay for your house payments. So, get assets first, and use them to finance liabilities.

By the way, you do not count yourself as an asset. Getting a job to earn money to pay your mortgage is not the way. That is called working for your money, and it is an often unhealthy and dangerously trapping cycle to get into. Your money should always work for you. The money you earn with your mind and hands, on your job or work, is to be used to acquire investments and assets. These assets and investments then generate income, on their own without much further intervention from you, to buy the liabilities for you. You do not work for your liabilities. You work for your assets and your assets work for your liabilities.

If at present you do not know how to do that, then get books and advisors who can show you how to do that in your situation. Good assets to acquire or build include stocks, mutual funds, certain types of bank accounts that have high and above-inflation interest rates, real estate investment vehicles, bonds, royalty-producing assets, self-maintaining businesses, and so on.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Whatever you seek to know, a very good book or person exists that will give you this knowledge. For books, Amazon.com is a great starting point for your

search. For other information, a search on Google.com usually gives you what you are after. In this day and age, we lack nothing. In truth, we never did – we just made up the shortages ourselves.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Live a luxurious life. Remember, life is images of the Mind, expressed. Keep improving your self and your environment and surroundings with luxury and beautiful nature. It is from what is around you that many of your mental images are formed, and you therefore should have a good source of mental imagery. Luxury and a healthy environment and nature breed more wealth by breeding higher images of the mind. Live in as much luxury as you feel comfortable and happy with.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Take care of Mother Nature, the goose that lays the golden eggs. Do not pollute or destroy the environment, fast or slowly. That is killing the same source that enables you to be. Remember the law of cause and effect, the law that never fails. People think that they can destroy the environment, usually for self-profit, and get away with it because it is future generations that will be affected. The law of cause and effect never fails. As surely as you breath, you reap whatever you sow, positive or negative. The only thing we do not know is how, where and when. Sow good seeds, and you will reap good harvest.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Money is value energy that, like all energy, lives to flow and needs flow to stay alive. Help it flow cheerfully and it will be attracted to you.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Give the service that others need. Increase their value. We are here to serve each other, to act as growth enablers for each other. Do this in your own capacity and money automatically will flow in.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Say to yourself and believe it: Money loves me and I love money. This will be true for you to the extent that you can say this comfortably and with joy, without feelings of guilt. If you find yourself guilty, find the reason why and ask yourself how true that reason is, and where you got that reason. To the extent that you are comfortable with money and you welcome and love it, so shall you be wealthy.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Money is an energy that allows freedom, and loves freedom. It goes where there is freedom and where it is given freedom. Misers and stingy people, although they try the hardest to keep money, make it hardest for them to acquire and keep money.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Enjoy money!

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Don't chase and serve money, don't be enslaved by it or seek to horde it in a trap. Instead, be with it and have a free and relaxed relationship with it. Appreciate and love it, and enjoy its function and attributes, which are the enabling of freedom and the flow of value. Money, value, is energy. And like energies attract while unlike energies repel. So have the energy attributes and vibration of money in you and you will attract it. Do this by being happy, free, giving, and abundance-minded.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Money enjoys and loves being in the presence of wealth consciousness. It loves the company of people who love and enjoy money, and like all of life it multiplies and flourishes in the presence of the conditions that it loves.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Treat money as a live 'personality'. Treat it as you would a good friend.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

The more you give value by selling valuable goods and services, by showing others how to obtain value and wealth, by buying other people's products and services, and by sharing, the more the money comes back to you through the law of cause and effect.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Dedicate a few minutes a day, every day, to the study of life, wealth and your profession.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

If one person can accomplish \$1 million dollars worth of business in a given time, three people working together in harmony can accomplish much more than \$3 million dollars. When in harmony, the whole is greater than the sum of its parts. Involve like-minded people in your business to multiply your efforts and income.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Be comfortable with money, feel free around it, talk about it, treat it and love it as you would a close friend. In that attitude, you will attract it. If you fear it or refuse to love it, you repel it.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Some people have a problem with loving money. The problem is that they do not love it. To attract money you need to love money. To attract anything, loving it is the fastest way to do it. It is also true that you also attract what you fear. But when you fear money you do not attract money, you attract whatever it is that you fear about money.

Some people say that loving money is wrong. They often say 'the the love of money is the root of all evil.' Analyze that statement. The love of money in itself is not evil. It can just be the root to evil. Money itself is also not evil, but it can cause coveting, greed and subsequently crime. Loving money is perfectly healthy as long as you do not develop that into greed and crime. In fact, loving anything, not just money, when taken in the wrong way can be the root to crime. People have killed over the love of their romantic partners, property and religion. Yet, there is nothing evil about loving partners, property or your faith. It is never love that is wrong, nor the item being loved. It is only when that love is expressed in an unhealthy manner that its effects can be considered wrong.

So feel free to love money, genuinely love it, but watch yourself and do not let that love turn to greed and covetousness. But love it. Money moves to those who love it most.

Money is a lovely thing. It is a statement of abundance, not scarcity. Abundance is the natural state of The Source. It frees people to pay attention to other things in their life. Life is fantastic, so full of so much that we have not yet explored. Money frees you to explore avenues of life that you previously did not have a chance to explore. Money also gives people the ability to express their love, to give, to create, to share, to uplift others. Love money and it will love you.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

A very important and fundamental key to wealth is multiple sources of income. Build multiple sources of income for your life. There are numerous good books on this. Multiple sources of income are your key to financial freedom. They are a manifestation of your dynamic, free and multidimensional nature.

More accurately, make sure that each income stream is a business not a job. A job is something that requires you to be there for it so that it can make money for you. A business is something that once set up, does not need you to be there to keep going or growing. A job needs you, a business does not – that is the difference. Some businesses are actually jobs. You may own a business that is a job for you. It needs you to tend to it; without your constant attention, it falls. Jobs take your time and freedom; businesses give you time and freedom. A person with multiple streams of income from multiple businesses ends up with free time that he or she can use to live well and to launch more businesses if need be. Jobs never allow such liberties of free time to diversify and be free to enjoy other aspects of life.

So, have multiple sources of income, but ensure each source is independent of you and has been built to do well without your constant attention.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Teach wealth consciousness to your children from an early age.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Remember, have multiple streams of income that do not need you to be present for them to keep producing. To have multiple sources of income, simply desire it to be so, make it part of your goals, visualize and start buying books, magazines and talking to people. The right businesses, investments and sources will then simply start coming to you. And always keep wise counsel – for everything, have a person who is of wealth consciousness and of specialization in that area to advise and counsel you. Learn also to trust your feelings but not your emotions. Follow your desires. It is easy.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

Of highest importance, remember always that the universe gives you exactly, *exactly*, what you are and think. Read this twice: If you believe that money is bad, is unworthy, is evil, is shameful or anything else negative, and if you believe that you are none of those things yourself, you create a conflict within you. You would be giving the universe the message that you are a 'good and positive' person and that money is a 'bad and negative' thing. In such a case, in the interests of

honoring your conflicting message, the universe would give you conflicting results and you would end up with little money. You must honestly and genuinely identify your 'values' with the 'values' you assign to money. If you believe you are a 'good' person, then truly believe money is a 'good' thing. And vice versa. Those who believe they are good people and that money is bad end up with little money. Those who believe they are bad people and money is for good people end up with no money. Those who feel they love money and money loves them, that it is all 'good' or 'bad' just as they are, as one, are the ones that end up with it.

The other thing to always remember, still on the same exactness topic, is that if you believe in abundance you shall have it, and if you do not you shall not have it. You must seek to understand intricately the abundance of the universe. See it, feel it, understand it, be it. You get exactly what you think and are. To the extent that you think of and believe in shortages, you shall have them. To the extent that you think of and believe in abundance, you shall have it.

- I AM WEALTH. I AM ABUNDANCE. I AM JOY -

All other things held constant, to the extent that an individual or society understands and uses money in the right productive and multiplicative way, so will they have wealth and happiness.

That was a brief overview on how to handle the physical aspects of wealth consciousness. There is a lot more to know on specific aspects of money and business, depending on what your business interests are. As a start, visit www.ImagesOfOne.com and see links and free resources as well. Many books have also been written worldwide on almost every current business topic – so you will never lack the information you need when it comes to the handling of the physical aspects of wealth. The book you are reading now was primarily to take you on a quantum leap into the source of wealth – the non-physical aspects of wealth consciousness that so many others often ignore or are unaware of. Combine this Wealth Consciousness knowledge you now have with the appropriate books and information you can get your hands on regarding your chosen purpose and ventures and you cannot possibly fail to be wealthy. It is impossible to fail.

Well, we have come full circle and we are near the end of this journey into wealth consciousness. But this is not the end. Life is eternal and infinite. At the end of every truth is the beginning of a new truth. The quest can never end; it can only get larger and more enjoyable. This is the beginning of a new and beautiful journey for you, not the end of it. But always remember to keep balance. Balance your quest for expansion of wealth consciousness with quests for other

expansion. Enjoy life and enjoy your time here on earth. Only through balance can you find true joy and true abundance and wealth.

So, what is next after this? A lot! Turn the page and see...

Our Civilization's Money: Deepest Secrets Revealed and How You Fit In

So far, this book, *A Happy Pocket Full of Money*, has brought to you an insight into the foundations of the creation of wealth, abundance. You have seen the Source of wealth, and you have seen how you are an integral part of it. That is the spiritual, metaphysical and quantum aspect of wealth. It is the template from which the physical world follows. We shall call this side Spirit. You have also seen how to manipulate physical wealth using simple strategies that lead you towards increasing wealth. We shall call this side Body. With this understanding alone, you are greatly empowered to create your life, as you desire. But you can have much more...

There is an additional understanding through which you can begin to gain true mastery over the creation and manifestation of abundance. Mastery leads to effortlessness, but it requires understanding and application. To complete the understanding we have gained so far, we need to ensure that we know the whom, what, where, when, how and why of wealth – not only on the Spirit and Body side, but also in translating our wealth consciousness to physical wealth within our civilization's framework. We have covered most of all we need to cover in the previous chapters. Except for one thing. And that is this: how do I, me, personally, the system I call myself, translate what I now know into physical wealth and abundance within the civilization system that we live in?

This question is important to get an answer to, simply because you are a system, living within systems, and creating systems. It is now time to understand what all these systems are and how they work (including your own system). This final piece of information, coupled with all that you have seen so far in previous chapters of this book, will empower you beyond your wildest dreams so far!

We begin...

What you are about to read is simple in reality. But it does require an open mind. It requires you to have the courage to hold open the mind, with awareness and no judgment towards yourself or others, and not fall back on your old beliefs in defense. It will require this because it is often quite the opposite of what you have been told about your world. To make it simple to digest, we will break it down into sub-topics.

As you read this chapter, for best effect, keep in mind what you have read so far in the other chapters. Blend all that knowledge, and a very clear understanding and empowerment will arise. You will recognize it as a new sense of self-reliance and capability.

As you read, please have patience with the information – some things may initially seem to have no relevance to what we are talking about, but the point will come out clearly at the end of a section.

What, exactly, is our civilization's money and how does it work?

It is now time to finish lifting the veil on what our civilization's money is. Knowing this alone will place you in a position of freedom you may never quite have imagined existed.

We have seen how only as little as 4% of the money in the world exists as paper cash and coins. To put it in another way, for every \$100 or its equivalent in any other currency, only about \$4 exists as printed-paper notes or coins, while the remaining \$96 exists as a puff of smoke (just numbers written on papers and computer disks)! If you walk into most bank branches in the world and ask for more than \$2,000 in cash, from your own account, they will politely let you know that you will need to give them a few days advance notice so they can get the money ready for you. Try it. Unless you live in New York City or some other high finance center, you will be unable to get that much cash in physical form if you just show up unannounced to withdraw your account. Now \$2,000 is very little cash. \$1 million can fit in a brief case – it is a very small amount of money. You would think that most banks would have enough cash to pay off a person who walks in to withdraw just \$2,000. But most bank branches can't do that in this world. Why? The money, in physical form, does not exist! A plume of smoke! So how does this plume of smoke manage to do so much? Why is money so seemingly powerful? To answer that question, we will first pursue the issue of the reality of money even further, so that we may see the beliefs we need to let go of to succeed within the current civilization's money system. So back we go into what money is, for repetition sometimes is the best way to get a point across...

OK, now, when you go to the ATM cash machine and look at your bank balance and it tells you that you have \$1,000 left in your account, what is that \$1,000? What is it? Yes, what is it? Don't just say, "It is money"; I need you to define for me what it is. Imagine I was from another planet and asked you this question. What would you tell me your \$1,000 on that ATM slip is? Don't tell me

what money does. Tell me what your \$1,000 on that ATM slip is. I am not interested in hearing your beliefs or your planet's beliefs about money. Simply tell me what the \$1,000 is and not what it does or you believe it does. Is it a number representing how much value your share of gold deposits in the bank is? No, because you don't have gold in the bank, and even the banks themselves don't use gold deposits anymore to guarantee their currency. Even governments no longer have that (yes, not even the U.S. Fort Knox has gold anywhere fractionally close to backing the trillions of dollars in money we use). So what is it? Remember, the question is not 'what is money?' it is 'what is the \$1,000 printed as your bank balance?' That is the question. Once you have gone over several possibilities in your mind, here is the answer...

The \$1,000 is simply a recorded number. Just numbers written on a paper or computer disk. You have agreed to it, your bank has agreed to it, and you even agree to use it in a cashless way by paying for things using your ATM card. The \$1,000 printed on the ATM slip does not represent any sort of wealth that the bank is keeping for you. It does not, for example, represent the value of diamonds the bank is keeping for you in a safe. In other words, there is nothing real backing it – it is just a number! As simple as this sentence sounds, it is just a number. Just a number. Not a record representing anything tangible at all. Just a number. The only difference between the \$1,000 written on that ATM balance slip and \$1,000 you would write on a piece of waste paper is that the one on the ATM slip is on record as having been agreed upon by whomever you bank with. If you took that slip, or your ATM card, to a country or civilization (on Earth) where they don't share your system, they would look at you as if you were crazy as you tried to buy real goods and services with a piece of plastic or a paper with a number written on it. In other words, gold is something you can take almost anywhere on this planet and get something reasonable in exchange for it. But your piece of paper and plastic card is meaningless except where another person like you agrees to it. Hold this thought. What we are trying to do here is to make a clear distinction between what is real and what is not, in terms of our understanding of wealth.

So what is real? People are real. Effort is real. Goods are real. Services are real. Gold is real. What is real is universally real. In any part of the world, people will have value; goods will have value; and so on. This value may shift but it is there. If you take yourself to China, the Amazon, Africa, Siberia... anywhere... you will always be valuable, and your efforts will always produce value, and you will eat real food and be able to trade by exchange real goods. However, if you have some currency from some country and you go to any of these countries, you will not be able to use it (forget about moneychangers and Traveler's Checks for now). Most of all, you will not be able to use your plastic card and imaginary numbers printed on a piece of paper.

The point of all this is to show you that the money we use in what you might call the Western civilization of today is 96% imaginary numbers written on invoices, slips, and computer disks, while 4% of it is in paper and coins. That

96% does not exist in the sense that you cannot possibly go anywhere on this world and hold it, touch it. It is nowhere! It physically exists nowhere at all on this planet. You cannot see it, feel it, taste it, or touch it. It doesn't exist! Imaginary numbers that are edited every second. A plume of smoke! The only reason it works is that we the people have agreed on it and we act in predictable ways when certain numbers are written down for us in our name. But money is not real. We just pretend it is – many of us at the same time, and so it assumes an illusion of reality in our game.

Now that we know what 96% of it is, let us see what the remaining 4% is. Also, let us look at the widespread myth that money is powerful.

The 4% that exists as physical real 'things' is not made of gold or anything valuable at all. It is made of funny colored pieces of paper, and cheap alloy coins not worth their own weight in money (they are made cheap so that people don't profit from melting them into iron). Have you ever played that game Monopoly? The one with the funny money? There isn't any difference between normal money and Monopoly game money except for technical features to ensure that counterfeiters will find it hard to copy 'real' money. But 'real' money is still, at the end of the day, funny colored pieces of paper and pieced of cheap alloy metal. If you live in France and trade using French Francs, you will find this idea ridiculous because, of course, you use your francs to get products and services. But you take that franc to China and try to buy something with it and you will see that it will only get laughs. Even 1,000 francs, in the backwoods of China where international finance means nothing, will get you not a single banana. It isn't real. But there are some things that are real no matter what part of the world you go to. They need no explanation. For example, people, effort, food, goods, services ... all these are real. Not everyone may need them and trade with you for them, but they will at least understand that they have some globally transferable worth. They are real. And while we are in this line of thought, let us see just how 'powerful' money is...

They say money is power. Money is power. That is what they say. Interesting. Let us put money to a simple test, to see its power. We will compare it with something simple. A few simple things, actually. Let us take a person, a corn seed, a bird, and some money in coins and paper form... oh, and an ATM card. Now, we will put these items on the ground, go for a 6-month holiday, and come back to see what each has done. You can already see the results of this experiment, can't you? After our return in 6 months, we will find that the bird has probably flown away to make a life of its own. The person has probably moved on to make a life or he will at least have built shelter and a means of food around him if he stayed. The corn seed will have probably grown into a sizable corn plant. What will the money have done, on its own, this powerful money? Nothing! Not a single damn thing! If you place \$1 million or even \$1 billion on a desk and leave it for a year and return, it will have done absolutely nothing. It has not capability to do anything. We will see later why people do so much for money, but right now, it is important to understand that money itself cannot do a single

thing. Not one thing. It cannot even move 1 inch away from where you put it, let alone change the world. What most people find hard to understand, because their perspective confuses them, is that money has no power. It has none. It has no motive, no desire, no direction, no value... it is a meaningless construct. We are the ones who give it all these attributes and you will see more of this shortly. Money is a communication channel. The channel cannot be the originator of the message, nor even understand the message. The message is a belief (more on this soon). The channel (money) simply communicates the belief (and its perceived value in the recipient of the message). It is just a communication channel, as a phone wire is a communication channel. And money is not the only channel that can communicate these beliefs. Not at all. Some examples are in order, so that we may see clearly, what all this is about:

We will start with a simple example and work our way up towards the point. Let's say you wish to get an 'expensive' car. You walk into a showroom and ask the person over there to give you a car – but you give them nothing in exchange. They will look at you as if you are crazy and tell you there is no way they will just give you a car for nothing. So you open your briefcase and pull out 1000 pieces of paper with the number 5 written on each. They will say no. They believe their car is worth more than that. So instead, you offer them 1000 pieces of paper, but this time each has the number 50 written on each one. This time they smile, genuinely happy, and give you the car – and a free cup of coffee. What have you done? By giving them 1000 pieces of paper with the number 50 written on each, you have simply shifted their belief so that they moved from the action of not giving you the car and into the action of happily giving you the car. Funnily, they refused to give you the car when you offered them one kind of funny colored pieces of paper, but they were excited and in a rush to give you that same car when you offered them a different kind of funny colored pieces of paper. In the end, it was all funny paper, but one convinced them to act, even though it is still just as intrinsically worthless as the other paper. Are there people who get cars like that free or through other means except using money? Of course. Some car companies send cars out to famous people, free of charge, because they believe this will boost their image in the public's eyes. Others get free cars by promising to use them in a way that somehow brings more customers to the carmaker. In other words, there are many ways in which the belief can be changed from one that results in the action of not giving away the car to one of giving it away. Money is just one way.

Now, how about jobs? Lets say you are a skilled engineer and a company needs you to help them build something like a car. So they call you on the phone and try to convince you to go work for them. How many ways can they use to convince you to design a car for them? Several. The most common is to use money. But some engineers will work free in exchange for recognition, position, contacts, or even as charity work if the deal is structured that way. If the company were to use money as their sole way of convincing you to change your beliefs enough for you to change your action into moving to their company, they will find a level of money at which you feel "Yes, for this I can do that."

And finally, let us look at how you grow food, and then how you buy food that you did not grow. How does food grow? Free. You put in a seed into the ground, which you got free (or you can get free from the Earth just like they do in many rural communities). So you take this free seed, pop it into the ground, and up comes a plant with food and many more free seeds! You don't have to put money into the ground, along with your seed. It just grows free. And then you put in your own free effort to cultivate it and harvest it. You don't pay for your effort – it is free from within yourself. We will assume that you have been growing corn. Let us also assume you wish to eat some vegetables with your corn, but you did not grow the vegetables. So you find a person with vegetables and you find out how you can get some from them. In other words, how can you change their belief from one in which they are not willing to give you their vegetables, to one where they are? Well, you can offer them some of your corn and come to an agreement on a suitable exchange. If they require corn, they will be happy to exchange. If they don't require corn, then you have to find another way to convince them to give you vegetables. There are many ways. For example, if you are also a skilled doctor as well as a corn grower, you may treat their family free in exchange for vegetables. Or if you have a truck, you may transport their vegetables free to the market in exchange for corn. Or you may give them money. Any of these actions results in the same conclusion in their mind: "It is worth my while to give this guy some vegetables. And so I will do it."

Now let us tie up all these examples and bring home the point. Where do cars come from? Factories. Who runs these factories? People. Where do the raw materials and energy come from? The earth. Who extracts and processes these raw materials and energy? People. Where do your skills come from? They are taught to you by people, spirit and the earth. Where does food come from? The earth. Now, here is the question to set up the mind for the answer: can any of these processes run without money? Yes, all of them. In other words, can food grow without money? Yes, it has been growing free for billions of years, even before we invented money. Can people mine steel and make cars without money? Yes, and in fact they do it without money and only get paid after for their work. If the people who mined the steel brought it to the factory and dropped it there free, the people at the factory would make the cars free (in fact they do, they get paid after for their efforts). Can you as an engineer work free for a car company if you got free food, housing, and benefits? Yes. (We are not asking whether you would be willing to, we are asking whether you have the capability to). Now, to drive the point home, can the world run exactly as it does without money? If everyone got exactly what it is they get now, but free, can it still run? If your child's school teacher got exactly the same food as she always gets, same clothes, same car, same medical, same entertainment – all free, and she taught your child free, and you do the same in your area and everyone does the same, would it still run? Interesting question... Look at it this way: money gives you the psychological guarantee or almost, that you will be able to get what you want. You know that if your lifestyle costs \$1,000 a week and you earn that much, you will be able to get your lifestyle. What if something else guaranteed that as long as you do your fair share of work as usual, you would get your lifestyle as usual,

but money will not be used at all. If something else gave you the same guarantee money does, and everyone got that same guarantee, would the world be able to run without money? We are not asking whether people would be willing or how easy or hard it would be to change to such a system. We are simply asking whether it is technically possible, whether a probability other than zero exists for it. Mathematically speaking, yes, the world can run like that, for there is no such thing as a zero probability. And don't forget that all of nature runs without money. Just like us, animals, insects, birds, fish... they all have eyes, ears, noses, brains, and so on, just like us. They all eat, sleep, think, communicate, make love, raise new generations, plan, create, build, exchange, just like us. And they have all evolved into more advanced versions over the millennia, just like us. They do all this free, without money. They put in effort, but not money. They don't have to pay rent, buy food, and so on. But they get it. And we were just like them, until a very short while ago. The point here is that money is neither a power at all, nor a necessity at all. All money does is convince us to do something. The promise of added capability that having money gives is what motivates people to actually put in effort. The promise of added capability is what creates this added capability. Money itself is doing nothing at all in the equation, except moving from one person to the other, changing hands, communicating the belief. But it is not something you need. It is not a need. It is not where your power or freedom comes from. It is important that one is able to separate their sense of worth, ability and freedom from money – such a link is an illusion. In the Truth, you are powerful, free and worthy no matter what the external circumstance. The truth sets you free. But in illusion, you believe you are powerful when you have pieces of paper and chunks of metal (money) and you believe you are nothing when you don't have these 'magic charms'. So when you are 'broke', the belief that you hold that convinces you that you are now finished and in trouble actually puts you in that exact trouble. Your own magical belief chokes you and keeps you there longer than is necessary. The judgmental dualities of illusions always do that to you. All life is inherently capable of miracles! The entire universe runs without money, just on miracles! World are created, stars born, universes spun off, all without money. Money is an imaginary construct of humanity and just humanity – the universe contains far more, far more, than humanity, and it all runs without money. The idea that money is a necessity for survival is just a human erroneous belief. It is not a need at all. We humans simply set up a system around ourselves that works this way because, progressively, we began believing it is needed and thus built systems that attempt to impose this false need.

The point here is this: observe all your transactions and you will notice that money itself is doing nothing. It is always people doing it. Always people. And then they ask for money. The food is grown free by people, and then they ask for money. Fertilizer is produced free by the company and delivered to the farmer, and then the company asks for money as payment. And here is the point, finally:

Money is not the enabler; it is that which makes the people point their attention and their power in a certain way. It is the carrot on the stick. It gives you a promise, alters your belief so you may act in a certain way. In fact, it doesn't do

it by itself; you build that image all by yourself in your mind. You build the belief and the promise in your mind, you convince yourself, and then you act in that way. This acting 'in that way' is what people mistake as the power of money. Money can't do anything by itself. It is we the people that do things, create things, exchange things. And we do it all based on what we believe. And then we think we are powerless and it is money that has the power. And this misconception has such a strong grip on people's minds.

To put it simply, the person has the power and the money communicates that power. But most people believe they are powerless and they look to the money for power. But because money itself can do nothing, they actually end up placing their sense of power in what has no power, and they lose their power simply because they think it is not there in them. And then they continue believing in this false power, money, and wonder why they get nowhere. That is a false god, an illusion, a mistaken identity.

It is incredible that people actually believe they are nothing when they do not possess a few pieces of funny colored papers and some cheap metal tokens (collectively called money in our society). How many times have you felt powerless, defeated and incapable, just because in your mind you did not have 'enough money'? How many times have you reduced yourself and thrown away your dreams because of this idea? Don't you find it incredible that you can actually believe, in an instant, that you are next to nothing just because the ATM slip printed less zeros than you expected? You can actually be dreaming of starting a business, doing something for yourself and loved ones, and all those dreams can be shattered in one second when you get your bill or account statement. Why do you choose this? Look, if you only have \$10 left, the reality as it stands would be that, at that moment, you only possess \$10 of funny money. That is all. That is not related to the next moment of your life – it is up to you to choose how you will next move. It is not related to your dreams and goals – it needs not shake them one single bit. It is not related to your emotions and mood – you choose how to feel about that \$10 and that is why different people feel differently about \$10. It is not related to your power, capability, confidence or anything else like that – you choose all these yourself. A person of low wealth consciousness will look at that \$10 bank balance and become depressed and incapable of moving. They would in fact start planning to go broke, worrying about worst-case scenarios they imagine. Literally, in their mind, their worries will start planning to go broke and enter survival mode! And then it happens! It is their choice. A person of high wealth consciousness will look at that \$10 bank balance and admit that they have \$10, but beyond that, they would be unaffected. They wouldn't get depressed, throw away their dreams, and start making plans to go broke. Now, as you know from all you have seen in previous chapters, your state of being, thoughts, words and actions create your next

reality. The person who is negatively affected by seeing that bank balance of \$10, the person who believes in a most convinced way that they will suffer immensely in the following moments just because they have \$10 funny money, that person will invariably find themselves in subsequent moments that are poor. And it is not because they have \$10, but because they believe they are doomed. The outcome that awaits one who knows all is well anyway will be very different, as you would expect. This alone explains why a few people are able to get so rich out of nothing and others work like slaves and get nowhere. The truth does set those with high wealth consciousness free. These people of high wealth consciousness contain the facts to the facts, stick to the truth - \$10 is just \$10 and it has nothing to do with your power, capabilities, future, and so on. All those are decided by you and reflected back to you by the universe. Stick to the truth of Who You Really Are.

Now do you see how ridiculously funny it is that you used to be convinced you were nothing without a few pieces of paper and cheap metal coins? Have a good laugh! It is like the child that believes that his toys and shadow puppets will later come back and attack him – and succeed! How can the creator be afraid of his own creations, or believe his power lies in or is lower than what he himself created. It sounds ridiculous when you look at it that way but this is exactly what humans do with money. Paper and metal! Things that can't do a single thing on their own! You place them on the table and go and even if you come back in 10 years, they will just be sitting there having done nothing! Funny colored pieces of paper! How did you ever convince yourself that this is where your power was? Doesn't it sound ridiculous now? Can you believe we actually go to war using meaningful things such as people, so that we can get the meaningless? Millions of people around the world will actually take axes and go fight over money! A plume of smoke that exists only as imaginary records and pieces of paper! Why? We will see that in a brief moment. But for now, how funny is all this; its ridiculously insane. It is time you uncoupled your sense of power from money. Break that mental connection you have. Your power is inherent in you. Just by being, you are powerful. Whatever you say happens. Ask and you shall receive. Seek and you shall find. Knock and it shall be opened unto you. Simple quantum physics, simple laws of spirit. Where did you see money mentioned in that? Money is a communication channel – no more, no less. So what do you wish to communicate? For that is what will be communicated; that is what money will reflect. "I can't afford it" is one of the most ridiculous concepts people have come up with. If you can make it, you can afford it. And we make things! Humanity blames so many things on non-affordability, yet no one outside of humanity is charging us money. It is only we charging ourselves. "I can't afford it" should be replaced with, "I haven't yet found the process through which I can do this thing, but I know there is a way and if I seek and remain open to receive I will find it."

To finalize the illustration of how these beliefs work, we will look at Japan, Africa, and starting a business.

After WWII, much of Asia was shattered. Africa, until the late 1970s, was the darling of the West. Africa's untapped reserves and wealth were immense, as they still are. The Asian countries did not have much. What is the picture today? Asia is a powerhouse and Africa isn't. It is very interesting to see how all this came about, in brief. Japan is the country we will use as an example. After WWII, Japan had shattered industries, a broken economy, and not much to go on. However, they united all the people under a common vision, to make Japan a global power. They carefully selected the industries they thought would be big on the global economy and they geared their education, financial, political and legal systems to make the whole country walk as one towards achieving their goals. First, they selected the steel industry, then the shipping industry, and finally the hi-tech industry. And you know what? First, Japan became the biggest steel exporter in the world. Would you like to know a little secret? Japan has no steel reserves on its land that are worth any mention. They found ways to get the ore worldwide and process it locally. How did a country so broken down, without any steel of its own, end up being the biggest steel exporter in the world? Its people. They had a vision and jointly moved towards it and won. They repeated this winning formula with other industries with great success, each time gearing all systems (education, financial, political, and legal) in alignment with this goal. And the other Asian countries saw that this formula worked, and they used it to become the Asian tigers we now read about. At the end of the day, it is always the people, and never the money, that matters. And the best way to see how this works out is to look at Africa. That beautiful continent has enough blessings to make most other continents and countries envious. To begin with, it is massive. Although the global map makes it look small compared to other countries due to the earth's curvature, it is actually much larger than most people think. The United States (3,717,796 sq miles) can fit into West Africa. Africa is the second largest continent in the world, covering 11,699,000 sq miles (22 per cent of the world's total land area). Japan is only 145,884 sq miles. Africa also has about 25% of all the seats and votes in the U.N. Contrary to what you hear in the press, Africa has plenty of food and some of the richest soils (the problem is not food shortages but distribution). Africa is also very rich in mineral resources and has almost all types of the world's known minerals, many of which are found in significant quantities. It also has abundant reserves of fossil fuels including coal, oil, and natural gas. Africa also has some of the world's largest concentrations of gold, diamonds, copper, bauxite, manganese, nickel, platinum, cobalt, radium, germanium, lithium, titanium, and phosphates. About 25% of all gold ever mined in the world has come from Africa. It also has uranium, iron ore, chromium, tin, zinc, lead, thorium, zirconium, vanadium, antimony, beryllium, clays, mica, sulphur, salt, natron, graphite, limestone, and gypsum. Now, the simple question that remains is, if you have one-quarter of the voting seats in the U.N., much of the world's food, more minerals than anyone else, all the fuel you need... why do you then have the world's poorest countries there? They say its lack of money and they need loans. Once again, this has nothing to do with the solution; in fact, the debt has only entrapped them. The simple question is, is there no way, except through funny money, in which Africa can make use of all those gifts?

Democracy, capitalism, money... all those are not necessarily the answer – no one way is the right way and the idea that one way can be forced to fit all situations actually creates breakages instead of success. The people simply need a self-initiated vision (not one placed on them) they share in and desire for themselves, and they will move forward in any direction they choose. Everything else is right there waiting for them. It is interesting to see how Japan with nothing became comfortable and Africa with everything lost comfort, all because of the consciousness, unity and beliefs of the people.

OK, now let us see how people have started some of the largest businesses in the world out of nothing. We will take the example of a chemical industry and assume the founder is not a chemist. Imagine you are a businessperson who has a great idea to produce a certain kind of packaging using known materials. You are not a chemist so you don't know how to do it yourself, but you know your business can be done because it uses known processes and chemicals. You also don't have money. Now, you can do one of two things. You can say, "I don't have money and I am not a chemist so I can't do it" and then go back to watching TV. Or you can go to the library, research all you can about your idea and running a chemical business. You can then build a very well laid out business plan that any person can use to end up with just the business you envisioned. You can then take this plan and go to a financier who would be interested in such a project, convince them it is in their interests to hand over millions of dollars to you. You can then take this money and go convince chemists, scientists, and workers to come start the business and work for you. You can then go to your potential customers and convince them why it is in their interests to use your product. And you can have a business out of nothing. Is this done? All the time! In fact, just a few years ago the dot-com boom proved that any college kid with a good business plan could get heaps of money and probably make millions (of course, those without a sound plan eventually collapsed, but they learnt something). I guarantee you that every single multinational and Fortune 500 company started because people convinced people it was worthwhile to do a certain thing. It was not 'the money' that was the power – it was the Word.

Just as a side note to remind you what the power of consciousness and beliefs is, remember that most people who win lotteries lose all their money within a few years and actually end up in debt, while people with high wealth consciousness make billions out of nothing repeatedly.

Money is not something you need. It is not a need. A need is something you cannot do without. And you truly have no needs except in the illusions you make up. As long as you feel you need money, you will find it hard to get. The minute you drop your neediness of it, your belief that you are any less without it, you will find you are surrounded by it and by whatever it is that you desire and move towards. Money is a communication device, and when you have neediness, you are communicating lack of, and that is what you will experience.

Now that you have seen how money works, you can summarize its working in this way for yourself:

I am the power and the value. All I need to do is communicate and share my vision and value with another person. When this person sees value in what I propose, we will work together to achieve a common goal. The money will arise automatically if and where need be. I need not obsess about it nor feel the extent of my capabilities is in any way determined or limited by money.

Whether you are in a job or a business of your own, the way to gain increasing wealth (and money if that is what you want – but remember that you can have wealth without money) is to continuously go within and find the value and power that is inherent in you as it is in everybody. Then bring it out and communicate it. And you will find that, in ways you can't even predict, the wealth and money will automatically come. Go within, bring it out, communicate your value, ask for what you desire, and repeat. Ask and it shall be given. Seek and you shall find. Knock and it shall be opened unto you. Very simple.

Go within, bring it out, communicate your value, ask for what you desire, and repeat.

Go within, bring it out, communicate your value, ask for what you desire, and repeat.

Go within, bring it out, communicate your value, ask for what you desire, and repeat.

Nowhere in this cycle does money come in as a requirement. It is incidental – it will happen almost on its own without you having to force it. You truly are self-reliant, inherently and miraculously (you don't even need to understand how it happens). You will begin to notice that you will be getting much of what you thought you needed, just on time, and often without even needing money. A friend will mention a resource and a place you can get it without the money you thought you needed, or the money will appear just when needed it, or someone will collaborate with you instead of charging you money... The combinations are endless, and you cannot even calculate them and yet they will happen for you. There are very few times you need to put your attention directly on money. You will know when you need to act directly with money, for your Spirit/Self always

guides you through feelings and thoughts. But learn to distinguish between your ego's and your Self's guidance. All directions that arise in your mind and emotions from a point of fear or neediness will not be of Spirit – they will be from your ego and you can as well just toss them in the bin after understanding why you had them in the first place. All directions that arise from a feeling of loving and comfortable guidance will be from Spirit – follow them and don't allow your intellect to interfere by analyzing them until you are paralyzed and you miss the opportunity.

- I AM FREE. I AM SOVEREIGN. I AM. -

We have seen how money enables you to convince someone else to act in a certain way. It shifts their beliefs towards something you would like to have happen. But what else does money do? It shifts your own beliefs – it convinces you that you have the power. But it is not the money that convinces you; it cannot possibly do that. You convince yourself, without a shred of doubt, that you have the ability! When you don't have \$100 that you imagine you need to get a pair of shoes, the \$100 you imagine is the only way, out of infinite possibilities, that will get you the shoes, you convince yourself totally that you don't have the ability to get shoes. When you have the \$100, you convince yourself totally that you have all the power you need to get shoes. Did you know that you could convince yourself of either of these even without money? You may have the \$100 but convince yourself totally that you have some perceived shortage and you shouldn't spend it on shoes or else you will suffer. And so you remain without shoes. Of you may not have the \$100 but you convince yourself totally that you will get shoes, and somehow you end up with shoes (as a gift, through some special offer, or in any of many other ways! This all teaches you two things: (1) you can convince yourself either way regardless of the money and the results happen regardless of the money and (2) you always, always, regardless of the money, have to convince yourself first of your ability so that you may use it.

- I AM FREE. I AM SOVEREIGN. I AM. -

How does the financial system work at its most secret, foundational level and how does that affect me? (This is very important).

"A democracy cannot be both ignorant and free" - Thomas Jefferson

Systems. That is what we are, that is what we live within, and that is what we create. We have seen plenty about our belief systems and how they are the templates of our lives. Now it is time to look at the systems we live in.

This you can readily accept: By understanding the system you live within, you can find increasingly efficient and effortless ways to achieve your desires within the system.

This you may find acceptable, or you may find it shocking and deny it: It is possible that you live within a system that silently enslaves you and you don't even know it.

And this second point is the one we need to look at now (and that will automatically guide us towards achieving the promise of the first point). It holds a key to your increasing freedom. But be prepared to be surprised. There is much that has been hidden from most people for a very long time now; yet this does not mean it doesn't exist. Things are not always what they appear to be. But you can always know them by their fruits. Welcome to the secret world of our civilization's current system of money. There is something about it that you need to know to gain your own freedom and self-reliance back.

You are about to see how you are playing a game within a structure that appears to be one thing but is actually another. You are playing a game with rules that are sometimes designed to stack the odds against you especially if you are not aware of them. You are playing a game you don't even have to play, but you think that you do. But you think that this game is the only game, that the only way to play it is the way they tell you to, and that if you can't win then it is you who is wrong, and not the game system itself. You may not even realize that you can play any one of several other games instead of this one, and that the others are much easier and more enjoyable. You assume that the game you are playing in was designed for your benefit, and you fail to see that it may have been designed for someone else's benefit but at your expense. Most of all, you are playing a game that has been altered to slowly erode your sense of self-reliance and self-determination. To see what all this means, and how you can be free, we will take a quick and easy look into the world's money system and political structures. It is a journey that will take us to plenty of different topics but in the end, it will all make sense.

We will begin with debt, because here lies one key to much of the puzzle.

Healthy vs. unhealthy debt

There is nothing wrong with debt, when used healthily as a tool. But when it arises, as it mostly does, from fear, feeling of lack, and negative self-worth

beliefs, then it is a control game being played, a painful one at that. Additionally, what most people don't know is that debt, in our current civilization's money system, is designed to collapse for a certain number of its holders.

Before cash money was invented in its present form, people used to trade by barter. They would exchange goods and services. Finally, one day, a powerful merchant family such as the Medici family of Italy (powerful merchants and later bankers who ruled through influence between the 13th and 18th century) said, "We have another way we can do this. We can make promissory notes we shall call money. They are more convenient to carry than goods and gold." The first paper money worked as follows. A trader would go exchange his or her goods for gold. They then take this gold to deposit it with the Medici, and the Medici write up a paper with their signature and family seal, a paper that would represent the gold that was deposited with them. This paper, upon return to the Medici, would be exchanged into its gold equivalent. That concept is where the gold standard came from.

Now let us look at debt. Imagine that the Medici have just opened up their first bank and announced the new scheme to the traders. So one trader, let us call him Alan, goes to the Medici and deposits \$100 worth of gold. The Medici make up a paper saying that they promise to exchange that paper for \$100 worth of gold upon its return (less a banking fee, plus an interest, whatever). Alan takes this paper and goes home. Alan can use this paper to buy things, but let us assume he does not. So far, he is the only customer at the Medici's new bank. Now James, another person, wants to start a new business, a hotel. He has the land and building but needs some pots and pans. He does not have any goods to trade in exchange for pots and pans, but he hears that the Medici are giving "loans".

So James goes to the Medici and asks for a \$100 loan. The Medici say they can do that, but James has to pledge his land and building as a security, collateral, in case of default. The Medici make up money (money that did not exist) by writing up a new paper, sign and seal it, and give it to James. (Yes, they could just write up the money out of thin air, and as you will see soon, that is exactly how the Federal Reserve makes U.S. dollars, contrary to most people's imagination that it is backed by something.) The condition is that on return, James has to give back \$100 plus \$10 interest. Now freeze that right there. Imagine that James and Alan are the Medici's only two customers at the time. This means that the economy only has two paper notes out there, one with Alan and one with James. And James has to return his plus \$10. Where will James get that \$10, unless Alan comes and rents a room at James' hotel for \$10? The Medici did not print the extra \$10! So even if James is hyper-careful with his loan, even if he does not spend it at all but returns it after a year, the \$100 intact, it is physically impossible for him to pay the \$10 interest. This is because he cannot print the extra \$10 money and Alan does not want to spend his money at the hotel, yet Alan is the only one with the only other note printed! Do you see the error in this system? Even if James now has goods to trade, he cannot trade

them for paper money because there is no more out there – and the Medici wants cash money or the collateral. James will have to lose his hotel to the Medici simply because of a paper shortage error. He has the original \$100 they gave him because he did not spend it, but he cannot possibly get the \$10 they want in addition as interest, because he can't print money nor does the only other person with bank notes want to stay at his hotel and pay cash. His hotel may be highly successful, renting rooms in exchange for goods, but he still would not have the printed paper for \$10 that he has signed to give back to the Medici as interest. So his hotel would have to be seized by the bank. This example shows exactly how our modern civilization's debt system works. But because there are millions of people playing this game, the players don't realize there is a problem because only 8% of people are caught by this error (about 8% of all debts are un-payable). And those that are caught by this error think there is something wrong with them only – they never imagine that the system itself is flawed!

Debt, by its very nature, in our current financial system, is designed to fail for a certain percentage of the population, no matter how much effort or care they put. And it is so simply because there is not enough money created (printed) for the interest requested. The only reason this illusion has managed to run this far is that there are millions of players rotating the money and it looks like it works for most people, which makes the few it doesn't work for look like something is wrong with them and not the system. Every now and then, the debt bubble bursts, but someone somewhere comes along and rescues it, again with more debt and more conditions of control. It happens to individuals, companies and countries. And it keeps rising, getting bigger and bigger.

So what? What does this mean to you? Simple. As you are about to see next, inappropriate use of debt is a function of control and fear. Unhealthy debt is a product of fear, and a deep-seated belief in not having and not being able to have. And fear is a means of control. We all play the control game. We play it with our spouses, family, friends, competitors, customers, and so on. What happens when you feel that you are in control of another person? You feel powerful, and they feel drained. Fear, were you to observe it at an energy level, leads to the victimizer literally (really) sucking the energy out of the victim. It is an energy game. When one is in fear, they lose energy to those who put fear into them. Isn't that the way any abusive relationship works? It does not matter whether this relationship is between people, institutions or countries, or what the forms and symbols used are. Intimidation is an energy-sucking and draining game – like a vampire sucking the life out of its prey. This is not a metaphor – energy is literally sucked out of the victim and taken by the victimizer in an intimidation scenario. You can even observe this on an energy level. Fortunately, the victim has to choose to accept the draining for it to happen – and that is why in reality there really aren't any 'victims' as such, just willing players in a co-created game.

Before we look at you further, let us consider the mortgage game that many of us play. Mortgage. What does that word mean? Where does it come from?

Split it up and look at its origins. Mort, mortuary, morgue... do you see the root? Gage, engage. Engaged till death. Why would your house loan be called a name that has its word origins from the words that mean death and engagement? Why those two? Of all the millions of words, why those two?

Now let us get back to you and debt. What does debt make you feel; especially when you cannot pay it or you are worried about how to pay it or missing a payment? It makes you feel fear. Whatever is scaring you is attempting to control your thoughts and actions and is stealing your energy for its own growth. There are two ways to grow. Out of fear and out of love. The fear-based growth works, but it is destined for eventual collapse, simply because it is not real. Nothing real can be threatened, and nothing that is unreal exists but as an illusion. This is not the time to blame the issuers of debt, or anyone else for that matter. There is no judgment or guilt in the matter. Only energetic facts. The minute you start playing a blame and judgment game, you enter into a victim position, and that is no good for you. Nevertheless, the unhealthy type of debt is a function of fear and self-worth issues. You will find that people with more love of their own self, and high self-esteem, are very wealthy and prosperous, especially on the long-term, and if they choose to be. True Prosperity is a natural result of self-love and self-worth. Look at the rich. Even if they have debt, their asset column is longer than their debt column. They only use debt as a tool. And they always have more assets than debt. And what is their demeanor like? Confident, stable, of high self-worth and self-esteem, and their love column is often longer than their fear column. They may have fears, of course, but their fears do not outweigh their love and passion for who they are, what they do, the world they live in. These are the people who have acquired wealth through love, not fear. But of course, there are those who have acquired wealth through fear. Yes, you can get wealthy through fear, but that path is very hard, uses plenty of personal energy, requires much manipulation and perpetual juggling to maintain, and often requires the control of others. Wealth through fear is not only hard to come by, it is also not sustainable.

Now consider people with debt problems, or countries with debt problems. What is the personality of such people? Chaos, fear, never having enough, support issues, and so on. These do not arise because of debt. The debt arises because of these mental states. That is not a bad thing. Remember, we are not judging anything here. We are merely observing energetic facts. There is no need of tying a thought and an emotion to that fact. Now, the debt merely represents them losing their life energy to an external entity. But they only lose it because they accept to do so. They give it away. Only they can say, "I accept". And only they can say "OK, I have had it with this crap, I put my foot down, and I am now seeing myself differently."

The debt rope is always being thrown at us all the time. You don't have to grab it. The world has built a very large global fear-ego, and this fear-ego is expressing itself in various physical means to maintain itself. Our world is now a world of contracts that try to commit you into debt (we now even have phone

contracts that penalize you for not using the service for a certain amount of time!); credit cards that do the same; jobs that scare you towards that end. But none of these is to blame. Only you can accept them. And they can only work on you when you accept them. These apparently big bad monsters are actually just little rubber ducks, powerless shadows, because they depend on your agreement with them for their own functioning. Take responsibility, and you will find them, and only then, that you have response ability. And avoid these debt traps. You must unplug yourself from the group consciousness of fear, and join the Love Ones. It may be scary as you make the switch, for there is a gap to cross. Things may fall off to make space for new ones of the new way. But once you cross it you will wonder how you ever had agreed to live any other way.

There is nothing wrong with debt, when used as a tool. But when it arises, as it mostly does, from fear and negative self-worth beliefs, then it is a control game being played, a painful one at that. A game we created and continue to create.

Now that we have a foundational understanding of debt, let us see how the biggest debt-making machine works and why. The reason we are bothering with all this is that you have decided to be wealthy. With that decision comes the responsibility of becoming a person who understands and attracts wealth, and creating a system around you that supports your desire. We are all One, and you will notice that your freedom is tied to all our freedom and your wealth is tied to all our wealth. You can be independently wealthy and free, but the extent of that wealth and freedom and the ease at which you get it is intimately tied to the system you have set up and maintained around you, a system which comprises the rest of the world. So let us look at these systems...

The shocking truth about those who print your money and run your economy

Most people assume that the systems they live in have been set up purely for their interests by people who are saintly in their motives. While this is true in some cases, it is not always true. In fact, in many cases, it can be the complete opposite. If you live by default, doing what the masses do because it is the 'done thing', you will get the default results of the system, the results everyone else gets. But if you make a few small changes, you can live as you wish. Let us therefore look at the money system closer to see exactly what kind of a system it is and how you fit in.

We will be focusing on the Federal Reserve Bank and the U.S. money system, because most of the world is directly or indirectly driven by the Fed.

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The Constitution of the United States clearly states that only Congress shall have the power to create money and regulate the value thereof. Today, however, the money is actually created and regulated by a privately owned company that controls and profits by printing money through the Treasury, and regulating its value. What is the private company that prints U.S. dollars? It is the Federal Reserve Bank (the Fed). Most people think the Fed is a government arm. Its name is misleading. It says 'Federal' yet it is not federal at all. It is a fully private corporation. It also says 'Reserve', yet it has no reserves. As you will see, the money is printed literally and completely out of thin air, not backed by any value or gold (that ended decades ago when they abandoned the gold standard). It is one of the most secretive and controversial institutions today, the truth behind it becoming only recently clear to an increasing number of people.

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The Fed began when, in 1914 and after trying to do so unsuccessfully several times before due to opposition, about 300 people and banks put together just \$100 each and formed the Federal Reserve Banking System. These people and bankers formed and still form part of the top 2% of the world's wealthiest and powerful people. The Fed is one of the most profitable companies in the world. It also collects billions of dollars in interest annually, interest charged to the U.S. government. The history of its formation is filled with controversy, with many experts having the opinion that Congress illegally gave the Fed the right to print money in ways contrary to the Constitution. This is how, in a nutshell, the Fed works: The Fed creates money from nothing, and loans it back to the U.S. and other governments, and charges interest on the currency (you will soon see more details on how this is done). It buys government debt with money it simply creates out of nothing, and charges interest to U.S. taxpayers.

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The ownership of the Fed has always been kept a closely guarded secret. In fact, even their books and detailed accounts are kept secret. However, over time much has come to the open. On some of the last times the ownership of the Fed was investigated (because the Fed doesn't publish a sufficiently detailed list of its owners), the following emerged as the main direct or indirect (through cross holdings etc) owners of the Federal Reserve Bank:

- Rothschild Bank of London
- Warburg Bank of Hamburg

- Rothschild Bank of Berlin
- Lehman Brothers of New York
- Lazard Brothers of Paris
- Kuhn Loeb Bank of New York
- Israel Moses Seif Banks of Italy
- Goldman, Sachs of New York
- Warburg Bank of Amsterdam
- Chase Manhattan Bank of New York
- Citibank
- Morgan Guaranty Trust
- Chemical Bank
- Manufacturers Hanover Trust
- Bankers Trust Company
- National Bank of North America
- Bank of New York

What is interesting is that these big banks work together in various aspects and they are connected to the old and established London Banking Houses ever since the beginning. There is only a small but powerful group of individuals who own significant shares in these banks. This gives them ownership of the Fed through their ownership of the banks that have shares in the Fed (the Fed's shares are not publicly traded but are sold only to member banks).

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The Fed system was set up in 1914 after several failed attempts. The bankers in favor of this system had always been opposed by the people and their leaders throughout the years, by presidents and congressional representatives alike. But in 1913, Senator Nelson Aldrich, the maternal grandfather to the Rockefellers, pushed the Federal Reserve Act through Congress just before Christmas during which time much of Congress was on vacation. According to

some historians, the bankers also funded Woodrow Wilson's campaign and when he became president, he passed the Federal Reserve Act in 1914, an act he is later on record as having regretted its passing.

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In the past, money was backed by something of value such as gold. All paper money could be exchanged into a certain amount of gold upon its return to the bank. However, between 1931 and 1934, virtually all countries abandoned the gold standard. The power of gold as the standard for the international monetary system was further diminished in 1975 when the U.S. began selling some of its reserves on the world market, turning gold into a commodity. By 1975, the gold standard was virtually non-existent. Today, virtually no money is backed by anything real; it is simply printed out of thin air (actually most of it is simply created as a new record on a computer, remaining in thin air).

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The U.S. budget is almost always in deficit. Almost every year, the budget has more costs than income. No individual would ever run their life that way, no corporation could possibly ever run that way, yet the government does this almost every single year. It seems to be able to perpetuate the impossible – forever in debt yet still strong. Do you know how this debt is financed? When the government runs a deficit, the Federal Reserve Bank – a private company - prints dollars (actually just makes up computer money and 'wires' it to the appropriate banks), "buys" the debt, and the dollars are circulated into the economy and the government then pays the Fed interest on that money. For example, in 1992, taxpayers paid the Fed \$286 billion in interest. That would be all right except for the fact that this debt was "purchased" by printing money cost-free and out of thin air. This debt is passed on to the taxpayers to pay through real work and sweat. 40% of personal federal income taxes are spent on paying this debt and interest. What is even more interesting, other than the fact that the Fed is a private company that makes profit out printing, from nothing, the world's money, is that the Fed's books are closed to the public and are not audited by Congress.

Once the Federal Reserve Act was passed, the owners of the Fed moved quickly to purchase controlling interests in the media and financed a great proportion of the senators elected after that (as you will see, an un-proportionately high number of ex-presidents and senators are members of just one institution we will be talking about later). A few presidents, such as Lincoln,

Jackson, and Kennedy, have tried to change this system but encountered too much opposition from other politicians, banks and corporations. By simply giving the task of printing U.S. dollars to the government itself, the money can be issued without anyone charging 'interest' for it, since it would be the government itself printing the money.

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The Fed's relationship with the government is very loose. As a private company, it is not required to disclose much to the public. It is run by a powerful group of people who are free from the usual restrictions of governmental checks and balances. Its Board of Governors is independent of the government and its governors hold office for far longer than any U.S. president does. It is also self-financing (actually it is one of the most profitable corporations in the world) and so does not rely on the national budget (the primary tool of control that Congress uses to influence agencies and other bodies). It operates outside of the national budget (in fact finances it) and so has monetary autonomy as well. In its task of regulating the money supply, it is completely independent of the government and is only 'required' to make decisions that will be in line with the nation's economic policy.

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The Federal Reserve Act was drafted in the Jekyll Island Conference, which was arranged for by powerful banking families, individuals and their corporations (such as J. P. Morgan Co., the Rothschilds, the Rockefellers, and Kuhn, Loeb & Co). The ownership of the Federal Reserve at the top level has not changed much in the years with successive generations within the controlling families simply inheriting that ownership or extending it under a different company name.

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The Federal Reserve System is actually 'split' up into several components. There are 12 regional Federal Reserve banks, the most powerful one by far being the New York Federal Reserve Bank. Each of these 12 Feds is organized as a private corporation, just like any other private corporation. The Federal Reserve System is controlled by the Board of Governors (the Board) and the Federal Open Market Committee (FOMC). The Board has seven members who

are appointed by the president of the United States and approved by the senate. The Board determines the interest rate for loans, sets the deposits reserve ratio which significantly affects a bank's ability create new credit, and decides how much new currency Federal Reserve Banks will issue annually. The FOMC is made up of members of the Board, the president of the New York Federal Reserve Bank, and four presidents from other regional Federal Reserve Banks. The FOMC sets the open market policy which determines how much in government bonds the 12 Federal Reserve Banks (all private for-profit institutions) may buy or sell (this is the major tool of monetary policy). There is also a Federal Advisory Council that is comprised of 12 representatives, one from each of the 12 Federal Reserve Banks. This council meets at least 4 times a year with the Board to advise it on and discuss general economic issues. To summarize, every single part of the Fed is private – they are all private for-profit corporations (the Fed is one of the most profitable corporation in the world). The only part of this system that is in any way 'public' is the Board, which comprises 7 people appointed by the U.S. president. The section below on the U.S. democracy poses a serious question on just how neutral the Board is. The Federal Advisory Council that advises the Board in at least 4 meetings a year, despite the use of the word 'Federal' in the name, is comprised of 12 bankers representing each of their private Federal Reserve banks. The Federal Reserve Banks themselves despite the use of the word 'Federal' in their name are not federal at all in any sense. And they no longer keep any reserves (the gold reserves we abandoned long ago and cash reserves don't mean anything because cash is just printed out of thin air and can be printed anytime anyway).

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Most people think the Federal Reserve is an agency of the government. No such agency relationship exists. The Fed is a fully private, self-financing and directing corporation.

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The Board (of which Alan Greenspan is the current chair of) has the following main functions:

- Set open market policies (responsible for interest rate and money supply movements)
- Set the required cash deposits reserve ratio

- Set the interest rate (called the discount rate)
- Set how much new currency to print (or make up on the computer as most of it is done actually)
- Monitor the economy and also report periodically to congress on the U.S. economy

The 12 regional Feds each have the following functions:

- Buy and sell government bonds in secondary markets (open market operations that are responsible for interest rate and money supply movements)
- Lend to member banks
- Give check-clearing services
- Enforce money deposit reserve requirements and other regulations of the member banks
- Monitor banking and economic activity in the region that they cover
- Issue Federal Reserve notes (money) and collect worn-out ones for destruction

Can you now see that the interest rate, money supply, inflation, and all these other factors are very much controllable by a very small group of people? Of course they are! That is why Alan Greenspan does his job. His job is to keep the economy going in a certain direction, and he manages that consistently for many years and that is why people find him so smart and powerful. The point is, he can and does shape the economy. That is his job. Now, in the minds of most people, the economy is some wild horse and Alan Greenspan is a heroic cowboy who somehow, somehow, smartly manages to tame the horse and direct it. But what if the horse wasn't wild at all? What if it was very tame and always listened to the cowboy, but the cowboy tells everyone that the horse is actually wild (even though it is completely under his control). The point here is this: (1) the Board has proven itself able to direct the economy with a fairly high degree of accuracy and (2) this proves the economy is under the direction of the Board (otherwise the Board would be powerless and we wouldn't even have it).

Now, and this is very important, the economy only looks to be out of control to those who are finding themselves in it but hurting. Did you get that? If you are jobless, you will think the economy is bad and out of control, because that is your personal experience. But that is looking at it from the bottom end. If you look at it from the top end, there is hardly any 'out of control' going on. And this is why: At the top, at the level where these bankers see things, they control exactly how much money is in the system (they make up and print the money at whatever level they deem fit – government has nothing to do with it since the 1914 law), they control the interest rates, they regulate cash deposit reserves (which

determine how much credit/debt you are 'allowed' to have), and so on. So what part of the economy is a mystery to them? To you, the interest rate is a mystery and can move either way to end up hurting or helping you. But to them they can predict it better than you can predict the weather – because it is they that set up the rate. To you, you don't even know what the money supply situation is or will be – but they do because they print the money. To you, you pay taxes, 40% of which go towards paying the government's debt to the Fed – but they simply make up money from thin air and 'loan' it to the government (much of the national debt is money 'owed' to the private Fed). People think that Alan Greenspan is tackling some unknown monster and winning most of the time for the public. However there isn't much in the economic equation that is unknown to him simply because he sets it all up and has all the tools necessary to make sure the plan work almost as planned (the tools in this case being the Fed system, banks, money press, monetary controls, etc). So just because the economy may look out of control for you, personally, or even for a few million people in hard labor, does not mean that, at the top level, it is out of control at all. It is very deliberately set – that is the point of the Board, to control the economy. The perspective is very important. The truth can look very different indeed depending on what perspective you use to observe it.

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A considerable amount of effort is made to conceal the power and composition of the Fed. Naturally, considering that the owners of the Fed are private individuals (through banks they own) and also have huge stakes in corporations in all sectors of the economy especially in the media, pharmaceutical, food and defense industries, and considering that great profits can and are made by those who know what will be in the papers months in advance, secrecy is an asset. Even internationally, the Fed has an amazing amount of power. Consider, for example, the case of loans made to foreign governments. For example, let us see what happens when Indonesia runs to the Fed and asks for a \$10 billion loan. The Fed will listen to the request. They will then directly and indirectly, through its influence on organizations such as the IMF, World Bank and U.S. government, set conditions and guarantees for the loan that Indonesia has to meet. They dictate how Indonesia has to run its economy, imports, currency exchange, and so on. They then give them the loan. Or more accurately, they log into their computer terminals, create \$10 billion out of thin air, and 'wire' it to Indonesia's bankers. That \$10 billion is added to the U.S. expenditure and if, as it usually is, it is out of budget, it becomes a debt that the U.S. government owes the Fed and which the Fed collects interest on. Indonesia now owes the U.S. government, which in turn owes the Fed. But the money itself was made out of nothing. Now let us see how it is repaid back. The repayments are done by people of a completely different perspective. They

believe money is real and actually equate money with work on a 1=1 basis. One part of the debt will be shouldered by Indonesia while the other part is shouldered by U.S. taxpayers (no wonder 40% of tax goes towards debt servicing). Indonesia will have to follow all the conditions set for it, open up its markets as per the wishes of the few powerful people who set them for their reasons, and its people will work and toil under the assault of international forces that wreck their traditional stability until they pay that debt and its increasing and huge interest. It is such an impossible debt to pay, almost, that debt of this kind is the single biggest consumer of a nation's GDP for most developing countries. Most developing countries in all corners of the world have money-based problems that are increasing and independence diminishing despite the promises of globalization and democracy. Now back in the U.S., the debt is held by the government and owed to the Fed. So the U.S. government collects directly from Indonesia over time. Meanwhile, it has to pay back the Fed using taxpayer's money. This doesn't make sense because the Fed made up that money out of nothing and they didn't get gold for it or anything like they used to – but that is the way the system is set up currently. So in effect, the Fed makes free money at their discretion, holds none of the risk, does none of the work (the people of Indonesia and America work and pay), and is in truth one of the most profitable corporations worldwide. Why shouldn't it be? After all, it is the corporation with the monopoly of making and regulating U.S. dollars!

But they know two things that you or the Indonesian common person doesn't. One is that money is not real. What they are interested in is power and influence, wealth and control over what is in fact real. Now that is real and it is what counts. The second, and most humorous, is that \$1 is not equal to 1 banana or 1-hour work or whatever. You equate your time with money, and the local farmer in Indonesia may equate 1 banana with \$1. So you will think, "If I work hard, I will multiply my money" and you never stopped to consider that billions of people work like donkeys all day lifting bricks and getting nowhere. Money is not a time/effort related thing. The result of time is time; the result of effort is effort. Wealth consciousness on the other hand is directly tied to your wealth. The Indonesian common farmer will think, "Oh, if I grow 1 banana I get \$1, so to get a million dollars I must work hard and grow 1 million bananas." Do you know how frustrating that game plan can be if one does not genuinely enjoy growing bananas? And if the weather goes bad or whatever, the plan goes off. The Fed on the other hand does not do things this way; it doesn't produce money based on some real output it has. The Fed just looks around, sees what they deem is 'best' (remember also that they are private and for-profit, representing for-profit banks and corporations) and makes it happen almost exactly as planned with relatively little cost or work. It also helps that they are a monopoly, with sole discretion on these matters.

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Interestingly, several senators, presidents, and even local state representatives and citizen groups have in the past tried to get the Fed system changed. Most have tried to get the Fed act repealed and the government given back its constitutional power to print money. This would completely eliminate the 'debt and interest' that it ends up 'owing' the Fed for new money, take away most of the national debt, and cut taxes not by a few points but by many multiples. However, these attempts are always defeated and the media never covers them. It takes only 5% ownership in a major media corporation to have control (and you will be surprised to know how much media content is dictated rather than free press. America's news coverage is very different from the type of coverage the rest of the world gets, and this is common knowledge especially to those who have traveled around significantly to see for themselves). The Fed has about 300 wealthy and powerful owners (not teachers, not doctors, not artists – just exclusively businesspeople). Just one of these 300, Chase Manhattan Bank, owned about 14% of CBS according to a 1974 congressional report (it actually had stakes in 28 broadcasting corporations). The remaining banks, through cross holdings and directorships, control just about all of the main media in the U.S. The banks themselves are controlled by this small group of about 300 people of which just a few families have the majority power. Do you know something else about the Fed? Unlike any other part of society responsible for the common good of the people (such as the government), you as a citizen cannot vote them out if they are not doing their job properly. You cannot even audit their books and work. You pretty much just have to do as they say. They are almost completely independent and immune – because the system you have accepted is set up that way.

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Honestly and practically, just how democratic and free is U.S. democracy? What does that have to do with you, your wealth and abundance, and your choices?

"A democracy cannot be both ignorant and free" - *Thomas Jefferson*

True and lasting wealth and abundance is a product of love and freedom. Without freedom, you have no choice; without choice – well, you are limited. It is therefore important to test your freedom and see where its limits are, where it says one thing but delivers another and leaves you thinking quite another. In other words, really, are you free? And how free are you? And how much more

freedom can you get? These questions all affect your wealth and abundance. Most people just assume automatically that they are free because they live in a democratic country. It is just an assumption; and even when contrary evidence exists, they hold onto the idea that they are free even when they are not. We will now test the actual performance of the “world’s greatest democracy”, the U.S., using actual facts and events, to see just how free (or not) it is, and how you fit in.

We will then look at the Federal Reserve issue one more time. Remember that the Fed’s Board is the only publicly appointed part of the whole Fed system. The whole Federal Reserve bank is comprised of bankers who also own large stakes in businesses all over America and the world (by some estimates, the top 2% of the world own, control or directly or indirectly influence about 75% of the world’s resources), businesses that they intend to profit from and gain more control through. The Board is the only part of the Fed that is ‘supposedly’ public – it is appointed by the U.S. president. This gives people the idea that, since it is appointed by the president, it must truly be free of any conflict of interest, and must be working 100% for the good of the public, even though it is advised at least 4 times a year by the most powerful bankers themselves. Well, in mathematics, there is no such thing as a zero probability. You cannot calculate a zero probability – which means that everything is possible. So it is possible that the Board is completely altruistic just as it is possible that it is not. The possibility does exist – you can even calculate it mathematically. Let us find some sort of answer. And to do so, we will take a quick look at the U.S. democratic system.

We will start with how the elections are done using facts, dollar values, and statistics, and then move on to other issues, finally returning to the issue of money. What you are about to see is that true democracy has not yet arrived on this planet – what we call democracy is not really democracy, and most of all very different from freedom. The founders of the United States put in place a constitution to bring in democracy, but somewhere along the way, it was hijacked, so to speak. What you now have is the exact same situation that has been going on in this planet for the last 10,000 years since 8,000 B.C. – the ‘mighty’ ruling the ‘weak’ through simple means of deception. Each time the truth is known, the ‘weak’ realize that it is only their lack of information that is keeping them under, and things change. Usually, the ‘mighty’ adopt a new deception tactic which is used until the next revolution, so to speak. That is the history of the world, a history that has repeated itself for millennia, and it is not ridiculous to think that this has not stopped. Democracy by definition is the idea that the majority rule. Majority rule. Not minority, but majority. Now, even if democracy was happening perfectly and the majority did rule, that would still not amount to true freedom because the minority would be ‘forced’ to forgo their wishes and follow the majority. In other words, if 75% of the population believed the earth was flat, and 25% believed it was round, the 25% would be, in some areas of life, forced to live as if it was flat even when they could have lived according to their truth. So, democracy does not amount to true freedom that recognizes the sovereignty and divinity of every sentient being. But that is another topic all

together. For now, let us look at various issues and see just how democratic (majority rule) the United States really is.

Let us first look at the link between money and elections. What you will see is that elections are extremely predictable and follow a pattern that, once you learn to recognize it, can be used to have the outcome you want roughly 90% of the time. (Note: most of the data used in the charts below is obtained from www.opensecrets.org (the Center for Responsive Politics) and the watch group www.whitehouseforsale.org). Be patient with the series of charts below, as the point will become clear towards the end. But basically, you will see directly and clearly how, once you know how to 'work the system', you can, with enough money, literally put the people of your choice in control of the entire United States. This sounds almost unbelievable because the idea of taking over the world's greatest democracy just sounds too ridiculous. But what if it isn't? What if it can be done, what does that say about the Fed's choices, the economic waves, and your very own goals to be wealthy within this system? How does that affect you and your efforts? What if the current system was wasting away over 40% of your personal efforts, compounded annually (which turns out to be millions of dollars in a lifetime), because you were unaware? Have a look for yourself. We will start at a simple place, at senate and house elections, constructing a wholesome picture, and move towards the point.

Once you are in, you can relax: It is amazing how predictably inflexible the system is:

In 2002, 98% of House incumbents (those already holding a seat) and 85% of Senate incumbent were re-elected. Through the connections and loyalties that they have formed while in office, the incumbents are also able to raise far more in campaign funds than the challengers (a major reason for the re-election rates). The U.S. House re-election rate has been at over 90% for the last two decades. In the last 20 years, it was at its lowest point in 1970, when, if you were a House member already, you would have had an 85% chance of being re-elected.

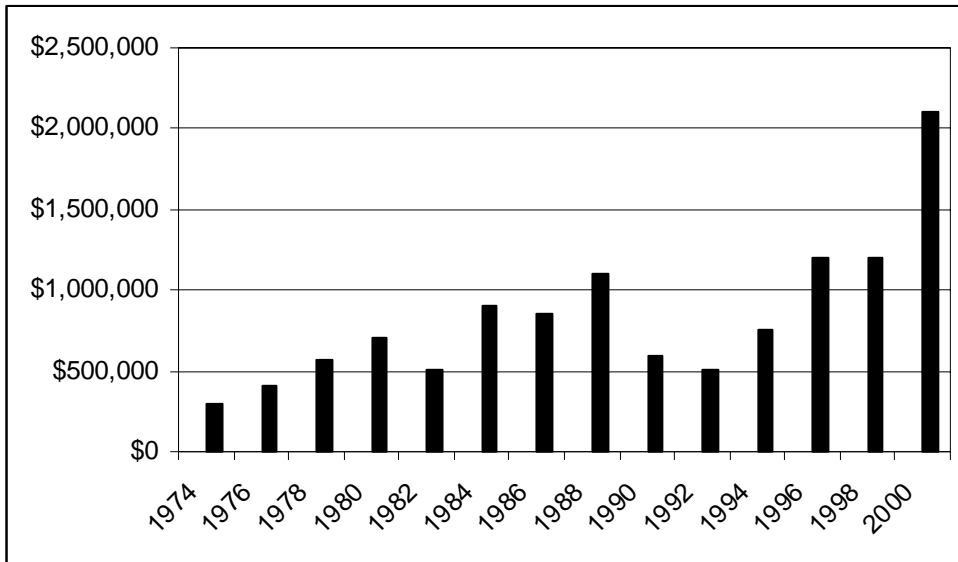
Odds of beating a US House incumbent based on spending by the challenger in 1994 elections:

Spending by Challenger	Odds of Winning
Under \$100,000	0
\$100,000-\$249,999	18:1
\$250,000-\$499,999	6:1
\$500,000 & over	Even

Odds of beating a US House incumbent based on spending by the challenger in 2000 elections:

Spending by Challenger	Odds of Winning
Under \$500,000	0
\$500,000-\$1 million	24:1
\$1 million - \$1.5 million	15:1
Over \$1.5 million	3:1

The cost of beating a US House incumbent:



Money raised in 2002 election cycle:

Senate:

Type of Candidate	Total Raised	Number of Candidates	Average Raised
Incumbent	\$191,520,090	33	\$5,803,639
Challenger	\$71,945,307	71	\$1,013,314
Open Seat	\$106,411,603	42	\$2,533,610

House:

Type of Candidate	Total Raised	Number of Candidates	Average Raised
Incumbent	\$379,117,215	422	\$898,382
Challenger	\$96,037,295	486	\$197,608
Open Seat	\$162,659,152	391	\$416,008

Spending vs. Winning stats for 2000 election cycle:

Senate:	
Average Winner Spent	\$7,266,576
Average Loser Spent	\$3,864,638
Number of Incumbents Seeking Reelection	29
Number of Incumbents Reelected	23
Incumbents Reelection Rate	79%
House:	
Average Winner Spent	\$840,300
Average Loser Spent	\$307,121
Number of Incumbents Seeking Reelection	403
Number of Incumbents Reelected	394
Incumbents Reelection Rate	98%

**Biggest Contributions in the 2002 Elections for Senate candidates
(notice the composition of the contributors in this list):**

Contributor	Total	Recipient
Goldman Sachs	\$585,870	Jon S. Corzine (D-NJ)

Emily's List	\$500,389	Deborah Ann Stabenow (D-Mich)
Emily's List	\$494,211	Jean Carnahan (D-Mo)
Emily's List	\$426,645	Jeanne Shaheen (D-NH)
Goldman Sachs	\$331,600	Charles E. Schumer (D-NY)
Emily's List	\$297,753	Barbara Boxer (D-Calif)
Citigroup Inc	\$261,416	Charles E. Schumer (D-NY)
MBNA Corp	\$253,250	William V. Roth Jr. (R-Del)
MBNA Corp	\$171,000	Olympia J. Snowe (R-Maine)
Robins, Kaplan et al	\$159,516	Michael V. Ciresi (D-Minn)
Bear Stearns	\$157,750	Charles E. Schumer (D-NY)
Morgan Stanley Dean Witter & Co	\$157,500	Charles E. Schumer (D-NY)
Microsoft Corp	\$153,360	Slade Gorton (R-Wash)
Credit Suisse First Boston	\$148,544	Charles E. Schumer (D-NY)
Emily's List	\$147,302	Rebecca Yanisch (D-Minn)
Credit Suisse First Boston	\$146,750	Rudolph W. Giuliani (R-NY)
MBNA Corp	\$133,000	Alfonse M. D'Amato (R-NY)
Bear Stearns	\$132,400	Chris Dodd (D-Conn)
Merrill Lynch	\$127,900	Charles E. Schumer (D-NY)
Kushner Companies	\$126,000	Frank R. Lautenberg (D-NJ)
Moveon.org	\$124,588	Walter F. Mondale (D-Minn)

MBNA Corp	\$121,500	Arlen Specter (R-Pa)
Mandalay Resort Group	\$115,800	John Ensign (R-Nev)
Fidelity National Financial	\$115,400	Matt Fong (R-Calif)
Blank, Rome et al	\$111,600	Arlen Specter (R-Pa)
Citigroup Inc	\$108,664	Alfonse M. D'Amato (R-NY)
Alzheimer & Gray	\$107,600	Gery J. Chico (D-III)
Lehman Brothers	\$107,000	Charles E. Schumer (D-NY)
Equitable Companies	\$105,350	Alfonse M. D'Amato (R-NY)
Citigroup Inc	\$101,900	Hillary Rodham Clinton (D-NY)

General public contributions for 2002 election cycle:

The big corporations and the wealthy throw in large sums of money towards their candidate's election. They do so because they know for sure it works. It is actually a race of who has the most money, in a sense. Interestingly, however, the general U.S. population is very non-participative. First, often only about 12% of Americans, on average, vote. The percentage that contributes any money to the proposed candidates (notice the use of the word 'proposed' instead of chosen, because the public often have nothing to do with choosing the proposed candidates) is even smaller, as this data shows:

Total US Population (Nov 13, 2002)	288,491,797
Total US adult population (age 18+)	214,381,817
% of US population giving \$200+	0.23%
% of US population giving \$1,000+	0.09%
% of US adult population giving \$200+	0.30%

% of US adult population giving \$1,000+ 0.12%

Political parties: How much they collect every election:

It is not only candidates that can collect donations for elections. Political parties also collect plenty of money every election cycle - from individuals, lobby groups and corporations. Here are the amounts collected for the 2001-2002 period for the parties only (without counting the presidential candidates amounts):

Democratic Party	\$463,312,470
Republican Party	\$691,646,873

This is over \$1 billion in total.

By the way, when congress people retire, their political campaign funds are not taxed.

George Bush's Network:

An examination of the current U.S. president's election funding reveals how the system works from a certain perspective.

George Bush raised \$191 million in campaign funds in his last election in 2000, followed by Al Gore with \$133 million, with the remaining candidates trailing far behind.

Bush was the major recipient of all campaign funds from the oil and gas industry, receiving more money from that industry in that year alone than any other federal candidate in the last decade. The biggest companies in that industries to contribute in terms of dollar value were Texas-based, the biggest being, yes, Enron. Interestingly, other energy industries also spent heavily on Bush, beating all their election-spending records by huge leaps. The electric and coal industries all spent heavily on the elections and on Bush in particular (the coal industry spent 3 times what it spent the last elections before that). Bush was also the top recipient of the nuclear power industry's generous contributions. In this same election, as you may expect, the alternative energy industry (wind,

geothermal and solar energy) backed Al Gore, although their funds were dwarfed by those of the oil, coal and electricity industries.

Now let us see how Bush's administration looks like. Remember, we are talking about a democracy here. One would expect that in a democracy, you would tend to find the most suitable people, from all walks of life, leading a country. You would expect to find teachers, doctors, artists, musicians – and so on. After all, each major group would tend to elect its representatives. So you would expect to find representatives from various groups (not just business groups). Well, let's see how Bush's administration measures up. As you will see, by some 'coincidence', there is little randomness in it.

Most of Bush's administration, the people who run America, have three things in common: (1) almost all of them have extensive corporate connections; (2) some are the exact same ones that were there when his father was president, the old group getting back together again; (3) most of them have been friends for a very long time and done business together. Also, a good number of them are ex-intelligence, military or state department (a military slant, if you like, and completely lacking representatives of other occupations and lifestyles that normally compose the public). Out of a population of almost 290 million Americans, in a democratic society where you might expect some randomness is the backgrounds of the top leadership, how 'coincidental' is it that only a group of old friends who happen to be well connected in big business and intelligence/military (and hardly from any of the other thousands of lifestyles) has been 'elected and appointed to represent the people'? Let us look at George Bush's cabinet, advisors and ambassadors:

President George Bush's Incoming Cabinet:

Cabinet Position	Cabinet Official	Corporate Connections
Agriculture Secretary	Ann Veneman	Monsanto, Pharmacia, Calgene
Attorney General	John Ashcroft	AT&T, Monsanto, Microsoft, Enterprise Rent-A-Car, Schering-Plough
Commerce Secretary	Don Evans	Tom Brown Inc. (oil & gas), TMBR/Sharp Drilling
Defense Secretary	Donald Rumsfeld	Pharmacia, Motorola, Sears, G.D. Searle, newspaper giant Tribune Company (L.A. Times and Chicago Tribune), Amylin Pharmaceuticals, Kellogg, Asea Borwn Boveri, Allstate, Gulfstream Aerospace

Energy Secretary	Spencer Abraham	GM, Ford, Lear
Health and Human Services Secretary	Tommy Thompson	Amtrak, Philip Morris, GE, Merck, Abbott Laboratories
Interior Secretary	Gale Norton	Brownstein Hyatt & Farber, Delta Petroleum, NL Industries, BP Amoco, Ford Motor Company
Labor Secretary	Elaine Chao	Northwest Airlines, Clorox, C.R. Bard, HCA-The Healthcare Company, Dole Food, Bank of America
Secretary of State	Colin Powell	Gulfstream, America Online
Transportation Secretary	Norman Mineta	Lockheed Martin; Northwest Airlines; Greyhound; United Airlines; Union Pacific; Boeing
Treasury Secretary	Paul O'Neill	Alcoa, International Paper, Lucent Technologies
Veterans Affairs Secretary	Anthony Principi	Federal Network, QTC Medical Services, Lockheed Martin, Microsoft, Schering-Plough Corp., Ford Motor Company, Qualcomm Inc.

It is interesting to see how many conflicts of interest this cabinet possesses. Normally, you would expect that the best person for agriculture would run agriculture; the best for commerce would get that job, and so on. But it is nothing like that. For example, the Health and Human Services Secretary is meant to represent the people's health for betterment, yet he has a vested interest in Philip Morris, a company that profits hugely from making and selling products that reduce health. The Agriculture Secretary is meant to look after the well-being of American agriculture and the food of the people, yet she has a vested interest in Monsanto and Pharmacia. Monsanto is one of the most controversial multinationals, raising hairs in Europe and Japan for its forceful attempt to bring in genetically modified foods that aren't fully tested and causing U.S. grain to be rejected from those continents. It is responsible for the widespread release of non-adequately tested genetically modified foods into the environment and has a huge trail of environmentalists, policy makers, affected farmers and consumers very upset about its actions. There is no shortage of bad press for Monsanto's

dangerous practices, were you to look it up on the Internet. Monsanto now wants the government to push for no mandatory labeling of genetically modified foods worldwide and access to international markets. In addition to that, everyone agrees that the chemicals put into our soils are at the root cause of many of today's illnesses and health problems (because the toxins move up the food chain from the plants, into the animals and into people), especially cancer. It is therefore strange that the biggest chemical producers would be the ones to have their person in charge of agriculture for the nation. It isn't unreasonable to question which interest these people serve, knowing fully well that there is a conflict of interest. For example, how much motivation would they have to find a free and cheap way for farmers to have healthy crops without the use of the chemicals they now encourage them to spray? The Commerce Secretary, Don Evans, is also in charge of the National Oceanic and Atmospheric Administration, which puts him in direct control over the country's oceans areas, where 25% of U.S. domestic oil and 26% of its natural gas come from. Don Evans has been one of Bush's best friends for years and actually ran his campaign-funding vehicle. His connection with Texas oil businesses is substantial. The Energy Secretary, Spencer Abraham, was the single biggest recipient of campaign funds from the automotive industry (received over \$700,000) and the lobby group that opposes setting fuel economy regulations. Colin Powell served on the boards of Gulfstream (Kuwait and Saudi Arabia are major markets for this company) and AOL. His AOL shares rose \$4 million on its merger with Time Warner. Interestingly, his son Michael Powell was the only FCC commissioner who voted to have the AOL-Time Warner merger go through without review. Michael Power was recently appointed by George Bush as the FCC chairperson. The Treasury Secretary was heavily funded and worked in the largest transport companies. Once again, there is nothing wrong with corporations, but keeping in mind that corporations are always trying to do whatever will keep them bigger, control more market share and make them more money, it is hard to see how the interests of the public would be considered paramount and transparently with the current government arrangement. Paul O'Neill, the Treasury Secretary, was Alcoa's CEO and Chairman. Alcoa's lobbyist, the Texas law firm Vinson & Elkins, was George Bush's number 3 contributor. While Bush was Texas' governor, Alcoa secured a legal loophole that allowed it to dump 60,000 tons of sulfur dioxide into the air annually, making it one of the state's top polluters.

President Bush's Advisors:

Position	Advisor	Corporate Connections
White House Chief of Staff	Andrew Card	GM
Director of the Office of	Mitch Daniels	Eli Lilly, Citigroup,

Management and Budget		General Electric, Merck
National Security Advisor	Condoleezza Rice	Chevron (Chevron actually named a 130,000-ton oil tanker after her), Charles Schwab, Transamerica

Oil and finance companies influencing national security policies is what we have here. The point of this investigation is not to say that corporations are 'bad'. Not at all. They have an interest in expansion and profit, we all know that. But the point here is that it is, in many people's opinions, not a good idea to have corporations and only corporations be the main controllers of government ideas with such powerful force. The people are not represented at all in this government, and they cannot because of the way things have been set up (more on this later).

President Bush's ambassadors:

(The best positions, for years, have not gone to who is best for the job, but to who gave money during the campaign – hardly a model for efficiency and transparent functionality. Notice that the list hardly has positions filled by people who didn't contribute. Instead of ambassadorial jobs going to people who have proven their diplomacy and world cooperativeness, the best ones of them go to whoever gave money.)

Nominee	To All Republicans	To All Democrats	Only to Bush
AUSTRALIA	\$2,000	\$2,000	\$2,000
J. Thomas Schieffer			
AUSTRIA	\$137,450	\$0	\$6,000
W.L. Lyons Brown			
BAHAMAS	\$32,000	\$0	\$7,000
Richard Blankenship			

BELGIUM	\$413,830	\$0	\$108,000
Stephen Brauer			
BELIZE	\$3,750	\$0	\$2,000
Russell Freeman			
CHINA	\$24,000	\$0	\$3,000
Clark Randt, Jr.			
COSTA RICA	\$21,000	\$0	\$1,000
John Danilovich			
CZECH REPUBLIC	\$61,500	\$0	\$9,000
Craig Stapleton			
DENMARK	\$182,600	\$0	\$9,000
Stuart Bernstein			
DOMINICAN REPUBLIC	\$23,000	\$0	\$3,000
Hans Hertell			
FINLAND	\$107,750	\$0	\$6,000
Bonnie McElveen- Hunter			
FRANCE	\$399,359	\$0	\$114,000
Howard Leach			
GERMANY	\$3,500	\$0	\$0
Daniel Coats			
HUNGARY	\$125,000	\$0	\$29,000
Nancy Brinker			

INDIA	\$1,000	\$0	\$1,000
Robert Blackwill			
IRELAND	\$480,100	\$11,000	\$112,000
Richard J. Egan			
ITALY	\$127,600	\$0	\$107,000
Melvin Sembler			
JAMAICA	\$139,250	\$0	\$17,000
Sue Cobb			
JAPAN	\$20,250	\$0	\$1,000
Howard Baker			
LUXEMBOURG	NA	NA	NA
Peter Terpeluk			
MALTA	\$36,411	\$1,000	\$10,000
Anthony Gioia			
MAURITIUS	\$585,181	\$0	\$120,000
John Price			
MOROCCO	\$3,200	\$250	\$1,000
Margaret Tutwiler			
NETHERLANDS	\$299,700	\$3,000	\$109,000
Clifford Sobel			
NEW ZEALAND	\$42,000	\$0	\$6,000
Charles J. Swindells			
NORWAY	\$181,735	\$1,250	\$32,935

John Ong			
PORTUGAL	\$166,850	\$1,000	\$9,000
John Palmer			
SAUDI ARABIA	\$2,500	\$0	\$1,000
Robert W. Jordan			
SINGAPORE	\$4,500	\$0	\$3,000
Frank Lavin			
SLOVAK REPUBLIC	\$45,250	\$0	\$8,000
Ronald Weiser			
SPAIN	\$134,000	\$1,000	\$107,000
George Argyros			
SWEDEN	\$365,200	\$2,000	\$102,000
Charles Heimbold			
SWITZERLAND	\$456,173	\$0	\$111,973
Mercer Reynolds			
TANZANIA	\$30,500	\$0	\$7,500
Robert Royall			
UNITED KINGDOM	\$142,875	\$1,000	\$107,000
William S. Farish			
URUGUAY	\$37,325	\$2,250	\$4,000
Martin Silverstein			

President Bush's re-election campaign:

By December 2003, Bush had raised over \$100 million, a few times more than his closest rival had, and all from just over 300 individuals bundling contributions together for him. These individuals now include people such as Thomas Nassif of the Western Growers Association, lobbyists Charles and Judy Black, William McGuire who is CEO of United Health Care Group, and Warren Staley who is CEO of the agribusiness giant Cargill Inc.. Bush is able to raise such record-breaking amounts from a small group of people because he has shown that he is willing to get their needs taken care of. In exchange, because the elections are almost entirely won based on money expenditure (statistically speaking, looking at past trends), these people ensure by their dollars that he is elected. The industries to benefit most from Bush's re-election, due to changes in the law that he proposes to make, would be the pharmaceutical (no limits on drug costs for the Medicare system so the companies can charge as they wish), agribusiness (genetically-modified foods, subsidies, etc), and energy industries (repeal or lessen pollution restrictions).

A summary of the cycle of the world's current democracies

"We are free, we live in a democracy!" In democracies around the world – U.S., U.K., Kenya, Australia, and almost every other country that calls itself a democracy – people say they are free because of their democratic government. They believe they are. Yet, you often hear the complaining about having no choices in their lives, which completely contradicts their supposed freedom. Anyway, we will take a quick look at how democracies work. And we will use the U.S. as the example, once again, because it is the model on which most others are founded.

Before we begin, it is important to mention that the noble and just declarations of the Constitution are extremely admirable. The founding fathers of the U.S. had a very high vision for humanity and freedom. But let us now see whether that vision was translated correctly or somehow hijacked along the way.

The U.S. has two main political parties. The Democrats and the Republicans. The truth is that the last time a U.S. president came from any other party except one of these two was in 1835. 1835 was the last year a non-Democrat and non-Republican sat in the White House. 1835. He left the White House in 1835. This means that, the way things are set up now, in this free country, to have any chance of being president you must be a member of one of these two parties. Otherwise, your chances are next to zero.

OK. Now, each of these two parties has its own set of core beliefs and the way it does things. Nothing much changes really. Within each party, there isn't

much argument on major philosophies of the party – only on details. So in essence, what you have is two parties representing two ideologies that both fit within the current system. There is little chance for growth and change there; maintenance of the system is what these two parties have been doing. Now, for presidential elections, each of these two parties puts up one or a few candidates. Question: do you think you can just join either party tomorrow, and then the next day run for presidency with any hope for their support? No. You have to grow up and be groomed within the party. You have to agree with them on various things, gain support from the lobby groups that finance them, and so on. You have to believe in and represent your party almost as if you were an extension of it.

Every election year, these two parties just show up one day to the American people and effectively say, “Which one of these two guys do you want to run your country for the next 4 years?” And then they start spending crazy amounts of money promoting their candidates, advertising, winning attention. Now, every year, about 12% of Americans vote. We have also seen that only less than 1% of common people contribute to the candidates (the vast bulk of the money comes from just a few hundred ultra-wealthy donors). The others don’t participate at all in this democracy – maybe because, deep within, none of the candidates really made a connection to them through shared values.

Anyway, 12% of the population end up voting for one of the two or three candidates presented to them. They did not even choose a candidate themselves. They don’t even know who the candidate was up until that point. In fact, the way the system is set up, it is impossible for them to choose their own candidate – the system is too split up, complicated and hidden to ordinarily allow for a common person to stand up and reach the masses, and for the masses to put that person in the race, bypassing the two political parties structure. Anyway, the 12% vote for one of the two candidates and parties based on what they have been told through the media (their primary source of ‘information’). And you have a president. As we saw earlier, the president is, by many accounts, selected and financed by the wealthy businesses (the fact is, they select who to give money to based on that person giving them what they want, and the best-financed candidate usually wins – and anyway the two candidates are almost always financed by big business interest groups). The current system binds the candidates to returning favors to those who financed them because this is the only way to get elected and re-elected.

Now let us see how the laws are made within these democracies. How many laws do you live under? Thousands. We all live under thousands of laws. Now, in your lifetime, how many of those laws have you written, proposed, voted on, or been consulted upon? For the vast majority of people, the answer is none. None. And do you have any friends or relatives that have written any of those laws, or proposed them, been consulted, or voted on them? Most people would say no. So in a system of majority rule (democracy), how is it that you are living under laws you never wrote or voted for? And if they are being written, someone must be writing them. And if it isn’t the majority participating in those law-making

stages, it is the minority. Which minority? Well, in the U.S. it is the senate, house, president, and advisors. Are there any legitimate laws proposed by majority groups and brought to senate? Yes, of course there are laws made that truly represent the majority view. Are there any that are manipulated in by special interest groups and passed as law for the masses? Yes, there are plenty of laws passed that in no way serve the majority and only serve a powerful minority (that is part of the whole point of spending vast amounts of money for a candidate).

So now, we have a democracy where the candidates are usually chosen for the people rather than the people choosing for themselves. They come from just two political parties – two schools of thought – a very rigid structure. Then, just 12% of the nation votes – a 12% that fits very predictable demographic and psychographic profiles that can be targeted very well through media. Even mathematically speaking, this would not pass as a scientific sample of any population. It is very biased and imbalanced. You cannot conduct a scientific survey like this – it would be rejected. It is not a reasonable sample of a population. Yet, the term majority rule is loosely applied to it. The vast un-represented public doesn't even bother participate because they have no place to even begin.

And now we connect all this with you.

You live in a system. The system has defaults and exceptions. If you live by default, you will experience the default states of the system. If you live by your own code, you will experience your own results.

In this system, there are laws and structures that put everyone 'in their place' within the system. This is the default of the system.

You are under thousands of laws, of which you had nothing to do with the creation of most. You just wake up every day and get your new laws issued to you on TV during news. You accept them as the truth about the way things are – not realizing that your acceptance is what makes them come alive. Millions of people do that simultaneously across the country, all watching the same TV news program, and a new law comes into effect because each one of you just didn't question it. This works almost all the time. You are predictable in your response. You just believe it is for your own good, or that you can't change it, and you do as told, becoming the default. You have given away your power to experience your own truth and make up your own mind. Original thought is replaced by rehashing what you have been told. Once you make a habit out of this, you become predictable. You even forget how to have original thought that is not tainted by your past experience (which was also tainted by other people's past experiences). Advertising works and it works because of this reason – predictable, trained response to certain scenarios. Companies spend millions of dollars on one 30-second appearance of an ad during the Super Bowl because they know it works. As an individual, you don't want to admit that adverts and media influence your behavior strongly, yet you can admit that the population is

influenced. Nobody wants to admit that they are influenced. But don't you make up part of the population?

In this system, you have a government. We have seen how it becomes elected, and how the results are shaped. This government also decides on who prints your money. Yet those who print your money have a hand at electing your government. Your government also sets your education curriculum up. You cannot legally study outside of the education system framework set up. You must follow the system. Even the corporations where you get your 'jobs' force you to have followed the education system. Who writes the education system? The government (which is elected through corporate power). This education system tells you how to live your life, how to get jobs, what you are worth, what you should do and think. It prepares most people for jobs – for dependence. Few walk out of it and start self-reliant enterprises. Which is odd when you consider that each human being has a unique thumb print, unique mind, and unique everything. So each being would, if he or she followed their hearts, produce in a unique and thus self-reliant way. As long as they don't try to conform to one way of doing things for everybody, logic tells you they would be able to do what they love and be self-reliant in it because no one else would be able to duplicate them. In fact, we all know of someone who succeeded wildly by doing what they love and doing it their way with persistence. Everything in nature is unique and self-reliant. Only we human beings require employment to live! Don't you find that strange? No other creature in nature requires employment to live. Self-reliance is the natural state of all beings for they are extensions of the Almighty Creator, all part of the One. So, your education system is written and maintained as is by the government. Its effects as we see them are the majority walking out programmed to look for jobs and scared to death of being self-reliant. Correlate this with the fact that 2% of the world's most powerful people own, influence or control about 75% of the resources in use, resources that need people to work them, and you may see a pattern there. And correlate this with the fact that they also have a hand at the government set up and the money supply and printing, and you may see another pattern there. This is not an attempt to point to any one conspiracy or anything. This is not a conspiracy theory. No. But the facts as they are show us that there are people who are aware and those who are not. And those who are aware have goals, some with very large global goals, which they pursue. Some goals may be noble and some not. And nothing is impossible. And the laws of cause and effect always work. No matter how ridiculous the situation itself sounds, they work. What is amazing about the education system is that everybody knows that it trains people to know certain facts but leaves them unprepared for the world. Everybody says, "Why don't they teach us how to make money, how to live with other people, basics of humanity?" And everybody knows that the leaders of the nation read self-development books and materials, because they work. For example, the book *Think and Grow Rich* has been a classic must-read for the most powerful people ever since the 1930s. Yet none of its principles ever made it into the education system, even though the leaders know the principles very well because they read that book and apply it. The knowledge you would pay thousands of dollars for in a weekend seminar is so

simple yet empowering, but no one ever puts it into the education curriculum. Why? Did you know that, for all of humanity's history, powerful civilizations have always been led by a small group of people, families or dynasties? All over the world, this same pattern has been in place since 8,000 B.C. Always, the one thing that differentiated the masses under control with the controllers was always a lack of awareness, a withholding of knowledge. Has this pattern stopped, or are we in delusion? As you can see, there is never anyone to blame as such. The masses have to accept the delusion for it to work. So the idea of victim and victimizer is inaccurate, although fairness, in human terms, may not be present.

The whole point of all this is to show you that if you live by default, within the system, you will get the default results of the system. Awareness and making your own choices is the only way you can have your own results. But there is more. You can extend your own wealth and freedom by helping others see theirs, and by adjusting your system to make it more efficient and easier for you. For example, let us look at how your taxes are spent. You pay about 40% of your income to the government as tax. That is considering all the taxes you pay including sales tax, duties, personal taxes, and so on. About 40% of your personal income tax goes towards paying the national debt (completely unnecessary if the government exercised its constitutional right to buy back the Fed for just \$450 million and print its own usury-free money). Even worse, consider the U.S. military budget. The U.S. spends \$1.03 billion on military expenditure per day! The whole world including the U.S. spends \$3 billion per day on the military. The U.S. makes a handgun every 20 seconds (and guess who owns the gun factories). All this is done in the name of peace. The means of war are the means of war, and the means of peace the means of peace. You cannot confuse the two and think one will create the other. You cannot use the means of war to make peace. Cause and effect dictate it to be impossible. Peace is only achieved when people choose peace, truly, in their hearts and mind. The more weapons you make, the cheaper they get and the more available they become. Just like faxes and mobile phones. At one time, very few people had nuclear weapons. Now anyone with \$100,000 can get a small one in the black market. You can buy an AK47 assault rifle in Afghanistan for \$15. The more you make of anything, the cheaper and more available it becomes. You cannot increase peace by spending more on the military – you simply guarantee conflict that way. Simple economics. (By the way, every time there is a war, the national debt increases and the Federal Reserve Bank is owed more by the taxpayer). Let us see how this war chest works, the results it achieves. The U.S. is now the only 'first world country' in the bottom 25 of the list of murders per capita per country (it is the 23rd most murderous country per capita in the world). For example, in the 1990s, New York City alone had 2,000 murders per year and over 600,000 serious felonies per year. The U.S. also has more prisoners than any other country. It has 2 million prisoners, who are mostly imprisoned in jails owned by corporations, which charge the government over \$30,000 per inmate per year, which is a \$60 billion a year business imprisoning people. It supplies most of the world's arms. It has, in recent history since the end of WWII, through the CIA, toppled 20 democratically elected foreign governments and replaced them with

military leaders or appointed dictators, all in the name of achieving U.S. interests – a position that has made many in the rest of the world anti-U.S. The U.S. military is also the world's biggest polluting entity by far, spewing over 750,000 tons of toxic waste a year (that is more than the 5 largest chemical companies in the U.S. combined). Because it is spread all over the world, it pollutes the entire planet. In addition to this, extensive U.S. bomb tests, nuclear tests, and other exercises have left many places in the world contaminated by nuclear, explosive and bio-welfare agents. The U.S. navy's new sonar applications are also responsible for the beaching of hundreds of whales worldwide due to ear and brain damage. And all this looking for peace? And don't you think these inefficiencies are affecting your ability to have wealth and be free? If you are financing \$1.03 billion per day in self-destructive military expenditure, plus almost another billion per day in interest repayments on the national debt, plus many other inefficiencies, don't you see how it can have a significant effect on you? \$1.03 billion per day is enough to guarantee the well-being of everyone on the planet, at which point they would be in a very good position to work towards true peace and prosperity. As it is right now, this money is simply going to create more cheap weapons. Just changing the military expenditure and issuing of currency (have the government issue it instead of a private institution that then charges interest to the government) would cut your taxes by an incredible amount. In fact, this alone makes a flat 10% tax rate completely practical. You are over-taxed, currently, spending 40% of your income, in one way or another, in tax to finance frameworks and ideologies you may not even be in support of. Truly, you are not even free to choose where your tax money goes and how much tax rate you pay either. These are decided for you in your free democracy. This is just one example of how the system you live in affects you, and how you can only not be affected by having more awareness of your Inner Truth (not awareness of the media) and be willing to act on it.

What people have yet to realize is that democracy is not necessarily freedom. Democracy simply means majority wins. Even the dictionary defines it as that. Majority rules. Majority of what? People? Money? Right now, it is money. So the one with the most money rules. The golden rule, right now, is that the one with the most gold rules. You find this applying in almost all democracies. Even in 'poor third-world countries', money is always used to ensure the results of elections. Majority rules. Democracy. Interesting concept. Freedom, on the other-hand, is freedom for all. It is the recognition of the sovereign divinity of each being, and each being recognizes the sovereign divinity within other beings. Within that simple boundary, each being is free to do as they like. In other words, you are free to be free, to deal with your own consciousness, to live and let live. And so is everyone else. The idea that one is free because they live in a democracy is a contradiction. Look up the words freedom and democracy in a dictionary:

- Freedom: The condition of being free; the power to act, speak, or think without externally imposed restraints.

- **Democracy:** The doctrine that the numerical majority of an organized group can make decisions binding on the whole group.

Find your freedom within you. You are built with it. Just like, as all of life, you are built with self-reliance capabilities. You can be wealthy and free through many means and for varying periods of time, but you most easily and effectively do so with your own inner power, wealth and freedom. Everyone has that. You cannot blindly rely on the system – you can't wait for the government to do it all for you. You will simply become a default output if you do that. The government has pluses and minuses. There are parts of it that can help you on your path and parts that can hinder you. But at the end of the day, you have to stand up for yourself. You have the inherent uniqueness and capability to! Humans are still evolving. We are not even civilized yet (can you imagine a civilized society that somehow gets innocent children at birth and manages to turn them into people full of fears, children who shoot each other?); we are only just learning to use our reasoning capabilities; we are a race at the adolescent stage of evolution. Democracy is not the end stage – it was simply a stepping-stone to something bigger. Freedom.

Can you be a president, senator or house representative? How much would it cost?

Yes, you can be. Of course, you can. Perhaps, even, you are the best person for the job! But under the current system, the way the 'democracy' is organized, even if you were the best person for the job you would, statistically speaking, not usually stand a chance unless you could raise at least \$900,000 in campaign cash to spend in a house election, \$5,000,000 for a senate election, and about \$100 to \$200 million for presidency (that is the same as raising \$270,000 to \$540,000 per day, everyday, for one year). To get a sense of how much money is involved consider the fact that in 1976 the candidates and parties spent \$160 million on the presidential elections, \$1.2 billion in the 2000 elections, and an estimated \$4 billion in the 2004 coming elections. The only way you can come up with \$100 million, better yet \$200 million to assure presidency, would be to have the support of wealthy interest groups. Public finance limits you by law, to \$45 million if you choose to accept public finance help. So the question then remains what is to happen to the best person for the job if they have no money and don't see things the way the big corporations, wealthy business owners and lobby groups see them. The current system has proven that the rule of the game, rather than the exception, is that if you don't have the support of big corporations, wealthy business owners and lobby groups, you will not even have a chance of holding the major public offices. If that, then is the case, why is it still called a democracy, whereby the definition of a democracy is a system where the majority rule (not the ultra-rich and powerful minority as it is now). There are other names for minority rule. And minority rule by any other name is still minority rule – you can dress it up all you want but it is the results of the system that shows what the system really is. Presidential candidates spend so much time in New York, Los Angeles and Washington because donors from just 10 zip codes

in those three cities gave over \$122.5 million in the 2000 election. The presidents who raise the most have an advantage, a huge one, almost a guarantee to win. So they are compelled to spend much of their time campaigning and making promises to a very small segment of the population (the ultra-rich) because, for the intent of being elected, the rest of the population just about doesn't count (they don't contribute money nor vote – the system doesn't interest them or involve them at their level).

Just to show you the extent of influence that the corporations quietly have, out of the top 30 most influential entities on this planet, 14 are corporations and 16 are countries. In other words, there are 14 corporations that are more influential globally than about 185 countries.

And money isn't just a tool for buying goods and services. Money, as mentioned before, is a communication device. It is used all the time to influence beliefs. Of the roughly \$2 trillion of money moving around the world every day, only about 2% is used in the transaction of products and services. The rest, the bulk, is used in transactions where no products or services change hands! It is used in arbitrage, currency exchanges, politics, legal issues, agreements, control issues and so on. A lot of times, the most powerful movements and agreements about money are changed or maintained without your knowing. You would assume that you know about the most significant movements of money, but paradoxically those are the ones they keep secret. For example, the formulation of the Federal Reserve system, the way money is printed and applied, its effect in politics – all these are hidden. Another example would be the role of the dollar in the recent U.S. invasion of Iraq. The administration had various reasons for invading Iraq, apart from getting Saddam, many of which we may not know of. But one reason that is of use to us here in our example has to do with the U.S. dollar. Ever since the gold reserve was forever abandoned under President Nixon, all oil has been traded in U.S. dollars and the oil price has been in U.S. dollars. This made the U.S. dollar the world currency for energy trading worldwide. Although the U.S. freely prints U.S. dollars, other countries must give the U.S. their goods and services just to get dollars (they can't, unlike the U.S., freely print dollars). Because many countries also have debts to the IMF, World Bank, and other countries, they also must get U.S. dollars to pay off their debts. So for debts and energy, all countries must get U.S. dollars from the U.S., in exchange for their goods. Before the Euro, the whole world was practically, whether they liked it or not, hooked onto a currency that just one country, the U.S., could print at will and at no cost. Because of this monopoly position, the U.S. has been able to control world trade and world trade prices to its advantage (e.g., it buys its imports at some of the cheapest prices, has veto powers in all world trade bodies, dictates IMF and World Bank policies for other countries, and so on). And then came the Euro, the new universal currency of the European Union. Within a few years, the Euro started to become a competitor to the dollar in some areas. The dollar started losing its monopoly power in Sub-Saharan Africa, Middle East, former Soviet Union, and Central Asia. Then, Iraq became the first OPEC country to start selling oil in Euros instead of dollars. The U.S.

dollar began to decline and the Euro gained 17% in value since that Iraqi decision. Then, Iran started to actively consider selling its oil in Euros instead of dollars. Because Iran is the second-largest OPEC oil producer, this would have dealt another blow to the dollar and its control on world activities. When the U.S. invaded Iraq, they changed its oil trade back to the U.S. dollar from the Euro. So now, Iraq is back to the dollar, and Iran has been discouraged from making any switch to the euro.

The money you use to buy your groceries is part of the same money that makes up all the money in the world. It circulates in that same global ocean of money, just like a water drop is at some point part of the ocean and at another point a drop of rain, then a river, then a shower. The money you use is a tip of a very large iceberg that is mostly hidden from view. You can see the hidden part if you like, but you have to make the choice to look at it. The tip of the iceberg has the same properties as the whole iceberg. A ray of the sun has the same powers and properties as the sun itself, only in a different form and scale. The drop of water has the same properties and powers of the ocean, only in a different form and scale. The money you earn and use possesses the same properties as the money used in the largest international activities (trade, control, politics, etc). You therefore gain much from looking at these big events, because they are reflected in your personal small events. In other words, if you look closely, you will notice that your personal life and the world's life is closely matched. You will notice that the things you experience in your life are just micro versions, in a different form and context but same essence, of what is going on in the world. You will notice that, in ways you had never seen before, we are One.

One last “coincidence” of a democratic system:

Since 1934, almost every US Secretary of State has been a member of the controversial and secretive group called the Council on Foreign Relations (CFR). Since that same year, all Secretaries of War or Defense have also been members of the same organization. And so have most presidential candidates and many presidents. How can it be coincidence that in a democracy of 290 million people, many of whom have never even heard of the CFR, these leaders often are members of the same one organization? Irrespective of the motives of the CFR, how is it possible for such exact and consistent placement to be possible in a truly transparent and free political system?

A quick review of the current financial system

We have already looked at the current financial system in fair detail. Let us just briefly wrap up with some quick points before moving on to the next part of our discussion of money in your world (we will take a more personal look at you as a system and how to make that system more efficient and capable of producing wealth).

Inflation and depression is created by varying the amount of money in the system. By simply changing the amount of money in the economy, and the interest rate, one can move the economy around in any direction chosen. The principles of economics are clear and simple, and all it takes is to simply set the interest rate and adjust the amount of money in the system and one can move the economy as they wish. This is the power the Federal Reserve Bank has. The Fed is owned by banks (owned by about 300 financiers), which in turn own vast sections of the economy and bank and give loans to the population. Think about that. The big banks own the Fed, dictate (“advice on”) a good measure of the economic direction by varying the money supply and interest rate as they deem fit, own a significant portion of the companies in the economy, bank and lend the money for most of the population, and contribute heavily towards their political candidates who usually win! In addition to that, the banks also own significant controlling portions of the media. The idea of a free economy, with equal opportunity for all, cannot be realized under such an arrangement. You cannot have the banker printing the money, setting the economy, owning the companies, having a hand at the media, and being the government. This is a recipe for control and misdirection, and gradual ownership of everything by the few.

Look at the recent trend in the national debt (it only ever increases, always, unsustainably):

09/30/2003	\$6,783,231,062,743.62
09/30/2002	\$6,228,235,965,597.16
09/28/2001	\$5,807,463,412,200.06
09/29/2000	\$5,674,178,209,886.86
09/30/1999	\$5,656,270,901,615.43
09/30/1998	\$5,526,193,008,897.62
09/30/1997	\$5,413,146,011,397.34

09/30/1996	\$5,224,810,939,135.73
09/29/1995	\$4,973,982,900,709.39
09/30/1994	\$4,692,749,910,013.32
09/30/1993	\$4,411,488,883,139.38
09/30/1992	\$4,064,620,655,521.66
09/30/1991	\$3,665,303,351,697.03
09/28/1990	\$3,233,313,451,777.25
09/29/1989	\$2,857,430,960,187.32
09/30/1988	\$2,602,337,712,041.16
09/30/1987	\$2,350,276,890,953.00

Obviously, this cannot go on forever. This is a debt. You cannot run into the minus forever. An individual cannot do that, a company cannot do that, and it is ridiculous to expect that a country can do that. This \$7 trillion debt is the U.S. national debt, created primarily because of the dysfunctional nature of the central banking arrangement. It is simply unsustainable, concentrated in the hands of the few, and constraining to the masses.

By the way, wars create the biggest jumps in national debt. For example, before WWI, the national debt was at \$1 billion, and after the war, it was at \$25 billion. Every war has the same effect. War is a time for great financial profit and increased control for a few people (in truth there are always those who profit most at wartime), while it destroys everything else.

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As we saw earlier, the Fed was created by a select group of bankers with deep links to the well-established and powerful London banking houses. What is also interesting is that the Bank of England, the bank that is in charge of managing the UK's national debt, issuing money, setting exchange controls, and other fiscal matters, was also privately owned for 252 years until 1946. Behind the scenes, there wasn't much separation between the powerful private banking groups behind the Fed and the Bank of England.

Some quotes from presidents and leaders who in the past have warned against private central banks (several Fed-like systems had been set up in various times in the past and removed repeatedly on various constitutional grounds):

"The Central Bank is an institution of the most deadly hostility existing against the principles and form of our Constitution...if the American people allow private banks to control the issuance of their currency, first by inflation and then by deflation, the banks and corporations that will grow up around them will deprive the people of all their property until their children will wake up homeless on the continent their fathers conquered. ... Single acts of tyranny may be ascribed to the accidental opinion of a day. But a series of oppressions, begun at a distinguished period, and pursued unalterably through every change of ministers [administrations], too plainly proves a deliberate systematic plan of reducing us to slavery.... I believe banking institutions are more dangerous to our liberties than standing armies.... The issuing power should be taken from the banks and restored to the people to whom it properly belongs." - Thomas Jefferson

"The bold effort the present bank had made to control the government, the distress it had wantonly produced...are but premonitions of the fate that awaits the American people should they be deluded into a perpetuation of this institution or the establishment of another like it." - President Andrew Jackson when he abolished the private Bank of the United States (the Fed-like bank from 1816-36)

Now look at this quote from a book written in 1906:

"These are the rules of big business...Get a monopoly; let society work for you; and remember that the best of all business is politics..." - Frederick C. Howe

The IRS was created shortly after the Federal Reserve Bank was created. It is a perfect vehicle for the government to use to pay back its 'debt' to the Federal Reserve Bank. Even in congressional hearings, the Fed has admitted several times to the fact that it creates money out of thin air and loans it to the government with usury (interest). If the government goes back to printing its own money, this interest would cease to be created, and the budget would, for once, balance. Did you know that for the last 50 times that taxes have been raised, the budget has only been balanced once? 15% of the national budget goes towards paying the interest on the national debt, while another 15% goes towards the military (a primary reason for much of the national debt in the first place). You do not need such a high level of taxes to run a good economy. In fact, you have a better economy with low taxes that give people a chance to be free instead of bound to 3 jobs just to make ends meet. The IRS is shrouded by a lot of controversy about its creation. It was initially a private trust called the Bureau of Internal Revenue, Puerto Rico (or Philippines – it is unclear which of two vehicles was converted). This private trust bureau was set up to regulate international trade coming through the possessions of Philippines and Puerto Rico by imposing and collecting taxes on narcotics, alcohol, tobacco, and firearms. Its name was later changed by the then Secretary of the Treasury to the IRS. At no point was congress involved in the creation of the bureau or the IRS. The creators of the IRS only started involving congress a year later, to pass some laws to give some 'legal' support to their new structure. The IRS history is too long to go into here, but many in the legal profession question the legality of its origins, code and enforcement. In fact, its concept was ruled unconstitutional several times before it was finally implemented in a rather controversial way. A national income tax was found unconstitutional in 1895 by the Supreme Court, and several times again after that. To this day, it is unclear whether the IRS actually has the legal right to enforce tax collection in the states (it only has that power in federal areas such as D.C. and insular possessions but questionably not in the individual states).

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If your money changes in value when and as the Fed says, then it is not your money at all. If the monetary value of your produce and output is uniformly dictated and controlled by some central forces, without regard for the uniqueness of your output and what you want for it, then you are not free and self-reliant. If your education is forcefully tailored for you, and you are directed towards fixed ways of existing, then you are not free to have original thought. For you to reach the greatest potential of your inherent wealth and freedom, you have to get back the powers and freedoms you have given away, find them within you where they always have been, and start expressing your divine sovereignty.

Whatever you do, do it for the True Reason. Don't do it for the money. Although you may very well be paid in money for what you do, don't do what you do just for the money. Money is not a true reality as such, and doing things for the money is actually not as powerful, not even closely, as doing things for the True Reason. The money will come anyway when you ask for it. For example, if you are a doctor, cure people because you wish to heal them, not because of the money they will pay you. The money will come anyway – just ask them for it. When you start a business, do it because it is something you love to do, and not because of the money. The money should be part of your plan, but not the primary reason. If you have a job, work in it only if and because you love it, and not just because of the money. Don't sell yourself, especially not for what doesn't have meaning in itself. It is OK to love money, but feeling needy and small towards it will actually slow you down greatly. When you work just for the money, you are working for what does not have a real existence, an existence that can satisfy you, enlighten you, and empower you. For example, if you do a job because you love it, you love what you do, you will have fulfillment, enjoy yourself, produce exceptionally, not be that tired, are energized, learn, and grow. As a bonus, you still are paid money anyway. If you do a job just for the money, you will find it hard to find continual satisfaction and fulfillment, you will get tired more, not produce as well as you would have, get blocks, and always be under pressure to make more money because you believe your lack of satisfaction is because you don't yet have enough money! Especially on the long run, doing what you love is always more profitable than doing things just for the money. When you do what you naturally love, and put effort at improving and enjoying your self, the money just comes anyway – just ask for it in exchange for your unique output and people will happily give it to you. And don't be afraid to ask and ask enough – if you are too shy to ask, or you don't believe in the value of your work, and are not open to receiving, you will find yourself short because you made yourself short. Just ask for it and you will get it. You will be amazed to know how many millions of people go without just because they don't ask. Very simple.

Is there anything wrong with me? Why do I find it hard to make money? How can I experience the fully empowered Co-creator that I Am?

So far, this book *A Happy Pocket Full of Money* has shown you how the universal system works and how you can work it. It has shown you how the physical money system works and how you interact with it. It has shown you how the current civilization's money constructs work and how that is connected to you. Now, for the finale, it will point you towards understanding one last system: you. Life happens through you and not to you. This makes you the most important part of life, as you know it, because it all happens through you and not to you. This sounds so grand that at first you may not accept it to be true.

We all pulsate on a physical, quantum and spirit level. On a physical level, we have an equivalent of this pulsation that we call breathing. Through breath, we live. On a quantum level, we are all composed of pulsations; the subatomic particles of energy pulse in and out of existence billions of times a second, collectively making up the illusion of physical form. The Maya, the illusion of multiple physical beings, is an illusion created out of the interaction of energy (even our eyes and ears are energy coming together to give the appearance of a form we call eyes and ears). We, Spirit, are constantly pulsing in and out of physical form at an undetectable rate, just like the individual sub-atomic particles that make us up. Each particle pulses in and out of existence at the speed of light or higher. That is what we are all made of. And this is where the surprise comes in: you are constantly pulsating between Who You Really Are and who you are pretending to be for the sake of experience. Between the flashes, your consciousness moves into Spirit, the angelic beingness that is You, and Body, the illusion of form. This is so rapid that you cannot notice it. But in meditation, in that stillness, you can sense that infinite void that is part of you, from which all arises. You are literally the creator, the created, and the creative process; the observer, the observed, and the observation. If all sentient beings on this planet stopped breathing and stopped holding a vision of any kind, all at once for just a few moments, literally everything would instantly disappear. Separation does not exist except in illusion.

That is the extent of the power that you inherently have.

And that leaves us with two questions:

1. How do you consciously use this power?
2. How then is it possible that you who is so powerful can be challenged by issues so tiny, by things that are inherently powerless and made-up, and how can you get out of those blockages?

This is where you, the system, come in.

This is where you require to understand how you are constructed, how you function. Through this understanding, you learn to tap into and apply the 'sleeping' vastness that is You. As you might imagine, this is an entire topic in

itself that can cover many books. So here, in this book, we will simply have a summary overview that will point towards the right direction.

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We have been taught to look at human beings and identify them as physical bodies with a personality. This personality is the sum total of the way a person talks, thinks, acts, does business, interacts, lives, grows, looks, and so on. It is a very general term. When you work on your personality, you are working on it to change your life – that is why people work on themselves. Working on the personality changes a person and their entire lives. You can work on yourself to become more courageous, to quit smoking, to get rich, to have more love, to heal from disease, and much more. But what exactly is being changed? In other words, the word personality does not pinpoint an exact thing or location. It is quite an abstract concept. Your personality. Where is this personality stored and what is it made of? This is the system we are talking about. In fact, it is a system that includes the personality (or rather appears outwardly as a personality) and more! It is the system of human existence that comprises the core star, the hara line, the 7 chakras, and the 7 energy bodies (levels of a person's auric field or aura).

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As humanity advances, we discover more about ourselves. Each moment, new insights arrive onto the human physical plane. There are those humans that deny there is any existence beyond what we can see physically, and yet there are still other humans who can see far more than most. There are humans who can see other humans at levels of details that would sound like fairy tales to most people. There is much information out there that is yet to become common knowledge to all humans, just as it wasn't common knowledge at some point in history that the earth is round and not flat. Every human being is constructed multi-dimensionally as follows. We have a core star, which is the central core of our being. This core star is the inner source of beingness, the source of creation and creativity. It literally looks like a bright white star and is the localized divinity within us. No matter how 'good' or 'bad' a person is, the core star is always pure eternally, eternally in the image and likeness of the Creator. The core star is always divine, never 'contaminated' by anything. It is literally impossible to change this core, our core, to be unlike The Creator because it is part of the eternal chain of light that forms the universe. The core star is not on the physical dimension although it encompasses it. This core star then streams our individuation and creative force into the hara level. The hara level holds our deep

intentions (life path and purpose) and moulds the stream from the core star as per these intentions. The hara is a laser-like line that starts about three and a half feet above the head and goes down the center of our body and into the earth's core. Along this line, you will find three points. At the top, a small inverted funnel represents our original individuation from the godhead and into an incarnation, and our reason for incarnating. Further down this hara line, near the chest, is a light sphere that holds our spiritual desire, passion and longing that propels us along our life path and purpose. It is the deep feeling of longing to accomplish your life purpose. Further down, in your belly area below the navel, is the tan tien, the power point that all martial artists use to perform their incredible feats. This ball of power is also the center of your will to live physically. Its construction is that of light and sound. It is the unique soul note that you sounded as per your will, to draw up, manifest and hold a physical body out of the mother earth. As far-fetched as this idea may sound to some people, scientists now know that sound very specifically builds physical forms. The core star is the only part of human existence that remains untouched and undamaged. The hara is meant to be straight and the three points in good form and function, but many people have bends in their lines and distortions in their points. All distortions are results of mind conclusions by the person – they are not imposed on by some outside force. All distortions are correctable, and we actually tend towards correction. As such, there is no such thing as an incurable disease. Well, the hara dimension is the foundation upon which the human aura is built. The hara passes to the aura the stream from the core star, after adding to it its will and intention. The aura further modifies and manifests this creative stream according to what is in the aura – and you end up with your life experiences. The aura is composed of 7 chakras and 7 energy bodies. You can trace all the details of your life to these chakras and bodies. Your life situations, your successes and problems, your tendencies, your habits, why things keep happening to you, your thoughts, your emotions, your health and diseases – almost everything relating to your human experience lies within these 7 chakras and 7 bodies. Your physical body is mapped to these chakras and bodies, determined by them, directed by them, and so are your life situations. But the whole aura is under your conscious, subconscious, and supraconscious control. Hence, you are never a victim, only a creator.

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To those who can see it (and practically all little children and thousands of adults can), the aura is constructed as follows. The human being looks as if they have a cocoon of various lights and patterns that extends several feet around them, which look as if they are in 7 layers (the energy bodies). These layers, although 'separate', are actually multi-dimensionally overlapping. Also, along the spinal column are 7 chakras, spinning energy centers that look like lotuses. They

metabolize the energy from the universal energy field (only 10% of your energy comes from food) and each has a human and body function. They are connected to the body through the nervous system, meridians, endocrine system and the blood system. The chakras are also mapped and connected to the energy bodies to form a simple, powerful system that life literally happens through and from and is experienced by.

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The 7 energy bodies you have are as follows (each body inter-penetrates the others):

Body	Function
Etheric body (physical dimension)	Energy lines matrix that support and shape the way the physical body is built. The complete framework for the physical body.
Emotional body (physical dimension)	Where your feelings happen and reside. Your emotions are literally energy in motion, e-motion, and your emotions create and attract a wide variety of experiences in and around you.
Mental body (physical dimension)	This holds the thought forms of your lower mind, along with the colors corresponding to the emotion you attach to each thought form. This is the lower mind.
Astral body	Connects the physical dimensions with the spiritual dimensions. Where love resides and where much relationship activity takes place.
Etheric template body (spiritual dimension)	The spiritual template for all that is physical. It literally is where the forms are first built before they 'crystallize' physically. No physical form can exist before it has a spiritual template.
Celestial body (spiritual dimension)	The spiritual feeling level. Unlike earthly emotions which are polarized into judgmental dualities (like good and bad, positive and negative), feelings of spirit are not. This is where universal, unconditional love resides in us (love, by the way, is the sum total of all emotions, just like white is the sum total of all colors).
Ketheric template	This is closest to the higher mind, the universal

causal body (spiritual dimension)	mind, part of the undivided divine intelligence. It holds your co-created divine plan and purpose, and your beliefs (sponsoring thoughts). It also holds your past lives.
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The 7 bodies interact with each other in all directions and influence each other. However, certain layers have specific functions and abilities. For example, if the deep-seated beliefs you hold (in the Ketheric template) are that money is scarce, then the life you experience will be automatically built by that template, and you will find it very hard to work against that. However, someone with deep-seated beliefs of abundance will find it very easy to have wealth because the template and thus the construction is automatically that of wealth. The energy bodies also require energy to flow freely within and between each. So, now you can see how a blockage in one can result in negative effects in the others. For example, closing your heart down will literally choke out the energy flow between your spiritual and physical aspects and this will interfere in several areas of your life. Or certain mental concepts you choose to hold will shape the templates in your template bodies (e.g. self-hatred can shape the etheric body in a way that creates a physical body that reflects that). Your emotional body also magnetizes situations that match it. Diseases first come up as errors in thought usually in the mental body, and then move to the emotional body, and if not corrected, they begin to affect the etheric body until finally a physical disease manifests. Each disease can be mapped very specifically to a certain thought form – diseases are neither random nor irreversible. Another example of how these bodies work is that beliefs picked up in past life forms, held in the Ketheric template, also influence all the other bodies and thus your current life, until you change them (that is how karma works). As you can see, your life situations arise out of what is held in the energy bodies and chakras, but you are the author of those bodies and chakras. These, with the chakras, are the Tools of the Creator, from which you can literally be, do and have anything because the universe unquestioningly responds to these tools through pure science. The love of Spirit is such that you never ask for an apple and receive a snake instead. The Creator built a system where ask and you shall receive, seek and you shall find, is guaranteed by science.

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The 7 chakras are as follows:

Name	Location	Body Parts it Supports	Issues It Powers
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Root	Between genitals and anus	Feet and legs, bones, immune system, body support, spine base, etc	Family and social belonging, safety and order, basic survival, standing up for oneself, etc
Sacral	Upper end of pubic	Sexual organs, pelvis, large intestines, appendix, bladder, hips, lower vertebrae, etc	Creation and sexuality. Power, control, money, etc
Solar Plexus	Slightly above navel	Abs and stomach, liver, gallbladder, small intestines, pancreas, kidney, adrenal gland, spleen, mid spine, etc	Persona. Self-esteem, responsibility, decisions, honor, respect, gut instinct, fear, trust, etc
Heart	Chest center	Heart, circulatory system, lungs, arms, ribs, breasts, thymus, etc	Love. Forgiveness, compassion, anger, healing, etc
Throat	Near larynx	Throat, thyroid, neck vertebrae, mouth, teeth, gums, hypothalamus, etc	Expression. Will, self-expression, judgment, faith, etc.
Inner Eye	Approximately between the eyes	Brain, nervous system, eyes, ears, nose, pituitary gland, etc	Intuition. Truth, intellect, etc
Crown	Center of the top of the head	Skin, muscular system, skeletal system, etc	Universal being. Spirituality, Oneness, inspiration, universal consciousness, etc

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By working directly with your energy bodies and energy centers (chakras), you can quickly grow and evolve at a much faster and more effortless rate than when you work unconsciously on your 'personality' without much direction. You can learn how the system works and be able to 'read' your body and life situations and make inferences to know exactly what to change to achieve a desired result.

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Blockages, as they are often referred to, are simply patterns of energy held in place by a belief. For example, some people may feel they have blocked creativity, or blocked sexuality, or blocked ability to make wealth. These blockages are simply 'stagnant old thought and emotional patterns' that a person is choosing to hold and maintain, and these patterns 'block' the smooth flow of energy from the core star and through and between the bodies and chakras. The blockage itself then is projected into the person's life (in the same way that a shape held in front of a lit torch will project a shadow of that shape onto the wall). Karma, also, is not a debt that must be paid. It is also simply patterns (or attitudes) a person has chosen to hold from previous lifetimes and these are projected and experienced, until those beliefs or patterns are changed.

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As you can imagine, the how-to of working with these bodies directly would cover a whole book or more. We will therefore not go into it here. But it is simple and straightforward once you have the right guidance. Here are some highly recommended resources for more on the human system and working with it:

- [*Prova LifeTransformations, Healing and Empowerment*](#): This is a software package for Windows, made by David Cameron /ImagesOfOne.com, which walks you through working on your personal life situations and goals, through your chakras and energy bodies, in a deliberate, clear, quick and effective manner. You are able to take any issue in your life that you would like to transform, heal or empower, and do so in a most advanced format that is rapid and effective. This is a software package

that is, literally, life changing. You may download a free trial copy from www.imagesofone.com.

- [*Light Emerging*](#) and [*Hands of Light*](#) are two one-of-a-kind books that can change your life. The author, Barbara Ann Brennan, is a highly talented, educated and gifted physicist and healer who has brought humanity one of the greatest gifts ever: a map of itself! These two books practically cover much of what you would need to know to work on yourself at this level.

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One of the things that you will have to put effort towards is having your own original thought, following your own soul feelings and intuition. Most people hardly have original thought. Most of what they think, say and do is based on a conclusion that was handed down to them from an external source. Literally almost everything from their taste in food, their beliefs about work and money, their education, the way they relate to others... is all programmed from past experiences and what they have been told is right or wrong. They hardly have any conclusions based on their own first hand untainted experience. And thus, they are set on a course that repeats history, because they are literally reacting as programmed, repeatedly, instead of creating new moments afresh. The past interferes with the present when you do not have your own original thought, at every moment, following your soul feelings and insights. Beings that are conditioned to being told what to do, living by past experiences, are easily manipulated simply by setting external conditions in a certain way that would result in a certain reaction. They are predictable. They are not free. They are the system default. You see, these conditioned responses are all held in your aura as emotional patterns, thought forms, templates and beliefs. And you pass them on to your children by teaching them what you consider to be right or wrong – and most parents don't allow their children to find their own truth. And this is how the system is perpetuated over generations. You can stop being the default by waking up, choosing to be true to your own truth, and challenging your beliefs and fears and putting them to the test (you would be surprised to see that almost all of your fear-based conclusions are completely incorrect once you test them). Always ask yourself what *You* really feel and think. This is not the same as what you have become conditioned to thinking and feeling in similar circumstances – that is not *You*. Start to see things clearly, independently, so that you may start creating instead of reacting. This is a requirement for changing your aura into one of your own making instead of one essentially put together by the unreleased past and by beliefs that you accepted from others without questioning them or testing them yourself.

To change your aura and thus your life, you need to have the ability to respond. Response ability is a function of responsibility. If you do not feel responsible for something, you feel powerless and victimized, and you feel the lack of response ability. However, once you take responsibility over all that concerns your life, all of it, you can start to see the cause-effect connections clearly and you will have response ability. Self-responsibility, as opposed to blaming other things and people and feeling victimized, is essential to being able to re-write your aura. By the way, when your aura is edited, so is your DNA. Your DNA is just like a hard drive, saving information about the being for later use. Your efforts will be passed on to your children and you will have changed humanity as a whole. That is the process of evolution. And in the same way, the DNA you were born with is the result of thousands of generations of humans, ever since the beginning of humanity, writing on the DNA you now use. What will you do with it for the next generation, for your own return in future?

Know that you are inherently self-reliant. You are designed to be self-reliant. All of life, all of nature, all the universe, is. In this self-reliance, there are many situations where cooperation is called for, and so, paradoxically, the self-reliance does depend upon cooperation and recognition of unity (interdependence). However, you don't need to be dependent on anything at all – it is not a need. The hardest thing for humans to accept is that They Truly have no needs. Dependence is not a way of life; it is an experiential phase. Independence and interdependence (cooperative dependence) work together to produce freedom. Everything in life goes through short periods of dependence to absorb new inputs, then swings into independence to apply the inputs it absorbed when dependent, and then repeats the cycle. This self-reliance is the sum total of dependence (interdependence) and independence. Being stuck on dependence only or independence only is unhealthy and unsustainable. Believing that you are not self-reliant by nature, that you need something else to be self-reliant, takes you out of this natural balance between dependence and independence. Western society has trained its people to rely on jobs, to gear their whole lives towards jobs, to even literally sell their soul for jobs. Jobs are OK, fine. But the common belief that without a job one is nothing is an unhealthy and paralyzing belief. Most people are now dependent on jobs and only few are independent. You will find that the independent people tend to follow their hearts, follow their dreams, and follow their passions, all the way! This independence in thought and pursuit eventually leads to independence in life itself – self-employment or just being able to live well without dependence on some corporation to grant you a job on

their terms and schedule. Self-reliance requires the choice and persistence to follow one's heart. Most people have been conditioned to fear; they fear following their hearts. If everyone followed their hearts, you would find that they would mostly be independent. In other words, a society where most people are successfully self-employed, individually or in large groups with common goals, is a complete possibility. It may not look at all like the one we live in now in terms of social and business structures, but it can completely happen and be extremely advanced, actually. You are inherently, by design, eternally self-reliant through your balancing of dependence and independence. Don't fear any one side and attempt to exclude it.

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Follow your heart, let the feelings from your heart (not your emotions) guide you to what next. Your heart is directly connected to your higher divine mind that does not err. Your lower mind, the one you usually think with, was actually designed to organize physical existence. Its function is primarily to collect facts and to organize onto physical existence the plans and ideas brought forth to it by the higher mind. When we use it to plan for what it cannot possibly plan for due to limited awareness, when we use it to negate the feelings from the heart, to worry, and so on, we are actually misusing it and creating problems where there would not otherwise be a problem. Follow your heart; use your mind to implement your heart's guidance.

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You are an eternal Spirit having a temporal human experience. First, you are Spirit. Then, at some 'point' in eternity, You incarnate a human experience in space-time. This You that is Who You Really Are, can be called your Higher Self. Your Higher Self is always watching over you; you and your Higher Self are actually One. Your Higher Self puts together all your experiences in accordance with the unbreakable laws of the universe. Despite all appearances, you are always surrounded by the eternal power and love of your Higher Self. Every experience you have is carefully put together to guide your human experience towards eventual alignment with your Higher Self (enlightenment) – this can take an instant or several lifetimes depending on your choices. Every 'bad' experience you have is designed to correct errors in thought through experience. There really is no failure; just successive moments. It helps your human experience greatly to be aware of the fact that there is guidance always. In a universe where Everything is All One, conflict is an illusion of the lower mind; conflict doesn't exist as a Reality. You always get what you choose. So when you find that you

are experiencing something you don't like, stop and see where within all aspects of your being you are choosing the experience you are having and why. There is no such thing as not getting what you choose. It is a metaphysical impossibility. Sure, we can get confused and imagine that things we don't choose are happening to us, but upon closer investigation, we will always find some deep-seated unconscious belief or emotion we are holding that is attracting these situations.

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The universe is always in flow. The energies that compose it are actual life. Just like you have your own plans, your Higher Self has a divine plan, the planet has a divine plan, and so does the universe. All divine plans are in harmony and they assist each other. They work as One. Your part of the divine plan, a plan you co-created freely in Spirit and incarnated to perform, is fully supported by the universe. When you follow your life plan, your heart's desires, you are in line with all of life and you will find things to be effortless. When you choose to go against the plan, then you will find it hard to live. This difficulty is your cue that you are not in the flow of your Own Plans, not following your heart. You see, the divine plans don't stop just because you choose to go another way. Even your own self-chosen, co-created divine plan held by your Higher Self still moves forward. The currents of energy that are the expression of these divine wills continue to flow all across the universe, the world, your life. So by your free will you literally are choosing between floating with the currents or swimming against them. Guess which one is easier?

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Do your own thing and you will have your own personally directed economy. You don't have to be affected by the economy around you. The economy is not an actual tangible and fixed thing. The economy of a nation is the sum total of the personal economies of each individual within that nation. And an individual's personal economy is simply the reflection of their beliefs and actions. Any economy, then, is simply a reflection of the beliefs of the participants. The stock market reflects the beliefs of the investors and the beliefs that hold together all the internal functions of the companies on the stock market (which gives the companies their valuation). Watch what happens to an economy after a major news announcement on television. For example, today, houses could have an average value of \$200,000, for example. Then, tonight, some newscaster may come and stress on how bad the economy is and dump a whole host of bad news. All at the same time, millions of viewers will be convinced that things really

are bad. Tomorrow, the same houses are unable to fetch \$130,000 just because popular beliefs have been altered! The houses aren't destroyed or changed in anyway. In fact, to an outsider who didn't watch the news, the world looks the same as it did the day before. But suddenly these houses' value is gone! It is amazing how much influence the media has on people's economies just by changing their beliefs within minutes. A problem that could have been contained to affecting just a few people can spread to affect millions of people simply because of the nightly news. Having your own personally directed economy means that you will have to start maintaining your own vision regardless of what you hear in the news; don't react to it as usual. It isn't necessarily complete, true, or even applicable. The news is simply as statement of what happened, according to one perspective. It doesn't have to lead to anything else unless you choose it. But now you begin to see the amazing power of the media; the ability to move an entire nation in a certain direction simply by spreading a piece of news. This power only works when the viewers agree to believe the news.

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There is nothing wrong with you. Society has taught us that there is something wrong with us. There is nothing wrong with you. Sure, if you believe there is something wrong with you, you will experience that. But Truly, there is nothing wrong with you. For example, our Western culture has taught us that the world is going badly because there is something inherently wrong with people. And many people believe this. They never stop to consider that maybe it is the culture itself, the system and its outcomes, that have a problem. For example, the system (culture) trains us to compete at all costs. It tells us that it is a game where the fittest survive. That everything is scarce. That we must accumulate to prevent death. And that we must eliminate all competition. So we fight each other in school, in business, between countries, we kill all organism that we think are competing with us for food on our farms, we take over other lands, we get 3 jobs each... And we go on like that until we find ourselves trapped in an existence that forces us to keep working without stopping (it tells us that if we stop we will not eat), to destroy the environment almost automatically (e.g. our food is now wrapped in non-degradable plastic), to create and use immense stockpiles of arms in the name of peace, to live as if all of life and nature is threatening us, to live as if we are at war with nature... And all the while, we believe that things are bad because there is something wrong with all humans and us. We never stop to think, "Hang on! The system we have constructed is not sustainable or functional. There is nothing wrong with me, only with the system I am following, perpetuating and applying." Well, there is nothing wrong with you, so relax. Sure, you may be following a system that isn't practical, but that doesn't mean there is anything wrong with you. You are a Perfect Being, made in the image and likeness of the Creator. You are Spirit having a human experience. Your core star can never be

invalidated. There is nothing wrong with you. The system, which is in many ways an extension of our egos, will tell us, through our media, parents, friends, our own minds, and other conditioned sources, that there is something wrong with us. That isn't correct; it is simply the system projecting its own problems onto us, just as we then accept and project them back onto the system through the way we live and teach each other. You can stop this at any time. There is nothing wrong with you. Nothing!

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What are you waiting for? What is holding you back? You need nothing outside of yourself to be where you wish to be. It is all inside you. Change your mind, Now. Be, Think, Speak, and Act in the correct way. It is not complicated so do not complicate it. You just be it and do it, Now, and the rest will follow. Be Here, Now, fully.

Appendix

Spread the Wealth and Happiness!

Tell as many people as you can about this little book and any other good ones you find – the more people that develop wealth consciousness, the better for all of us as a whole.

While You Are Here, See These Organizations

While you are here, please allow me to introduce you to some organizations that are doing a fantastic job of bringing us all to a better world. Please have a look at them, see how you can help them, and benefit from them.

Global Exchange (<http://www.globalexchange.org>) - Global Exchange is a non-profit research, education, and action center dedicated to promoting people-to-people ties around the world. Since their founding in 1988, they have been striving to increase global awareness among the public while building international partnerships around the world. They have various campaigns ranging from the global economy to education and fair trade.

Results (<http://www.resultsusa.org>) - RESULTS is a nonprofit, grassroots citizens' lobby working to create the political will to end hunger and the worst aspects of poverty. They are committed to causing breakthroughs for people in realizing their own personal and political power. RESULTS identifies sustainable solutions to the problems of hunger and poverty around the world and works to generate the resources necessary to make them succeed.

Common Cause (<http://www.commoncause.org>) - Common Cause is a nonprofit, nonpartisan citizen's lobbying organization promoting open, honest and accountable government. Common Cause represents the unified voice of the people against corruption in government and big money special interests. (My personal note: there is nothing wrong with big money, but I also believe big money should be fair and responsible, for the sake of us all).

CorpWatch (<http://www.corpwatch.org>) - CorpWatch counters corporate-led globalization through education and activism. We work to foster democratic control over corporations by building grassroots globalization--a diverse movement for human rights, labor rights and environmental justice. (My personal

note: again, there is nothing wrong with big corporations, but I also believe corporations should be fair and responsible, for the sake of us all. A short-term view on social and environmental responsibility and fair trade will help no one, really.)

Global Renaissance Alliance (<http://www.renaissancealliance.org>) – Here are extracts from their vision statement online: “The Global Renaissance Alliance is a citizen-based, international network of spiritual activists. Our mission is to make a stand in our local, national and global communities for the role of spiritual principle in solving the problems of the world. We call this work the New Activism. We believe that a holistic conversation - one which honors the power of both mind and spirit to heal the world- is emerging throughout the global community. The GRA is like a mystical grid on which our words of inspiration, prayers for peace, silent meditations and actions synergistically merge. As people throughout the world pool their compassion in service to a spiritually transformed planet, the energies of fear and limitation, which now dominate the human race, will no longer hold power. The Global Renaissance Alliance embodies its vision through small gatherings of the citizens of our planet, called Citizen Circles. Meeting in living rooms, churches, institutions, organizations or anywhere else, we are joined with others of like mind in meditating for world peace, speaking from our hearts about our vision for a better world, and working together to make it so. The power of the circle, the power of the heart, and the power of our divine source then come together to facilitate the emergence of a truly loving planet. Inspired by Gandhi's comment that we must "be" the change we want to see happen in the world, we are aware that the universe is holographic: that both the seeds of war as well as the seeds of heaven on earth, lie within each one of us. Within the Citizen Circle, we commit to cultivating an intimate fabric of deep community, and through our individual and joint efforts create real change in ourselves and the world around us. Dedicated to the divine in ourselves and in each other, we seek to extend the principles of radical goodwill, reverence for life, interpersonal healing, service and compassion into the social dynamic of our times. Together we make a stand for all that life could be.”

Please visit www.ImagesOfOne.com for more links.

What are you waiting for? What's holding you back? You can be the greatest vision you have ever had of yourself. Yes, the very greatest. No matter how ridiculously great it may seem now, is all within your easy reach. Cease the moment, Now. You have no reason to wait, and no one to blame. Be great, in whatever way you choose to be great, Now, Here!