How to Get Dirty Stinking Rich by Changing the Way You Were Taught to Think



by Terry D. Clark

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Chapter One: What are you worth?

Physical Value

Let me start out saying that the most important thing about attracting abundant prosperity is that you will only attract as much as you feel that you are worth.

Right now, say "I am worth a million dollars!" How do you feel?

If you're like most people, your feelings are mixed between "This feels good" and "This doesn't feel like me". The good feeling is coming from the part of you that wants to be worth a million dollars, and the other feeling is coming from the part of you that defines your true value. When you can say "I am worth a million dollars!" and feel "Of course I am, that's a fact.", then you will see a greater degree of prosperity enter your life.

Actually, you're worth much more than a million dollars. Consider this for a moment. How many stories have you heard about in the news where someone was involved in an accident and received an insurance settlement? And in those news stories, how large were the settlements? Take for instance, the case of a man who lost his hand in an industrial accident. He received something like \$250,000 as compensation for the loss of his hand. Would you give up one of your hands for \$250,000? How about both of them for \$500,000? Count whatever amount would convince you to give them up as part of your value.

Or consider the account of a woman who lost her sight due to exposure to poisonous gas. Her insurance settlement was for a cool 1 million dollars. Would you trade your eyes for her million dollars? How much would you sell your eyes for? Count that towards your true value as well.

We could go on and on with this, accounting for the various body parts that are worth a whole lot to you. Somewhere along the line, I'm sure you will accept the statement that you are worth much more than a measly million dollars! So why don't most people feel that they are worth a million dollars? Could it be that they don't focus on the value of the things they do have, and focus instead on those things they don't have?

Maybe it has something to do with the ability to quickly convert your value to cash. It's not exactly common practice to sell body parts. And it's not easy to get them back if you decide later you'd rather keep them.

Mental Value

But here's something else to consider. It's the feeling of wealth that will attract wealth to you. It is your general attitude of what you are worth that will shape the experiences you have that will either attract or repel prosperity. Whether you believe in "Mind Power" or not, realize that any time you're face to face with another person, your internal assessment of yourself will come across in your words, your expressions, the tone of your voice, and your body language.

You are constantly communicating to everyone around you just how much you value yourself. And every time you enter into any kind of negotiation with another person, be it a job interview, a performance review for a possible pay increase, asking someone out on a date, or making a sales presentation, you are subconsciously influencing the outcome of that negotiation.

Imagine the situation where 2 people are negotiating the sale of a piece of property. One person is confident, sure of himself, and has no fear of the situation. The other person has almost no confidence, is afraid of being taken advantage of, and would like to escape as quickly as possible. Who is going to get the best deal?

So you understand that even on the physical level, your feelings of what you are worth will influence every situation in which you find yourself. Just by having a strong sense of your own self-worth, you will attract a fair

degree of prosperity into your life. And this is because your strong self-worth will be communicated to every person in every situation you are involved in. They will see that you are worth a great deal, and they will subconsciously defer to you in whatever way is appropriate for the situation.

Any time you apply for a job, or ask for a pay increase, your increased self-worth will cause the person in charge to give you more of what you want. Any time you ask someone out for a date, they will see that you are an important person and be eager to spend time with you. Any time you are selling something, the prospect will see your confidence and trust that you are treating them honestly and fairly, and will be much more likely to buy what you are selling. Life will be easier, and your prosperity will grow.

And all of this is the result of seeing the value of what you have now.

Spiritual Value

Let's go through another exercise. Most of us take for granted many of the conveniences that are part of our daily lives. First of all, if you're reading this, there's a good chance that you have a computer and Internet access. That alone puts you into the upper brackets in terms of wealth. There is still a large percentage of the world's population that do not have computers nor Internet access.

Do you have indoor plumbing? How about electricity? And let's not forget things like television, radio, and the ability to shop in grocery stores! Did you have to make your own clothes, or did you purchase them? You certainly don't have to sleep in caves, nor do you sleep on the ground. I'm sure you have a bed as well as other furniture that makes life much more enjoyable.

What I'm trying to say here is that there is much in your life that is good that you are taking for granted. Yes, most of the people you know also have these things, but that doesn't mean that everyone in the world has them. The feeling of gratitude is another thing that helps to attract prosperity into your life. Be grateful for the things you have, and you will get more of them.

There is a quote from the Christian Bible that has been slightly altered from its original meaning. The quote goes something like: "To those who have, more will be given. But to those who don't have, even that which they do have will be taken away." The original meaning was "To those who have the feeling of wealth, more will be given. But to those who don't have the feeling of wealth, even that wealth they do have will be taken away."

What this means is that there is a spiritual principle that will attract prosperity to those who feel that they are prosperous. I tend to simplify this into the phrase "Whatever you focus on, you will magnify in your life." Focus on what is good in your life, and more good will appear. Focus on what is wrong in your life, and more will go wrong. Allow yourself to enjoy the things that are good, and there will more to enjoy.

Heritage Value

You have far more value within you than what you are and what you have. There is also the history from which you came. You are the latest and greatest in a long line of great individuals. What comes to mind when you think of Aristotle, Socrates, Alexander the Great, Napoleon, George Washington, Michelangelo, Isaac Newton, Johannes Keppler, Albert Einstein, Warren Buffet, Donald Trump, and Anthony Robbins?

No doubt you thought about the great things they achieved - the advances they made in art, science, leadership, and business. The image that you have in your mind about each of these great individuals reflects the

triumphs that they made. You may even think that they were special people, with God-given talents and abilities that gave them what they needed to break away from the status quo and enter a completely new realm of existence.

You probably think that you are different from them, and that you don't have the same gifts that they did.

And you are completely right!

But consider this. While you may not have the same talents and gifts that these people had, who is to say that your talents and gifts aren't better than theirs??

That's right. Think about it. History doesn't usually record the massive failures of people such as the ones I listed above. Nor does history usually record the years of pain and suffering they endured before they were able to reach their great accomplishments. Maybe you'll be able to reach greater heights than they did, and with less effort.

You have so many more resources at your disposal than they did. You don't have to work by candlelight. Getting up in the middle of the night to use the bathroom takes a lot less time now with indoor plumbing. Information, knowledge, and wisdom are a lot easier to obtain now than ever before. Society isn't as judgmental as it used to be, so introducing a new idea is a lot less dangerous! In short, you are able to focus on the things you want to accomplish without having so many things to worry about as those other great individuals did.

What's Your Bottom Line?

I've asked you to consider a number of things here. I've really only scratched the surface of this topic, but I think you understand that you have a great deal of value just in your basic existence. Yes, I know that everyone has body parts that they wouldn't want to part with, and every human living today has the same basic ancestral relationships with historical figures. Does that change the fact that you are worth much more than a million dollars? You are worth what you are worth, no matter what everyone else is also worth. Just the fact that you are a human being is, by itself, enough to justify whatever value you want to place upon yourself.

And since you now understand that your internal assessment of your personal value reflects in every negotiation you enter into, you have a good reason to want to place a high value upon yourself.

The best thing you can do right now is to simply decide that you are worth a million dollars, or would \$100 million be more appropriate? What about a \$1 billion? Whatever value you claim for yourself will begin to attract a corresponding level of prosperity into your life.

Still having trouble believing you're worth that much? That's okay. By the time you finish this book, you'll be amazed at how easy it will be to say "I am worth a million dollars!"

Chapter Two: Steps To Powerful Self-Confidence

"A man of infinite potential will accomplish nothing if he lacks the self-confidence to even try."

Self-confidence is perhaps the most powerful prosperity-attracting force available!

There are numerous reasons for this. As the quote above suggests, your level of self-confidence will determine whether you go after the things you want or not. Your self-confidence will determine how you come across to anyone you come in contact with, and that will determine what they will or will not do for you. But there is more. Self-confidence will also determine the amount of luck you experience in life.

Most people believe that there is a certain amount of luck that plays a part in every endeavor. They see 2 people doing the exact same thing in the exact same circumstances, and yet they get 2 completely different results. For example, 2 brothers open up the same kind of business, such as dry-cleaning shops, in the same neighborhood of town. Since they are brothers, they had similar experiences while growing up, with similar schooling, parenting, and friendships. They are obviously in the same kind of business; and by operating in the same neighborhood; they have the same clientele. But in this situation, one brother is earning more than twice as much as the other.

During an investigation into the reason for this discrepancy, it was found that the only real difference between the two brothers was that one had more self-confidence than the other. With a program to develop his self-confidence, the failing brother was able to bring his prosperity level up as high as his (previously) more successful sibling.

How Self-Confidence Works

From here, I could simply give you the exercises that will develop your self-

confidence to amazing levels, but I want to give you more than that. You see, the more you understand about things, the more you are capable of. On another level, understanding in general leads to greater and greater prosperity along all lines. The more you understand, the greater your potential prosperity. (This is another of the great secrets of rich people. Learn it well.)

First, let me describe what self-confidence can do for you. I'm sure you already know much of this, but I want to make sure that you know it all.

As we already discussed in the first chapter, your internal evaluation of your own value affects how other people treat you. This, in turn, affects whether you get the jobs, pay raises, dates, or sales that you would like. Much of your internal evaluation of your own value is based on how confident you are in doing and getting the things you want. I think you already know this and can find many examples within your memory to back it up.

You already know that if you were to go to someone important and ask for something, if you are full of confidence that you will get what you are asking for, you will be more likely to influence the outcome of that meeting.

And you may even know that your level of confidence in getting what you want from that important person will influence whether you even ask for it in the first place.

But what you may not know is that your level of confidence in getting what you want will influence whether you even think about asking or not.

I've seen so many people who have wonderful talents, like cooking, or operating computers, or explaining concepts to others, and these talents could be used to earn considerable incomes, but when someone asks them

why they don't go into that kind of business, they answer "Oh, I could never do that, I'm not good enough."

In many cases, they believe that they must handle all aspects of the endeavor and don't understand that they can find other people to handle the parts of the task that they may not be able to do as well. (Here's another great secret of rich people: You can always find and hire other people whose talents are needed in the chosen venture.)

For instance, I've always known that I have an exceptional ability to learn new things, and I have been told over and over again that I have a wonderful ability to explain complex concepts in an easy to understand fashion. When I first decided to bring the "How To Get Dirty Stinking Rich" to the Internet, I needed someone to build the website for me. I also needed someone to put some marketing in place so that there would be an audience for what I was offering. And again, I needed someone to create systems so that I could focus on the writing instead of all the technical aspects of the venture. Since that time, I've learned much and have taken over those functions, but there wasn't any need for me to do so. I could have simply hired others to do the parts of the business that I couldn't do myself.

What about you? Are you holding back from starting a business simply because you can't do everything yourself? Are you afraid to hire other people because you don't know if the business will succeed or not? Here's another secret of the rich: Information is more valuable than practically anything else. If you don't know if the business will succeed or fail, get someone to do market research for you to find out. In many cases, your local librarian will be happy to do much of this research for you for free. In other cases, your librarian may direct you to better sources of information.

The Power of Partnerships

Something else I want to bring up here: You don't have to hire people to help you. You could simply offer them a partnership in the venture. Let them know that the business will only succeed when you have a good team of people who can handle all aspects of the business. Find as many people as you need to cover all the functions of the business. And if you don't know what all the functions of a business are that will be needed, find someone who does know and make them a partner.

In all honesty, you don't have to know anything about a business to build it. I could go out and build a successful dentistry business although I know nothing about it. All I need to do is find someone who does know about the business end of the field and have them direct me along the process. My job is to ask questions such as "What functions does the business need?", "How do we provide those functions without spending a lot of money upfront?", "What employees will the business need?", "What marketing messages should we focus on to attract lots of well to do clients?", and so forth. By the time I hire (or engage as a partner) all the people needed for the business, I'll have a successful dentistry business. My job is to bring all of the other people together to make it happen. Granted, it may take some time, and I won't get 100% of the profits, but if I get even \$100 a month from the venture, that's money I won't have to work for.

I think you're starting to get some ideas for things you could do, right? You're starting to see how you can take the things you like to do and find other people to help you build a business around them. You're starting to see how you can earn far more for your efforts than you're currently getting paid. And you're starting to grow more and more confident in your ability to be prosperous. Yes, I know that there's still a lot of work to be done, and you're probably not yet ready to jump up and move into action. But you will be. Very soon you will be.

Building Self-Confidence Through Experience

There are 2 ways to build self-confidence, and the best way is through experience. When you have experienced success, it's much easier to be confident that you'll experience it again. Long ago, I learned that everything in life is gained from selling in one form or another. To get a job, you have to sell the employer that you're the right person for the job. To get a date, you have to sell that person on spending time with you. To get married, you have to sell your partner on devoting the rest of their life to you. To get your kids to behave properly, you have to sell them on the idea. And to have a successful business, you have to sell that business's product or service to 'the market'.

So I set about the task of learning to sell. I read books. I listened to tapes. I got jobs as a salesperson. But every time I went home after making a sales call, it was with empty pockets. I tried selling Rainbow Vacuums. I tried selling Omni Windows. I tried selling discount coupons to local restaurants. I even tried selling appointments for a 'real' salesperson. Nada. Not one sale. I had absolutely no confidence in myself at that time. I gave up on learning to sell.

Instead, I decided to pursue my interest in photography. I had an 'eye' for it. It seemed that I had a natural inclination for composing images, and with my natural ability to learn, I picked up the technical aspects fairly quickly. I had much more confidence in my ability to get what I wanted from a mechanical piece of equipment. The camera didn't have it's own opinions or preferences. It had no choice but to do what I told it to do.

Eventually, I ended up at Olan Mills, a nationally known chain of photography studios. I went in for a position as a photographer when I learned that photographers were expected to sell packages as well. This was a time when many studios were a 1-person operation. Immediately, I explained that I was no good in sales and that I really didn't want to have that responsibility. I was told that Olan Mills no longer engaged in the 'hard sell' approach and that there wasn't anything to their sales process. Just show the portraits and explain the packages. That was easy enough, so I

decided to give it a try. (Do you see where my confidence was going up a notch?)

The first few presentations were very rough. But the customers bought packages, so I had the experience of success. My confidence grew. Not long afterwards, I was getting a chance to sell my own photography (which took about 3 weeks to get back to the studio), and since I knew that the portraits were good, I had even more confidence in what I was offering to the customer. As you can expect, sales increased.

This process kept expanding and growing to the point where I had so much confidence in my ability to sell photography, that I became the number 1 salesperson for Olan Mills in my territory. I soon after broke away from Olan Mills to start my own business, Enchanted Heirlooms. Over the next few years, my confidence again grew and grew to the point where I knew I was worth much more than I had ever been worth before. And that's when I started looking at other ways I could expand my personal prosperity.

The lesson I want to share with you in this is that when I had developed my confidence in my photography, I was able to transfer that confidence to my ability to sell. And the confidence that I built in selling was able to transfer over to over areas too.

So if you want to develop your confidence in some area, find something that you can do well and build on that! It doesn't really matter what you work on, since confidence will transfer from one area to another. You could work on your ability to speed read, or your skills in a fun craft hobby, or even your imagination in coming up with off-the-wall stories.

Of course, it would be more practical to develop your skills in an area that you could put to practical use, but the principle is to simply develop your skills in some area so that you can feel confident in something. Once you're confident in one area, it will be much easier to build your confidence in another area that may be more important to you.

Building Self-Confidence Through Suggestion

This method of building self-confidence isn't quite as effective, but is much easier and sometimes can even bring quicker results. In simplest terms, you can build your self- confidence by simply saying to yourself "I can do this." over and over again. You may remember an old story called "The Little Engine That Could". If so, you know what I'm talking about.

It may sound like I'm downgrading this method of building confidence, but I really don't want to give that impression. It's a very good way of building confidence. I use it myself. In fact, I was just using it this morning before I started writing this chapter.

Just to let you in on the details, I have found that in general, I can write a 1000 word article in about an hour, and a 2000 word chapter in about 2 hours. I really don't know if this is good, bad, or average for a professional writer, but it really doesn't matter. I know that if I were able to sit down and write for 5 hours a day, I should be able to write 25,000 words in a week, which is the equivalent of a small book. Of course, there is more to the writing process than just getting the words written. There are things such as deciding what to write about, how to organize and structure the information, and finding a good way to introduce each section.

I usually have the hardest time in the introductions. Getting started on a chapter is the hardest part of the process for me. I'm really good at organizing my thoughts on paper, getting down the main ideas I want to share and sorting them in a logical order. And once I have the first few paragraphs written, I'm usually on a roll, with fingers flying on the keyboard and typing the words that flow effortlessly from my mind.

But this morning, I was stuck. I had written the first chapter yesterday, and had noted down what I wanted to cover in this chapter. But the words just weren't coming easily for me. At that point, I realized that I needed to use my own principles to get myself over the barrier. So I sat down and visualized myself writing at a blistering pace, an artist in the throes of creation, writing a book that will help millions of people. I told myself over and over again "I can do this. This is something I'm good at." Within minutes, I felt much more confident that I would be able to write something good.

Afterwards, I also did a couple of other things that I know to help. I know that I think better when I'm dressed. Other people may feel better doing their work in a house robe and slippers, but that just doesn't work for me. My mind tends to work better when I can feel the clothes on my body. So I put on my jeans, a dress shirt, and my tennis shoes.

I also fixed a sandwich and a glass of Pepsi. And I stepped outside to get some fresh oxygen into my bloodstream. After all that, my mind was in high gear, and I was ready to write.

Here's another secret of rich people: Know what helps you perform at your best and work with it. There have been times when I needed to take a week off from work to get myself back on track. There have been other times I needed to push myself to work harder to start feeling better. It's not always the same thing. As a result, I can't give you specific recommendations other that keep notes on what works for you in various situations. The more you understand, the more prosperous you may become.

As I write this, I can see where my self-suggestion of confidence was able to improve my writing ability. I feel that this is one of the best pieces I've written in a long time. And although it is much longer than I originally wanted it to be, I feel that it will help a great deal of people. My intuition is telling me that by sharing my own personal experiences, you may be able to relate to them easier than if I only stated the facts and gave you the exercises (which was my original plan).

By now, I'm sure you understand how powerful self-suggestion can be. And we've only scratched the surface! I will be covering this topic further in later chapters since there is really a ton of material to go over.

Before we go on to the next chapter, however, I want to give you a little more here. Developing self-confidence through suggestion is more than just telling yourself "I can do this." It is also telling yourself "I am good at what I do." and "There's no reason why I can't be just as good as anyone else in this area." And in truth, there really isn't any reason you can't be just as good as anyone else in any area. After all, you have the same brain structure as any other human. You may have gotten used to doing things differently, but you have the physical and mental capacity to do anything that any other average human can do.

For instance, take language as an example. Learning a new language is something that anyone can do. If you were able to learn one language, you can learn another. Just think of all the people in the world that know 2, 3, or even a dozen different languages and you'll realize that learning a new language isn't all that difficult. It may take some time and a lot of practice, but you can do it if you want to.

Or selling as another example. I told you my story about learning how to sell. Believe me, if I was able to learn how to do it, anyone can. I won't go into all the details about how I was taught "Don't talk to strangers" and how that created an immense fear of approaching anyone I didn't already know. And I won't go into the details about how I reasoned out that the only way to make friends is to start talking to people I didn't already know. But I will say that the phrase that got me over the fear was this: "Strangers are just friends waiting to be introduced."

In today's society, I don't think there is anyone that will literally bite your head off if you walk up to them and start talking. Most people are shy themselves and would love to have someone express an interest in talking

to them. And since prosperity will only come as a result of your interactions with other people, the surest pathway to greater prosperity is to start meeting new people. So here's your assignment. Introduce yourself to at least 1 new person each day for the next week. You don't have to start a full relationship with them, just chat with them for a few minutes. Go ahead, it won't kill you.

One thing that you'll learn in this book is that the more you understand about any area of life, the more power you have in that area. Rich people never stop learning about the things that help them attract abundant prosperity. And since self-confidence is so important to your personal prosperity, I know that you're going to want to learn everything you can about this critical subject.

The absolute best source of information regarding self-confidence is Kent Sayre's book "Unstoppable Confidence", which can be found at (Amazon)

Chapter Three: Mountain-Moving Faith

I'm sure that you recognize the reference in the title of this chapter. If not, it comes from a quote from the Christian Bible, where Christ says "Truly I say to you, whoever says to this mountain, 'Be taken up and cast into the sea,' and does not doubt in his heart, but believes that what he says is going to happen, it shall be granted him." The quote goes on to say, "Therefore I say to you, all things for which you pray and ask, believe that you have received them, and they shall be granted you."

This is a powerful message. And it was one of the 2 core messages in Christ's ministry. Faith and Love were the two main things that He talked

about the whole time He was teaching, with occasional diversions to other topics.

Faith works no matter what religion you belong to. In fact, it works even if you don't belong to any particular religion at all. If you look carefully at the instruction that Christ gave, He doesn't specify that you must believe in Him or the Christian concept of God, but that you only have to believe that you will get the results you want.

Definition of Faith

In talking to many different people, I've heard it said over and over again, "I had faith that my prayers would be answered, but I never got the results I wanted." In talking to them further, I always found that while on one hand they were able to say "I believe that God can do this for me" and "I believe that I deserve to have this", on the other hand they also were thinking "This can't work out because of".

For example, a very dear friend of mine was praying for the healing of a physical condition. She had faith that God could heal any condition, yet she also had `faith' that the condition was incurable and that nothing would help.

Another friend of mine was working for greater prosperity and had faith that prosperity could be obtained through the use of affirmations. Day and night he repeated affirmations of prosperity, yet continually he `affirmed' that he was "always poor" and that he was at the mercy of others.

I think you can see why these people did not receive the results they wanted. Their faith was divided, working against itself, and thus they stayed right where they were.

Although the instruction given to us by Christ says that we should not doubt in our hearts that we will get what we ask for, the more faith we have in what we are seeking, the better the results of our efforts we will obtain.

Examples of Faith in Action

Let me give you a couple of examples of how faith has worked in my life. When I was in school, I believed that I was more intelligent that most people. My grades reflected this belief, since I usually got A's in my classes, with only the occasional B.

At one time, during 8 grade, our school gave everyone a statewide mathematics test to see how our school was doing in comparison to the rest of the state. There were many questions on the test that I had no idea how to answer since they dealt with things that we had not yet covered in our math classes. But I had faith that I could score well on any test that I was given, so I did the only thing I could. I guessed on the questions I didn't know how to solve. I'm not sure how our school did in comparison with other schools, but I do know that I achieved the highest score in the whole school.

And when I took the college entrance exams, I scored in the 99 percentile, which meant that I scored better than 99% of all students applying for college at that time. By that time, I didn't have to guess at much of what was on the test, as my faith in my intelligence had time to bring me to that point naturally.

My faith in my intelligence also led me to apply for a scholarship to DeVry Institute of Technology. I wanted to get into the computer design field, and the option for a \$14,000 full-tuition scholarship was the only way I could

have gone. I had to write a paper on what I felt was the most significant development in the field of computer science as part of the qualification process. My faith led me to choose the development of the solid-state transistor as my topic, and between that and my college entrance scores, I got the scholarship I wanted.

However, I also had 'faith' in my inexperience with worldly matters, so it wasn't long after I left home for college that I developed financial problems. I believed that the only way to earn money was to work at a job, and I believed that the job required more commitment than school did. As a result, I ended up missing a lot of classes to work the 40 hours I was scheduled. The combination of this and several other factors resulted in my having to drop out of DeVry due to financial problems even though I had the full-tuition scholarship.

By that time, I had a strong 'faith' that I had trouble in financial matters.

That faith in financial troubles eventually manifested as a life on the streets, being homeless with no job, no home, no car, and in a city where I knew no-one. I had fallen as far as anyone could fall.

In the depths of my despair, I still had faith that there was a purpose to my life, so the thought of committing suicide or jumping off a building never entered my mind. I pressed on, knowing that somewhere along the line I would find the information I needed to put my life back on track.

One morning, after I had walked the streets all night, I walked into a mall to get warm, and decided to spend some time in the bookstore. I had always loved books and felt that they were the best source of information about anything. That morning, I discovered the writings of Joseph Murphy, who instantly became my favorite author!

As I stood there reading the words on the page instructing me to feel now as I would feel once my prayer had been answered, and to simply decide to believe that it would happen, I felt an incredible sensation rise up out of me. I felt my whole body relax and bursting forth was this unbelievable feeling of joy and satisfaction that I would be given enough money to rent a place and get myself back on my feet again.

That was about 10:30 in the morning. Later that day, about 4:30 in the afternoon, I received the results of my `prayer' when I found \$70 on the sidewalk! With that, I was able to rent a cheap room for a week (very cheap, and very run down) and get a little food to keep me going. The very next day, I went back to the bookstore and bought 3 of the Joseph Murphy books that were there.

Over the next several months, I had learned much about the power of faith and how to apply it in my life. There were many times I would experience success in a thing, but whenever I tried it a second time, I would experience failure. Obviously there was more to the process than the information I had at hand. But I knew (had a strong faith) that I was close, since I had seen results!

The full picture didn't reveal itself until years later; after I had studied practically everything I could get my hands on and experimented with all forms of processes and techniques (encompassed prayer, meditation, hypnosis, affirmations, visualization, psychic abilities, etc) and a lot more. (By the way, this book focuses on using the "How Get Dirty Stinking Rich" towards the goal of creating greater prosperity. The system itself can be used for many other uses as well.)

Other successes, which resulted from the direction of applied faith, include such things as controlling the weather. Most of the time it would be a simple matter of stopping the rain, but there was one summer in particular when I was with someone who had a small garden and didn't want to have to water it every day. At one point, she commented that it would be nice if it would rain a little each day. A few minutes of thoughtful action did the trick.

Every day for the next 3 months, a small amount of rain would fall from the skies.

Another example more in line with the subject of this book comes from a time when I held a job as a temporary laborer at a die-cutting shop (a place that does finishing work for printers). As a day-laborer, I had absolutely no control over the amount of work that came into the shop, yet I was able to consistently specify how many hours I would work each week, within about a half-hour of what I specified to myself at the beginning of that week.

I'll never forget the time when I was talking to one of the press operators about this and said that I had decided that I would have 48 hours that week (8 hours of overtime).

His reaction was "We don't even have enough work to keep us busy for 40 hours. There's no way we'll get 8 hours of overtime!" I smiled and simply said "But we have no idea what other jobs are coming into the shop. We can only see what's here now. There will be more jobs coming in the next few days."

The other press operator on that shift (we only had 2 presses going on second shift) thought that the idea was intriguing and was open to the possibility. Within a couple of days, a large job came into the shop. What was special about this job was that it required foil stamping and needed to be out the same week. End result: the first press operator ended up with only 40 hours that week and the second operator and I got 48 hours.

The very next week, the second press operator and I were talking about this and he suggested that we go for maximum overtime. I thought that it would be an interesting experiment and decided that I would specify that I would get maximum overtime. By this time, my faith in the process was strong, so I knew that something special would happen.

Maximum overtime in that case meant 60 to 70 hour weeks for months on end! That special rush job was done so well that we ended up getting far more work from that than we bargained for! My paychecks were fat to say the least! And I was smiling much of the time for the first time in years. Pay close attention to the lessons here and you can easily do the same.

How to Use the Power of Faith

Notice here that I was not running a business. Nor was I a salesperson in this company. I was only a day-laborer brought in to fill a position. I also wasn't asking God to make things happen for me. I simply `decided' that I would get what I wanted and I felt assured (had faith) that I would get it. I also didn't spend any time during the week thinking about whether I would get what I wanted or not. I didn't question the process. Once I set it in motion, I let it go and only checked it at the end to see how closely it matched what I had specified.

After everything that I've tried over the years from everything that I've read, this is the single best explanation there is of how to use the power of faith.

I can't tell you how many times I've read that in order to get results from prayer (or any other Mind Power technique such as affirmations, decrees, visualization, or so forth) you have to have faith in what you're doing. My response to that was probably the same response everyone else has, "How do I increase my faith?!"

In actual fact, there is no way to increase faith. Faith is not something that can be increased or decreased. There is no 'amount' of faith. It simply exists as it is.

A person who 'lacks faith' in prosperity does not actually lack faith. His faith

is simply misplaced, since you will find that he does have faith in poverty.

A person who `lacks faith' in harmonious relationships does have faith in inharmonious relationships.

A person who 'lacks faith' in health and well-being will be found to have faith in disease and sickness.

A person who `lacks faith' in their own ability to succeed does have faith in their ability to fail.

You see, everyone has faith. It's only a matter of what do you have faith in?

The Mechanics of Faith

Here's the best way to describe how faith works. Imagine that you are connected to God (or whatever Source of Life Energy you choose) by a spiritual pipe. Through this pipe flows the great energy of Life. This energy could be called anything, but for sake of simplicity I choose to call it Power. You may choose to call it Manna, Prana, Chi, Ki, soholixphz, or whatever you want. Be my guest. I like simple words that I can easily understand.

Imagine that this Power is conditioned by the thoughts, feelings, and beliefs within you before it goes out into the world. However this Power is conditioned will determine what events and experiences it creates.

If you have faith in prosperity, then this Power will pick that up and then work to create prosperity in your life. If you have faith in success, then this

Power will do what it can to help you succeed. If you have faith that someone in particular will always exhibit specific behavioral tendencies, then this Power will influence that person in that way.

Also be aware that everyone else has the same Power flowing through them, and they may be directing that Power towards something different.

For example, if you decide that you will direct Power towards helping you win the lottery, and you come to a firm decision that you will win a particular lottery on a particular date, be aware that someone else may also be directing Power towards helping them win the same lottery. The one that wins will be the one who has more faith in winning and less faith in losing.

Also be aware that there are many things that influence the outcome of a single event. Going back to the lottery example, you may have faith that you can direct Power effectively, but how is your faith in your financial condition in general? And what about your beliefs (unconscious faith) about rich people? Does your concept of yourself fit with your concept of rich people? Your faith about whether you fit into the category of `rich person' will also influence whether your faith in winning the lottery will work or not.

There are many factors that go into the equation that determines the results of the use of faith. Think of it as a scale, with a bucket on each side. The factors that add to the positive side; such as "I can win this lottery", "I generally win games of chance", "Money comes easily to me", and "I only work because I want to"; will add to the weight of the bucket on that side of the scale. Negative factors such as "Life is hard", "Rich people are scum", "The odds are against me", and "I have terrible luck" will all add weight to the other side of the scale. Whether you actually win or not will depend on the balance of that scale and the balance of the scales of everyone else playing the same game.

Developing Faith in Prosperity

As you now understand, using faith to attract prosperity can be the most powerful thing you can do, but also one of the most complicated. If you really want to be prosperous, it is vital that you discover all of the inner beliefs that may be blocking your prosperity from coming to you and change them.

Beliefs such as "I hate my job, but I need it to survive" will undoubtedly be an obstacle to attracting greater prosperity. It may be true that you dislike the job you now have, but it is not true that you need it to survive. You may need to have a source of income, and that job may be the easiest source to identify at the moment, but just as there were more jobs coming into that die-cutting shop that I couldn't see, there are other opportunities for you that you do not now see.

Begin to consider that there are more opportunities around you than you are aware of. Begin to wonder if there are other things that you could engage your time with that would be more prosperous for you. Begin to reflect upon the possibility that Life could be easy and that it may be possible for you to have everything that you want right here and right now, without waiting!

And as you sit there thinking about all of these possibilities, reflect upon what you thought you knew about the world and consider what might happen if you choose to think and believe differently.

How would you feel if you knew that there was a million dollars waiting for you down at the bank, and all you had to do was walk in and sign for it? What would you do once you claimed it? Just by thinking about all of this and feeling the reality of it, you are now directing Power towards manifesting it in your life. You are making it real!

And after you had your fun, what would you do that would make the world a better place for everyone? Once you can answer that question, you have your life's purpose, that thing that you are meant to do on this Earth, and that thing that will be the source of your greatest prosperity.

Chapter Four: Mind Over Money

I'm going to start by assuming that you are open to the idea that the power of your mind can change your life. If you are reading this book, I probably don't need to go over the countless examples of how mind power has changed millions of lives. If you still need convincing that mind power works, there are dozens of great books out there for you to read.

I'm sure you don't care about any of that, anyway. You just want to know how to use mind power, right now, to change YOUR life.

I'm also going to assume that you want more money in your life. While there may be many other goals which are as important, or more important, than creating wealth, I feel pretty confident that you wouldn't mind learning how to make more money while you're on your way to a better life.

Learning how to use mind power, and learning specifically how to use mind power to attract wealth and abundance, has been a major focus for most of my life. Along the way, I've learned that using mind power works most effectively when it is done with ease and grace. There need be no struggle to get exactly what you want in life. In fact, whenever you struggle, you push away that which you most desire.

Using mind power to change your life is more like a magic trick than anything else. You simply trick your mind into believing that you have what you want, and then your life miraculously changes to reflect your new belief. And just like a magic trick, it seems impossible until you learn the trick, and then you realize it is actually very simple.

Yes, I said very simple. The five steps that follow are designed for the complete beginner. You can start today, right now, to attract more prosperity in your life. Here are five ways to start immediately.

Five Amazingly Simple Ways To Trick Your Mind Into Attracting Wealth

1. Show gratitude for any money that enters your life.

In order to attract money into your life, you must show gratitude for the money that is already in your life. Instead of bemoaning how little money you have, bask in gratitude at the many ways in which you are rich already. For example, if you earn more than \$25,400 a year you are in the top 10 per cent of wealthy people on this planet. And if you earn over \$2,182 per year, you have more wealth than 85 per cent of the people on earth. When you focus on what you have rather than what you want, you realize that you ARE already rich.

"Give thanks often for all the riches in your life."

How to use this principle today: The next time money enters your life, from any source whatsoever, instead of barely noticing what has happened and mentally beginning to spend it, use a few moments of time to give thanks to the universe for bringing this money into your life. Every time you receive a paycheck, every time someone gives you money for any reason,

every time you find money, or get a great deal, or save money in some way, stop and appreciate the fact that money is flowing into your life. Doing this every time money comes to you will attract more and more money into your life.

2. Act as if you are rich.

This is the fundamental truth of all mind power work, that you must act as if what you want is already yours. So act as if you already have the money you wish to have. Ask yourself, if I was already rich, what would I do, how would I act, how would I feel, and then do, act, and feel in those ways. Of course, you don't need to quit your job and move to the South Pacific like you would if you suddenly won the lottery, but you start small and with each success you build your way to greater and greater wealth. Eat a little bit better, dress a little bit nicer, go on slightly higher-end vacations, take a cab instead of the bus now and then, take that course you can't afford, or do anything at all that you wish to do but believe you can't because of a lack of money. And when you do these things, bask in joy at your inner state of wealth, and know that this state will be reflected in your outer world. You'll be amazed at how life provides for the things which bring you joy.

How to use this principle today: The next time you are about to buy something, anything at all, purchase an item that is of slightly higher quality and price than you would usually buy. Even if something only costs a few dollars more than what is usual for you to spend, buy that item and thank the universe for providing for your new expanding lifestyle.

Even though it is a tiny step, you are beginning to teach your mind that you are expanding your limitations, and as you practice this you will begin to purchase more of the things you want in your life and the money will come to you to pay for them.

3. Find a penny, pick it up.

In order to attract wealth into your life; your subconscious mind must be open to the idea of wealth flowing to you. You must be open and receptive to money coming to you from any source whatsoever. This includes the pennies lying on the street. If you pass a penny on the sidewalk, and your usual reaction is simply to ignore it because stooping down to pick up a penny is not worth the effort, you are telling your subconscious mind that you are not willing to put out effort for money. The amount of money makes no difference whatsoever. The subconscious mind doesn't distinguish between one penny and one million dollars. All it knows is how you feel. Of course this manifests in many other ways as well. Whenever you do not accept a gift graciously, whenever you do not charge someone for work that you have done for them, or charge them way less than you should because you feel guilty, and whenever you sell a product for less than it is worth because you do not want to charge too much, you are generating the same emotions. So begin to be open to money, in whatever form, and begin to accept it's flow into your life, even if it's only a penny on the street.

How to use this principle today: Simply go for a walk today and look for money. You are sure to find at least a penny somewhere. Pick it up and thank the universe for bringing money into your life. Let your subconscious mind know that you are open and willing to accept money from any source. As well, apply this principle in your working life. If you have been undercharging for your services, raise your prices. If you are not earning what you feel you should, ask for a raise. And whenever anyone gives you anything, especially money, accept it graciously and give thanks.

4. Be open to money-making opportunities.

One thing that all self-made millionaires agree on is that there are opportunities everywhere, if we are just open to seeing them. You can

prove this for yourself by looking at your own life. There are probably many times in your past which you think back to and wonder what might have happened if you had taken an opportunity at just the right time. Whether it's obvious things like career opportunities you let slip by, investment opportunities you didn't believe in, or less obvious opportunities like an idea you once had that is now making someone else rich, or an industry you could have joined before it became saturated.

If you are like most people, when you think of your past opportunities, you believe that you once had a chance but that opportunity is now gone. The difference between rich and poor people is that rich people realize that new opportunities are always all around us, all the time. You simply need to keep a look out for the opportunities, keep and open mind, and be prepared to take advantage when the opportunity arrives.

I'm sure you've heard the old adage that luck occurs when opportunity meets preparation. Well, it couldn't be more true. If you expect to find money-making opportunities in your life, and you prepare to take advantage of them when they come, you will be blessed with more incredible luck than you have ever experienced.

How to use this principle today: Get out a little notebook and write down all the money-making ideas you can think of. It doesn't matter how stupid or outrageous the idea might seem, but write it down anyway. This does two things. First, you realize that there are plenty of money-making opportunities around you right now, as there always have been and always will be. Secondly, this exercise will stimulate you mind to see money-making opportunities where it might have ignored them in the past, and will help you practice to see opportunities in the future. If you keep adding ideas to your notebook consistently, one day you will see an incredibly opportunity on your list which is perfect for you. Then go for it!

5. Do something that makes you feel good.

This has got to be the easiest money-making advice I could ever give. Do something that makes you feel good. When you feel good, your energy rises, and when your energy rises, it attracts more of the things into your life that make you feel good. Could life be any easier? Not really, but we are so caught up in the backwards thinking of everyone around us that we miss the obvious flow of energy. All you really need to attract more of the good things in your life, including more money, is to generate positive energy into the world.

The states of happiness and joy literally rearrange the atoms of your world to bring you more happiness and joy. Of course, the reverse is true as well. So avoid fear, anger, depression, and spend your time feeling good about yourself and your life. If this is difficult for you, just practice. Begin with some small thing that brings you happiness. It could be as simple as watching a sunset, renting your favorite movie of all time, taking someone you love out for dessert, or anything at all. The secret is to do these things whole- heartedly, with all your attention focused on the happiness vibrating from your soul out into the world. This simple act will bring you rich rewards.

How to use this principle today: Don't just read this article and think, that sounds good, and then go back to your life. Pick something to do which will bring you happiness and do it today. It doesn't matter what it is or how small it seems. In fact, you don't have to do anything at all. All that is important is feeling the positive emotions of happiness and joy emanating from your soul. One simple way to generate positive emotion is to feel gratitude for something in your life. Just pick something in your life for which you are very grateful, and vibrate your gratitude towards it.

It's Never Too Late If You Start Now.

That should get you started. Five extremely simple actions you can take to

begin to expand the prosperity you experience in your life. But don't stop there. Never let fear or doubt enter your mind. There is nothing you need to succeed except the power of your own mind. If you worry that you are not smart enough, not connected enough, not talented enough, not young enough or not old enough, you are simply creating limiting beliefs that will manifest in the outside world. All you really need to know is that the outside world is a reflection of the state of your inner mind. Know that you can make every day from this day forward a little more joyful and a little more abundant and you watch your life begin to change.

It's an easy and gentle process, much like letting a plant grow. One day you will suddenly realize that all of your good thoughts have grown into the beautiful fruits of a happy and successful life.

Chapter Five: The Power of Affirmations

This chapter I will introduce you to the art of "affirmation engineering" and will provide a couple of exercises designed to help you multiply the power of every phrase you use to reprogram your subconscious mind.

Why Are Affirmations So Powerful?

Because we are always talking to ourselves, even when we think we aren't. This inner talk is in the form of dialogues AND affirmations. The dialogues usually have a few affirmations embedded in it. It goes like this:

"Oh, I forgot to call Mark! My memory is terrible."

"Tomorrow is the job interview, I'm scared to death."

"The doctor told me to lose ten pounds. He doesn't know how hard it is for me to lose weight."

As you can see, each of the phrases above contains a negative affirmation (in italics). Unfortunately, the mind interprets these affirmations literally and actually converts them to specific instructions.

During the course of a day, we have thousands of inner dialogues. If most of these have a pessimistic tone, imagine how negatively our minds are being programmed.

If you are a positive person by nature, you may find it hard to believe that some people can spend most of their waking time thinking self-destructive thoughts, but that is a sad reality. And, nowadays, due to environmental, social and economic factors, most people rehearse at least a few hundred negative thoughts each day.

These thoughts, as time goes, form your "core frequency", that is, the state in which you find yourself more frequently. The frightening part is; your core frequency will dictate your experiences in the external world.

Have you ever heard about the "accident-prone" person, or the one who just attracts aggressive people, or those who seem to fail at everything they do?

There's obviously a pattern that can be found in the thinking process of these "low frequency" people. If they analyze their inner dialogues, and visualizations, they will comprehend why they keep on attracting negative situations in their lives.

It is general consensus that negative dialogues and affirmations originate from past experiences and our upbringing. Past programming is the foundation of who we are today. The good news, however, is that we don't necessarily have to search and dig the subconscious for traumatic past events or situations that caused the harmful programs in the first place.

The human mind works at a quantum level where time and space become irrelevant, just concepts that do not impose the order of events and experiences. That's why we can explain a trauma or phobia, for example.

The strong reactions that we have to a phobic stimulus are, on the surface, unjustifiable. How come do I have to sweat and tremble every time I see a snake, even if it is inside a cage, or in a movie? The answer is; because my subconscious mind is reliving the actual "snake bite scene" as if it was happening NOW. And so it goes with any trauma or phobia. The original event still exists at a quantum level of consciousness, and its reactivation by a stimulus will make the body react accordingly. All the notions of time and space become invalid at that moment. The body reacts as if it IS really experiencing the situation in the present.

So, to repair the effects of negative past conditioning, we must work at the level in which it was created in the first place, that is, the causal realm of consciousness.

Enter Affirmations

Affirmations have the power to weaken the energy field of a negative habit, trauma or phobia, and, eventually transform its polarity. That is why mental imagery and affirmations are becoming so popular, even among traditional health practitioners.

Back to the snake example, if I were to start affirming: "I feel calm and peaceful in the presence of snakes", I would be first challenging, then "confusing" my subconscious mind. This process, with time, would act upon the quantum level of consciousness and actually modify my memory of the traumatic event (the bite).

In the book "I deserve love", by Sondra Ray, she shares the experience of several of her sexual therapy clients who overcame their problems just by using affirmations. She did not have to take them through remembering past events or traumas. All she did was to give affirmations that counteracted their beliefs and thoughts at that moment.

I myself have been using affirmations since I learned it from my first mental science teacher in Chicago. The results still surprise me sometimes. Following I will share some of the META affirmations I give to my "holistic consulting" clients, as well as the best way to perform this wonderfully psychotherapeutic exercise.

Affirmations vs. Visualization

Before we continue, I just want to answer a question that I am asked over and over again. Many people inquire about the power of affirmations compared to full visualization of their goals.

My personal opinion is that we should start our mental reprogramming practice with affirmations. Why, many people aren't able to visualize their

goals clearly, especially if they are in a negative frequency. Besides, affirmations are easy to do, anytime, anywhere. It also does not require you to close your eyes or go into "alpha" state.

Once you have practiced the affirmation as I share in this chapter, they will become like "anchors", so, just by remembering the phrase, you will enter in the desired frequency and state of mind. Once that specific frequency becomes part of your consciousness, it is yours forever.

Exercises

Before going into details, I want you to try something very easy. Stop for a moment and start saying to yourself mentally:

"I am feeling GREAT!"

Do it for about 30 seconds or so.

If you repeat the affirmation above, two things may happen; first, you may actually start feeling an overall sense of wellbeing (whatever GREAT means for you). Secondly, you may receive subconscious feedback in the form of challenging thoughts that go like this:

"No, I'm NOT feeling any "great" at this moment"

"I am depressed"

"This is not true", etc.

The two reactions are normal, specially the second one, when you have been in a negative frequency for too long. As you will experience, after a longer period of repeating such a phrase, the negative challenges will start to be less frequent, until they are completely overcome by the new "instructions".

It is simple, isn't it? The most powerful techniques of Applied Psycho-Energetics are simple, so simple that many people underestimate it.

The only way for you to really experience the power of positive affirmations is through dedicated practice until you can feel the benefits. They may come almost immediately, or they may materialize in a few days or weeks. No matter how long it takes for a new affirmation to become part of your consciousness, it is worth the effort.

I have successfully used the simple exercise above ("I am feeling GREAT!" Affirmation) to help people recover from major hangovers, ease pains and headaches, alleviate tension, etc.

Once people realize that no "complex 100-step elicitation techniques", or "hidden esoteric practices" are needed to alleviate their past programming, they become addicted to the simplicity of affirmations and start taking charge of their thinking processes. This consequently leads to the higher state of consciousness that is so sought after by neophytes.

But, before entering the realm of higher states of consciousness, let's take care of our more "mundane" needs.

The first step in "affirmation engineering", is to have a powerful phrase to practice.

Below I will provide you with a few phrases that I call META affirmations. They are general statements that have been used by many of my private and distant clients. These META affirmations have consistently delivered positive results, and are more than enough to keep you busy for a couple of months.

Affirmation for general well-being and health:

"Every day, in every way, I'm getting better and better"

(This is the famous phrase taught by Emile Coue, called by some "the father of self-suggestion.)

Affirmation for an improved self-image:

"I love myself, and I have the ability to recognize my worth as a human being"

(From "Secrets of Personal magnetism Revealed")

Affirmation for health and rejuvenation:

"My health is PERFECT, and each day I become healthier and younger"

Affirmations for a prosperity consciousness:
"I easily make \$ a week/month/year, and all my needs are we taken care
of."
(Fill in with the amount that you desire)
"I am open to the infinite universal supply, and I see opportunities everywhere I look."
Affirmation for peace:
"I now live in peace with myself and everything around me"
Affirmation for forgiveness:
"I forgive myself and all people who may have contributed to
(state the problem in the blank line)
N

Now that you have a few affirmations, I'll teach you a simple practice to multiply its power and speed its materialization in your life.

Along my years of working with affirmation engineering, I found out that WRITING the affirmations helps multiply its power. My theory is that by writing, we are engaging several aspects of our consciousness.

When we write an affirmation, we are using our kinesthetic system, which could be a form of programming at a cellular level. We also use our sight, by reading the affirmation over and over again. We use our auditory

system, by silently repeating the phrase, and finally, we use our imagination, for many people think about or visualize their goals along the process.

We are actually focusing our whole system during the process of writing an affirmation, which, in my view, is what helps us to multiply its power.

I usually advise my clients to use their own handwriting, although Mrs. Ray ("I deserve love") suggests that we could use a typewriter or computer. I personally believe that handwriting is more effective; however, you should try whatever feels better for you.

You should try to write your affirmation at least ten times a day. If possible, write it ten times in the morning, and ten times in the evening, for quicker results.

You can definitely repeat the phrase mentally several times during the day; however, the writing part is essential. Do not underestimate the power of this simple practice; it will most certainly take your Psycho-Energetic reprogramming routine to a higher level.

So, what are you waiting for? Get a piece of paper and a pen and start redesigning your destiny.

Chapter Six: Prosperity Beliefs

By this point, you understand that the key secrets to attracting unlimited prosperity lie within your belief systems. Whatever you believe about yourself affects practically everything in your life. Obviously, there is more to attracting prosperity than just working with your belief systems, but please understand that your belief systems are the most important aspect of attracting anything into your life.

That's why it is absolutely critical that you do everything you can to shape your beliefs into whatever pattern you wish to create in your life. And since we know that you want to create prosperity in your life, the following beliefs will serve you better than anything else.

Within the next few chapters, you will discover various ways that you can alter your belief systems to create greater prosperity in your life. As you work with each of those ideas, you will want to focus on the following list of beliefs.

- 1. There are no limits.
- 2. Money is immaterial.
- 3. There is unlimited potential for growth.
- 4. Prosperity is natural.
- 5. I am worthy.

6. Abundance is my right.
7. I can get anything I want.
8. Everything I want is already on it's way to me now.
9. It's ALL Good. Life is Wonderful!
10. Ideas & information are worth much more than labor or possessions.
11. God is helping me.
12. I am destined for greatness.
13. Only the best will do.
14. I enjoy learning and improving myself.
15. I agree with Abraham Lincoln who said "If I only had 6 hours to chop down a tree, I would spend 4 hours sharpening the axe."
16. I constantly strive for excellence.
17. I enjoy trying new things.

18. I stretch my abilities by putting myself into situations where I need to perform at a higher level.
19. I have an infinite potential for learning.
20. I can learn and understand anything.
21. I do my best to give the world what it needs most.
22. The more I benefit the world, the more prosperous I become.
23. My prosperity is a garden that I tend to regularly.
24. I eliminate all risks by preparing myself as well as I can.
25. There is no such thing as luck. Luck is simply the result of conditions that may be controlled.
26. I am the only one in control over my destiny. I am at no-one's mercy.
27. I am the center of the universe. Everything revolves around me.
28. I work to create income streams.

- 29. There is no limit to the number of income streams I may have.
- 30. Selling my time or labor is very limiting. I only have so much time to sell.
- 31. I create businesses that continue to earn a profit after I move off to other things.
- 32. I create my income sources quickly so that I may be more prosperous.
- 33. I limit my expenses while I create my income sources so that I may build my prosperity stronger.
- 34. Luxuries are fine when there is enough income to support them.
- 35. I enjoy the challenge of creating new things.
- 36. I like other people. I want to do what I can to make them happy.
- 37. I seek to understand the world and the people in it.
- 38. The more I understand, the more prosperous I become.
- 39. Understanding and wisdom are the foundations upon which I build my world.

40. If I don't have what I need, I can get it from someone else. 41. If I don't know something, I can find the information from somewhere or someone. 42. If I can't do a thing, I can find someone who can do it. 43. I can hire other people to do the work that needs to be done. 44. I can build a successful business even though I know nothing about it, since I can hire others who do know. 45. I would rather utilize 1% of the efforts of 1000 people than to use 100% of my own efforts. 46. As a leader, I am more powerful. 47. I can do bigger things with a team. 48. People want to be led; they feel more secure when following a good leader. 49. I lead others because that is what must be done in order to accomplish my goals. 50. Meet others where they are, in thought and in beliefs. Only by starting there may I lead them to a better way of thinking.

- 51. People respond when they feel that it is in their best interests to do so.
- 52. People cooperate when they feel that the benefits to them are worth the effort.
- 53. He who controls the mind is more powerful than he who only controls the body.
- 54. No matter how I feel, I project an image of confidence and authority.
- 55. Others respond to the image I project to them, not to my inner feelings.
- 56. The more confident I appear, the more I am able to persuade others.
- 57. Be relaxed around others. They sense the relaxation and relax themselves.
- 58. A man on a mission will not be stopped.
- 59. I commit myself to my goals 100%.
- 60. If the cause is worthy, I will never quit. I am not a quitter.
- 61. If I leave myself no way out, I will work harder.

62. To get others to work harder, inspire them to a higher purpose. 63. I show my team how valuable their work is. 64. Everything I want in life, I must get with the help of other people. 65. No one can do everything alone. 66. When I understand people, I am able to get more of what I want. 67. Anyone can go after the quick buck. It's much better to go after long term success. 68. People want things that they know other people want. 69. When something is in demand, the demand for it goes up. 70. People are easier to lead when they feel important. 71. If I can imagine myself doing something, I am halfway there. 72. The feelings of love and confidence within me act as a magnet for prosperity and all things good. 73. I get the sum total of my thoughts, feelings, and beliefs.

74. What I focus upon, I magnify in my life. 75. I maintain my focus upon the things I do want, not on the things I do not want. 76. I use creative daydreaming to train my mind to focus on the things I want. 77. There is always a way to learn more. 78. If someone needs to be antagonized, get someone else to do it. 79. The world gives me what I expect. I expect only the best. 80. There is always enough of the things I want, they come into my life without effort or thought. 81. I experience the equivalent of the thoughts and feelings I focus upon. 82. Focusing on positive thoughts and feelings will bring positive experiences. 83. Focusing on negative thoughts and feelings will bring negative experiences. 84. The past does not determine the future.

85. The point of Power is here and now.
86. I have the Power to determine the future.
87. The only failure is the failure to try.
88. As long as I continue to try, everything that did not work out as expected is only a learning experience.
89. When I have all the information I need to make a decision, I make that decision quickly and stand behind it to the end.
90. Quality always ends up being cheaper.
91. I can save money by buying something that costs twice as much but lasts three times longer.
92. Buying only the cheap stuff is false economy.
93. I love money.
94. I enjoy having money.
95. I feel good when I have money.

96. I am at peace with all people. 97. I completely forgive the human failings of others and myself. 98. I learn from those who know more than I so that I may duplicate their results. 99. Knowledge, wisdom, and understanding are powerful prosperity generators. 100. Anticipating future needs gives me the ability to prepare for rich rewards. 101. Being prepared is more than just a credo; it is a means to winning! 102. Any time wasted on indecision or anxious doubt costs me dearly. 103. God is very good to me. 104. I fulfill a vital function in the world. 105. God has made me as I am for a reason. 106. I have been put on this Earth for a purpose.

107. I have wonderful talents that may be used for great prosperity.

108. I act with confidence and Power.
109. Answers come to me quickly and easily.
110. The wisdom of God leads me along paths of truth and prosperity.
111. I love all of mankind.
112. Everyone has the potential to teach me something.
113. I can learn from every situation I encounter.
114. My mind perceives everything around me that may be used as an opportunity for greater prosperity.
115. I have a good mind.
116. My memory is good and improves day by day.
117. I think clearly and make sound judgments.
118. I keep my mind and body free from all poisons.
119. I abhor all forms of substance abuse and do not tolerate it.

120. I refuse to spend any time dwelling on negative thoughts. 121. I maintain my self-control and do not overindulge my appetites. 122. The first 15% of a process is the most important. 123. Make a good start, and the rest of the process will be easier. 124. Money is good. I love having money. 125. I make sure to have enough money on hand to pay all my expenses ahead of time. 126. I refuse to only 'get by'. I make sure to have more than enough. 127. I enjoy seeing my money grow. 128. Earning money feels good to me. 129. I am getting richer every day. 130. I am learning how to be more and more prosperous. 131. I have a unique purpose in the world.

	132. I am valuable.
	133. I ask myself questions like "How can I make this work to my advantage?" rather than questions like "Why did this happen?"
	134. Jumping only half-way across the ditch won't get you to the other side.
	135. One all-out effort will do more than a hundred half efforts.
	136. If I want something, I put everything I have into getting it quickly.
	137. I am very focused on attaining my goals.
	138. Daydreaming about having more money conditions my mind to attract more money.
	139. I know that my thoughts, feelings, and beliefs create my reality.
	140. I choose to focus on the things I enjoy, knowing that I am manifesting my future experiences.
	141. The more I am grateful for the things in my life, the more I will have to be grateful
1	for.

142. The more I love the things I see, the more I will see the things I love. 143. The more people I can serve, the more money I can make. 144. Serving only a few people is the path to poverty. 145. I seek to create things that can be easily duplicated and sold for a good profit. 146. The best opportunities are the ones others are afraid to go after. 147. With enough help, I can handle anything. 148. The things that frighten me are not as bad as I think they are. 149. I have more ability than I realize. 150. I am a strong and capable person. 151. I want to make my mark upon the world. 152. I want to leave the world a better place than what I found. 153. I'd rather do one thing that can help a thousand people than to only help one person at a time.

- 154. I focus my time and energy on creating prosperity and enjoying life.
- 155. I refuse to take on other people's projects unless there is some value in it for me.
- 156. I do not allow others to pressure me into doing something I'd rather not do.
- 157. I refuse to feel guilty because someone wants something that I do not want to give them.
- 158. I have no problem saying 'no' to anyone.
- 159. I can get more done when I am working with a proven system.
- 160. I prefer to operate with systems in place so that everything is organized and I can be productive.
- 161. The best businesses are those that take care of themselves.
- 162. The best way to make money is to find a large group of people with a definite need and provide that need profitably.
- 163. The best people to sell a new product to are customers who have already purchased similar products.

164. Wealth is created by solving problems.

You may have to spend some time to think about the implications of what some of these beliefs really mean. There is a lot of information here, too much to fully explain in this book. I encourage you to expand your education as far as you can.

Chapter Seven: Subliminal Reprogramming

There are many different methods you can use to reprogram your inner mind and attract prosperity. Affirmations are certainly a method that has worked for a great many people. Some, however, are unable to get positive results from using affirmations. The reason being that any time they affirm to themselves something like "I am attracting to myself an abundant flow of prosperity", their conscious mind immediately pipes up with some sarcastic comments like "Yeah, right! That'll be the day. It's never happened before. What makes you think it will happen now?"

What ends up happening for these people is that they get the exact opposite of what they wanted. Instead of getting an increase in prosperity in their lives, they find that prosperity is growing smaller and smaller, virtually disappearing altogether!

What we need is a technique that will sneak the positive messages into your inner mind without tripping the booby-trap of your conscious mind.

Lessons From Advertising Research

Advertisers discovered a long time ago that people generally resist advertising messages. We just don't want to be sold some useless gadget that doesn't fit in with what we feel we need or want at the moment. We also like to stay with the status-quo, resisting any effort to move us into doing more than we are already doing.

Most people have heard about the experiments done in movie theaters, with subliminal messages pasted between frames of film telling the audience to buy popcorn and coke. In case you're one of the rare ones who missed that, briefly, simple phrases such as "drink coke" and "Eat popcorn" were inserted into every 35th frame of movie film.

Because movie film was 'played' at 35 frames per second, you can easily imagine that the message flashed onto the screen was completely imperceptible. The audience watching the movie was totally oblivious to this covert experiment, and not one person reported "seeing" the messages, however popcorn sales shot up a reported 57% and Coke-Cola sales by 20%!

There have been many other experiments that showed the same thing, the subconscious mind will perceive and react to suggestions that the conscious mind cannot detect. So nowadays, advertisers will sneak in as many subliminal suggestions into their ads as they can.

Subliminal Recordings for Self-Help

But advertisers are not the only ones to benefit from the power of

subliminal suggestions. The self-help field has grown a tremendous array of subliminal suggestion products to help us all fight the good fight and become better people. Walk into any major bookstore, and you will find audiotapes that contain subliminal messages to help you lose weight, stop smoking, gain confidence, increase prosperity, and have better sex.

Subliminal recordings are designed to be played while you are busy doing other things. You do not have to sit and listen to the tapes, which saves you a great deal of time. You can play the tapes while driving a car (which cannot be done with meditation or hypnosis tapes), while exercising, while having dinner, while working, and any other time you want to gain the incredible benefits of altering your internal programming.

Subliminal Technology

The technology used in subliminal recordings is pretty basic. The most apparent sound on the tape is what is called the `masking layer', or the sound that your conscious mind will hear. This is usually something like ocean waves, trickling water, new age music, white noise, or some other soft, peaceful soundtrack.

Recorded at a lower volume, just beneath the level of conscious awareness, is the subliminal suggestion layer. In most cases, this is a simple vocal track that contains the embedded suggestions spoken by a voice-over professional. In some cases, the subliminal layer is a combination of many voice recordings overdubbed with each other. If you were to listen to this layer by itself, it would sound like a crowd of people all talking at once.

The reason that soft, peaceful soundtracks are normally used on the outer layer of subliminal recordings is that the subconscious mind is more receptive to suggestion when relaxed. Subliminal messages are a modified

form of hypnotism, and hypnotists know that the more relaxed the subject, the more readily the subconscious will respond.

Each level of brain relaxation is characterized by a range of `brain-waves'. Normal consciousness is characterized by brain-wave frequencies of 14 to 21 cycles per second. When you are relaxed and feeling good, your brain-waves are between 7 and 14 cycles per second. This is sometimes called the `alpha level'. Further down the scale is the `theta level', where hypnosis normally takes place. The brain is cycling at 4 to 7 cycles per second when at theta. And the deepest level is delta, which is the state your brain is at when you're asleep.

The most effective subliminal recordings also engage a technology called "hemispheric synchronization". This is a complicated technology, but is a method by which the brain can be `forced' into the desired relaxed state. By carefully selecting the proper sound frequencies, your brain can be gently guided from the outer consciousness level into alpha or even deeper. At these levels, the subliminal messages automatically become much more powerful and able to create rapid results.

What To Do With Subliminal Messages

So now that we know what subliminal messaging is, what can we do with it? And how does this help us attain greater levels of prosperity?

Most people acquire their beliefs through random experience. When you grew up, you picked up many of your beliefs from your parents. When you went to school, you picked up some of your beliefs from your teachers and your peers. And when you went out into the world, you picked up other beliefs from the people you encountered there.

Whether or not those beliefs will help you achieve high levels of prosperity is directly related to how prosperous the sources of those beliefs were. If you grew up with rich parents, odds are that you picked up beliefs that will help you achieve high levels of prosperity. But if your parents were poor or even middle-class, then the odds are that your beliefs will not help you attain high levels of prosperity. The same goes for the other people you collected your beliefs from. If they were prosperous, then it follows that you may have picked up beliefs that will help you also be prosperous.

Subliminal messaging technology gives us the ability to custom-tailor our beliefs to be what we want them to be rather than the mish-mash of random happenstance that life generally gives us. Now, we can have the same advantage as those who had prosperous examples from which to gather their beliefs!

As you discovered in the last chapter, rich people have a different set of beliefs than less-prosperous people do. These internal belief systems work together to shape your interests, desires, actions, and habits. By changing the beliefs within your inner (subconscious) mind, you can radically change the way you interact with the world.

Changing these beliefs is done by programming the desired beliefs into your inner mind through suggestion.

Since you have been reading this book, we know that you want to change the level of prosperity in your life. The only way that can happen is to change your beliefs that relate to prosperity.

How I Used Subliminal Messages To Succeed

Before I started my photography business, I had a lot of negative beliefs to

contend with. I grew up with parents who were, shall we say, less than prosperous. Money was something we always had to save and conserve. We had to budget every little thing we wanted to do, since there `wasn't enough' to do all we wanted to do.

I had already learned how important our beliefs system are in shaping our lives, and I had spent a lot of time developing my ability to tap into the Source of Power to create specific conditions in my life. But somehow, my level of prosperity still wasn't responding to my efforts. I needed to change my beliefs at the core of my being.

I tried using affirmations; since that seemed to be the easiest method to use, and I didn't have to buy anything, at least nothing other than the books I had already bought hoping to find the secrets to massive prosperity. Every time I affirmed, "I am making \$30,000 per year", my conscious mind would respond with some very unpleasant comments. You can guess what happened in my life.

I tried working with subliminal recordings that I bought at the local big bookstore. Since I had issues with my money beliefs, I chose the cheapest ones I could find. Needless to say, they did nothing for me.

So I created my own subliminal recording. I analyzed my beliefs to find where I was blocking my own success and I wrote down a counter-belief that would correct that problem area. These beliefs were about more than just prosperity. They also reflected how I felt about my skills as a salesperson and a photographer. Over a period of many months, I created a massive list of beliefs that I needed to program into my inner mind to support my desire to be prosperous.

Once I had that master list of beliefs, I recorded them into a tape recorder. I kept reading the list of beliefs until the tape was full, over and over again with as much faith and confidence as I could muster to sound convincing to myself.

I didn't have any fancy equipment to work with, so I couldn't create a masking layer to go on top of the suggestions I had recorded. My solution to that was to simply play the tape on low volume so I couldn't quite make out what was being said.

Over the next several months, I would play that tape in my car every time I drove anywhere. It almost drove me nuts to not be able to hear music while driving, but I knew that my future prosperity depended on getting those beliefs programmed into my inner mind. At the time, I was working for Ace Coffee Vendor filling vending machines -- for a business project I was working on. So I was in the van at least 12 hours every day, sometimes as much as 14 hours at a time 7 days a week! I also played the tape at low volume whenever I watched television. I figured that the TV could be the masking layer just as well as any other sound source. Between driving time and TV time, I guess I listened to my custom subliminal tape about 30 hours a week.

Gradually, I noticed that money did seem to be easier to come by. I noticed that I was chosen more often for jobs that would pay well rather than just getting the jobs that offered a minimum payoff.

I also noticed that I was getting more ideas for things I could do to get my own business started, and services I could offer that weren't being offered by other vending companies in the area. I started keeping a journal of all the ideas I had, and I kept notes

on practical ways to improve my skills as both a photographer and a salesperson combined.

My mind seemed to be programmed to find easy ways to attract greater prosperity into my life, and it was beginning to show me possibilities that I had never considered before. And instead of working harder, I was actually working less than I had ever worked in my life!

Eventually, the whole process snowballed into a wonderful business that easily brought in as much prosperity as I needed, taking a bare minimum of time and effort to keep going. Life was great!

Creating Your Own Subliminal Recordings

My experience shows that subliminal recordings that you buy from stores can only do so much for you. Recently, I learned that there are a couple of reasons for this. First of all, the suggestions on those tapes are generalized. They are not customized for your particular situation. Suggestions that are laser-targeted will be far more powerful for change than suggestions that are overly general.

Another reason for this is because your inner mind responds better to your own voice than to the voice of anyone else. The sound of your own voice is something that your inner mind is used to hearing every day. It is familiar. Far more familiar than any other voice on the planet. And what is familiar is accepted and trusted.

The way the suggestions are phrased is another important point. The same idea can be expressed in a variety of ways. The way that I might express an idea may be different from the way that you might express the same idea. This is why if I created a subliminal recording and gave it to you, it still would not be as effective as one that you create for yourself.

Take a look at the list of beliefs in Chapter Six. Take out a notepad, or open a text editor on your computer. For each belief listed in Chapter Six, write it out in your own words. Keep it in first person (saying `l' instead of `You'), and keep it in present tense (`l am' or `l do' instead of `l will'). If you can,

write out several versions of each belief, with slightly different wording for each version. The more variety you can work into your master list of beliefs, the better.

You can add in any additional beliefs that you feel will help you achieve greater prosperity in your life, but my suggestion is to simply work with the beliefs I've given you to start with. In adding new beliefs to the list, you are taking the chance of introducing what I call "underlying assumptions" into the mix. Underlying assumptions are things that are required to be true in order for the given statement to also be true.

For example, if you were to add the belief "I work hard to attain high levels of prosperity", then you have added the underlying assumption that prosperity can only be attained by working hard. Do you really want to have to work hard? Or would it be better to work easy? A better belief statement would be "I attain high levels of prosperity regardless of how hard I work." Be careful of underlying assumptions in your belief statements.

When you record yourself speaking your belief statements, speak gently and smoothly. Say each statement at least 3 times, with different emphasis on each one. For instance, with the statement, "I attract unlimited prosperity into my life" stress the word "I" one time through, then another time through, stress the word "unlimited", and another time through stress the word "my". You could repeat the statement more times and stress the other words in additional takes.

From here, you have a few options. You could do what I did and simply play this tape on low volume while you're doing other things. This does work, but does have its disadvantages. If you're like me and like listening to music in the car or while working, it's going to be a distraction to have the sound of mumbling instead of the great music you're used to hearing.

Another disadvantage to this approach is when you live with other people. They may ask you what you're listening to, and when you explain what it is,

they may not be as supportive as you'd like. It never fails to amaze me how insensitive family members can be when we do things to improve ourselves, especially when their beliefs aren't geared towards success or prosperity.

Your other option is to create a masking layer to disguise the belief statements. If you have professional recording equipment, this will be easy. Just hook up the subliminal track to one input of a mixing board and the masking layer to another input. Route the output to the final recording device and you're all set. Just adjust the levels so that the subliminal layer is at about 12dB and the masking layer is at 3dB.

Subliminal Recordings The Easy Way

I don't expect too many people to understand what that means, and even less to actually have access to the equipment to produce such a recording. Fortunately, there is something that can make the process very easy for you.

There is a program called SSE Advanced Encoder available from (subliminal-message.com.) With this program, you can mix your very own subliminal message recording right in your computer. You can tweak all the setting, and even add hemispheric synchronization (the super-advanced technology that `forces' your brain into the optimal state for reprogramming)!

What's great about SSE Advanced Encoder is that you can use ANY sound source for your masking layer. If you'd like to listen to alternative rock while reprogramming your inner mind for prosperity, go right ahead! If you'd rather listen to a recording of a classic Mets game, you're free to do that too.

And it comes with a complete set of instructions so you will know EXACTLY what to do each step of the way through the process of creating your very own subliminal recordings. It even comes with instructions on how you can develop a business creating customized recordings for other people too.

However you decide to create your own subliminal recordings, you'll find that prosperity will become an effortless activity that can happen while you're doing other things.

Visual Subliminals

Reprogramming your inner mind with a new belief system using affirmations takes a lot of time and effort to achieve. Using subliminal technology can give you back much of your time in that you can be working on other things while your inner beliefs are being reprogrammed for you.

Subliminal recordings are only one way to use subliminal technology. As you recall, moviegoers had subliminal suggestions flashed at them on the movie screen. Obviously, the subliminal messages were not delivered by sound, but through a visual channel, using the written word.

Up until recently, using a visual channel to deliver subliminal messages was something that was out of reach for individual users. While it was cost effective to create subliminal messages for mass audiences through television and movie screens, there had not been any way to deliver visual subliminals to a single individual.

Today, there are computer programs that you can configure to deliver visual subliminals to you while you are working at your PC. With these programs, you can be working away at your desk, doing the things you would normally do, and every so often a message will briefly flash on the screen. This is done so quickly that your conscious mind doesn't see it, so it never interferes with your concentration. But as we've already learned, your inner (subconscious) mind sees and responds to everything.

Although there are many different programs available that will flash subliminal messages on your computer screen, there are 2 in particular that I recommend.

For those on a tight budget, the best choice is Affirmation Success! from (affirmationsuccess.com.) This program automatically adjusts your screen so that your affirmations are continually scrolling along the top edge. In many respects, this is even better than the quick flashes produced by other programs, because the greater exposure to the positive messages will result in stronger reprogramming. At first, it can be a little distracting, but after a few minutes, you get comfortable with it and rarely notice it afterwards. And at only \$20, it's a real bargain!

If you can afford it, Sculptor3 from (affirmware.com.au) is the absolute best program available. Using a combination of 7 technologies including subliminal messages, visualizations, alpha sound waves, affirmations, whole brain synchronization, and more; Sculptor3 creates changes in your inner belief systems quicker than any other program available. You will see results in your life so quickly using this system that you will swear that the program is pure magic!

With any of these tools, you can be on your way to a more prosperous future very quickly. And as you know, rich people don't hesitate to purchase a tool that will help them be more prosperous. They know that they will recover the initial cost and then some, so go ahead and invest in your future prosperity now. The results will prove your intelligence.

Chapter Eight: Creative Daydreaming

Most of us were taught that daydreaming was a waste of time and that we should concentrate our mental energies on the "here and now". Rarely is it mentioned that some of the greatest advancements in human history were the result of someone's daydream.

For instance, Albert Einstein worked out many of the details of his Special Theory of Relativity in daydreams. Thomas Edison would have never invented half of the things he did were it not for his active imagination and the daydreams he had about the possibilities that electricity held. Stephen King taps the power of his daydreams to create the immense stories for which he is so famous. In psychoanalysis, patients are healed in large part using a process of a directed daydream.

Everywhere you look, you find examples of people using daydreams to create prosperity in all forms.

The Power of Daydreams

When we engage ourselves in daydreaming, there are a couple of things that happen. First of all, we generally allow our mind to shift focus away

from the world around us and focus it specifically on the subject of our daydream. When our mind is focused intensely, there is an increase in the power of our thoughts.

You know how your computer slows down when you run many programs at the same time. Although the CPU may be the fastest thing on the planet, it will eventually be brought down to its knees if you ask it to do more than it can handle. Well, your mind is a very powerful computer, and just as the computer on your desk will slow down if it is asked to do many things at once, your mind also slows down when you try to focus on too many things. By focusing on only 1 thing, you are bringing the full power of your mind to bear on that 1 thing, making you much more efficient in dealing with it.

You can also think of this in terms of the martial artist, who practices regularly to focus his attention on performing the motions of his art in as smooth and direct a way as possible, eliminating all resistance to his attack and defensive moves. Spend time focusing your mind on one thing at a time, and you will find that you are able to perform at a higher level than you were ever able to before.

In the intensity of mind that can be achieved by someone who is good at daydreaming, something else happens too. A doorway is opened between your mind and the mind of God.

When you open this doorway between your mind and the mind of God, you get a sensation of strength and assurance that everything will be okay. It's almost like you have grown in some way that makes you powerful and wise. Usually, you will also feel a sense of compassion and acceptance for the frailties of humanity.

Prosperous Uses for Daydreams

There are several ways you can use the power of creative daydreaming to manifest prosperity in your life. Here are a few ideas to set you off in your own direction.

Writing a book has always been the classic use for creative daydreaming. As you sit at your keyboard, you simply imagine what the characters in your story are doing and type it out as you imagine it. What's great about this is that you don't have to know what will happen in the story until you actually write it. In many ways, stories become better when the writer does this, simply because the story comes across as "more real" than a story that has been planned out from the beginning.

When writing music, you could daydream about listening to the Ultimate Band, with unlimited choices of instruments and musicians. As you listen to the music created in your imagination, all you have to do is mentally record the performance, and then bring that recording up into the `real world' where you can go through your notation process (which is different for each composer) to capture the ideas generated by your creative daydream.

You could ask for a guide in your creative daydream to take you to the future. Once there, you can pay attention to new inventions that don't exist in the current time, examine them, find out how they work, and then bring that information back to the present for further research and experimentation.

If you are faced with a dilemma in any area of life, such as business, personal relationships, health issues, or whatever, you can go into a creative daydream and explore possible solutions to that problem. When working in a creative daydream, you can ask for an expert in this area to give you more information that you can use to solve your problem. This expert will usually show you what to do, and more importantly, explain why it works.

Creative daydreaming can also be used to help reprogram your inner beliefs to aid in your attraction of greater prosperity. Beliefs are usually based on past experiences, but are sometimes based on the results of your imagination playing out various possibilities. In a creative daydream, you have the option to create your own experiences from which to form new beliefs. In this way, you can create 'memories' of a prosperous life, and once you have a strong set of memories of being prosperous, it's very easy to believe that you will continue to be prosperous in the future.

And one of the best uses of creative daydreaming is for the purpose of directing Spiritual Power towards manifesting a desired future. If you remember our lesson on faith, you'll understand that there is a Power that flows through you constantly; picking up the vibrations of your thoughts, feelings, and beliefs on it's way out into the world to create your experiences. By consciously choosing what thoughts and feelings to focus upon, you are manipulating the controls that direct Spiritual Power towards a desired end.

How I Used Creative Daydreaming

To give you a better understanding of how creative daydreaming can be used to manifest a desired outcome, I want to share with you two examples of how I used creative daydreaming in my own life.

My first example is my wonderful relationship with my wife, Denise. When I decided

that it was time to use the "How to Get Dirty Stinking Rich" principles to manifest the `perfect' relationship, I studied the beliefs I had about relationships and worked to find out what beliefs would serve me better. I would say that the most important new beliefs were 1) as long as I continue to use Power to create what I want, my life will always get better, and 2)

every relationship is like a walk in the woods - sometimes you run into briar patches, but if you continue, you get to see glorious splendors. Both new beliefs are based on faith, faith that there will be good times ahead.

Once I had a roadmap of the pathway I wanted to take, then I began working with hypnosis. I spent a few sessions a week programming in the new beliefs so that my reaction patterns would support the goals I was striving for. Then, I started performing the creative daydreaming sessions. In those sessions, I would enter a light to medium level meditational state. While in that state, I would affirm "I am now creating the future I want, and the images I play in my mind will manifest into my life. My inner mind knows the best way for this to happen, and it brings this to be in the best way possible." For the next period of time (probably about 10-20 minutes) I would daydream about the relationship I wanted. I would see myself meeting someone who attracted me, and I saw her being attracted to me as well. I would see us spending lots of time together, and while I saw these things I felt the emotions I knew I would feel when the experiences actually happened. I felt the most intense feeling of love that I could imagine feeling. I felt the emotion of happiness, the emotion of desire, and all the other emotions that mark a good relationship. And yes, I daydreamed about wonderful sex.

After each session, I would feel very much at peace. Maybe there was a slight feeling of emptiness since the relationship was not there at that time, but I felt as if it would be coming. In short, I felt as if I had spent some quality time with the person of my dreams, but she was gone and would return later. I continued to work with these sessions a couple of times a week for several weeks. Then I had other tasks to work on (this was during a period of rebuilding my life after some bad experiments) and I let it go. After a few months, I met Denise, whom I'm with now, almost 25 years later. As soon as I met her, I knew she was the one I was waiting for. Virtually everything I visualized, including many elements that I had never had in a relationship, is now a part of this wonderful relationship.

My second example is my own personal prosperity. I had grown up in a family that was less than prosperous. My parents were always complaining

that there wasn't enough money to do the things we wanted to do. They were constantly reminding us (my brothers, sisters and I) that money didn't grow on trees, and that we could only have a limited number of the things we wanted. And when I got my first job, I was told that I was lucky to be earning more than minimum wage, which was only \$3.85 an hour at that time. I began to believe that I was worth only slightly more than minimum wage, and for the next 10 years or so, that's all I was able to earn.

Most of that time period was also the time period that I spent learning the secrets behind Power, and the Keys needed to tap and direct it. Needless to say, I spent a good portion of my efforts trying to increase my prosperity. Some of my experiments worked, but others failed so miserably that I ended up losing everything.

But when the principles of the "How to Get Dirty Stinking Rich" principles began to come together and form a unified system, my experiments grew more and more successful. I began to believe that I could start a successful business, and that I could be a good photographer. So I started pursuing freelance work in my off-work time.

I remember several times when I couldn't figure out what to do to get clients with the limited funds I had at the time. Nothing I tried seemed to work, and all of the ideas I found in books and from other people required more money that I could spend. All of the ideas that worked for me in those situations came from spending time in creative daydreaming, asking the "inner expert on photography business promotion" to show me ways to advertise myself without spending anything. Some of the ideas were so good, I was even able to get paid to advertise myself!

And then even bigger breakthroughs came after I had created my own subliminal tape as I described in chapter seven.

But the biggest breakthroughs came when I decided that I could achieve much more and used creative daydreaming to manifest massive prosperity.

In those creative daydreaming sessions, I would imagine that I owned a business that paid me a large regular income and didn't require my personal involvement on a day-to-day basis. At that time, I had no idea what kind of business that would be, but I knew that it could happen simply because I was creating it.

In the months that followed, it was suggested to me several times that I should start a website to teach the principles that I was using. I had no idea how to create a website, and frankly, I didn't want to learn, so I resisted the idea. But the more the idea was suggested to me, the more I recognized that this was the manifestation of my creative daydreaming.

What got me off my butt and online was an idea that I heard while listening to the audio version of "One Minute Millionaire". The idea was that there were website services that were super-easy to use (point and click), and could create an instant website storefront.

The idea intrigued me, especially since the concept was supposed to generate a passive income (with no day-to-day personal involvement). Although my research proved that it didn't work quite as easily as they said, I did find that I could set up a website using a point and click interface.

And thus, my first website was born.

One thing led to the next thing, and within a month, I was making money online. The more I learned, the more money I made. The speed of the Internet made possible cheap advertising testing which was impossible in any other form of business. And even though I made many mistakes and spent a ton of money on my education (ebooks on Internet Marketing costing \$50 a pop), the business was "in the black" (had earned more than I had spent) in less than 6 months. Almost impossible with any offline business!

And since that point, the cycle has just grown larger and larger. I know beyond any shadow of a doubt that my work with creative daydreaming led me to investigate my current path, and alerted me to the things I needed to succeed.

Putting the Creativity Into Creative Daydreaming

Most people that I talk to feel that they don't have a creative bone in their body. They think that creativity is only for the gifted geniuses of the world, and they are far below the genius-level.

Balderdash! Every single human on this planet is a genius, whether they exhibit the recognized traits or not. Just imagine for a moment how large a task it would be to suddenly find yourself in a world where everyone speaks a language you've never heard, performs physical feats that are far beyond your understanding, and there's no-one else like you that you can see. Now just consider that every baby born into this world is faced with this exact situation, and realize that you conquered the obstacles to learn the language, learn how to walk, and learned many other things as well.

The only reason you would have any difficulty in learning anything is simply because you don't believe in yourself.

Now also consider that every child has a natural drive to express themselves ceatively. Many times, this creative instinct is degraded by parents who want to mold their children into their pre-conceived idea of what the child should be and do. Very rare is it that a child grows up without any restraint of their creativity. And so, most of us come out of childhood with much of our creativity stifled to some degree or another.

But it's possible to regain that strong creative streak.

There are many exercises to develop creativity. The main similarity between the various exercises is to break away from the standard ways of doing things. Walk backwards for a day. Use sugar instead of salt, and salt instead of sugar. Do things that seem to be stupid and wrong just to see things from a different perspective. Make extensive lists of uses for various instruments like forks, pencils, chains, candles, and more. The basic idea is to stretch your mind so that it will consider more than the standard approaches to solving a problem. This has been a critical difference between normal folk and geniuses.

Here's an exercise that seems to push your creativity up a couple of notches. Pick any two objects. Pick them at random, even if you have to close your eyes and point two fingers to choose them. Now imagine the first object becoming more like the second. See it change shape, yet retain it's original function. See it retaining it's own shape, but performing the function of the second object. See the two objects merging together and becoming one object. What does this new object do? What does it look like? Now, what else can you change about these objects? Can you make them sing and dance? What other functions could you make them perform?

Adding Power To Your Creative Daydreaming

"The process of creative daydreaming takes advantage of the natural connection you have with the Source of all Power. The stronger your connection with that Source, the more effective your creative daydreaming will be".

Chapter Nine: Keys To Power Persuasion

This chapter will be the hardest one for me to write, mostly because there is so much information that needs to be covered. For the most part, all I'll be able to do is give you some guidelines and point you in the right direction to get the full story. I do plan to write another book solely on this one topic, and hope to have it finished around October or November of 2016.

Why Use Persuasion?

The most prosperous people in the world are also the best persuaders. Leaders in business and politics are particularly skilled in persuasion; however, the most highly skilled persuaders are salespeople. Think about it. Salespeople are dependant for their very livelihood on their ability to persuade!

Actually, everything you want to do in life that depends on other people will require that you learn how to sell. For just a moment, let's take a look at what selling is. Selling is the activity used to convince another person to do something you want them to do. Selling is used in convincing another person to buy a product or service to be sure, but it's also used in convincing an attractive stranger that you are the person of his/her dreams, or convincing your kids that they should do well in school and clean up after themselves.

There really is no area of life where you are involved with other people that

persuasion wouldn't be the best skill you can learn. The more you are able to persuade others to do what you want them to do, the more prosperous you will be. It's really that simple.

But for those who need to know the deeper questions of "Why?", consider this: Where is all the money that you don't have right now? It's currently being held hostage by someone else, right? Now realize that in order for you to get your money from them, you have to persuade them to give it to you. Do you now understand that in order to be as prosperous as you can be, you need to devour as much information on persuasion as you can get your hands on? Good. Now we can move on to more important matters.

Understanding People

Before you can persuade anyone to do anything, you need to understand what makes people tick. In the simplest possible terms, people generally move away from pain and move towards pleasure.

This isn't to say that people are no more sophisticated than amoebas, since we are obviously much more complex than that. But in general, we tend to avoid things that are in some way unpleasant and seek out things that we enjoy. I'm sure that if you take a moment to analyze some of your experiences, you'll see the logic in this.

A long time ago, a scientist by the name of Abraham Maslow did a study of what motivates people. From that study came the famous "Maslow's Hierarchy of Human Needs". Maslow discovered that whenever a person is in need of a more basic, primal need, other higher needs are ignored until the more basic need is met and fulfilled.

Maslow's Hierarchy of Human Needs

The physiological needs

The safety needs

The belongingness and love needs

The esteem needs

The need for self-actualization

The desires to know and to understand

The aesthetic needs

What you need to understand here is that whenever someone you're trying to persuade has more than one need in this list, always address the more basic needs first! If you're talking to a homeless person who doesn't feel good about himself, don't waste any time selling him on how joining your sales team will help his self-esteem. Instead, focus on the fact that he won't be living on the streets any more and he won't have to worry about where his next meal is coming from.

Or on a more normal level, if you're trying to sell a vacuum cleaner, focus on how it will improve the overall safety of the living conditions in the house rather than waste much time on how it will impress the neighbors.

Something else to keep in mind here is that people like to think that they are intelligent, wise, important, and desirable. When you're trying to persuade someone, it works much better if you can convey an underlying message that you respect them, find them fascinating, and enjoy being around them. Dale Carnegie's book "How To Win Friends and Influence People" is a classic that everyone learning persuasion should memorize and practice.

There's a saying in a lot of the sales motivational material that is out there.

The saying is:

They don't care how much you know, until they know how much you care.

I've seen this to be so true that I dare say it is the central hinge upon which the whole persuasion game is attached. Make sure that you let the other person know that you are after their best interests, or you won't be able to persuade them to do anything.

Also, as a general rule of thumb, don't instruct someone to do a thing when you can ask them to do it. People like to feel that they are in control of their lives, and as the other saying goes, "you can catch more flies with honey than you can with vinegar." When you're the pied piper charming your prospects, you'll find yourself winning more often.

Earlier in this book, we talked a bit about the importance of self-confidence and how your internal evaluation of yourself influences how other people treat you. I think you now know that I was talking about your ability to persuade others. When you appear to be self-confident, others see that and are persuaded easier than they would be otherwise.

Traditional Persuasion

One of the absolute best books on traditional persuasion is Roger Dawson's "Secrets of Power Persuasion". Roger Dawson is the foremost expert on persuasion and negotiation. There's simply no way I could give you a better explanation of traditional persuasion techniques than what you'll find there, and there's entirely too much information for me to repeat much of any of it here. You can easily find this book at (Amazon) too.

What I will say here is that using traditional approaches to persuasion is something you need to learn, especially when you know that you have something the other person wants.

The best way to think about traditional persuasion is to call it the persuasion of logic. In order to get someone to do something, you give them reasons to do so.

For instance, you want to be promoted to a position of higher authority in the company for which you work. Before you go in to talk to the boss, you make out a list of reasons why you deserve the promotion. And then when the appointed time arrives, you walk into his office and start making your presentation. If you're lucky, he'll respond by saying something like "You know, you're right. You have done all of that and you do deserve a promotion. Let's get the paperwork rolling!"

But more than likely, you'll have to do more work on it than that. Your boss may come back with something like "I'd love to give you that promotion, but the company executives would rather have someone with more managerial experience in that position."

If you know the tactics of traditional persuasion, you'll recognize that your boss has just used 2 techniques called "higher authority" and "good cop/bad cop" on you. By knowing how to use traditional persuasion/negotiation tactics, you will have about a dozen tactics you could use to improve your situation.

Non-Traditional Persuasion

Over the past several years, a new science of persuasion has been forming. Sales professionals have known for years that people are persuaded more by feelings than by logic. For instance, you are well aware that most people who smoke cigarettes know the logic that they would be healthier if they quit smoking, but they keep doing it anyways.

Why? Because they have an emotional reason, not a logical one, for smoking.

When you want to do something, you generally find a way to do it, even when you know the facts indicate another course of action. Other people are exactly the same in this regard. If they want to do something, they will, even when logic says they shouldn't.

But the question comes down to this: "How do you get someone to WANT to do something?"

Ahhh, here is the trick, isn't it? Traditional persuasion tactics only work if the other person wants something that you have. What about the situation where you are dealing with an alcoholic spouse who only wants to "get away from it all" in a bottle, and doesn't care if you leave them. What leverage do you have in this kind of situation?

Or what about the situation where you want to get a contract to provide services to the Big Corporation in town, which happens to be happy with their current provider?

This is when you have to apply a different set of skills.

There is a science of persuasion called Neuro-Linguistic Programming that has developed over the last several years. Within this science we find the keys to shaping the emotional feelings of other people, and by using these keys we find that we are able to actually MAKE them want to do things for

Now before anyone gets all huffy about the idea of making others want something they don't already want, let me say something. Children never start out wanting to use the toilet. Nor do they WANT to clean up their rooms. But our parents decided that in order for us to have a good life, they were going to do whatever they could to MAKE us want to do those things. In most cases it was done through a system of rewards and punishments, which are traditional persuasion techniques.

With non-traditional persuasion techniques, we're still trying to make something happen that will be good for everyone involved. After all, if we do anything to intentionally harm another person, we leave ourselves open to being harmed ourselves, and we don't want that. So it's always best to have everyone's best interests at heart when persuading anyone to do anything.

So when we're working to change what a person wants, we're doing it because it will be in their best interests to follow our plan.

It's also essential for maximum prosperity.

The main principle of non-traditional persuasion is to direct the focus of the other person to the feelings you want them to have. If you want them to feel excited about the opportunity to do business with you, then talk about the excitement that others have felt when they did business with you. If you want them to feel safe leaving the decisions up to you then talk about how wonderful it is to feel safe knowing that you will make good decisions.

One of the principle techniques of non-traditional persuasion is telling a story. When you tell a story, people generally listen closely. In many ways, it reminds them of childhood when life was much simpler and they felt much better about themselves. And when you describe a feeling in a story, your listener will imagine that feeling, even if the story has that feeling associated with someone else.

Here's an example. You see, I have a friend named Dan. Dan has been through the wringer of life. In fact, so much has gone wrong in Dan's life that he feels depressed most of the time. Now stop. How do you feel at this moment? You probably felt a little depressed, didn't you? As you read through a story, your mind processes everything in that story in order to make sense of it. It has to! Words are not experiences, but only tokens used to represent experiences. In order to understand words, your mind has to interpret those words into actual experiences. And so does the mind of your listener.

The great thing here is that your story doesn't even have to relate to what you want to persuade the other person to do, it just has to include the feelings you want them to have.

Non-traditional persuasion also uses a technique called `embedded commands'. With this technique, you can be saying something completely innocent, but your listener (or reader) will take some words out of context and respond to them as if they were a direct command.

This uses a phenomenon called `conversational hypnosis'.

Here's an example. I was reading an article the other day, and this article was saying that if you really want to learn hypnosis, you absolutely must learn it now. And if you were to read this article, you'd find yourself realizing that advertisers are using hypnosis on you all the time, and you don't have a choice unless you learn hypnosis now. But in my opinion, you really shouldn't feel compelled to learn hypnosis right this minute, because if too many people knew how to use this power, I wouldn't be able to control you any longer.

There are actually several layers of conversational hypnosis going on in that last paragraph. When the words are spoken, there can be additional elements brought into play, such as pausing before and after the embedded commands, and using a slightly lower tone of voice when speaking the embedded commands. Both of these additional techniques increase the power tremendously, virtually ensuring that you can make anyone your willing slave. Well, maybe not quite that dramatic, but you get the idea, right?

Conversational Hypnosis Resources

Information on learning how to use conversational hypnosis is mostly hidden away, since most people who know how to use it are reluctant to share that information with the general public. There's only 1 book that I've found in general bookstores that addresses this topic, and even then, the information is pretty much watered down. If you're interested, the book is called "Unlimited Selling Power" and was written by Donald Moine and Kenneth Lloyd. You can also find the book at (Amazon).

By now, you already know that the more you learn, the greater your prosperity will be. If you want others to give you want you want, you have to learn how to persuade them to do so. And these are the best resources available to help you learn.

Chapter Ten: Discover Your Personal Path to Prosperity

"There are a million ways to make a million dollars.

Pick one that works for you."

After looking around at all the various ways that people make a ton of money, I coined the phrase above, but it was only after meeting a man who was getting rich by doing janitorial work that I truly believed it.

Over the years, I think I've studied just about every way there is to making a ton of money. Real estate investing, mail order, inventing, craft shows, sales, self-publishing, photography, gambling, marketing, and public performances were among the top of the heap. I've seen people getting rich from doing nothing more than playing games (sports, cards, quiz shows) or having sex (porn industry). I've even read where some people get paid to take vacations! How's that for a way to make money?

Truly, you can make money doing practically anything. Even feeding the homeless and operating a charitable organization can be a way to create massive prosperity for yourself. If there's a need or want in the world, there's a way to get paid to fulfill that need or want.

So in discovering your personal path to prosperity, realize that there are no limits whatsoever to your choices!

Quick Personality Assessment

Before we jump into choosing a vehicle for generating prosperity, let's take a quick look at what you bring to the table. Not everyone is cut out to be an entrepreneur, nor is everyone suited to the lifestyle of the investor. Some people really are better suited to being an employee than a business owner.

Here is a set of 5 personality scales that you want to use to evaluate yourself.

- **1. Risk vs. Security** How comfortable are you in taking risks? Do you live life on the edge, never knowing exactly what's going to happen next, or do you prefer to know ahead of time what's coming up ahead?
- **2. People-person vs. Loner** Do you prefer to be around other people most of the time, or would you feel better if everyone would just leave you alone? You can be prosperous in either of these categories; so don't worry about one being better than the other.
- **3. Leader vs. Follower** Are you comfortable letting other people take the lead, or do you feel that you can do a better job of leading than they can? Do you often strike out on your own to do your own thing, or would we find you joining a group already going somewhere? Again, you can be prosperous in either of these categories.
- **4. Delegation vs. Hands-on** Is your motto "If you want something done right, you have to do it yourself", or would you rather let other people do the work while you supervise?
- **5. Physical vs. Mental** Do you feel better when you're moving around, or do you think that your true value lies within?

Whenever you evaluate your career choices, keep these factors in mind. They will lead you to a career where you will be the happiest you can be.

Personal Interests

Now that you have a better handle on your personality traits, let's move on to how your interests can be used to create greater prosperity.

For most of my life, I was confused about which direction I should go and what kind of career I should pursue. Along the way, I found some questions that really helped me nail down the important issues.

I'm sure you've heard about the question of "What would you do if you already had all the money you'd ever need?" I had run across that question many times, but every time I saw it, my mind responded that I would quit my job, buy a bunch of things, and go on an extended vacation. I had an interest in photography, so part of my vision was that I would take lots of pictures while vacationing. I couldn't see anything in my vision that I could turn into a profitable income.

Another common statement that's used to help a person find a pathway to riches is "Find a need and fill it." This means that you are to look around you and use what you see in the world around you to decide what people are ready to pay money for. If people are ready to spend money, why not put yourself into that financial stream?

Eventually, I decided that since photography was something that other people were able to make money with, and it was something that I had an interest in, that I would use that as a means to create an income. I've already told much of the story about how I was able to create a prosperous business in photography, so I'm not going to repeat it here.

Suffice it to say that although I was making money, I still wasn't as happy as I thought I should be.

The next question I ran into gave me substantial pause.

"What does the world need most?"

The logic here is that you make more money when you fill a bigger need. Doctors fill a very big need, so we pay them a lot of money. The corner hotdog vendor fills a smaller need, so we pay him a smaller sum of money. A teacher fills a big need for a small group of students, so she makes a certain amount of money. A sports hero fills a smaller need for a much larger group of fans. His salary reflects the size of the combined need he fills. This is neither good nor bad, just the way the world works.

When I asked myself what did the world need most, I had to consider that carefully. From my perspective, I saw a huge need to have faith and a desire for excellence. Too many people in the world are looking for a handout when they have everything they need to get anything they want.

But what I see as the world's greatest need is not necessarily what the world really needs the most, just what I saw. Here's a secret. You'll see a need that you have unique talents to fill. If you didn't have what it takes, you wouldn't see the need. If you see the need, you have what it takes.

And the last question that really makes it all take off; "How can you earn a passive income in your chosen field of interest?" A passive income is money that comes to you whether you do anything for it or not. Investors earn a passive income from their investments; since they don't have to do anything after the money is invested. Business owners earn a passive income if they have other people running the business. Authors and musicians earn a passive income from royalties and licensing rights. Internet businesses earn passive income in many cases.

When I built my first website, I knew nothing about the business. I spent a

lot of time and money learning and experimenting with different ideas to find out what worked and what didn't. Once I had it all figured out, I was able to leave the site alone and it continues to earn money for me although I do next to nothing with it. The website that I set up to sell this book took me a couple of days to set up...now your reading it for free how about that! Writing this book took a couple of weeks. Creating the bonuses and newsletter articles will take me a couple more weeks. But once everything is put into place, I won't have to do anything more, and I will continue to earn a passive income from my investment of time.

The idea here is to find a way that you're no longer working for a wage or an hourly fee. Work to create something that has unlimited potential for earnings. And you don't have to create a product or set up a website either.

Organizing a Business

There are so many ways to make money; it's really exciting to look at all the possibilities.

Sometimes, all you need to do is to organize the work of other people. Let's say I want to create a business, and the biggest need I see in the world around me is for a first-rate dental service. But I know nothing about dentistry. I'm not a dentist, and have no real interest in going to school to become one. That doesn't matter, since I can always find people who can do the things I can't. (That's one of the key secrets of rich people. Teams of people are more profitable than any 1-man operation.)

My next possible objection could be that I don't know anything about running a business. No problem. I can find someone to do that too. In fact, I can find all of the people I need to plan, build, and operate whatever

business I care to organize. And if I don't know what kinds of people I need, I just find someone who does know! The same thing is true about the money needed to put this operation into action. Someone has the money to invest, and they are willing to part with a percentage of the profits with the smart individual who can organize the venture.

I hope you're not wondering why these people wouldn't just organize the needed dentistry office without you, or are you? Get this one thing in your head right now most people don't have a clue about how to create true prosperity in their lives. And most people are so risk-adverse, that they are afraid to take action even if they know it is based on a great idea. The greatest rewards come to the person who can see the possibilities that others can't.

Consider this. How involved is Ray Crock in the operations of your local McDonald's? Ray Crock is the man who organized the famous fast-food operation, and he is getting rich off of the labor of millions. Does the name Andrew Carnegie mean anything to you? I hope so, since he was the richest man in the world at one time, and the founder of a huge steel empire. Here's something I bet you didn't know. Carnegie used exactly this method of organizing his business he knew nothing about steel or the business required to manufacture it!

And if a poor immigrant in an unfamiliar land could do it, so can you!

Helpful Hints

There is an incredible amount of information that you could learn about how to make money, and the more you educate yourself, the more you'll find that those who made the most money had certain philosophies that led them along their chosen pathways. I'd like to share with you some of the key points that will help you create the greatest prosperity.

Foundations first

Never try to jump in a make a quick buck. Plan for the future, and build the foundation upon which you will build your empire. Learn the skills you'll need to influence people and to perform the tasks you assign to yourself. The stronger your foundation, the greater your potential prosperity.

Be prepared for opportunity

Related to the first hint. Don't let opportunity take you by surprise. Scout out the possibilities in advance, and prepare yourself for when they arrive.

Start with a market, then provide for that market

This goes back to the "Find a need and fill it" concept. The worst thing you can do is to create a product and then go looking for a market to sell it to. Make sure there are people who want what you are offering before you go through all the efforts to create it.

Prepare for the long haul

Almost no-one succeeds the first time out. Babies fall many times before they learn how to walk. Learning to talk or ride a bike follows the same story. So does learning how to create portraits, persuading others, or starting a business. You may have to try it several times before you get it

right.

The only failure is the failure to try

Whenever we are learning something new, we're going to make mistakes. Those mistakes may be simple ones that are easy to fix, or they may be major ones that take longer to overcome. But as long as you learn something from each mistake and move forward with the new knowledge, the mistake can never be called a failure.

Obstacles are only a signal to redirect your efforts

Too many people run into obstacles and quit. Just because I couldn't make money taking scenic pictures didn't mean that I couldn't make money as a photographer. I just had to redirect my efforts to another aspect of photography that was more suited to my talents. And just because I couldn't sell Rainbow vacuum cleaners didn't mean that I couldn't sell. I just had to redirect my efforts to another product.

Information is the most valuable commodity

An investor that looks at a page of possible stock choices without any information on the companies listed will not likely be prosperous. A wise investor will find out what he can about the businesses before investing in them. Same with a marketer wanting to sell a product to the world. Find out what the market wants first. In any situation, there's information that will give you the advantage. Get that information ahead of time!

Work past your mistakes quickly

No matter how much information we have, there's still the possibility that the decision we make could turn out wrong. Once we have whatever information is available, we need to make decisions quickly so we can find out what the results will be. Once we know the results, we are free to make a new decision with greater insight into the situation.

Position does not equal intelligence

Some of the information we gather comes from experts in the field. Remember this: experts in the field of weather forecasting are responsible for the forecasts made for your local weather. How accurate are they? Never assume that the information from an expert is the absolute truth. It's only the best information they have. They could easily be wrong.

Excellence is the seed of success

Who would you rather have paint your house any kid off the street, or a professional who knows how to make your house look good? Which surgeon would you rather have operate on your grandmother; a general surgeon, or one who specializes in the type of operation she needs? Would you rather listen to a group of musicians who have practiced hours and hours until they have perfected their music, or a group who threw together a set list just to get the job? You can earn more money when you're the best around, and the better you are, the more prosperous you can be.

Quality costs less

There's a very good reason that rich people buy BMW's, Rolls Royce's, or Mercedes'. They operate well and hold up very well over time. Always look for quality, and you will save money in the end. Just remember that the best is not always the most expensive. Sometimes the lower cost option has a higher quality. The same holds true when you're an employer hiring an employee. Even though the job applicant with the best skills may cost you more in terms of salary, they will earn you more in terms of customer satisfaction. Go with quality and you'll be more prosperous too.

Look at the long-term payoff

Closely related to the last couple of points. Although you may save a little money by doing something cheaply now, take a look at what may happen over time. This is also important when choosing activities. It may be fun to spend all your free time with friends, but would you be better off in the long-term if you spent some of that time preparing yourself for greater opportunities?

You are responsible for your own future

Even if you're employed by someone else, your future is in your hands alone. The company you work for is only your environment, it's not going to look out for your best interests, only it's own. Also, no matter how your parents raised you, once you are an adult, the responsibility for what you become is in your hands, not theirs.

Opportunities often look like problems

If everyone was able to identify opportunities, there wouldn't be many left, would there? Sometimes what looks to be a big problem is actually a great opportunity. Look for it.

Persistence pays off

When Walt Disney wanted to open his first amusement park, over 300 banks refused to extend the credit needed to get it opened. Walt knew that the idea was good, and persisted until he found the bank that was willing to back him up. If you know your idea is good, keep going until you make it happen.

Popularity waters down opportunities

Real estate used to be a fabulous investment. That is, until everyone and their brother started investing in it. Now you're lucky to find the big deals. Lakes that are easy to get to rarely have the best fishing. For really great fishing, you have to find the lakes that no-one knows about. Promoting a killer product online is great unless a thousand other websites are promoting the same product. Be unique, and be very prosperous.

Sometimes you only need to be unique in a key aspect of your business. For instance, there are a ton of places where you can have the oil in your car changed. But when you want to get in and get out quickly, look for a Jiffy Lube, home of the 10-minute oil change. You can also get your car insured by a lot of different insurance companies, but if you want an agent who's friendly, you go to State Farm because "like a good neighbor, State

Farm is there."

The power of leverage

No matter how capable you are, there's only so much you can do. If you want to accomplish more, you have to enlist the cooperation of other people. And when your team is working together, you can accomplish far more than working separately. This is the wisdom taught to us by Henry Ford and the creation of the assembly line.

Systems are an important part of leverage. Without a system, you have to figure out what to do next each step of the way. But with a system you don't have to think, you just do it. Systems help you to be more efficient. Systems also help keep everything organized.

When I work in the darkroom, sometimes I have to make multiple prints on one sheet of paper. With a system, I know that the first print is on the left side of the paper, and the second print is on the right. Without a system, I could easily forget which side of the paper I used for the first print and end up using the same side of the paper for both prints, which would require that I start over again.

Financial leverage is usually called OPM (Other People's Money). When you purchase a piece of real estate, you rarely pay the full cost of the property. Most of the time you borrow a large percentage of the purchase price. With this form of leverage, you take possession of an asset without paying the full amount.

Here's a quick example to show just how important this concept is. Let's say that you have \$100,000 to invest. You see an opportunity in the stock market. Your informational sources say that a particular stock is about to

double in value. At \$50 per share, you could afford to buy 2,000 shares of that stock. And when it doubles, you will have earned a \$100,000 profit. But instead of limiting yourself, you decide to use the power of leverage and you borrow \$1,000,000 to purchase another 20,000 shares. After the stock doubles, you have \$2.2 million. And after you pay back the \$1,000,000 loan with interest, you end up with more than \$1 million in profit! Ten times what you would have made using only your own money.

The other important form of leverage is OPT, or Other People's Time. Instead of working on a project yourself 40 hours a week, why not hire 10 other people and get 10 times as much done? Even when you have to teach everyone what to do, you still end up getting more done in a shorter period of time. John Paul Getty used to say "I'd rather have 1% of the effort of 1000 men than to have 100% of my own efforts."

Continue your prosperity education by studying this concept of leverage fully.

Mass markets

Just as leverage helps you do more with less effort, selling to a mass-market helps you earn more from your efforts. Here's the best way I know to explain why this works.

Pretend that you are a painter. You spend weeks working on a masterpiece. Now, in order to be justly compensated for your time, you need to collect at least \$2000 for it. Since it is a one-of-a-kind, you could get that much if you're good and reasonable well known.

But let's say that you're smart enough to go after a mass-market. You take your masterpiece and have a lithograph created from it and make 100,000

copies. You only need to make a profit of 2 cents from each copy to get your \$2000, which is easily done.

In fact, if you can make a nickel profit from each copy, you just made a huge profit!

It's always easier to sell 1000 copies of something at a low price than to sell 1 copy at 1000 times the price. And when you can expect to sell a large number of copies, you can afford to create the best product you can.

Passive income

How many jobs can you hold if each job takes 10 hours a week? And if each job pays you \$200 a week, how much can you earn? Now imagine that you can set up a source of income that doesn't take any time to maintain. How many of those can you handle in a week? And how much could you earn from that?

When I work as a photographer, I charge \$100 per hour for my time. Even if I could keep busy 40 hours a week, that's only \$4,000 a week income. With my online business, I make an average amount from each website I own. For the sake of an example, let's say that I only make \$300 a month from each website. Since there's no limit to the number of websites that I can operate, if I set up 100 websites, I would then make \$30,000 per month, which is about twice as much as I could make as a photographer. And if I set up 200 websites, my income doubles with no increase in the amount of effort required to maintain it. (In actual fact, I make more than that from each website I operate.)

Multi-level marketing principles

In any multi-level marketing business, you learn that the key to earning a ton of money is recruiting others into the business. This is because of a combination of factors we've already covered leverage, mass-market, and passive income. While it is true that you can earn money by selling a product, you make much more money from the smaller commissions you earn from everyone in your `downline'.

The principle to keep in mind here is that you can get rich if you can collect a small amount from each member of a large group. Remember when I said that I met a man who was getting rich doing janitorial work? This is the principle he was using. He contracted the jobs and hired other people to actually do the work. Since he didn't have to do any of the work himself, there was no limit to the number of contracts he could take. And since he made a profit off of every worker, he made more money than you could imagine!

Profit margins make or break your product

A profit margin is the difference between what a product sells for and all of the expenses involved in selling it. At this point in time, computers are sold for very low profit margins. It costs almost as much to make and sell them as what the customers actually pay for them. E-books found online have really great profit margins. The only costs are the time to write them and the costs of ads in ezines and PPC search engines.

Since there is no cost in production (a digital copy costs nothing to produce) or delivery, most of the price of an e-book goes right into the profit margin!

Whenever you are dealing with a product with a high profit margin, you can afford to make a lot of mistakes and still come out ahead. If your profit margin is next to nothing, be very careful or you'll go broke.

Redefining values

Many times, the value of an item is directly related to how it is perceived. This was demonstrated one time by showing the audience an old violin. The strings were broken, the instrument was scratched and dented. It really looked bad. The general impression was that this particular instrument could only be worth \$50 or less. That is until someone read the inscription inside and found out it was a Stradivarius. Now it was worth thousands!

Another example comes from real estate. An apartment building with 10 units may be worth around \$500,000. But if the building is converted to condos (mostly just a reclassification on paper), it could then be worth almost twice that much. This is why many real estate investors will buy an apartment building and convert it to condominiums.

They can double their money with very little work.

When hypnotists want to advertise their services, they rarely advertise a sales presentation. If they did, no-one would show up. But they reclassify what they are doing and call it an introductory seminar. Now a bunch of people show up, and are sometimes willing to pay to get in! Same thing, just a different perception, and creates a lot moreprosperity for the hypnotist.

How can you redefine yourself or the thing you are offering the world? What would people be more willing to pay for?

Prosperity comes from within

I've saved this one for last because it is the most important. No matter what happens, your prosperity can never be taken away from you. I've hit bad times, and in fact at one point in my life I was homeless with nothing of value in this world. I had no home, no car, no job, no money, no credit, no friends, no family (near enough to matter, that is), no possessions, and no skills I could sell. I used to get angry every time I read a rags-to-riches story because the author would claim he started with nothing, only \$5000 in the bank. Yeah, right! How I wished to have that \$5000 in my bank account!

Even though I had absolutely nothing at that time, I had what mattered most. The desire to achieve something and the drive and willingness to do what it took to get there.

I've read a few times in different places that Henry Ford was asked what he would do if he suddenly lost everything. His answer was that he would find some other basic need of humanity, and he would provide a solution for that need as cheaply and as economically as he could and he would again be a multi-millionaire within 5 years.

I have to agree with that logic. Now that I've learned the key secrets to true prosperity, I know beyond any shadow of a doubt that if I had to, I could rebuild everything I have now in a fraction of the time it took me the first time.

And now I have past on my accumulated wisdom to you. You can achieve lofty heights of prosperity with what you've learned in this book. You now have the tools to change your mindset to attract prosperity in all forms. And

you now have a direction to follow to gain even more wisdom.

Prosperous Overview

Chapter One: What Are You Worth?

Remember that your internal evaluation of yourself will determine how much prosperity you will attract in your life. Know that when you can honestly say "I am worth a million dollars" that you will begin to attract that million dollars to you.

Chapter Two: Steps To Powerful Self Confidence

When you are confident in yourself, others see that confidence and are more easily persuaded to go along with your plans and desires. It's almost like Moses parting the Red Sea you get to walk forward knowing that others will automatically help you to your goals.

Chapter Three: Mountain Moving Faith

Whatever you have faith in will be created in your life. Remember that spiritual Power flows through you; using the thoughts, feelings, and beliefs you have within to create your world.

Chapter Four: Mind Over Money

Show gratitude for any money that enters your life. Act as if you are already rich.

Find a penny, pick it up. Be open to money-making opportunities. Do something that makes you feel good. It's never too late if you start now.

Chapter Five: The Power of Affirmations

Whatever you repeat to yourself often becomes a belief that directs your spiritual Power to create your reality. If you want to change the reality of your life, you must change the beliefs within your mind, and affirmations are a powerful tool to do this.

Chapter Six: Prosperity Beliefs

Do everything you can to program into your mind the 164 prosperity beliefs you'll find in this chapter. Many of the belief statements make reference to ideas and concepts that we were unable to cover in depth in this book, so be prepared to extend your education to round out your knowledge of the principles involved.

Chapter Seven: Subliminal Reprogramming

Although affirmations are a powerful tool to reprogram your inner beliefs, many people have difficulty using them. In that case, turn to the use of subliminal technology to expose your inner mind to the belief statements without interference from your conscious mind.

Chapter Eight: Creative Daydreaming

Spiritual Power creates your reality using more than just your beliefs. One of the quickest ways to alter your experience of life is to consciously direct that Power to create what you want using creative daydreaming.

Chapter Nine: Keys To Power Persuasion

All of the money you don't already have is currently held by other people. In order to get your money from them, you have to persuade them to give it to you. Learn the skills of persuasion and find your life magically getting easier and more exciting!

Chapter Ten: Discover Your Personal Path To Prosperity

When deciding on a career, keep in mind your particular personality traits. You will always be more successful when you are doing something you enjoy.

Write down these helpful hints & affirmations,	, as they will lead you to ea	sily
create and attract unlimited prosperity.		

Start Now!