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Introduction

Are your finances not quite what you imagined them to be when you were young, dreaming of what your life would be like some day?

Did the idealistic picture of you, possibly married, blissfully happy, with a lovely house, and having achieved every success, turn out as you planned? If it did, then that's fantastic and you should be thrilled with your success. If you're like most of us however, things may look a little different.

Did the dream include the credit card debt, and the bills that seem to come in faster than you can pull them out of your mailbox?

Did you picture the fact that you may have to work 2 jobs, go to night school and find a way to pay the babysitter because you're raising two kids on your own since your divorce?

Or you may even have the fabulous house, but perhaps the childhood picture didn't include the fabulous mortgage and the expensive renovations and maintenance required.

Is it possible that reality turned out a little different and you're living week to week, just keeping on top of the bills, rather than living the life of luxury, and ultimate abundance that you deserve?

Imagine a life where you make your decisions based on what you desire rather than what you can afford.

It's time to start attracting prosperity into your life... Make some important changes, and become a wealth magnet!

Yours in overflowing abundance

The Glow Team xo



Mindset: Beauty & the Beast

You may or may not have heard of the term 'lack' or 'poverty' mentality, and I'm here to tell you that right here is where the changes begin. The first thing you need to do to change your financial situation, is to change the way you *feel* about your financial situation. If you're constantly worrying about bills, bills and more bills, you're dwelling on... you guessed it... bills! This is giving a negative situation far more attention than it deserves and making your own life miserable in the process.

Wealth is not just having money, it is about being abundant in every area of your life. To have loads of money and fantastic relationships but be constantly sick and run down isn't wealth, similarly to be in amazing physical condition and spiritually in touch with the planet and still be lonely due to lack of friends is not wealth either.

"Whether you think that you can, or that you can't, you are right."
- Henry Ford

There are plenty of millionaires out there who are constantly concerned about hanging on to their money, making sure they never lose it, focusing on not spending it too much for fear they won't have it anymore. This is not a wealth mentality, it's a lack mentality and it can't possibly be enjoyable in any way. Can you think of anything worse than finally getting to a financially comfortable position and not allowing yourself to enjoy a moment of it?

Conversely, there are many families who have none of the material things many of us would now take for granted. Telephones, computers, even the opportunity to attend school, or a house with four walls and a meal every night is more than many families ever hope to see in their lives. Yet they can find peace and joy in small things, such as spending time with the ones they love, clean water, or a beautiful day. This is a wealth mentality, because wealth is so much more than money.

"A pessimist sees the difficulty in every opportunity; an optimist sees the opportunity in every difficulty."

- Winston Churchill

So the next time you go to tell your friends or family how many bills you have this month, or what you can't afford to do, stop for a moment and be grateful for what you do have instead.



Mind Your Language

There is much to be said for the power of words. Just as everything that we attract starts with our thoughts, much of what we think is relayed in the words that we speak. This can be, and usually is, so automatic that we don't even notice we're doing it. For instance, how many times lately have you heard yourself say "I can't afford it"? What about "that's too expensive" or "I have so many bills" or "I'm in so much debt"... the list could go on, but I think you get the point.

Become aware of the images you are producing in your own mind with the words that you use, it is those images along with the verbal reiteration that will guarantee you manifest exactly that. Use positive language and use words that create positive images for example "Being wealthy makes me feel light and free and I have a bounce in my step!". Compare this to "Being wealthy means I don't have to endure the drudgery of working for someone else anymore". Even though both are statements of what you want, one *feels* better than the other, this is because the mind does not process negatives like don't and can't, it simply conjures up an image of the words you've used. Remember: Always say it how you want it.

"Handle them carefully, for words have more power than atom bombs."
- Pearl Strachan

To give you an example, one of my <u>coaches</u>, several years ago, started pulling me up on the language I was using. Every time I said "I can't afford it" he would stop me and give me other examples to use, such as "my money is otherwise allocated". Eventually it became natural to use only positive terminology, but it just required some practice at first to break the habit. I also wore a rubber band on my wrist for a month, and snapped it every time I caught myself saying something negative! This is a very effective strategy, which was inspired from the best selling (and highly recommended!) book <u>The One Minute Millionaire</u>.

Pay close attention to the language that you're using, and you may start to notice just how often you are reiterating the very situation you don't want to be in. Don't give it that much power! Change your language to the positive; instead of saying "I can't afford it", why don't you try "I can afford it but I choose not to buy it today", or "I've chosen to given something else financial priority".



Put yourself back in control and know that if you really wanted it, you could absolutely find the money.

Consider this... If someone you love was injured and had to be rushed to hospital, and it was up to you to pay the hospital bills to keep them there or they may die... do you think you would find a way to get the money? I think so.

Remember that you *always* have a choice, and, even though the choice may not be a pleasant one to make, it is in your hands. You can *always* afford something if you need it, you just may *choose to prioritise* food this week, rather than a new pair of stilettos!

Similarly, feeling alive, healthy and energetic are magnets for prosperity, and positive outcomes. If you want to attract fantastic people, experiences, and opportunities into your life, then start putting out the right energy.

"Speech is the mirror of the soul; as a man speaks, so he is."
- Publilius Syrus

Next time someone asks you "how are you?" You could respond with "actually I slept really badly last night, I've got a terrible headache, plus the kids are sick at the moment and I've got bills coming out of my ears". But I don't recommend it. How do you think that would make you – not to mention the poor person who, incidentally, will never ask you that again – feel in that moment? CRAPPY!

So you may have had a bad night's sleep and have a headache, but do yourself a favour and give yourself the best chance at feeling great. So when someone asks "how are you?" try; "I'm sensational! How are you?" or "I feel phenomenal, and I'm getting better!". You'll probably scare the heck out of people and they won't know what to think, but you may even put a smile on their face too. Best of all, you will really start believing yourself and that's when the magic happens.

Tell it how it is... Tremendous!!!



What's Your Story?

We all have a story we've been hiding behind for years, giving us an excuse not to accomplish everything that we've dreamed of. Whether you're already consciously aware of yours or not, I don't know, but I'd bet that you have one. I'll let you in on a little secret and give you an idea of what mine was:

"I grew up with very little money in my family, we never lived in our own home and I learned terrible financial habits from my parents. I was never exposed to anyone wealthy to learn how to be a success myself."

There are really only three words to say in response to that... blah blah blah. Our history has absolutely nothing to do with our future. It is always and only what we choose to do with what we have learned that defines our future. No exceptions.

The great Oprah Winfrey, for instance, was raised in poverty and subjected to sexual assault when she was a child. She could have used that as an excuse for never making anything of her life, yet instead she not only rose above it, but used it to fuel her super success. As a result Oprah is one of the wealthiest women in the world today!

"Nothing is impossible; there are ways that lead to everything, and if we had sufficient will we should always have sufficient means. It is often merely for an excuse that we say things are impossible."

- Francois De La Rochefoucauld

We can all find a story to hide behind, to give us a reason for not achieving everything we're more than capable of, or we can choose to achieve it anyway. What's your story?

Exercise 1

Set some quality time aside for yourself, and maybe set the mood for inspiration by lighting some candles, or putting on some soothing music; whatever works best for you. Take out a pen and paper and allow yourself to be truly honest with what you write down.



Consider what has been holding you back from achieving your goals and dreams, and from living the life that you desire. Allow your story to unfold, and write it all down so you have it on paper, as stories should be.

Do you feel there is something, or someone, in your life that is holding you back?

- Was your childhood traumatic in any way?
- Do you, or have you had an illness to deal with in your life?
- Were you not given many opportunities growing up?
- Write down anything else that you consider an obstacle or a hindrance in your success.

Once you have written down your story, take a few moments to review it and decide how you really feel about it. Are you giving it more power than it deserves? Now it's time to make a decision. You need to decide if you want to continue hiding behind this story, or break free of it, take back control of your life, and choose success!

The object of this exercise is to make you aware of anything you may be hiding behind, that is stopping you from having everything your heart desires. Just being aware of it has so much impact, as awareness is the first stage of change.

Observe yourself over the coming weeks and months, and take note of the times when your story rears its head... It's difficult to hide behind an excuse that you have put the spotlight on! You may even enjoy a chuckle at yourself, as you make the decision to step up and push through whatever challenge you're faced with.

Go get 'em tiger... Grrrr!



Let it Go

Now that you have established what it is that you're lugging around with you, aren't you suddenly aware of how heavy it feels? It's as if someone attached a trailer to you when you were young, and over the years you've been piling stuff on to it without even realising. It's been subtle and happening quietly, and the trailer is dragging along behind you, so you don't even see it, yet you can definitely feel something weighing you down.

Remember the feeling as a child, of having a spring in your step and bounding around the house or the yard full of energy, like one of those bouncy rubber balls? What happened to that feeling? I'll tell you what happened... it's hard to bounce around with a trailer full of *stuff* attached to your backside!! It's time to let the *stuff* go... it's not serving you.

"We must be willing to let go of the life we have planned, so as to accept the life that is waiting for us."

- Joseph Campbell

Imagine if you woke up tomorrow in a brand new place, with complete amnesia about who you were, where you had been or what your life experiences had been like so far. Yes, it could be a little frightening because it's unknown... but imagine the possibilities! How exciting would the feeling be of beginning a brand new journey with no *stuff* to hold you back. You wouldn't know if you were an heiress to a multi-billion dollar fortune, or a beggar off the street, so you could pretty much pick which one and starting feeling like that (I know which one I'd choose!).

Exercise 2

I came across a beautiful technique recently to let go of the *stuff* that is holding you back, which is a simple, yet powerful visualisation. Sit down somewhere quiet, where you will be comfortable and uninterrupted for about 10 minutes. Close your eyes and take a few deep breaths to get into a relaxed state and then just allow a picture to come into your mind. The picture is of you, in whatever environment you choose that brings you the most peace and joy. That may be sitting on the beach, sitting by a stream in a forest, or on a cloud in the sky... wherever you are happiest, and wherever your imagination takes you.

You will notice that parked nearby is a really big truck, with a strong, heavy duty tow bar, looking like it's ready to tow something away. You know what



to do; it is now time to reach behind you, and unclip your trailer. Immediately notice how much lighter your body feels with that immense weight lifted off.

Now turn around and have a look at what you have been carrying around all of these years. These are all of the emotions, experiences, and stories that you have hung on to for way to long that no longer serve you. These may be specific and detailed experiences, or simply emotions, such as fear, guilt or shame, that it's time to let go of now.

"We must learn to let go, to give up, to make room for the things we have prayed for and desired."

- Charles Fillmore

Allow yourself to feel whatever you feel at this point, and allow your intuition to create whatever picture it needs to for you. Whether your trailer is full of Louis Vitton bags, garbage bags, boxes... or simply a pile of *stuff*, that's perfect. Whatever it is for you, is exactly how it should be. Similarly if you're having trouble getting a picture at all, but can allow yourself to feel the process, that's perfect too... there are no rules.

After looking at your trailer load of stuff, and saying your final farewells, a big, burly man comes over to you, grabs your trailer and attaches it to the back of the truck. As he drives away with all of your *stuff* pay attention to how you feel. Do you feel lighter, happier, excited, anxious, ecstatic? Take a few moments to really feel what it means to release so much negativity, and start fresh with no load. Then once you're done, take a few deep breaths and open your eyes.

Now, if you're used to doing visualisations, this may have been easy for you, but if you've never really done them before, it can be challenging to get a picture. It differs for everyone, and THAT'S OK. You may feel nothing straight away, and that's ok too. You may even find that you have some interesting dreams tonight, or over the next few days you may notice how much lighter you feel.

A positive side effect is that you may even find that you drop some unwanted weight as a result of this also. Carrying around emotional baggage can have a very strong impact on our physiology as well. How is that for a bonus!

Ahhh... how sweet it is to feel so free!



Haven't We Been Here Before?

Have you noticed that there are patterns in your life, where you find yourself again and again going through the same kind of experience, emotion or circumstance? Have you noticed that there are patterns in your life, where you find yourself again and again going through the same kind of experience, emotion or circumstance? (I couldn't help it! ©).

For instance, do you know of anyone who always has trouble with relationships? This person always seems to end up with *that loser guy/girl* and gets their heart broken every time. They may be the loveliest person on earth, yet this keeps on happening.

What about being accident-proned? Have you ever met anyone who always seems to have something go wrong, no matter what they do or where they are? They seem to be a magnet for disaster... and as I'm about to explain, that's pretty much exactly what they are.

Is there a recurring pattern in your life that you can't seem to shake? Are you attracting a constant flow of bills and debts rather than an unlimited flow of cash and cheques? There's a very specific reason why this keeps happening and, best of all, once you know how it works, you can change it!

"Faith is expectancy. You do not receive what you pray for, nor even what you say you have faith in. You will always receive exactly what you expect."

- Eric Butterworth

Put simply, the Universe has Laws. They are basic principles of life and have been around since time began. These laws are unchangeable, undeniable and absolute. No exceptions. Universal Laws apply to everyone, everywhere. They cannot be changed. They cannot be broken. Consider the Law of Gravity; no matter how much it may be nice for the law of gravity not to work sometimes, it will absolutely, positively, 100% always be in effect.

So too will the Law of Attraction. This powerful, universal law says that what you put out, you get back.



Another way to say that would be that you will attract what you put your attention on, whether wanted or unwanted, so if your attention is on how you always get your heart broken... guess what? You'll get more of it!

The way this works is that everything on this planet is energy; a vibration, not the solid forms that we see around us. Science and Metaphysics have broken down every particle of the human body, and everything that we consider matter or substance, to discover that we are actually made of energy, and so is everything around us.

"Follow your bliss and the Universe will open doors where there were walls."

- Joseph Campbell

Everything vibrates at varying levels, and when we are feeling flat, down, negative, or unhappy, we are vibrating at a low level, and attracting other low level vibrations to us. Conversely, when we are happy, positive, excited, energised, we vibrate at a higher level and attract more positive experiences to us, which are vibrating at the same level. This is where such sayings originated, as: being "on a roll" or a "winning streak". When you're up, you're up and things seem to keep coming your way. In fact, Sales trainers often teach that the best time to make a sale, is when you've just made a sale. This is because you're already vibrating at that high level and likely to attract more of the same.

The reason you may have a challenge with this is that it's generally more natural to focus on your *current reality* than it is to focus on *what you want*. So rather than focusing all your thoughts and feelings on the abundance of wealth that the Universe has always had waiting for you, you may have been thinking of how you were going to afford to eat this month.

"Watch your thoughts, for they become words. Choose your words, for they become actions. Understand your actions, for they become habits. Study your habits, for they will become your character.

Develop your character, for it becomes your destiny."

- Anonymous

To give you an example of how the Law of Attraction works, several years ago I put pictures of my perfect wedding on my vision board; with beautiful weather, on the beach, with me being head over heels in love



with my new husband (who I hadn't met yet)... not to mention my perfect engagement ring! I got married this last November and it wasn't until I looked back at my old vision board recently that I realised I had lived out my exact dream wedding.

I have married the most wonderful man, who bought me the perfect ring and we got married on the beach in Thailand, with all of our friends and family. The crazy part is that we were right in the middle of the wet season, and despite raining heavily on the days either side of our wedding, we had a beautiful, clear day, with the most beautiful sunset. Sigh.

To add even more fuel to these new, uplifting thoughts of what you want, it's important to add emotion and really feel how real it is for you. This may be challenging at first, because your logical brain may be saying "that's not true, don't talk crazy!", but if you continue to practice, it will start to become easier and more natural. Not to mention how great it will make you feel to picture yourself driving your new car, living in your new home or marrying the man of your dreams.

"Within you now and always is the unborn possibility of a limitless experience of inner stability and outer treasure, and yours is the privilege of giving birth to it. And you will, if you can believe."

- Eric Butterworth

A great tool to help you visualise and stay focused on what you do want, which I mentioned briefly above, is to create a vision board. A vision board is a collection of pictures (and words if you want them) of all of your goals and dreams.

So, starting today... keep your thoughts on all the good stuff! Or to quote one of our great motivational speakers, Jim Rohn, "stand guard at the door of your mind". Do your best 'bouncer at nightclub' impersonation and keep the riff raff thoughts out.

Think it. Feel it... Then get ready to receive it!



Gratitude

One of the most powerful ways of attracting more positive experiences, and more prosperity into your life, is to experience gratitude for what you already have. Consider this, the Universe has done its job and sent you everything you ordered, even if you didn't know you were ordering it. Therefore, if you aren't even happy with what you have already been given, why would the Universe think to send you anything else?

"Appreciation can make a day, even change a life. Your willingness to put it into words is all that is necessary."

- Margaret Cousins

Gratitude is one of the single most life changing choices to make, and yet it is also one of the easiest. Choosing to express gratitude for everything in your life will have a truly powerful impact on how you feel every day, what you attract into your life, and the people that you surround yourself with.

Now I know that you're asking "how can I be grateful for everything? What about the [insert traumatic incident here] that happened to me? How can I be grateful for that?". I would like to tell you that you should be even more grateful for the traumas, the losses, the dramas, the tragedies and all the other horrible experiences you're suddenly referencing right now. They are the ones that have taught you the most, and made you the person you are today. There is usually so much more to learn from the tragedies than there ever are from the victories, and that's why they form such an important part of our lives.

What you need to do though, is focus on the positive learnings from these experiences, and not dwell in the negative. Using this approach will mean you never look at what may seem at first as a negative experience, the same again. You will take it for what it is and look for the blessing, which is such a beautiful blessing in itself.

"If the only prayer you said in your whole life was, 'thank you', that would suffice."

- Meister Eckhart

I can personally say that this was one of the most life changing concepts that has ever had an impact on me.



To have things go "wrong" and smile knowingly, excited about the chance to grow and learn, means nothing has the power to make me feel unhappy again. What is that worth?

Exercise 3

A beautiful tool for encouraging gratitude is to keep a **gratitude journal**. This is simply a note pad, or diary, or whatever brings you the most joy that you write in every day with 5 things you are grateful for on that day. The idea is not to repeat what you have already written wherever possible to encourage you to seek out more to be grateful for.

Even if it's the worst day in the world, you could choose to be grateful that you have all your limbs, a shelter over your head, or food on your table. There is always something to be grateful for, whether it's big or small. It could simply be that you're so grateful that the worst day in the world is only 24 hours and tomorrow will be a new day.

"We can only be said to be alive in those moments when our hearts are conscious of our treasures."

- Thornton Wilder

A good time to write in your gratitude journal is just before you go to sleep at night. Keep it by your bed, and before you nod off to dreamland, reflect on the day and what you have to be grateful for today. This will put you in a beautiful frame of mind before sleeping, but most of all, it will encourage you the next day to look out for more to put in your gratitude journal. This is where the magic happens.

Consider how your life could change if every day you were always seeking out reasons to be grateful. Can you see the power in this beautiful technique? If you take nothing more from this e-book, I hope you try this.

No, no... Thank you!



Place Your Order

It's time to put your goals out there and place your order for what it is you want to receive. It's important to focus on the 'what', but learn let go of the 'how', and most of all, let go of your attachment to the outcome. Put your intent out there, feel it in every part of your body, mind and heart... really get in touch with the emotion of having what you want, and then release it to the Universe to do what it does best.

"The more clear and definite you make your picture then, and the more you dwell upon it, bringing out all its delightful details, the stronger your desire will be, and the stronger your desire, the easier it will be to hold your mind fixed upon the picture of what you want."

- Wallace D. Wattles

Here's a step by step quide to achieving your goals:

- Avoid talking about what you don't want and get busy on what you do want.
- 2. Always have a date that you want to accomplish you goal by. Be realistic with yourself. That means that if you don't reach your goals often then give yourself more time, if you kick goals all over the place with ease then challenge yourself a little.
- 3. Write them down! Make sure you have them written down and stuck up somewhere that you can see them often. You should read them at least once a day, every day, or better still, write them down every day. There's great power in the written word.
- 4. Always write them in the present tense as if you already have what you want and use full sensory description i.e. What will you be seeing, hearing, smelling, tasting, touching. Be specific. For example:

"It is Christmas 2007 and I'm sitting on my deck, overlooking the water, sea breeze messing my hair, with champagne bubbles tingling on my tongue, as I celebrate this awesome property I now own!"



- 5. Use emotive words! Engage your emotion, make it compelling for YOU. Can you feel the difference between "I feel happy" and "My joy fills every cell of my body and I get goosebumps when I think of..."
- 6. Always have a very clear end step. Choose an exact moment and circumstance that, when it happens, you'll know you've achieved your goal. Make it something you can clearly visualise that relates to you personally.
- 7. Visualise your goals often. Take a few minutes to picture yourself experiencing your goal, and allow yourself to really feel the emotions as if they were real and happening already. The visualisations will have a great effect, but adding emotions will make the difference between getting there or just wanting to.
- 8. Review your goals often!

"The reason most people never reach their goals is that they don't define them, or ever seriously consider them as believable or achievable. Winners can tell you where they are going, what they plan to do along the way, and who will be sharing the adventure with them."

- Denis Waitley

TIP: A trick we at Glow use is to laminate our goals and stick them up in the shower so we read them every day while we're relaxed and happy. Give it a try!

We'd love to be your cheer squad... Hoorah!!



Fake it Until You Make it

A major part of attracting prosperity and wealth, is to 'act as if' you already have it. This may be a little challenging at first, while your mind is arguing that "no, don't be silly, I can't afford this", or "this is crazy, I feel like a fraud", but if you stick with it you'll start training your mind to believe that you are as wealthy as you're making out that you are. Remember the mind can't tell the difference between what is real and what is imagined, so let your imagination run wild!!

Here are a few things you can do to start feeling wealthy before your bank account catches up:

 Even if your clothes aren't expensive, wear them as if they are a one of a kind, designer label, made just for you and your body shape.
 Pretend they are the most expensive clothes you can find and imagine that you purchased them from that upmarket shopping area of town.
 Stand tall and proud and 'strut' when you walk down the street.

Tip for the ladies: If you have ever wondered how models swing their hips so seductively when they're on the catwalk, it's because they put one foot directly in front of the other when they walk, rather than just straight ahead. Give it a try and see how sexy you feel!

 Always keep yourself groomed and feeling good. Even if you're just doing some grocery shopping, take the time to splash on some lipstick / mascara / aftershave and do your hair, or put on a shirt. It will make you feel good, and stand tall so that you're a magnet to prosperity!

"Act as if you have already achieved your goal and it is yours."

- Dr Robert Anthony

• Don't be afraid to try on the super expensive items. Get comfortable in the areas where the wealthy people shop. For instance, try on a pair of really expensive shoes without feeling guilty. If you're feeling good, and walking tall, you will fit right in anyway! You can look at and try on all the expensive things, and then just say to yourself "I choose not to buy that today, but maybe I will later". Don't allow yourself to think you can't afford it or you're not worthy of it, because you can and you are. You're just choosing to prioritise your money elsewhere!



• Take your favourite sports car for a test drive, and then get a photo taken in it for your vision board! Walk into the dealership feeling like you're genuinely in the market for the car of your dreams (and you are, it just may not be today ©). In fact, you may be surprised when you drive the car, that it may not be everything you had hoped for and may get you searching for another dream car anyway, which would make the test drive completely justifiable... you want to be sure that you're lusting after the right set of wheels!

That's what happened to me when I first test drove my dream car a few years ago. It was a Mercedes SLK 230 convertible and I had wanted it for years. When I drove it though, I was disappointed as it didn't have all the luxurious features I thought it would. It also didn't have much power at take off (what can I say? I like to be first off the mark at a green light!). So I went off the SLK and started looking at completely different cars, like shiny black 4WD's. Today, I own a beautiful, shiny black Jeep Grand Cherokee (her name is Bertha), with all the luxuries I need, and of course... plenty of take off!

• Make a list of characteristics that a wealthy person would have. Not just anyone though - the type of wealthy person you see yourself becoming. How would they carry themselves? What would they eat? What would they drive? What would they wear? How would they feel about themselves? How would they interact with other people? Become really clear on what characteristics you would need to have to become wealthy, and start adopting them as your own, even if it's one at a time.

"If you want a quality, act as if you already have it."

- William James

Remember that it's all about *being* wealthy, which means it's a behaviour and a state of mind; not an object, place, dollar amount or something that you *do.* Or, to quote Audrey Hepburn:

"Elegance is an attitude"



Go With the Flow

One of the fundamental rules of wealth is that it is something that *flows*. Money is energy, which means it is always moving and transferring from here to there and everywhere. Money and wealth are like blood, which naturally must keep flowing in order for us to be alive and healthy. The minute it stops flowing, it clots... and the same principal applies to wealth.

It has been said that in giving without wanting or expecting anything in return, you will receive blessings ten-fold what you gave out. I know you have probably heard the term 'good karma', which is essentially the same principal. You may also have heard of the term 'tithing', which means giving 10% of everything you earn away to a good cause (church, charity etc). Basically, no matter what you call it, this law exists without doubt.

"Charity and personal force are the only investments worth anything."

- Walt Whitman

I believe there is a challenge with the way karma has often been referenced however, that if you do something good, you will get something better in return. The idea of doing something good for someone, with getting something better as the reason, defeats the purpose and the very essence of karma in the first place.

The idea is to give with love, and no expectation, and that alone should make you *feel* like a million dollars! The fact that the Universe is likely to bestow a magnitude of wealth and blessings upon you is simply a bonus. ©

To give you an example, a couple of years ago a friend of mine had just placed his property on the market for sale. One night we were all at a fundraising function and he and his wife contributed a sum of money to a very good cause. That night when they got home, there was a very good offer for their property waiting for them on their fax machine!

"You will find, as you look back on your life, that the moments that stand out are the moments when you have done things for others."

- Henry Drummond



If you have been living beyond your means, or struggling to make ends meet, then I know that you're wondering how on earth you could possibly part with 10% of your precious income. All I can say is that you should try it for a while... I'm certain that you will find that you really won't notice the small difference much day to day, but what you will find is that wonderful new experiences and feelings and blessings find their way into your life and your heart.

Another important reason to tithe, is because it is all part of having an abundant mentality, rather than one of lack. To say "I don't have enough to share" is coming from a lack mentality, whereas to say "I have so much money, that I am lovingly sharing it with others" is thinking from a place of abundance.

"No person was ever honoured for what he received. Honour has been the reward for what he gave"

- Calvin Coolidge

If you are truly not in a position to give money to help others, then there are many other ways that you are able to share, such as donating your time. Perhaps you can volunteer your services at a local charity or spend some time with a lonely elderly person who needs someone to talk to.

You may even want to take on a student to mentor on something that you have had success with... what is the point of learning all that we have in life, if we can't teach others what we have learnt? Get creative, as it is these experiences of giving back that will truly enrich your life.

Humans weren't designed to struggle and experience lack. The Universe has endless blessings and abundance for each of us, and is simply waiting for us to say the word and place our order.

Today is the day... start small, start now and think big always!