

# BANNED Money Secrets



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# **Banned Money Secrets of the Hidden Rich**

By Richard Dotts

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## Introduction by Richard Dotts

One of the hallmarks of the great self-help classic, *Think and Grow Rich*, by Napoleon Hill, is the claim that Hill set out plainly in the introduction of his book. As Hill wrote, “The secret to which I refer has been mentioned no fewer than a hundred times throughout this book. It has not been directly named, for it seems to work more successfully when it is merely uncovered and left in sight, where those who are ready, and searching for it, may pick it up.”

Hill went on to write, “If you are ready to put it to use, you will recognize this secret at least once in every chapter. I wish I might feel privileged to tell you how you will know if you are ready, but that would deprive you of much of the benefit you will receive when you make the discovery in your own way.”

In the same manner, this very book you’re holding in your hands right now contains “secrets” which you can apply to the area of manifesting abundance and money in your life. I have chosen to call these “banned secrets” not so much because we are forbidden from practicing them, but because so few people ever sit down to do the inner work necessary to make these techniques work. So many people gloss over them that very few of us ever really ponder over these issues, and find ways to breakthrough the limitations in our own thinking.

And so, in the same spirit as Napoleon Hill, I too have embedded this book with the following list of 32 “secrets”. It is my intention that you copy or type out the following list, and keep it handy as you read this book. Try to fill in the blanks yourself while you read. If you will absorb the information slowly and take your time to try out the techniques contained within this book, the answers will become very obvious to you.

The way I’ve done it differently from Hill is to include the same list with the answers filled out at the end of this book. Please resist the urge to flip right to the end to the list without first reading the book and doing the exercises. No benefits can be gained this way. The list itself means nothing, and it is your new level of understanding acquired *as* you read this book that makes all the difference. I have made it easy for you to acquire this new

understanding, by helping you get the necessary answers in the form of a list.

Enjoy the journey!  
— Richard Dotts

## **Banned Money Secrets of the Hidden Rich**

- 1) Manifesting money (or anything else) in life is all about doing the \_\_\_\_\_ work, and never about \_\_\_\_\_.
- 2) The one single characteristic that all of the hidden rich possess is having a \_\_\_\_\_ with money.
- 3) Money flows to me \_\_\_\_\_ my job.
- 4) Developing a prosperity consciousness is about \_\_\_\_\_.
- 5) An individual who belongs to the hidden rich probably does not \_\_\_\_\_ about money. If we wish to manifest money more effectively in our lives, we must stop \_\_\_\_\_ about \_\_\_\_\_ and \_\_\_\_\_ money will come to us.
- 6) We can start today to be like the hidden rich on the \_\_\_\_\_.
- 7) Your point of power is in the \_\_\_\_\_. You create your own \_\_\_\_\_, including your money situation. There is no other way.
- 8) Giving up your money stories involve substituting your worries and fears about money with \_\_\_\_\_.
- 9) The key to manifesting money is staying in the \_\_\_\_\_ long enough to create an \_\_\_\_\_, through which the Universe can work its magic.
- 10) We should set our own internal \_\_\_\_\_ about money, instead of relying on those set by others.
- 11) The physical \_\_\_\_\_ of money is never an issue. It is the \_\_\_\_\_ we have come to associate with it that causes all our negative feelings.
- 12) The thoughts that arise spontaneously for you about money reflect your current levels of \_\_\_\_\_.
- 13) The Universe responds to the sum total of your \_\_\_\_\_ thoughts and beliefs about money.
- 14) You can cultivate your \_\_\_\_\_ of abundance \_\_\_\_\_ current reality.



15) When you take outer-directed actions for the sake of attracting money, you are compounding those feelings of \_\_\_\_\_.

16) Most people feel an inordinate amounts of \_\_\_\_\_ and \_\_\_\_\_ about money. When these are removed, the money flows.

17) Financial independence is the ability to \_\_\_\_\_.

18) Tithing alone can \_\_\_\_\_ make anyone rich. The corresponding increase in \_\_\_\_\_ has.

19) It's not what you do for a \_\_\_\_\_ that matters.

20) People who have achieved an \_\_\_\_\_ have that midas touch when it comes to investments.

21) This word represents obligation, and gives us a clue that something is not coming from our higher self: \_\_\_\_\_

22) We should only take action to make money when it feels like the most \_\_\_\_\_ thing to do in the world.

23) The work is always \_\_\_\_\_.

24) Asking for a \_\_\_\_\_ implies lack, which is why most people do not get it.

25) \_\_\_\_\_ thinking is a strong sign that you are blocking your own money manifestations.

26) Notice what is \_\_\_\_\_, not what is the \_\_\_\_\_ once you start using these techniques.

27) The strongest / surest evidence that money is on its way to you is \_\_\_\_\_.

28) There is no need to \_\_\_\_\_ anything to anyone when it comes to money.

29) When you reach a state of \_\_\_\_\_ about your money desires, they will come to you very quickly.

30) All you need to do to attract money is to \_\_\_\_\_.

31) The best sources of information about money are

\_\_\_\_\_.

32) To be one of the hidden rich, your ultimate goal should be to  
\_\_\_\_\_ and not to amass a huge sum of money.

## Chapter 1 - Why are these Banned Money Secrets?

Why write a book about money, prosperity and manifestations all rolled up into one?

As I started to write, I realized that this is the book I have always wanted to read. This is the book I hope I had read when I was first starting out as a student of these Universal Laws. This is the book I wish I had with me as a guidebook all these years. But it is also the book I waited the longest to write. I wanted to make sure that when I finally put my pen down on paper, that I *know* the absolute truth of everything sure enough to teach it to others.

As I look back on my spiritual journey, I must admit that I've indeed come a long way. I started this journey of seeking and learning, wanting to have a better life for myself and my family. I believe all of you reading this book want the same too for your loved ones. And so my earliest applications of creative principles and manifestation laws were mainly focused on one key area of my life - my finances. At that time in my life, most of my fears and worries were also surrounding that same area. If you have read my other books, you'll know that I had a difficult time trying to rid myself of those incessant fears and worries, until I finally found permanent ways to do it and experience my greater good.

Over the years, a new perspective started to emerge for me about money. Much of this new perspective has been shaped by New Thought and spiritual authors which this work is heavily based upon and whose work I will discuss as this book progresses. Along the way, it is my intention to add my own understanding of these issues, and show you the common pitfalls faced by many. As a new perspective unfolded for me, new realities started happening for me. At first, the changes were subtle and gradual... until they finally reached a tipping point where things started happening so quickly and effortlessly. Even I was taken aback with surprise, but after a little pondering realized the fundamental truth for myself with sweet realization, "How *else* can the Universe be but always abundant?" While I had previously seen money as a "be all" and "end all", something of limited quantity to be attracted into my life through various convoluted means (a

zero sum game of sorts), I began to soften my focus on money and focus more on using these manifestation techniques for other creative applications. I started to focus on living life to the fullest, and expressing myself to the highest and fullest through my everyday activities. As I began to soften my focus on money and focus more on life itself, more of life began to flow through me. As I let go of my fears and worries, still more continued flowing until a point where I finally did not have to consciously “ask” for more... and it would still be there. It has always been there.

The subject of money and finances is probably one of the most contentious and difficult to write about. Part of the problem is because everyone has their own opinions on what money is, how to get more of it, and how you should spend it. Because money is so central to our way of life in this modern society, we have come to associate money with our survival and freedom, to the point that most people would rather *die* than be without money! It is certainly no laughing matter, but most people are scared stiff when they ponder the thought of not having enough money! I was certainly one of them. Add to that the negative conditioning we have received since young from the mass media and from our well-meaning parents on “money”... and the amount of negative thoughts and beliefs we have to deal with about money can indeed be immensely overwhelming. The pressures of dealing with these negative thoughts and dis-empowering beliefs can sometimes be so great that it forces people to renounce or give up all material wants, just so as to stop having to deal with money and to get away from it all.

Since money is so central to the way our society functions, we are much better off learning how to handle it. I’m not talking about “handling” money in the conventional sense, as in handling dollars and cents and finding better ways to invest your money. There are a ton of books on this subject with various authors wanting to convince you that their way is better. What I am referring to is how you handle your relationship with money. More specifically, what are your inner thoughts on this subject? What do you believe about money? What do you believe about people who have money? What do you believe about not having money? All of these inner thoughts have to be carefully managed and dealt with, to create an inner state conducive for money, abundance and prosperity to flow into your life.

Readers of my earlier books will find this advice familiar: It is not about the techniques and methods that you use, but all about your inner state and how you feel on the inside. In turn, your inner state is influenced by your feelings and beliefs. Are you at peace and at ease when it comes to money, or is your inner state tumultuous, with you constantly worried about getting and having more? Your inner state will have a direct impact on your reality in every area of your life, and it is the same with your finances as well. If money is not flowing into your life as quickly as you would like it to, or if you do not have as much of it as you like, then you simply need to apply these creative principles to the area of money. Change your inner feelings and beliefs about money, and the money will start to flow for you.

Because there is so much emotional charge around the subject of money, one often (mistakenly) believes that manifesting “money” is way more difficult than manifesting something else in their life. Believing that money is more difficult to create is one of the most common stumbling blocks applying these Universal principles. The Universe simply does not discern between what you ask for. It does not judge. It simply *is*. Energy flows readily to support your intentions and desires, if you are aligned with them. Therefore, asking for money is no more difficult (or easier) than asking for let’s say, a cup of coffee. It is all one and the same. It is also for the same reason that I avoided writing a book on “manifesting money” for the longest time. I was concerned that writing such a book would send a message that manifesting money entailed different techniques or principles from manifesting something else in your life, such as good health or good relationships. But bear in mind that these principles are universal. They work for everything and for everyone. Therefore, the fundamentals of these techniques will always be the same no matter which area of your life (which subject) you choose to apply them to.

I finally decided to write this book because there are many way in which general manifestation techniques can be fine-tuned to apply to the area of money and finances. This book does not teach a separate set of Universal principles. Rather, they are about the application of manifestation laws and techniques specifically to the manifestation of money and leading a more abundant life. Much of this book will be based on my own personal experiences, and how I dealt with what was going on “within myself” most of the time. As I often tell my readers, if you can do the work needed and

get yourself into a non-resistant state that is conducive for manifestations to occur... outer circumstances will match up to your inner desires very quickly. The amount of time it takes for outer circumstances to match up is the amount of time you need to get your inner state to that conducive place. Because your inner state is completely under your control, you can make these changes at any time and at a moment's notice.

For the longest time, authors and philosophers have been trying to find a common thread that runs through all successful and wealthy people. I have read books suggesting that all wealthy people invested in real estate, and therefore, the author too, advocated that all of us invest in real estate as a means of growing and preserving our wealth. I have read other books which suggested that wealthy people give regularly to charity, and therefore the author proposed the same. The truth is that people out there are always trying to find certain characteristics and habits that would supposedly allow us to be wealthy and rich. But no matter what characteristic you find, I'll most certainly be able to give you an exception to that rule. For example, I would be able to tell you stories of individuals who made money through the Internet instead of real estate. I would be able to tell you stories of wealthy people who hardly gave to charity. I would be able to tell you stories of wealthy people who are actually quite nasty. Does this all start to make sense now? Money and wealth is not something you do on the *outside*. It has nothing to do with external, physical traits. Sure, you may grow your wealth through certain means, for example through real estate but that is merely how you *grow* your wealth. It does not explain how you came to acquire it in the first place. Or sure, you may have acquired your wealth through real estate... but that once again, is a form of physical action. It does not speak to how you acquired that "wealth mindset" in the first place.

What we are really talking about in this book is the "wealth mindset". And even this phrase is loaded with connotations and meanings, because so many authors have been using it over and over again to refer to different things. Some talk about wealth mindset, while others talk about having a prosperity consciousness. There are tons of books out there focused on building a "prosperity consciousness", and I have read a great many of them... but I can tell you that most people who read them hardly achieve any success or desired results. Why? Because most books on prosperity consciousness are still focused on doing external, forceful actions trying to



“force” you into that state of prosperity consciousness. One’s consciousness cannot be artificially raised or elevated. The change or shift in perception has to come from within you.

It took me a long time (almost a decade) before I stopped reading any of those financial self-help books on the market. Each book I picked up seemed to advocate a different strategy or habit that has obviously worked very well for the author! But the mistaken belief is that this same strategy will work equally well for someone else. Let’s put that a little differently: An author who has stumbled upon certain strategies or techniques for making money is of course excited and passionate enough to share it with as many people as possible, believing that he has found *the* way. However, why that technique worked in the first place for him was not due to the external actions or steps taken, but due to the author’s inner state. His inner state was aligned with his outward actions, such that whatever method he used subsequently produced the results for him. Therefore, if you copy his outward methods without a corresponding shift in your inner beliefs, whatever methods you are using will not work for you.

I have seen this at work time and time again in the business world. An individual would hear upon a new business opportunity or venture and somehow it would “click” with him so much that he genuinely believes it could work. As a result of his strong belief, he changed his inner states and perceptions so much that the venture did indeed turn out very well! The reverse of course is also true. An individual tries to setup a new venture because someone else tells him it would be as easy as following what another person is doing. He goes into it without really changing his inner state sufficiently for it to work... and it does not. Two individuals doing exactly the same outer-directed actions, but only the former experiences desired results.

You’ll hardly hear me talk about outer directed actions in this book. I think this world is filled with too many of them, and that is not where the real focus lies. After having read over a hundred books a year consistently for the past few years, I have come to realize that there is no shortage of books wanting to teach you many different, outer-directed ways and “actions” to achieve something. But for every thousand (or perhaps tens of thousands) of books focused on outer-directed action, there is only one book that takes time to talk about the inner work. Perhaps it is because the

inner work is unglamorous, thus it is often neglected. This is a book that takes the time to walk you through the inner work necessary, for you to get into that place of prosperity within you. I can sincerely assure you that when you get to that place within yourself, the results will begin to show in your outer reality *regardless of* whatever outer-directed method you choose to use. This is what is often referred to as the “midas touch”. Have you seen individuals who just seem to have that magic touch? Whatever they touch turns into gold! Whatever business venture or investment vehicle they choose brings returns for them, and they move effortlessly from one financial success to another. Why is that so? It is *never* about the external form of what you do... it is *always* about what’s happening on the inside! Pay attention to what happens on the inside. If you are so rich and prosperous on the inside to the point of overflowing with abundance, you can just be sitting somewhere quietly by yourself and people will rush to give you money! I know, because I have experienced this time and time again in my life.

It is my sincere wish that reading this book elevates you to new possibilities and new states of mind. Remember that if at anytime you are tempted to look outside of yourself and follow the latest method or fad, that you stop and gently remind yourself of the importance of doing the inner work. The inner work is what makes the outer work you do possible. Without an inner foundation, or a strong inner state in which you build upon, you’ll find yourself subject to the mercies of outer circumstances, recessions, the economy, and the whims and fancies of other people. Until and unless you put your faith in the Universe, the full possibilities would not be apparent to you. It is the intention of this book to show you, in the gentlest possible way, how to do so.

## Chapter 2 - The Hidden Rich Amongst Us

My primary intention for writing this book is to help my readers become part of the “hidden rich.” Reading over a hundred books consistently over the past few years and teaching these manifestation principles to many people has allowed me to observe human nature firsthand. I have observed that with the advent of the Internet and with the development of human consciousness, the prosperity consciousness of our society has been elevated greatly. While indeed there may still be pockets of lack, I would say that mankind as a whole has benefited greatly from technological advancements and new ways of thinking.

What does it mean to be part of the hidden rich? The first signs I have observed is that these people do not ostentatiously flaunt their wealth. They do not go after the usual trappings of luxury, such as branded goods or expensive, shiny things. Sure, they may still consume and use some of those luxury items, but their consumption of those items are driven more by their utility (for example, their belief that those products are of better quality) rather than a need to show off. Their consumption is driven by a sense of value and worthiness, rather than a sense of need to “prove” that they can afford these expensive things to others. Therefore, individuals who belong to the “hidden rich” usually dress and live tastefully but conservatively, always within their means. They recognize quality and are willing to pay for it, but not to the point of excess.

The second sign I have observed about the hidden rich is that they do not come from any particular vocation or occupation. They may be engaged in any trade or livelihood, as it is their “mindset” which brings them the riches. They often have “hidden” sources of income, which are not readily obvious to outside individuals or those observing them. For example, they may have rental properties generating a comfortable monthly rental income, or they may have a sideline business that brings in a tidy sum every month. Some of it may be passive income, while others may not. Whatever it is, these alternative sources of income are not readily observable to outsiders.

The third point is that the hidden rich greatly enjoy what they are doing. They may be holding a day job (or several) which pays modestly, and yet they are fully immersed and passionate about what they do. They never complain about their jobs. At the same time, they have several hidden

sources of income going on for them that allow them to pursue what they like on the sidelines and not have to worry about finances. In general, they lead a better life than the majority of the population!

My intention in writing this book is to help YOU become one of the hidden rich. If you are reading this book with the intention of getting on the Fortune or Forbes list of the world's wealthiest individuals... then this is the wrong book for you. This book is not about earning millions. This book is about creating inner abundance and prosperity, and from there create outer abundance and prosperity. I must confess that at one point in my life (when I was a youthful teenager), I was obsessed with getting myself on the Forbes list of the world's richest people! I voraciously read books in the library, studying their "mindsets" and wanting to know how they became rich. I attempted to learn NLP, so I could "model" their behavioral patterns. After all, that is what they promise in NLP — that if you model patterns of excellence, you will achieve the same results for yourself.

A few caveats here: A lot of the success programs which you see on the market today are about modeling "outer" behaviors and methods, but very little is devoted to modeling "inner" states. This is because inner states are inherently difficult to observe, and therefore almost impossible to model. In fact, inner states are *impossible* to observe with our five senses! I have taught time and time again that you can never guess a person's inner state just by looking at him or her. This is something life has taught me over and over again. A very calm looking person may have a very rocky inner state. Conversely, a person who appears to be very jumpy and nervous may have a very calm and conducive inner state. An individual's inner state does not correlate to any of the traditional measures we use to quantify success in our society, such as their social status, education level, income level, age and so on, although some of these factors may in turn be affected by one's inner state.

The only way to "observe" one's inner state is to look at the results in a person's life. And even *that* may be difficult, since we often do not follow a person around long enough or know their state of affairs well enough to know what results they are really getting in their life. But there are *some* clues. For example, is a person always focused upon and talking about negative issues and problems? That hints at a persistently negative inner state. Is a person always focused upon and talking about positive issues? This suggests that their inner state could be quite positive, although I have

found exceptions to this, especially when individuals “try” to be positive and force themselves to say positive words in order to “appear” positive.

I am quite a sensitive individual, and what I’ve found is that I have the ability to discern a person’s inner states by talking to them. For example, I may receive feelings and emotions that are contrary to the words which they are speaking to me during a conversation. You can develop this same awareness too if you work on the tips and techniques in this book. We all have the ability to perceive energy, and as you learn how to tune into and read your own inner states, you will develop an ability to do the same for others. This ability has allowed me to help others pinpoint their blocks rather quickly and easily. For example, if an individual is stuck on a manifestation issue, he usually describes the issue to me. At the same time, I am picking up his not-so-obvious beliefs on the issue, which when combined with the actual information he is offering me, allows me to usually offer some suggestions about the issue. However, this ability is not without its downsides, as I tend to be bogged down by negative individuals when I meet them! I am not only picking up their negative words but also their negative feelings!

I’m describing this to show you that there is often a difference between a person’s inner state and his / her outer actions, words and appearances. Very often, they are linked *but* the inner state precedes everything else. This is why you have to cultivate your inner state very carefully, and be aware of what is going on in your inner world.

One common thread I have observed for all of the hidden rich is their carefree and light attitude towards money. In other words, no matter how or where they make their money, they adopt an extremely easy and peaceful attitude towards money. This may be difficult for you to adopt at the beginning due to past mental conditioning but it is a good place to strive towards. Once you can bring yourself to a place where you genuinely feel light and carefree about money... then the money will truly begin to flow to you. This is why many of the hidden rich are willing to work in their day jobs that pay comparatively modestly. They see their jobs not as a means where their money comes from , but where their money comes through . This is more than just a play on words, for it reflects profound differences in understanding. If you see money as coming “from” your job, then the job becomes indispensable to you and you *must* have it or do it, even if you do

not like it. If money comes through your job for you, then it can come through many other channels as well at the same time, and whether you do this job or that job... it does not matter.

In the beginning when I was trying to apply manifestation techniques to money, I was only focused and obsessed with “money-getting”. Thankfully I realized that was the wrong direction and gently refocused my priorities! I understand today that “money-getting” is not the aim, but rather, your objective should always be to maintain a light and cheery attitude about money. That should be your first and foremost priority when you start the journey. Whatever you do, you should aim to feel free and easy about money, such that the thought of money does not restrict you but rather empowers you.

I would like to share an example of this from my own life. Many people who know me personally today do not really know the details of how I make my money, not even my close friends and family. To them, I hold a teaching day job that *appears* to be what I do, which pays fairly well and is greatly rewarding. I also run a few related businesses. I hold the job not for the pay alone, but for the immense personal satisfaction and rewards I get from the job, from interacting with my students. I feel that it has always been what I was meant to do, and my job fills me with a great sense of joy and satisfaction. Therefore to me, this “job” is one of the many ways in which money flows *through* to me in my life. At the same time, I take up several other seemingly unrelated projects through my businesses, which are also ways in which money flows through to me. Because I maintain such a light and cheery attitude about money, I do not really care whether my job pays well or not. I do it because I enjoy it, and that is the most important attitude to adopt. I have seen my co-workers bicker over the workload, over what is in their contract and job scope, over what they are supposed to do. Of course they would think this way, since they are trading their hours for money! But since I see my current “job” as a calling and as one of the many ways in which money flows through to me, I gladly take on whatever is required of me. I am not petty about pay, or the hours. I’ll do whatever is asked because I enjoy it so much!

I can’t tell you how much adopting this inner state has paid off for me. First, I don’t feel like I’m accountable to anyone at all. I am free from the expectations of everything and everyone. My job or businesses do not hold me hostage because I know I can always change tracks if I want to,



and money will flow through another channels to me. A simple shift in perception is all it takes. You can adopt this simple shift in perception no matter what primary job or business you are engaged in. If you see money coming into your life only *from* your current job or business, I encourage you to start seeing it instead as flowing *through* your current job. If you can get yourself to see how it flows *through* your current job, you'll be able to see how it can flow through many other channels as well, not just through your current job. Finally, once you can see how money can flow through other channels as well, you'll be able to take it up a notch and see how money can flow through all these other channels *all at once!* What a wonderful feeling that is! Now imagine several channels of money flowing to you all at once... You get the idea. It is all about choosing alternative views of money that empower us when we think about them rather than thoughts that stifle us.

Many years ago, I would have guarded my business from competitors, vendors and customers whom I perceived as threatening my earnings. Closing my businesses was never an option even if they were not doing well, because I associated my income and livelihood with them so strongly. I had built my identity around one of a business owner! Yet that is just a story about money we tell ourselves. Learning about these spiritual principles has allowed me to take an alternative view, that when it is time to change tracks and move into something even better, that we just trust the Universe and make the transitions needed.

One of the most common mistakes is falling into the mindset of money-getting. The money-getting mindset dictates that you have to engage in external actions, and external steps to make things happen. The much easier way is to change your inner state, and make changes to your inner state. I have done both and the latter (changing your inner state) is way "easier". It flows much better for me. There have been times in which I have been desperate to "get" money, and hence I thought up some half-hearted business idea which seemed to make that money fast and went to do it. The problem was, half of myself was disagreeing with the other half most of the time! My heart wasn't in the venture, and the larger part of me really didn't *feel* that it was the best or most appropriate way. Still, I went ahead because I was focused only on *getting* money. The end result of all those forceful ventures was always the same: Lots of mental anguish,

regret, guilt, and very little physical money from the effort. I always felt like I was shortchanged.

This is why I don't do that anymore. I sit quietly and work on myself first. I clear up any issues that need to be cleared up on the inside. For example, if I feel restricted by my job, then I ask myself what is causing those restrictive feelings. In particular, what do I feel tied down to? Once I make the necessary shifts in perception on the inside, the outer circumstances and reality arrange themselves accordingly. In fact, I never take any outer-directed action nowadays as the first step. I always sit down and look at what needs to be done on the inside first.

I would like to encourage you right now to set an intention to become part of the hidden rich, if that feels right for you. Money flows easily and effortlessly for the hidden rich, and there is the immense satisfaction of knowing that money flows so abundantly to you from all sources... that you do not have to depend on anything or anyone to get it! Even if it is just a meditation, get yourself closer to that inner state starting today. Sit down quietly and first tell yourself, "Whatever I am doing, money flows to me *through* my current job." Then tell and feel for yourself, "Money can flow to me *through* other means." Finally, feel the feelings of money flowing through many pipelines to you all at once. How does that feeling feel like? Do you feel happy, secure and at ease? You can substitute money for the word "abundance" or "prosperity". What we are looking for here are the feelings of deep ease and peace. If you can do this, you are on your way to becoming part of the hidden rich.

## Chapter 3 - The Truth About Prosperity Consciousness

Money is probably one of the first social constructs we come into contact with as young children. A “construct” is a conceptual idea that is based on theory, and not based on something physical or observable. Therefore, we can say that “love” is a construct, as there is no way we can physically observe or measure an object called love. Similarly, many have argued that much of our beliefs today are social constructs or conventions, with no real objective standards on why they should be that way. In many ways, the whole concept of money as a “medium of exchange” is just that: A game all of us on this Earth have chosen to partake in and play. Suppose for whatever reason, everyone on this planet decides to stop playing the “money as a medium of exchange” game, in which money is used to exchange for various goods and services on the marketplace. Instead, we decide to simply return to the old barter economy, giving away our goods and services for free, and expecting others to do so. In an instant, money would lose its value in our society and no one would want pieces of paper with faces of dead people printed on it... even if you shoved it right down their faces! Suddenly, being a “millionaire” doesn’t seem that desirable or glamorous anymore... and we would suddenly lose our respect for people who have millions of dollars to their name. Isn’t it strange how a small shift in perception can cause a huge shift in external results?

As such, it always helps to recognize that this whole money affair is one big game we are all playing and have chosen to play. Our parents have chosen to play in this economy, so have our grandparents and their parents. It is beyond the scope of this book to examine how this game came into being, or how money became such a centralized and universally recognized medium of exchange... but this is what we have at the moment and what is probably going to be here to stay for quite a while. Therefore, anyone who lives on this planet at this time has two options. The first is to learn how to play this game well in a fun and enjoyable manner. The second, as some individuals have chosen to do, is to withdraw from the game completely by renouncing all material wants, and following certain esoteric or religious traditions that have absolutely nothing to do with money.

I see the second option as rather extreme because it is extremely difficult for the average person to just have nothing to do with money. Even

religious organizations in our times have had to organize fund-raising activities and attract wealthy donors in order to stay afloat, for they too have bills to pay. If you live in a modern society, you'll find it very difficult to function without money because so much of our life is tied to it. You need money for almost everything - from your daily food and shelter, to paying for your mobile phone and Internet connection, which is a great source of enjoyment for many. Therefore, I do not see the second option as a complete solution to the problem, because running away from it all often does not solve the problem in the first place.

Now for those who have chosen to remain in the game, the question that naturally follows is this: How can we learn to play it in a fun and enjoyable manner? This is a question which the hidden rich have answered masterfully for themselves. They have found a way to play the money game while enriching others, and having great fun in the process. But for every one of the hidden rich, there are many others who have not been successful at playing the money game and have come to see money as the ultimate struggle in life.

Wherever you currently are in the money game, do not be discouraged because this is one game that did not come with a rules book! We were not given a book of rules to adhere to, and thus many of the rules have to be discovered by ourselves through the process of playing the game. It does not help that money is one of the first social constructs we come into contact with as children. I am often surprised when interacting with very young children how much they "know" about money! I don't mean that as a compliment, because invariably we will be talking and they would ask questions like, "How much does that cost?" or "That is too expensive, I (we) don't have enough money to buy that."

Now who do you think gave these children the concepts of money and scarcity? Who do you think taught them that there is not enough money for doing this or that, or buying this or that in their lives? The answer is of course their parents and those around them! Suppose that a child wishes to go watch the circus that is traveling through town. To the child, the circus is an extremely fun and exciting affair filled with jugglers, clowns, performers, acrobats and all sorts of sights and sounds. The child may have heard about the performance through television, his / her schoolmates or even the Internet. Naturally the child is excited and wishes to go, so he asks his parents. Now what do you think most parents will say, "Sounds like a

good idea, but we don't have the money for that." Or the well-meaning parent might say, "The tickets are expensive and we cannot afford it."

Let's stop and analyze what just happened here, for there is an important lesson for all of us. I have mentioned in my books that children are often closest to the divine, for they have not yet received much of the negative conditioning which we receive as adults. Therefore, a child often acts on impulse and is drawn to new and beautiful things. A child is often concerned with creative self-expression, and experiencing new and joyous things in life. When a child sees the advertisement for a traveling circus, he or she naturally wants to go and feels like going because it feels like the most natural thing in the world! He is attracted by this higher calling of self-expression, of fulfilling one's curiosity and of learning new things. The divine is calling out to him, just like the Universe is always calling out to us! Acting on this impulse, the child goes excitedly and asks his parents whether they can go. Now the well-meaning parents, not wanting to disappoint the child, explain that they simply do not have enough money for the tickets. This scenario happens not just once for the child, but possibly many times throughout his childhood years until finally, a child learns to see "money" or the lack of money as a physical limitation imposed on his self-expression. Little wonder we feel so curtailed by the lack of money in our adulthood, because we have come to associate our sense of physical freedom so strongly with it!

If you're currently a parent, one of the greatest gifts you can give your children is to help them see that their physical freedom and self-expression is in no way limited by the presence or absence of money. Suppose that your child comes up to you and asks to go to the circus or some other expensive performance. Instead of the usual "we cannot afford the tickets", what is a better answer you can give your child? How about: "Let's see how we can put together the money needed to buy the tickets!" Now *that* opens up a whole new world of possibilities and involves your child in the whole process! They'll be thrilled and excited to take part in your adventure. And trust me, they will not perceive having to put together the money as "work." Your response opens up an avenue for discussion, where you can sit down with your children and show them how certain unnecessary expenditure can be reduced, and how that money can go towards purchasing the tickets. Another way might be to ask them what attracted them to the performance in the first place. You may often be

surprised by their answers. I know of a young boy who wanted to see the world-famous Cavalia show featuring live horses, but he was really driven by his love of horses and animals in general. A trip to the local zoo or stable would have been a much more enjoyable and memorable experience for him, at a fraction of the cost! Therefore, the next time your children bring up any of these requests, try to find out what they are really after and then help them find a way to express themselves creatively and artistically. You'll be surprised when you engage in this exercise at how little money has to do with everything, and how much our perception has to do with everything! This is the greatest gift you can give your children and those around you — the gift of prosperity consciousness.

Therefore, when many teachers talk about having a “prosperity consciousness”, they are not really talking about *believing* that you deserve it, or *believing* that you can be rich and abundant. All of that is new-age mumbo jumbo that has been taken too far by the whole positive-thinking culture. A “prosperity consciousness” is a far simpler idea than that. It starts with finding new ways to express yourself and to enjoy your life to the fullest, by taking money *out* of the equation. If you are able to take money *out* of the picture and start focusing on living your highest good, then all the money you need will come to you and more. Stay with me for a moment if this sounds abstract to you. Suppose that your parents somehow read this chapter and started showing you new ways and new possibilities each time you approached them for something. Suppose that they never told you that money was scarce, and never rejected you just because they had not enough money for something you wanted. Instead, they always worked with you to explore other possibilities and avenues. Do you think you would have grown up with a lack consciousness, constantly believing that money is “not enough” and we have to work hard to earn it? Absolutely not! A child that grows up in an environment of possibilities and prosperity consciousness would have a completely different idea of reality from a child who has constantly been reinforced with the idea of lack consciousness. Therefore, whatever concepts or notions you have grown up with can be changed in an instant. The first step to changing your beliefs about money is to recognize that these old beliefs about money no longer serve you, although your parents were well-meaning and only wanted the best for you. They were doing the best they could.



I am able to write this book and recognize all of this today precisely because my parents (just like many others) belonged to the “not-enough-money” camp. So in a way I am grateful that I had to first unlearn all of that conditioning that was passed on to me, and then relearn all these new concepts about prosperity and abundance. It is the same for you too. Now that you recognize the cause and sources of your limiting beliefs about money, you too can make a conscious decision to unlearn them and relearn new beliefs that serve you better. There is nothing stopping you from giving up those old negative and limiting beliefs at any time except yourself. Therefore, do not fall prey to the mistaken belief that one is destined to be poor, or destined to live a rich life. Nothing is left up to fate or luck, unless you allow it to be so. If you allow yourself to remain in lack consciousness, you will certainly remain poor for the rest of your life and vice versa. Many people never take a close look at the conditioning they have unknowingly received from those around them. They accept it as natural, operate under its presumptions and hence get the same results as their parents were getting. The all-important question therefore to you is: Would you like to break out of this cycle?

If you have read my book “It Is Done!”, you would have read about my ten year struggle with applying the Law of Attraction and these manifestation principles. The main reason why I was struggling with a lack of results was because I was constantly worried about not having enough. In other words, I was living and operating under a “lack consciousness”, and therefore the act of worrying seemed natural to me. When I operated under that level of consciousness, it was perfectly logical and normal for me to be worried all the time, and therefore I never questioned my behavior. I saw it as justified. It is the same for your relationship with money too. Right now, you are living under a set of assumptions and beliefs about money, many of which will not be immediately obvious to you because they have been transferred to you by your parents. For example, a young child who was repeatedly told that he cannot do this-or-that because the family has “not enough money” would automatically come to assume that doing any “fun” activities in life involve money, which is hard to come by. And that he should not have “fun” because that would be selfish and deprive his family from spending the money on other things. He or she would not even question these absurd assumptions, because they seemed so natural while growing up. This is often the reason why we have so much trouble enjoying

ourselves as adults! Many of us still feel bad and guilty about splurging hundreds of dollars on a ticket. To us, these feelings of guilt are absolutely normal and justified, because after all, three hundred dollars is a lot of money and we work hard for our money! But how many of us have ever stopped to think about where these “guilt” feelings came from? Why is all this guilt cropping up over huge purchases? Can these feelings of guilt be transformed into feelings of joy instead? Can buying a three-hundred dollar ticket be a joyous affair because it shows that we are honoring and celebrating our inner child within us who loves to play? It absolutely can! Therefore, the same event can be interpreted in many ways, giving rise to many different feelings and possibilities. How we choose to interpret an event is often determined by our level of prosperity consciousness.

## Chapter 4 - Dealing With Spending Guilt

It is interesting to note that even when many of us can afford the finer things in life, we still behave as if we cannot afford them, or feel bad each time we splurge on something worthwhile. It is how you *feel* that creates your reality, therefore it helps to pay extra attention to your innermost feelings. This happens to me too, and I have come to see it as a great learning experience and a wonderful opportunity for me to work on my beliefs. Just the other day, I found negative feelings welling up inside of me just as I was about to make a very expensive camera purchase, far more than what I had ever spent on equipment in the past although photography has always been a hobby. Upon closer examination, those were feelings of worry and guilt that used to be so familiar to me. I realized that I had absolutely no logical reason to feel that way since money was not an issue! However, whatever was coming up for me was based on my old negative conditioning and fears, which had somehow been triggered by this impending purchase I was about to make. This purchase was outside of my comfort zone. Recognizing that the negative feelings (the fear and guilt) had nothing to do with my actual money situation, I was able to quickly work on releasing those negative feelings and reach a state of inner peace about the matter. From there, I was able to make my purchase with ease. As it turns out, the new camera was just what I needed to fulfil my desires for creative self-expression, and I enjoyed shooting with it tremendously! The camera brought me far greater joy than the thousands of dollars spent any other way would, but I would not have been able to enjoy my purchase had I not first released my old negative feelings about money.

The next time you feel negative emotion just when you are about to make a purchase, ask yourself whether those negative feelings and emotions serve you. Are they there for a purpose? Sometimes they may be, for example, as a reminder that you should not get further into debt. But often times, I've found that those negative feelings and emotions serve no real purpose. They are the result of past conditioning, and can be very subtle indeed if we do not bring them to the surface and examine them closely. It is important that you release those negative feelings before proceeding with the purchase. Otherwise, the purchase will probably *compound* those negative feelings, making it difficult for you to enjoy what you have just

bought! Furthermore, because the Universe always responds to your innermost thoughts and feelings, it will respond to those negative feelings brought about by the purchase. Suppose that you feel guilty after spending on something which you really like. This means that instead of making you feel good, your new purchase would have made you feel lousy instead. Remember that the Universe always gives you more of what you are feeling, which is why you should sort out all the emotional issues associated with any monetary purchase *before* you purchase an item. Only proceed when you have cleared up all of the issues within yourself, and you'll be in a much better state to enjoy what you have just brought into your life!

This is a perfect way to cultivate a new and more resourceful relationship with money. The dollar amount of your purchase does not matter. You can make a million dollar purchase and still not have any negative feelings come up for you, or you can make a hundred dollar purchase and feel worse than someone who has just made a million dollar purchase! Therefore, the value of this exercise is that you learn to let go of your resistant feelings about money each time you spend it. Gradually, these feelings will no longer surface for you and your relationship to money would have changed so completely that your outer reality now reflects this new inner state of mind.

## Chapter 5 - How To Manifest Money Like Coffee

Let's jump right into the meat of things. I am often asked by my readers, "Is it possible to use the manifestation techniques you teach to manifest *lots* of money?" Somehow, these students seem to have fallen into the trap I wrote about in previous chapters. They think that these manifestation techniques work for everything else, like attracting their dream jobs, dream mates, dream experiences or vacations... but for whatever reason, may not work that well for money! At this juncture, I would like to once again remind you that these manifestation principles are universal. They are universal because they work precisely for everyone and everything... money included! The Universe does not care what you are trying to manifest through these techniques — be it better health, wealth or happiness. It simply gives you what you are asking for and supports you in your path to greater self-expression (expansion).

The second question that invariably follows the first one, after I explain that the Universe does not discern between our requests is this: "Well, if it is possible to manifest large sums of money, then why is it that I still don't have it yet? I have been asking for the longest time!" The answer is of course the same for every case of manifestation, or non-manifestation. What you are asking for has not materialized or appeared in your life yet because something is blocking it. To put it more precisely, some things are blocking your manifestation, and once you remove those blockages... the manifestations will follow very swiftly and effortlessly.

In general, our blockages towards money are the same negative feelings that delay our other manifestations. Blockages manifest in the form of negative feelings and emotions, such as emotions of fear, worry, guilt or non-deservingness. Money *seems* to be particularly difficult to manifest because our negative feelings around money tend to be more complex than our feelings surrounding other subjects. Think about having a cup of coffee from Starbucks or from your favorite cafe. It is very unlikely that you would experience any feelings of fear, worry, guilt or non-deservingness arising from having a cup of coffee at Starbucks! (If you do, please substitute the cup of coffee with something that you have no problems manifesting, such as a stick of gum.) After all, it is ***just a cup of coffee!***

However, money seems to be a whole different animal altogether. Because of the negative conditioning we have received as children (outlined in the previous chapter), because we have come to associate so much of our personal freedom with money, and because of our misconceptions about money... we see money as different from that cup of coffee! That is why we allow ourselves to just go to Starbucks and get that cup of coffee with hardly any manifestation delay, but we do not allow ourselves to do the same for money.

A simple trick can change all this. What you should do is to see the similarities between manifesting a cup of coffee and manifesting some money. Know that the Universe does not discern between both requests. To the Universe, a cup of piping hot coffee and a pile of money (of whatever value) is one and the same. There is a wonderful quote from Abraham-Hicks that goes like this: It is just as easy to manifest a button, as it is a castle! Think and ponder over this quote for a moment! Abraham-Hicks from their Non-Physical perspective is saying that there is essentially no difference between manifesting a castle or a button! So the question boils down to: Which do **you** want, the castle or the button? Which do you allow yourself to have?

Think about getting a cup of coffee for yourself. We all go through exactly the same process when we want to manifest anything in our lives. First, we set up an intention for the item. You experience a desire to have a cup of coffee. Next, you get up from your seat, go down to the nearest Starbucks and... **get it!** Fifteen minutes later, you are sitting in the cafe or back at your workspace savoring that fragrant cup of coffee. That's it... no fuss, and no sweat! As they say, even a child could do it!

Now let's have some fun for a moment. Let's imagine, just for a moment, that we treated coffee in the same way as we treat our money. We think coffee is scarce, limited, and difficult to get... We also think that not everyone who asks for coffee gets it! Now things are starting to sound really absurd, because that is **exactly** how we appear to the Universe over money! Universal intelligence just can't figure out *why* we are so hung up over money, just as we can't figure out why someone would be so hung up over getting a cup of coffee! Can't they just go out and get it already?

A person who believes (for whatever reason) that Starbucks coffee is difficult to get, that it is scarce, that it only comes to deserving people... will have a very difficult time getting himself out of the chair and buying

the coffee. He will be paralyzed by fears and self-doubt. He will feel guilty about even *daring* to ask for a cup of coffee... because it seems like his cup of coffee deprives others from having it! “Furthermore, what will my co-workers think of me when they sniff that wonderful aroma of my coffee wafting through the office... They’ll be jealous! Then they’ll come to ask for a sip too!”

Can you see how replacing “money” with “coffee” shows us in a funny manner how we often impose limitations on ourselves? Can you see how Universal intelligence is probably snickering now in a corner (it will not, but let’s assume that the Universe has a nasty sense of humor)? If YOU are Universal intelligence, what will you say to that poor sod who wants a cup of coffee so badly and yet does not allow himself to get it? You would say (or shout) these words to him: **JUST GET OFF YOUR SEAT AND GET IT!**

Now let’s change everything back to money. Suddenly, everything doesn’t seem as intimidating anymore. You’ll find that you would have lightened up somewhat about money, once you realize that it really is the same as coffee. The essence of money is the same as the essence of everything else. It can be coffee, it can be paper, it can be wood, it can be your computer. The essence of money, just like everything else is energy. Energy that flows through everything, and energy that is one and the same as everything else. The earlier you realize this truth, the better your relationship with money will become. So each time you experience difficulties or negative feelings about money, tell yourself that it’s just coffee! It can just as easily be anything you want it to be. Money is just energy.

Just as an individual who believes that coffee is scarce paralyzes himself to inaction and experiences guilty thoughts about drinking coffee, an individual who believes that money is scarce does exactly the same thing to himself. In both cases, the self-sabotage is unconscious. We don’t know we are doing it. To us, worrying about coffee (or money) seems like the most logical thing in the world. However, you now understand that it is not so. Countless other possibilities are possible, including one in which money (and coffee) is abundant and in which there is more than enough for everyone.

Some of whom I share these teachings with may attempt to fight me on this point. But money *is* different, they insist! They'll then point out the ways in which money is different from all the other things (coffee, for example), and why there can be abundant coffee but not abundant money. Anytime you feel the urge to do so, understand that you are doing two things. First, you are using examples from your **current** reality to support your views of reality. What this does is only to perpetuate your current reality and nothing more! Second, you are assuming that your current reality is the *only* reality. Again, that is another misconception because let's assume for a moment that you had a chance to visit with legendary investor Warren Buffett. What do you think *his* reality about money is? Obviously, in Warren Buffett's reality, money would be absolutely abundant and in great supply (coffee too). I once read some years ago that Warren Buffett has to decide how to invest hundreds of millions of dollars coming to him every single week! That number may have increased greatly since then. What this means is that he makes so much money from his investments that he has to decide how to re-invest those hundreds of millions that are coming back to him every moment! In Warren Buffett's reality, money is absolutely abundant and flowing. If it can be for one person, why can't it be the same for you? After all, there are infinite possibilities in this Universe, and we can just as easily experience Warren Buffett's version of reality as other co-existing versions of reality.

The purpose of these teachings is to soften your views around money somewhat. Whereas previously you may have viewed money in a rigid manner, spent it in a fastidious manner and had a tumultuous relationship with money, it is my sincere wish that reading these words will help you build a friendlier and more enjoyable relationship with money. When you start having an easier relationship with money, you'll not only feel good on the inside, but things will start to flow and happen on the outside! This blurring of lines and softening of focus is important, because it is only when you question your existing beliefs that they tend to crumble. This is also when you allow new beliefs to develop, and along with these new beliefs, the opportunity to participate in new realities.

It is worth noting that Warren Buffett fits the profile of the hidden rich. Alright, his wealth is not exactly hidden from public view but biographies and stories of him have often centered on his modest ways of living. A major reason why Warren Buffett (and many of the hidden rich)



live so modestly is because they have an extremely good and easy relationship with money. They see money as something natural in their lives, as a byproduct of generating value and doing good. They see it as one of the components in their life, just like how they view coffee! In other words, they view money in a nondescript way, as something absolutely usual! Therefore there is no need to flaunt it, hoard it, or spend it in excessive ways. Money to them, is just money.

You may be tempted to say: Oh but he is a billionaire, of course money does not matter to him! But that would be having it backwards. Money flows easily to him and he is a billionaire precisely because money does not matter to him in the first place, and not the other way round. Once you are able to flip the equation around on its head, you too, would be able to start joining the ranks of the hidden rich. Think about our earlier coffee example. Unless you are in the coffee business, or have an unusual fetish for coffee... you are unlikely to obsess over it. Your relationship with coffee will be a very harmonious and cordial one. Therefore, you do not see the need to hoard coffee beans, or brew a huge pot of coffee and store it under lock and key for rainy days.

The issue here is that when it comes to money, most people DO have an unusual obsession and fetish for it! This leads to them hoarding money, spending it excessively to prove a point, to worry over it and to be even willing to commit crimes for it! Anytime you worry over something excessively and have strong negative feelings associated with something, that is a sure indication that you are attracting something undesired into your life. Is it any wonder that most people's finances are not as healthy as they would like? They have an unusual obsession with money in the first place!

Therefore, be like Warren Buffett, or any of the hidden rich. I'm not asking you to *be* like them on the outside... for that is a consequence of their inner states. What you can do, starting this very moment, is to **BE like them** on the inside. How do you think Warren Buffett, or Bill Gates will feel about money? You can just as easily substitute their names for anyone else whom you like and admire, who has a good relationship with money. It may be Uncle George, or it may be me. The person does not matter, and all you need to do is to follow their inner state. How do you suppose one of the hidden rich will think about money? Will they be concerned when their bank account fluctuates, or will they see those fluctuations as something

natural? Will they be concerned and worried / guilty about spending \$X, or will they feel that it is just money... and more money can always come back to them at a later date? Will they adopt a carefree and light attitude towards money, or will they pinch every single penny?

Probably the biggest “banned” secret out there is that you can start today, right from this very moment to **behave** like the hidden rich... and the Universe will respond beautifully to your newfound thoughts, beliefs, intentions and emotions. Just as how there is no delay between setting an intention to drinking a cup of coffee, and that cup of coffee actually sitting on your desk 15 minutes later... there needs to be no delay between setting an intention for greater abundance, and the money actually manifesting for you. But there can only be no delay if you remove all blocks that stand between you and your manifestation. Very often, these blocks are feelings of undeservingness, fear, worries, guilt, or negative social conditioning. Each time you feel one of these negative emotions, examine them and release them gently. A great way to release is to tell yourself that these feelings are not real. They are just energy flowing through you, and you can just as easily choose to feel another way. If you need some help, think back to the absurd example of how someone who believes coffee is scarce would indeed behave in a way consistent with his beliefs, just as a person who believed money is scarce would behave in the same way. Set an intention and tell yourself that you *intend* to be the person for whom money is as abundant as coffee, and you are already well on your way there!

## **Chapter 6 - My 10 Year Journey with Money Manifestations**

My path to manifesting money with the Law of Attraction was not a smooth-sailing one. More than once, I experienced extreme feelings of fear, disappointment and worries, and felt like giving up. I wondered if all these was “for real”, and often considered disregarding all of these teachings and just go back to leading a “normal” life. After all, none of my friends knew about these spiritual teachings. I was the odd one out. “Maybe I should just forget about all these and go back to earning money the usual way,” I thought. Or perhaps I should just find the highest paying job I can find... and work really hard at it. Maybe I should be like most people and scrimp over every dollar so I’ll have money left over to invest. Maybe...

For a period of my life, I did attempt to do all that. I remember that period very clearly and well. I attempted to live like “most” people did, in an extremely realistic and practical manner. I tried budgeting, watching where every penny went, saving money and cutting my expenditure. I tried ways and means to make a few dollars. Needless to say, life was not fun for me. I felt stifled and restricted, as if something was restricting my freedom. Back then, I had given up any hope that these manifestation techniques and principles would work. I was depending on pure “common sense”. Many of our friends and family (especially our parents) would approve of living this way, as they deem it as being realistic.

One of my favorite quotes from spiritual teacher Dr. Wayne Dyer goes like this: “I am realistic. I expect miracles.” The cynic might roll his eyes upon reading this quote, for to the cynic... miracles are just not possible. Yet to a person who has experienced or even had a taste of all of these, he knows that miracles are possible. He sees every thing in his life as a miracle, just as how I see every small thing in my life today as a living miracle. Although I had given up on the Law of Attraction and these spiritual principles at that point in my life, I had fleeting glimpses of them at work. I had tasted a little bit of success, albeit sporadically. All of those episodes and experiences convinced me that there was more than what met the eye, and they ultimately pressed me to move forward.

I am recounting my own experiences here because some of you may be in the exact same position. You may be sitting there, holding this book in

your hands and wondering whether this all works. You may be disappointed, frustrated and on the verge of giving up. You may have tried every single possible technique there is, read every single book there is, and still nothing works for you. But... I want to remind you that *something* would at least have worked for you in the past. Before you give up, I want you to take a good look at your life and identify the particular episodes or instances where things have worked, even just a tiny bit, for you. It is my sincere knowing that every single person have had episodes of manifestations and miracles in their lives, simply because these universal laws apply to everything and everyone. There are truly no exceptions.

Right now, I want you to take a look at those episodes in your life where these universal techniques worked. I don't care how big or small they are. I don't even care if they "happened only once". None of these matter. What matters is that something happened *for you* , and these techniques worked at least once in your life. No matter what, if they worked for you once... they can work for you over and over again. In fact, I challenge you to *not* make them work for you over and over again. It would be a violation of natural principles, because we are working with dependable Universal laws here.

During the years I turned my back away from these Universal principles, I attempted to lead a "realistic" and "normal" life, not knowing that these principles never once gave up on me. You see, these spiritual and physical laws are omnipresent and always there. They work for you and apply to you whether you believe in them or not. Therefore, there is no switch in which you can use to turn them "on" or "off". You can, however, bring yourself into or out of alignment with them through your own thoughts and thinking. Back then, my discouragement and my intention to be "realistic" caused me to turn my back against them. It is like being in a room fitted with extremely bright lights all over, and not even walking over to turn the light switch on. Therefore the room remains cloaked in darkness. Had I moved over and flicked the light switch on, an immense brightness would have immediately flooded the room and I would have all the light I needed, but I did not. It is the exact same thing in your life — A light switch is sitting right there, waiting for you to flip it and bask in all the light you'll ever need.

I am so thankful that attempting to live "realistically" did not work out for me. Even after following all the instructions to scrimp and save,

reading possibly every single finance book there was out there for me... money was still not flowing in the way I liked. Deep down inside, I still felt like a failure. Because I felt like a failure, that was the way my outer reality responded. However, understand that the Universe is always trying to deliver your greater good. It is always trying ways and means to reach out to you. The Universe was trying to reach out to me, and to let me know that it had a better way.

Gradually, the message came through and I picked up on the message that the Universe sent me. The change happened gradually though, largely because I did not know what I was doing. I had no idea where I was going. I certainly did not have the ideas and concepts that I talk about today. Back then, I drew inspiration from the books of many great authors and teachers. The books of Catherine Ponder on prosperity influenced me the most, and Ponder is considered one of the greatest prosperity teachers ever. I will talk more about Catherine Ponder's work and why they work so well in the upcoming chapters of this book.

I remember that I read Catherine Ponder's book, "The Dynamic Laws of Prosperity", sometime before I turned my back against these spiritual laws. In the period that followed after reading the book, I experienced some financial success, but certainly not as much as those she described in her book. But still I experienced some results, in terms of money flowing to me in several ways and episodes. One worthwhile truth I have learnt from all this is that money flows in response to your consciousness. Money was only able to flow to me in spurts back then, because that was my consciousness and my predominant belief about money. I believed that money could only flow to me through certain projects that came my way, or that someone would have to give me a certain sum of money. This is in stark contrast to my level of consciousness today, where I truly see that there is abundance in everything and everywhere. I know this at a deep feeling level, not just an intellectual level, which is why money flows to me at such abundant levels today that the money is often in my bank account *before* I perceive a need! The demonstration precedes the need!

One of the biggest lessons I learnt from reading Catherine Ponder's books was that it is alright to be prosperous. It is alright to want and ask for money. It is alright to have money. Reading her books gave me the

inspiration and strength to live differently from my family and peers. Think back to my earlier example about someone who believes that coffee is scarce, and that it is not alright to have coffee in case they deprive someone else from having their rightful share. As absurd as that example sounds with coffee, many of us are acting in the exact same ways with money. We believe that money is scarce, that it is not alright to have money, in case others get jealous or that we deprive others from getting their share. Catherine Ponder's books opened me up to a whole new possibility, to a whole new world of thinking. For the first time in my life, I saw that it was truly alright to want money, to have money, and to ask for money. As my beliefs and views about money changed through reading her books, gradually money started to flow into my life.

Another author that influenced me greatly has been Abraham-Hicks. You should know by now that I'm a big fan of Abraham-Hicks, and I have been faithfully studying their material for many years. Just like how I had been exposed to Catherine Ponder's work, I read Abraham before I turned my back on these spiritual laws. There was a period of time in my life where I totally disregarded Abraham's works, and there is a period in my life right now where I finally understand what they have been saying all along. Therefore, understand too that there will be ebbs and flows in your life. There will be times when you will resonate more with certain teachings. There will be times where you will turn your back on those teachings, until something makes you turn back. Hopefully, after reading what is in this book, you'll have the faith and strength never to turn away from these teachings.

The major reason why I turned away from these spiritual teachings was because I was disheartened by my lack of results. I was discouraged. I thought I should be seeing faster and bigger results, but instead I got nothing. I remember going to this beautiful bookstore overlooking the sea, with exquisite wooden floors and a whole collection of self-help books. I remember buying many books from the shelf, taking them back home to read, in order to find a way to make all of this click. I did this many times over the years. However, things were still not "clicking" for me. I felt miserable when I believed that I should be rich, given how much I was reading, and yet still things were not going right for me. There was still not enough money in my bank account. The money was still not showing up.

Halfway through all of this... I decided I could take none of it any longer and started looking for ways to be “practical”. I started slogging it out at several businesses, which made some money but I had to do a lot of work for the money. Still, there wasn’t enough money and I felt a lot of unhappiness dealing with customers and clients. It felt like I was doing things the hard way, going against the grain. All of these money-making ideas that I was coming up with just did not sit well with me. I felt that I was being too money-minded, and I sometimes felt I had to sell myself short just to close the deal.

All of these are side effects of going against your true self, of not being your highest and best self. And for those years in which I went against the grain and disregarded these spiritual laws, not only was I not being myself... I was also living in a constant state of fear and worry. The fears and worries did not go away just because I made up my mind to live realistically. Instead, they compounded and became even more serious, because I had no real way of dealing with them!

Incidentally, I still manage all of the businesses that I started during that time in my life. In my darkest days and hours, I was down to just one to two month’s worth of living expenses in the bank, bills to pay, and my business partner leaving me after I confronted him about some dishonesty issues. I had expected him to stay, but he left instead knowing that I probably could not do without him, leaving me with no viable way to run my business. The amount of fear I was in was unimaginable... and I was still so young! I could not afford to fail! It was in that moment of desperation that I read Seth’s words. Seth, just like Abraham-Hicks, is a metaphysical teacher that has influenced an entire generation of spiritual authors. Jerry Hicks (of Abraham-Hicks) was a big fan of Seth (and Jane Roberts). I remember taking a piece of paper and copying these two quotes from Seth which I pasted on the wall in front of me during my darkest hours. The first quote reads: “Your point of power is in the present.” The second quote reads: “You create your own reality. There is no other way.” I read these lines over and over again during my darkest hours. I read them whenever the fear about money came up for me. These two lines got me out of my darkness and somehow allowed me to deal with my fears, one bit at a time. Fears that I could not even talk to my own family about, simply because they would have no way to help me. (Of course back then, I had not learnt that our fears are just energy. They are simply due to negative

conditioning. Therefore, you can simply choose to **release** all of your fears right here and right now if you want to, and reality will straighten itself out to match your new inner state. That's the gist of all my books!)

I finally realize what Seth was emphasizing all along, when he taught that "Your point of power is in the present". No matter what has happened to you in the past, no matter what results you have been getting, no matter where you have been with money... your whole point of power is in the present moment. It is in the NOW moment, this very moment . This very moment is sacred, for it is where your entire power lies. And you can decide, in this every moment, right here and now, where you want to direct the course of your life over next few days, weeks and months. Forget about all your past struggle or results. Those are all in the past. What's important is that you are here now . You are reading these words and acting on them now. These words are changing your level of consciousness. Because of your conscious decision to read these words and deliberately act on them in this NOW moment, you are changing your future reality just like I did.

As things turned out, I did manage to run my business without my partner. Miraculously, I found people who handled the same areas of responsibilities he had been handling before he left, and it all worked out smoothly for me. Whenever a need or requirement cropped up, the right person to fill the job stepped in as well. Friends and associates offered their help, and they were rewarded too in the process. The Universe was bringing all of us together in perfect order. As I've said so many times, the Universe does take care of us, whether we are aware of its inner workings or not. This is indeed a life-supporting and life-sustaining Universe ready to stand by and intervene at any moment for us. In my moments of darkness, I surrendered and allowed the Universe to intervene. Because I had no one or no where else to turn to, I had to let go and trust, even though I was unwilling to. I had no other choice. In the moment that I made those leaps of faith, the Universe responded in perfect timing and harmony.

Gradually, the business managed to generate enough revenue to pay off the debts incurred. I guess one reason my partner left was because he had done his sums, and did not want to be responsible for the debts. Second, my partner should have believed that he could just as easily start a similar business. He did, for a while, and it came as quite a surprise to me, copying everything of ours right down to the advertising and the style of operation. But it could not attract any business and folded soon after, even though it



was operating in exactly the same industry and space as ours. I believe my ex-partner's business folded because he was trying to run it without having done the "inner work" which I emphasize so much about in my books. He was trying to copy the outer form of our business but not the inner substance of it. I had built my inner substance through reliance on two of Seth's powerful quotes that are worth repeating here:

Your point of power is in the present.

You create your own reality. There is no other way.

I am eternally grateful to Seth for these beautiful and uplifting words that led me to focus on the road ahead instead of what had been going on in the past.

## Chapter 7 - You Can Be Abundant By The End Of Today

The first money manifestation principle that follows from my own experience is this: You have to be willing to give up the story of who you think you are in relation to money. All of us walk around with a story, literally twenty-four seven, except during the times we are asleep! Our story is our perception of how things are, of how much money we have, how things should be, our beliefs about making money, and our past results / achievements that have to do with money. The problem with our stories (yours or mine) is that it is all invented. Our stories are all made up over time, by ourselves and by others. It is all made up and added unto as time passes. None of it is real in the current moment. None of it is even relevant in the current moment, unless you let your story affect and define who you are.

Let me first give you a few examples of positive, empowering stories that can create massive results in a person's life. Donald Trump, the billionaire real estate developer, has built a larger-than-life personality for himself as a hard-nosed dealmaker. That's his story. He walks around with the persona of a shrewd dealmaker who constantly intimidates others into agreement, and legend has it that he routinely calls up the Forbes editor demanding that the magazine revise his published net worth upwards! Whether you hate him or like him, you have to agree that Donald Trump is extremely media savvy in controlling his public image.

Now it does not matter whether Donald Trump is *really* a good negotiator. But he walks around acting like one and constantly reinforces the story of him being a good negotiator. He genuinely believes in it, personifies it, and his results reflect this belief. Therefore, it is really a chicken-and-egg issue at play here: The more one believes in his own story, the more he creates his reality in a way that is consistent with the story.

You don't have to be a media personality like Donald Trump to have your own story. I have a friend who goes to the gym consistently every single day, watches his diet carefully, and is obsessed over how his body looks. He is living out the "I am fit and healthy" story. Because he walks around telling this story and believing in it, reality perpetuates itself and he is *indeed* fit and healthy! He goes to the gym regularly even on days when

he does not feel like it, because going to the gym is consistent with this “fit and healthy” story he is telling himself. Whenever he is in conversation with friends, he would be passionate about sharing muscle-building tips and techniques, once again consistent with the story that he is “fit and healthy”.

The point here is not whether these stories are *true* or not. There are no *untrue* stories. There are only *resourceful* or *unresourceful* stories. In other words, the stories that we tell either serve us or sabotage our well-being over the long term. When it comes to money stories, it has been my observation that most people do not tell resourceful money stories about themselves. Pause for a moment and ask yourself what your current money story is. I am willing to wager that it will be a reflection of the current financial results you are getting. Your current money story will most likely revolve around your monthly income, how much money you have in the bank, how much debt you have, and how much you foresee yourself earning in the near future. This is your current money story or identity, and because you identify so strongly with it... your strong association with it perpetuates current reality.

Perhaps you’re in the happy camp and your current financial situation is good. In that case you’ll be telling yourself a happy and resourceful money story, like what the hidden rich are doing. The hidden rich feel a deep sense of ease and flow when it comes to money. They know that money flows to them like clockwork from various sources every single moment. They know that they are not exchanging physical time and effort for money. They know that even if they stop working, their passive investments will bring them money. They rest in the assurance that they’ll always have the resources needed to make money when they need it. Therefore, this is the story that plays out in their heads all day long... and their outer actions *reflect* this inner story. There is a sense of inner poise and confidence about them as they go about their daily affairs and deal with others. Have you ever spoken to someone and even though they said little through their words, their demeanor left a deep impression on you? Have you ever spoken to someone and knew that you could depend on the person? Well, it is certainly not by accident that you are picking up these cues about a person. For an individual to resonate at a high level, he or she would need to achieve the corresponding inner state.

What if you’re in the other camp and your current financial situation is not as good as you would like it to be? If I asked you the same questions

above, about how your money situation is... your first impulse would be to tell me all the not-so-desirable aspects about the money that are in your life now. In fact, most people whom I speak to can't stop talking about their money problems, because these problems seem so pressing and in-their-face to them! "Look, I must talk and think about these problems in order to solve them!", they say.

Now I'm going to advocate something counter-intuitive. This is going to be difficult to do in the beginning, but if you want things to change... you first have to change your inner state and start focusing on a new reality. As I have explained in my other books, our observation of reality *causes* reality to be perpetuated and fixed in the current state. As Abraham-Hicks puts it so succinctly, reality is energy, which is changing every single moment. But because you are so focused on the "current" reality and the problems that are at hand, the energy is shifting into the same thing over and over again ... such that it seems as if nothing is happening! What a brilliant observation that is. Instead of thinking about a situation as unchanging, know that everything is energy, constantly shifting into and out of form. Everything is in a state of perpetual vibration and motion. However, because of our unwillingness to entertain an alternative reality, the energy constantly shifts into the same form over and over again. That in itself is a powerful thought to ponder over, and has been supported by the latest findings in quantum Physics.

Going by the principle I have just illustrated above, there are a few things that would be beneficial to do. First, you would want to stop talking about your financial situation and "problems" to anyone. Stop bringing it up voluntarily! There are people who are going to ask you about it, probably friends and family who are "concerned" and want to help. But please understand that talking about current reality only perpetuates it, and feeds more energy into it. So it is to **your** ultimate benefit that you stop talking about it. If friends or family bring up the issue, always say "It's being taken care off!" or "It's good!" and then change the subject. If you have friends who constantly show an interest to dwell on negative matters, perhaps it is time to change friends for it is impossible to talk about negative things all the time and attract the positive into your life!

The step above is frequently advocated by every spiritual teacher and self-help book. But I am going to suggest a few additional tweaks, and the first is this: **Do not even talk about your "problems" to yourself.** What

does this mean? It means, quite simply, to stop walking around with the “story” that you have these financial issues. Stop seeing yourself as a person who has these money issues. It is easier done than said. This is not a difficult exercise, and if you manage to do it, will bring you results even faster than you can imagine. Let me elaborate. For example, if you are currently faced with a huge debt that worries or scares you, stop walking around with the identity of a person who is “in debt”. Stop associating the debt with yourself. Instead, forget about it and give up that part of yourself!

Now some self-help teachers advocate the use of affirmations to reinforce a positive self-image, but that is NOT what we are talking about here. In this case, they would recommend repeating a positive affirmation over and over again that replaces your “old” story. For example, they would encourage you to say: “I am now debt-free and have a positive cash flow!” while going about your daily activities. This parroting approach *rarely* works because no matter how well you phrase the affirmation, you are still focusing on an unwanted part of your story. Your insistence that things be different through the recitation of affirmations is a *forceful* attempt that merely reinforces the fact that things are still the way they are! If debt isn’t a problem for you, there would be no need to even repeat any affirmations or use any techniques!

There is an old Chinese fable about an individual who came into possession of three hundred taels of silver, a considerable amount of money in those days. He thought long and hard about where to hide his newfound wealth, and finally decided that the best way would be to dig a hole in the ground and bury it under a tree, where no one would notice. However, he was so worried that his money would be uncovered by someone else that upon burying his money deep into the ground, he immediately hammered a wooden sign on top of the spot and wrote: “Therein does not lie three hundred taels of silver!” This amusing story is analogous to the modern day situation where we go into affirmations overdrive to try to conceal the fact that our problems lie underneath! The affirmations point *exactly* to the problems we are trying so hard to eradicate, and the more we repeat them, the more we remind ourselves of the existence of those money issues.

Therefore, the approach I have always advocated and have found to be very effectiveness is to simply take a *light* touch. This does not mean denying that the problem exists, but simply to immerse yourself in an inner state where the issue does not even exist ! You are not trying to override

reality by replacing your current issue with some “positive” version of reality. Don’t do that! It seldom works. Instead, take your “negative” issue and turn it into something null or void. Transmute it into what Quantum Physicists call the zero-point field, and what the Buddha calls the “void”. Jesus calls this the feeling of “peace beyond all understanding”. It is the nothingness, the emptiness, and yet the wholeness of everything.

Now at first as you read my words, this will seem quite abstract and difficult to do. However, it is really quite simple and all I am asking you to engage in is an inner mental exercise. There are no outward actions to take, which means that you can do it right here and now as you read this chapter. The way I do it is to first think of the subject of “money” and watch the thoughts that spontaneously come up for me. In my early days when I did this exercise, the mere thought of “money” brought up many related feelings. Immediately, I thought about my income, how I was making money, my bank account balance, my fears, my worries... You may have the same associated thoughts too as you think about money. Slowly, those thoughts drifted to resentment, as I was secretly resentful over the fact that I was not making as much money as I wanted. Then it turned to a sense of shame, as I realized that I was not making as much money as “successful” people. And so on and on.

It will probably be the same for you. As you think about the concept of “money”, all these related thoughts will flood your mind. Along with those thoughts come associated feelings and emotions. The point here is not to judge those thoughts as good or bad, but simply to sit there and observe them. If you are currently telling an unresourceful story about money, this exercise will make you feel uncomfortable. But it is just a feeling. Sit through it — because what you are experiencing is exactly the story you have been telling about money! This will give you a spot-on indication of your current and future manifested results. There is no way to tell a story that feels bad and expect good results, as Abraham-Hicks always teaches.

Now that you recognize the story you tell about money, my advice to you is not to instantly replace the story with a positive one. Doing so would be like the old Chinese fable which I told you earlier. Instead, a more effective way is to go into the void, the emptiness... and stay there. Disassociate your beingness with all these money issues. Slowly, what

you'll begin to see is that you are not your finances or money issues. These issues do not define you. They have never been a part of you to begin with.

So first you start with your identity as Richard, or George or Francis. You may see yourself as someone who has \$X in the bank, and makes \$X a month. Notice all the spontaneous money associations that literally identify you and crop up for you when to think about money. The key here is just to separate your pure self, your pure being from all these unnecessary money associations (stories) that are not real in the first place. Instead of walking around thinking of yourself as Francis, who makes \$X a month but would like to make \$Y, and has \$Z in the bank... walk around thinking (and seeing) yourself as Francis, period! Disentangle yourself from all the money issues that you have so intimately associated with. The longer you can walk around and go about your daily affairs in this state, the more effective these teachings will be for you.

Do this consistently over the next few days, weeks and months. Anytime you feel a money-related thought coming up for you, observe it and then immediately go to the void and empty space within. Consciously separate yourself (your own beingness) from the fake money identity which you have just created, and remain there in the void. At the start, you may have to close your eyes in order to do so, but you'll soon find that it becomes easier and easier for you to recognize these money-related thoughts as just "stories" you keep repeating in your head. All of these are not reality, but simply representations of current reality. They are not the true essence of the unlimited being that you are.

How do you know this exercise is working for you? First, you will feel lighter about money. I can assure you that if you keep at this exercise and make it a daily part of your routine, in a few weeks down the road, the mere mention of "money" will not automatically bring up these strong feelings within you. That would be the first sign that you have succeeded in giving up your story. In fact, the thought of the word "money" for me now brings up nothing. I don't even recall the amount of money I have in my bank accounts! I actually have to login to my online banking accounts to be reminded of it. I just know that there is more than enough to meet all my needs and wants. This is the inner state which you should strive towards, because what I have done here is to stop defining myself once and for all based on the amount of money I have in the bank. Know that the amount of hard, cold cash you have does not even represent you in any way, so why

are you spending so much time getting hung up over it? Previously, I would have walked around thinking, acting and behaving like an \$X person. That very mindset, no matter what \$X is, was actually restricting my future possibilities and future results! Therefore, I have learnt that the moment I stopped seeing myself as an \$X person, my outer financial results exploded because I was no longer placing a cap on what I could or could not receive!

The second sure indication that this is working would be observing that outer circumstances now match up to your new inner state. Ever since I adopted this mindset and gave up all my money stories, including not keeping track of how much I have in the bank, I have often been surprised when I *did* take a look at my bank accounts that unexpected sums of money are there, often from various sources! It is an absolutely magical feeling that you will experience too. This does not result from temporarily forgetting that something would be there and then being reminded of it. Rather, truly unexpected sums of money were flowing to me. Sometimes it would be a client wanting to thank me for a job well done, and he would deposit a bonus check into my account without even letting me know in advance! At other times, it would be payment from various sources. I love this new mindset about money because it is much more resourceful for me, and it is highly effective because it does not involve changing your spending habits. Many of the authors or teachers I have read advocate that you adopt new spending habits to reflect your new reality about money. For example, they would encourage you to buy something nice or expensive for yourself. While this could work in terms of cultivating those rich and deserving feelings, it often ignores the fact that buying something one cannot exactly afford can cause a person to feel even more *negative* as opposed to positive feelings! This goes against the whole point of the exercise in the first place, which is to make one feel good.

The simple change I have illustrated above, that of giving up your money story, going into the void each time you have any money thoughts and deliberately forgetting the amount of money you have in your bank accounts (or even how much you make) is so effective precisely because it involves profound *inner* shifts and nothing else. There is nothing else you have to do on the outside.

## **Some Common Questions & Practical Suggestions**



When I share the above exercise, I invariably end up with some practical questions and objections. Most of them are similar to this: I need to keep track of my finances so I know where I'm spending my money. I need to ensure that there is enough money in my bank account to pay my bills!

These are all valid concerns, since you obviously do not want to end up with a deficit in your bank accounts and hence incur overdraft charges. Therefore at the beginning, you may still have to monitor your bank accounts occasionally to ensure that there are sufficient funds inside, especially if you are just starting out. However, one immediate and very valuable change you can make would be to reduce the frequency which you take a look at your bank balance. Stop reminding yourself of it, whether the balance is at a level you desire or otherwise!

With the advent of online banking, it is now possible to keep tabs on our bank balances throughout the day! I know the feeling, when you are worried about whether there is enough money and hence keep looking at your bank balance for unexpected deductions, or to see whether the money you need has arrived. The first thing one has to realize is that the continued observation of current reality will only perpetuate current reality. As such, I would recommend that you cut down the frequency by which you observe your bank balance. Why would you need to take a look at it so many times throughout the day? If the money is there, it will be there no matter how many times you look at the balance. If a deduction has to be made, it will be made no matter how tightly you keep track of the balance. These things are often beyond our control. I may not feel like to pay a bill, but I still have to pay it or face the consequences. Therefore, give up the need to constantly keep an eye over your bank balance. The more you do it, the more you are reinforcing the story of "I am an \$X person", which makes it even harder to change your current financial situation.

The way I do it is to only look at my bank accounts **once a month**, when I need to pay my bills. I have arranged and organized my bills by due dates such that I only sit down to pay them once a month, and still be on time for all of them. The date I have chosen for myself is near the end of the month, as the due date is usually the first week of the upcoming month. I used to pay my bills as I received them (because I was worried about missing a payment, or being in "debt" even if it was only for a short period

of time), but I now realize that it is an unnecessary practice because this means I would have to login to my account between 5 to 10 times a month. Each time I paid a bill in the past, I would have to see my bank balance “decrease” 5 to 10 times a month! Now I just pay all my bills at the same time, once a month. I don’t even go in to check on the balance in between.

Ever since I adopted this new practice, I’ve had pleasant surprises every single month I logged in. My bank balance would be constantly increasing from the various income sources as I intended, and there has always been enough to pay my bills in full. So no, giving up the need to track my bank balance and giving up my stories about money has not led to reckless spending or the detriment of my finances, as many would believe. In fact, the opposite is true. Because you are now adopting a light and carefree attitude about money, more money flows into your experience as a result! Make this change in your life today and I am confident that the same positive results will flow for you as well.

As you journey through this book, know that some of the most profound shifts will take place *within* you. When you truly make the necessary shifts inside of yourself, your outer reality will match up to your new inner state. This is the gist of all my books and teachings, one that is based on fundamental Universal principles. The techniques and steps outlined are all designed to help you get there faster.

The sooner you are able to let go of your old money identity and step into a completely new money identity, the faster things will change for you. However, since most of us carry so much excess baggage over the whole issue of money, I recommend stepping into a space of null and void instead, and let the Universe fill up the rest of the details. Therefore, once you have given up the old money identity and immersed yourself in a deliberate void, there is no need to start filling it up with positive thinking or affirmations. I have found that letting go of the negative thoughts and feelings is enough . Giving up your money story and stepping into the void, the emptiness of it all, will allow new possibilities to emerge for you. When I share the technique in the previous chapter, some readers may be worried that giving up their existing money identities and “going into the void” means they’re going to attract nothing... since there is nothing in the void! I can assure you that this is certainly not the case. You are not signifying your desire to attract “nothing” when you step into emptiness. Instead, what you are doing is creating a vacuum for your greater good to rush in. You are clearing away

years of negative conditioning, unwanted magnetic thoughts and feelings, dis-empowering beliefs... all of which hold your desired financial well-being away from you. When you step into a completely new money identity, one of no identity... you free yourself from the expectations of yourself, and from everyone else.

Here are a few diagrams to illustrate what I mean. The positive signs (+) represent positive thoughts and feelings, while the negative signs (-) represent their negative counterparts. Both positive and negative thoughts / feelings are **attractive**, meaning that they will result in current or future physical manifestations. They create your reality. The “I” represents where you currently are most of the time.

A person who has not trained himself in any of these deliberate money manifestation techniques is very far left on the negative end of the scale, steeped in negative thoughts about money most of the time (and positive thoughts only *a minuscule* amount of the time). A look at the scale will tell you that since he is immersed in negative money-related thoughts most of the time, the results in his life will be largely unwanted and undesired:

Figure 1a:

-- I ----- +

Conventional positive thinking and affirmations is actually trying to get you into the state as represented by the next diagram, where good things start happening to you because you feel good most of the time. Notice that there are more plus signs than minus signs:

Figure 1b:

----- + + + + + I + + + + +

The problem is that most people cannot get here at once. With each positive affirmation or intention that they forcefully repeat, they are actually reinforcing the minus signs rather than the plus signs... hence reality does not change for them!

When you remove your money identity and go in to the void as suggested, this is what actually happens:

Figure 1c:

0 0 0 0 0 0 0 0 I 0 0 0 0 0 0 0 0 0 0 + +

You are replacing all of your negative money-related thoughts (the minus signs), with nothingness — No thoughts, no desires, no expectations

and no identity. Here is where the misconception arises: Most people are worried when looking at this diagram because they think they will manifest nothing since they are asking for nothing! But that cannot be further from the truth, because the moment you free yourself from the persistent claws of negative emotions and thoughts... the Universe actually steps in nicely to fill the void with this:

Figure 1d:  
+ + + + + + + I + + + + + + + + + + +

The void (zero) gives the Universe all the space it needs to do its magic.

## Chapter 8 - The Money Manifestation Paradox

This understanding brings us nicely to the next principle.

Expectations and benchmarks are two of the greatest money manifestation killers. Let me repeat that again: Expectations and benchmarks are two of your greatest hindrances to manifesting money. I do not make such statements lightly, for everything you read in this book is the result of an extensive real-world study and self-experimentation on applying manifestation techniques to money. Therefore, for every principle I teach, you can be assured that I have field tested it repeatedly, over-and-over again on myself and on those I share this with. I have realized, while looking back on my money manifestation journey, that expectations are detrimental to manifesting money.

The expectations I speak of here are your **own** expectations about how much money you should have, and should be making. Once again, we are not talking about other people's expectations of you but your own expectations. Any time you have an expectation about money that is not in line with your current money situation, you are setting up inner blockages that are not conducive to manifesting money.

Let me explain. For many years, I walked around with an affirmation that I carefully designed to help me become a multi-millionaire. I wanted so badly to be a multi-millionaire, with a net worth of over \$10 million dollars, and therefore I walked around all the time saying: "I am a multi-millionaire with a net worth of over ten million dollars!" Sounds good doesn't it? The affirmation is positive, succinct, and I repeated it all over the place to myself, feeling very good as I kept saying it over and over again! Little did I know that I was setting up a money "expectation" for myself. My expectation for myself was that I *should* be a millionaire and have ten million dollars. The reality was that I did not, and therefore there was a constant dissonance between who I really was and who I wanted to be. I thought I was filling up the scale with all these plus signs (as shown in the earlier diagram), when in fact my recitation of those affirmations was just reinforcing the minus signs.

When it comes to manifesting money, because of the loaded nature of this subject with so many associated conditionings and beliefs we have

about it, any “expectations” you set up for yourself will only result in uncomfortable feelings of tension and dissonance. In other words, you want to be at a place but you’re not there yet. Your constant reminder to yourself of the goal you wish to achieve only serves to reinforce that you do not have it yet. This concept is subtle but very important if you want to manifest money, or anything else. Each time you repeat an affirmation or think about an intention, it is like thinking about one side of a coin. One side of the coin is about what you *want* to experience (for example, my intention to become a multi-millionaire). The other side of the coin is the current reality which you want to be different. It is very difficult to think about one side of the coin without simultaneously also thinking of the other side! Therefore, it is difficult to focus purely on your wanting of money, without also subtly focusing on the fact that you do not have it yet!

The traditional solution to this problem has been to amplify the associated positive and good feelings that come with the desired side of the coin. For example, I could ramp up my feelings of being a multi-millionaire, make them extremely strong and immerse myself in those feelings. This is the traditional feeling “as if”. That’s all well and good, until you realize two things. First, if you were *already* a multi-millionaire, you would be there already, plain and simple, and there is no need for you to engage in a forceful exercise to vividly feel those good feelings. Therefore while you may be quite successfully in “feeling” those good feelings which you are conjuring, those good feelings are simultaneously accompanied by a sense of forcefulness or a need-to-prove-it. These distinctions in inner state may not be immediately obvious to a beginner, but if you look out for it, you may concurrently notice a sense of strain or a nagging feeling as you try to feel good feeling thoughts. Once again, the Universe picks up on the *sum total* of your feelings, so while it is picking up on your positive thoughts, it is also picking up on your dominant vibration, which is the force and strain that you are applying.

Now let’s suppose we had a chance to get into any of the hidden rich’s heads for a moment. How do you suppose they’ll feel about money? Close your eyes for a moment and imagine walking around in Warren Buffett’s body. Experience his inner state with regards to money. How do you think he would feel about money? What would his inner state be like? The answer is obvious once you engage in this exercise and may even

surprise you... That's right, **he would not even notice or care! He would not even be thinking about money!**

That's really the gist of the whole "secret"! If you had lots of money, you would not even notice or care about money! You would not be walking around in a state of elation over how much money you have. Money would fade into the background for you, and its relative importance would diminish. I have used these very same manifestation techniques that I am teaching you right now to manifest money, and I can tell you that the inner states I am experiencing now with my current manifested reality are very different from what I imagined them to be in my early days. In those days, I would imagine myself brimming with joy at the amount of money flooding my bank accounts! I would constantly rehearse those good feelings! But guess what, now that the actual reality has manifested, I am not sitting here brimming with joy over the physical piles of money that I have. Isn't that strange? Not at all, because the feelings I find myself overwhelmed with nowadays are feelings of deep appreciation, trust, and love (what I call "The Magic Feeling" in my book of the same name)... without any of the corresponding focus on the money. The money has faded into the background, but it is still there, because I have intended it a long time ago.

Had I not made the switch from focusing on the "money" to focusing on the general good feelings and completely *dropping* the thought of money from my mind... I might still be struggling right now with making these techniques work. I attribute my success to the fact that I dropped any and all expectations about money I held about myself. I adopted a no-expectations attitude about money. I stopped holding myself accountable. As a result, the money started to flow for me because I wasn't constantly fighting with myself over how much money I should have, and why I have not achieved it yet. I absolved myself of all responsibilities and all the blame. Instead, I adopted the mindset of a truly wealthy person long before my physical reality shifted — and that is to completely drop any expectations about money and to shift my focus away from money entirely. I adopted the same mindset as a person who *truly* had lots of money, even when my physical reality did not match up. Due to the power and consistency of these Universal Laws, my physical reality did match up shortly after!

Therefore, one of the biggest secrets is that no matter what your current financial situation is, you can always adopt the mindset and inner state of a wealthy person right here and now. Most people don't even spend

time engaging in these inner exercises because they are so focused on the “outer” actions to take. They think that becoming rich means taking a whole host of outer-direction actions, making good investments, setting up businesses and the likes. All of that have their own time and place, but first you have to start within yourself. The gold lies within yourself.



## Chapter 9 - No One Can Anoint You As Prosperous But

### Yourself

No one can anoint and deem you prosperous, except yourself! Understand that there is no one benchmark for abundance and prosperity. Give up the notion today that you need a particular sum of money to feel rich or wealthy. Don't fall into the same trap as I did many years ago, when I thought that I needed to have at least ten million dollars to be rich and happy! The ten million dollars figure was arbitrary, pulled right out of thin air! Any expectation you have right now about how much your income or net worth should be is probably pulled right out of thin air also! There is no logical basis for why it *should* be that amount before you can feel better about yourself. You can feel good about yourself starting right now.

The most empowering thing you can do with regards to your personal finances is to set your own standards, and give up any external benchmarks or expectations. What do you think all of the hidden rich have in common? They have all set their own standards and lived comfortably within those standards. They are not concerned with what the world is making, or what the world thinks is the "right" amount of money to make. There is no "right" amount, and therefore the dollar value itself really means nothing! I have seen individuals who enjoyed a fabulous life on three thousand dollars a month, and I have seen individuals struggling with a five-figure monthly salary! What is the difference? The former have removed any expectations about what their monthly income should be. They perceive the \$3000 to be abundant and more than enough. The latter who earn a five-figure salary are probably complaining that they should be earning even *more*! They have set up negative expectations for themselves, and hence a needless struggle that is difficult to win.

In the course of talking to individuals from all walks of life over the years, I have come to realize that much of their misery about money came from their expectations of it, which were often derived from external sources. It bears repeating that none of these "external" sources are authoritative or correct. What works, is what works for you. I have a friend who works as a medical doctor, who is constantly under tremendous stress over his finances. You can be sure he earns a good income by most

standards as a medical doctor (although standards do not matter), but I was surprised when speaking to him that he felt absolutely lousy about himself! He felt bad because he was obsessed over the “outer-directed” actions he should take to grow his money. He spent so much time moving his money from one investment to another, from one stock to another, and monitoring his investments such that any drop in his portfolio value caused a corresponding drop in his mood! Now based on what you know about Universal principles, do you think he would be in a conducive state for manifesting more money? I doubt so, and he could even *lose* all his money if he continues immersing himself in this inner state. How many times have you seen individuals who guarded every cent ever so tightly, lose everything overnight to a bad investment decision or even a crook? We hear about stories like this so frequently in the media, and a student of these spiritual principles should know that nothing ever happens by accident.

You can start today. Decide now what your standards are going to be and adhere to them. Ignore everything else. Standards are different from “expectations” we have talked about earlier. Standards are your own definitions of what makes a good life according to you . Only you can decide, and your opinion is all that matters. One of the mistakes I made was to rely on **other people** to decide my own standards for financial well-being. How absurd is that! Relying on **other people** to decide how you should spend your money, what you should buy and how much money is enough for you? Those people are not even going to be leading your lives for you!

The next exercise is extremely fun and enlightening to do. As always, life seeks to express itself creatively so define your financial well-being in terms of self expression and leading a full life. Let me share with you my own version of what a picture of financial well-being looks like to me. Yours will differ based on your own tastes and preferences. The diversity is what makes us so unique and beautiful! But hopefully, you will get some ideas on how to craft your own version.

I start off with what I like to do, and what makes me truly happy. I realize that I am truly happy when I read, and when I learn new things about myself and about the world. I am truly happy when I learn something valuable from books or from courses. To that end, I consistently read over one hundred books a year on various subjects because they enrich me greatly and make me so happy! Therefore, when I was deciding what

financial well-being looked like to me, I decided I wanted to have the financial freedom to buy all the books and personal development material I wanted. I wanted to learn any new thing I wanted, and pick up any skill I wanted. I also wanted to be immersed in an environment where I could do all that.

I also like to teach. Teaching can either be done in person or through books, like the one you are reading now. Therefore, I made up my mind to have the time and personal freedom to teach and write. I wanted to be compensated for it, but more importantly, to be able to do it freely with no worries of compensation.

Finally, I have always advocated that one should have diverse hobbies unrelated to one's main job or vocation. This is another indirect money manifestation tip. Having an unrelated creative hobby is important as it gives you a creative channel to totally immerse yourself in with no strings attached, and with no expectations. Because I am doing none of it for a living, and have no standards to live up to, I have completely no pressure. I am free to create. I have several interests in this area. I love photography, and while I have won national awards for my craft, I draw the line at doing it commercially. Similarly, I love gadgets and everything to do with technology... so I want the freedom to buy whatever gadgets I want, and take all the nice photographs I want to.

Notice how my perception and focus has shifted so completely, from my earlier (and possibly naive goal) of wanting to make ten million dollars, to my picture of financial well-being now. In fact, making ten million dollars will not guarantee the fulfilment of even a single item on the list above... while the fulfilment of all the items in the list above equals personal financial freedom to me! Can you see how valuable it is to start reframing your thoughts about money in terms of what you can do with money, instead of how much money you have? Notice that money does not even come into the picture while I am setting all those standards above. I have dropped the subject completely and am focused on my own creative calling and higher self expression.

Most people have never sat down to work through an exercise like this. They have however sat down and decided how much money they want to make, or how much money they want to have in their banks. But very rarely are those figures accurate, because they are based on other people's standards and expectations! They are based on the lifestyles of the rich and

famous as portrayed on TV, or dictated by what someone wrote in a magazine about the “ideal” lifestyle. Remember that you can be living that ideal lifestyle and still not like one bit of it. How many times have you looked at photographs of posh hotel suites in magazines and thought about how nice it would be to turn one into a permanent home? When I finally had the chance to stay in an absolutely luxurious hotel penthouse overlooking the city with a private pool, I was so homesick by the end of my experience that I realized that money can buy you luxuriously outfitted surroundings, but not a home!

Spend at least 15 to 30 minutes writing out and defining in longhand, what your standards for well-being and highest creative self-expression will be. They do not have to be lofty goals. Remember: If your goals are too lofty, such as “world peace” or “saving the world”, they are probably based on some Utopian ideals that have been unknowingly forced upon you by someone else. Not that it is not possible to have such great goals, but the exercise we are doing is really something simpler: What makes you *truly* happy? What makes you tick? What makes you *genuinely happy* and come alive? Those are the things we are going for in this exercise. Spend one morning over a nice cup of coffee, in your favorite surroundings with this exercise. You may want to do it while soaking up the opulence of a beautiful morning, drinking your best coffee and writing on your finest writing instruments. Take as much time as you need to define your standards for yourself. Again, make sure they are your OWN standards and not someone else’s, so there is no need to share what you have written with anyone else and ask them what they think about it. For each item you have written, go through it and ask yourself whether it is something you truly want for yourself... or is it something your parents wanted, or your family would want for you. Other people can never lead your lives for you, and only you can decide for yourself!

Once you have written the list, internalize those feelings. Notice how because nothing on that list is framed in terms of money, it becomes so easy to visualize and feel the feelings of whatever you have written on your own list. Those become the standards which you set for yourself, and from now on, your goal is to be in complete alignment with these standards you have set for yourself. I can close my eyes right now and feel the feelings associated with my perfect well-being as I have written them down for myself... and guess what, there is completely no feeling of forcefulness or

strain. All of it feels so natural to me because in the moment I ask, I am already *it* . Similarly, in the moment which you close your eyes and immerse yourself in the energy of that list, you become it. The energy responds instantly to your new set of intentions you have set for yourself. Now focus on these feelings constantly and absolutely ignore everything else... the money will flow faster than in your wildest dreams! How could it be otherwise?

## **Chapter 10 - Protecting Your Inner Gold Mine From The Outer World**

In the previous exercise where you defined your own standards of financial well-being, you would also have felt the profound feelings of joy and fulfilment associated with living your dream life. That was the asking stage, and in fact, it is all you ever need to do to put your intention out to the Universe. As I frequently teach, there is no need for someone to repeat their desires over-and-over again, hoping to “send it out” accurately to the Universe. If your desires (monetary or otherwise) are not yet manifest, it is not because you are doing the “asking” steps wrong. It is not because you do not want it badly enough, or have not asked enough. Rather, it is because you have not cleared the blocks that stand between you and your desired reality.

Common blocks that stand between you and your manifested reality include negative feelings of worry, fear, guilt and distrust. I talk about how to breakthrough these four major blocks to manifestation in my book “It Is Done!” and offer methods for doing so. Therefore, I will not repeat those instructions here. Instead, I would like to talk about how to apply these techniques specifically to the manifestation of money.

One of the most common reasons why fears about money crop up for us is because we are often highly influenced by other people’s views about money. As I wrote in the opening of this book, everyone seems to have their own opinions about money and what you should do with it, ranging from that expert on the TV to Uncle John. Most of them are probably well-meaning, but the problem is this: Even they do not know is right for you. No one (except yourself) can tell you what’s right or best for you. There is no “best” way to spend and invest your money, because everyone is unique. Everyone is a unique expression of God, as we have seen in the previous chapter. Even without reading what you have written down about your own ideal financial life, I know that all my readers will probably come up with different pictures about what their ideal financial situation is like. Therefore, never set your standards based on someone else’s standards.

This leads us to the topic of protecting your inner sanctuary. Deep within yourself is an inner sanctuary, an inner temple of sorts. This is the place you go to when you close your eyes and meditate, or visualize what you want. This is your inner state. If you want to be effective at manifesting money, you must be zealous at protecting your inner temple and in ensuring that it is not “invaded” by unwanted thoughts and observations.

To understand what I really mean, ask yourself how you feel when you see someone buying something expensive, or driving a really nice car. In fact, take the time to go out on the streets for a walk... *until* you see someone driving past in a nice car. What are the thoughts that spontaneously well up for you? Do you feel positive or negative feelings? For most people, it will be nasty thoughts and negative feelings of disgust, irritation and unhappiness. It will be thoughts like, “He must be running some illegal business!” or “Must be one of those crooks on Wall Street!” Don’t judge the thoughts that spontaneously well up for you, but rather, observe them as they arise spontaneously for you. Understand that these thoughts are all about *you* and nothing about the person you are making a judgment on. Remember that it is our own inner state that we are trying to manage here, and not someone else’s.

In my early days of trying these exercises, I frequently had feelings of envy or disgust whenever I saw someone drive past me in a nice car, or having more money than I did! One judgment I would always spontaneously pass was, “I wonder what shady business they are doing!” In fact, it seemed so natural for me to pass that judgment, because based on my level of consciousness at that time... I had not yet allowed for the possibility that it was both possible to run a legitimate business, and yet still be prosperous from doing it. Therefore, the thoughts that arise for you spontaneously often **reflect your current levels of consciousness**. Do not judge them, for they offer valuable guidance along the way.

In fact, I did not notice I was in the habit of passing these remarks until a business partner (whom I spent a considerable amount of time with each day) alerted me to it! This goes to show how pervasive and unconscious some of our hidden beliefs are, even though we may be repeating them over-and-over every single day! For this same reason, I encourage you to find a trusted partner who is willing to support you in the practice of these Universal principles. If you have a spouse who is on the

same page as you, both of you can take the chance to practice and apply these principles together. But remember that it is important to be non-judgmental, and simply be an unbiased observer. One day, my business partner finally said to me, “Why is it that each time we see people doing well, you would say that they are running some shady businesses?” That question was like the proverbial light bulb going off in my head! It was all I needed to awaken and enlighten me, and almost instantly brought me to a higher level of understanding.

First, I sat down and examined what hidden beliefs motivated me to make that statement repeatedly, every single time without even noticing it! I realized that I had a strong hidden belief that it was not possible to make large sums of money ethically, and therefore anyone who made large sums of money had to do so through unethical means. Since I always saw myself as someone who was very ethical, my beliefs did not allow me to make large sums of money. Do you see how we unconsciously impose these very powerful boundaries for ourselves, through our unconscious thought patterns? When you shine a light on these unconscious thought patterns and bring them to your conscious awareness, they instantly drop and fade away.

Next, I thought about all the rich and wealthy people that I knew and all the businesses they were running. I realized that a part of me was suspicious about their wealth, and I was *convinced* that they were running some parts of their business illegally! Of course, none of this may be true, but my strong beliefs in them made it so. I have often said that it does not matter whether what you believe in is true or not. What matters is whether your beliefs are resourceful or unresourceful. In other words, do your beliefs serve you? My beliefs clearly did not serve me back then. By **choosing to believe** that wealth could only come to us through illegal means, I was distancing myself from money because I did not want to participate in any of those illegal ways of making money!

Finally, I decided to drop my unresourceful beliefs. I sought out examples of individuals who were making good money, and doing it through positive, ethical and uplifting means. I read stories of individuals who were making massive changes in the world, and creating a positive impact in their community. As I was exposed to the new information that ran contrary to my old beliefs, my old beliefs slowly collapsed and I allowed myself to move into a new reality.



The litmus test is how I finally reacted when I saw someone driving a nice car on the streets. After doing much work on myself, I have changed my spontaneous thoughts from, “He must be running a shady business!” to “Wow! I wonder how much value he must be generating for the world!” As you can see, the shift from the first to the second belief did not involve any huge change in my outer-directed actions, but they made all the difference in the world for me. I am no longer “blocking” my own wealth and manifestations from coming to me. When I associated money with creating huge value for the world and making a positive change, I too, saw that I could create massive value for the world and therefore living a rich life was possible for me too! My businesses started shortly after I made this realization reflected my new level of belief.

We come into contact with symbols of wealth every single day. Nice cars, nice houses, luxury items and so on. In the beginning of this book, I talked about how we should not judge others by their outer appearances, for you can never easily discern their inner state, just as Jesus wisely said, “Judge not by appearances, but by right judgment”. When we see these symbols of wealth as we interact with the world around us, we are often tempted to pass judgment. These judgments reflect our prevailing beliefs about the world around us. Therefore, I urge you to take a close look at these judgments you are passing (if any), and sit down to examine *why* you are making them. There are valuable gems for all of us here. If you really take the time to confront your innermost beliefs on this matter, the rewards will be immense.

Because I have spent such a long time improving my relationship with money, I no longer feel negative feelings of guilt, worry, or resentment each time I see these external symbols of wealth. I know very well that if one is worried about money, seeing someone else *have* money can bring up strong feelings of injustice and discomfort. But always understand that these feelings that are welling up inside of you are ***never about*** the person or object you are observing. These feelings are always about yourself, your own beliefs and inner state. Therefore, don’t shoot the messenger! I would be thankful that these other people are giving us a chance to shine the light on our own beliefs.

In my early days of running my business, I would often receive emails from some unhappy customers about the prices of our products.

They would blame us for pricing our products too high! This was absurd, since for every email we received from this small group of customers, we also received emails from other happy customers on how much they have benefited from our products. What do you suppose is the difference between the two groups of customers? Applying what we have learnt in this chapter, the first group blamed us because their observation of our prices brought up certain feelings about money for them. Instead of working on their own feelings, they blamed us for not being able to afford those items. This is an extremely pervasive and self-sabotaging mentality to be in, and one that can never serve you. We can never depend on something outside of ourselves to change our own inner feelings.

My intention for you as you read and practice the techniques in this book is to become impervious to whatever you see and observe about money, or things related to money in the outside world. Once you are able to reach that state of indifference, you would be able to maintain your own sense of inner alignment no matter what others around you do or say. If necessary, disassociate yourself from friends and family who are constantly expressing their views about money. Don't even attempt to correct their views on this matter, for it rarely does us any good. As I have shown over and over again, we are all limited by our levels of consciousness and driven by deep hidden beliefs. Therefore, what we observe for many people is only the tip of the iceberg, and we never know what we are pitting ourselves against if we attempt to change their beliefs from the outside in.

I'll now share two innocuous examples of how this may play out in our daily lives. Chances are you'll be familiar with these two scenarios by observing this behavior in those around you. Unless we bring our unconscious beliefs to light, many of us tend to live out these unconscious thought patterns without even knowing it.

Cultivating the feelings of money effectively is an extremely delicate and sensitive act. By now, you should know that the Universe responds to the sum total of your innermost thoughts and feelings. Therefore, in order to manifest money quickly and easily, seek to cultivate the feelings of money not in a forceful way, but in a gentle and light way as what I have shown throughout this book.

Part of the reason why people find it so difficult to maintain a feeling of inner richness is because we are often affected by the words and actions

of others, even if they are not directed at us. In other words, we tend to be affected by what we see and hear around us most than we care to admit.

There are two kinds of individuals you should stay away from if you are serious about manifesting money. The first kind is obvious. Stay away from people who are always complaining about money or hard times. Stay away from individuals who can't stop telling you about their money problems, especially if you are just starting out in your manifestation journey. If we hang around these individuals, we tend to start believing what they say after a while, even though we may try hard to control our own beliefs on the surface. Even if you try to keep quiet around these people, my experience has been that they will not be satisfied with a cursory nod or acknowledgment. Instead, they want you to be active participants in the conversation, and chip in with your *own* experience of how hard times are, or how difficult money is to come by. Even just by nodding your head and agreeing with them (even if you do not mean it), you are affect your money vibrations. Therefore, be very careful about hanging out with individuals who constantly talk about how hard it is to get money.

It may seem a bit cruel and insensitive to distance yourself from these individuals especially if they have been your long-time family and friends. I am not asking you to cut off all contact with them (which may not be possible with family), but instead advising that you start hanging out with them *less*. Eventually, as you reduce the time spent with these toxic individuals, you'll feel less need to meet up with them as often.

In my early days of studying this material, I actually had to frequently turn down invitations to hang out or meet up with friends whom I knew were not on the same page as me. I spent my free time reading and cultivating my own inner world. You can do the same too. In the beginning, it may seem difficult to pull yourself away from the draw of the outer world. After all, that is where all of the "action" and "fun" seems to be. But gradually, as you allow yourself to spend more quiet time with yourself, you'll realize how fun it can be to savor the richness of your own inner world. As your own inner consciousness changes, individuals who do not match your new understanding will gently fade away with no hard feelings. Very often, those I share this with are afraid of offending their friends by turning them down. Of course, you have to put it in a subtle way. Instead of saying "I'm not hanging out with you anymore because we are no longer

vibrating at the same frequency” (your friends may then *really* think you’re nuts!), you can say, “Sorry, I’m not free to hang out tonight.” It is alright if you have no other appointments, because you do have a date with yourself studying these spiritual laws! I spent much of my early days studying these spiritual laws in solitude, on my own, and the effort has paid off greatly.

The second type of individuals are those who do not seem to be outwardly negative. In fact, they may even seem quite positive when you first start speaking to them! These are individuals who are constantly trying to show you how much money they have, by telling you about their latest investments or purchases. Sounds good, doesn’t it? These individuals seem to have a rich and deserving mindset. But there is one huge caveat.

Remember - Always use the hidden rich I talk about in this book as a reference point. Suppose you took some time and hung out with Warren Buffett, do you think he would go on and on for hours on end about his wealth, or the latest investments he has made through Berkshire-Hathaway? Do you think he will tell you about his latest acquisitions? Or would he invite you to sit down and play a game of bridge, as he has often done with Bill Gates? I can tell you from reading books about him that it would be the latter. Similarly, I have spent many afternoons in the company of the hidden rich, and **not once** has the subject of wealth cropped up. Not a single time! Each time the conversation invariably led to topics surrounding wealth, they have been very modest about it. Instead, I spent countless hours with the hidden rich, talking about our dreams, passions, and what excites us most.

I make special mention of this fact because we all have (as I do) friends who cannot wait to tell us how much money they have made (in one afternoon by whatever means), or their latest luxury purchases. Again, it is important to separate the outer-directed actions from someone’s inner state. What do you think is the inner state of an individual who repeatedly tells you he has lots of money to invest, has lots of savings, or that he is rich? Would he be a secure or insecure person? The answer is that many of these individuals actually feel a deep sense of insecurity, and constantly see a need to inform others about their wealth. So don’t inadvertently fall into their “trap”! By entertaining their stories, you would be affecting your own inner feelings about money. Once again, I’ve had to minimize contact with a few friends who couldn’t wait to regale me with tales of their money.

The hidden rich see wealth and prosperity as possible not only for themselves, but also for everyone else . They hope to enrich and prosper the world while prospering themselves. However, those who see the need to show off their wealth often secretly feel superior about themselves for achieving these results and see them as unattainable for others. Perhaps this is where their arrogance and a sense of superiority comes from.

Another reason why it is important to take a hard-line stance against these instances is because hearing someone else talk about money may inadvertently stir up certain negative feelings inside of ourselves. When we hear someone speak of hard times, we usually sympathize with them and hence affect our own vibrations about money. After all, external evidence seems to be more true in the beginning. Similarly, when we hear someone speak of money, their conversations will often stir up feelings of inadequacy, even though we may feel genuinely happy for them. Therefore, especially at the beginning of your journey, it is very important to deliberately control who and what you come into contact with. Until and unless you reach a good feeling state about money, it is often more productive to steer clear of the subject entirely in actual conversations.

## Chapter 11 - How To Cultivate Your Inner Feelings of Money

Perhaps the biggest and single most pervasive myth about money is this: That you need some money in order to feel good about your finances. Let's get this straight once and for all: You can cultivate your inner feelings of money, wealth, richness and abundance independent of your current financial status or how much you have in the bank! Your inner feelings of wealth and richness can be changed at any point in time, and your inner state is not dependent on any external circumstances. If you "get" this one simple fact, it will make your money manifestation journey way easier. And if you not only get it but put it into practice to the stubborn exclusion of everything else, I guarantee that you will see results very fast! But there is one caveat - You must be so persistent and good at sticking to your inner feelings of riches to the exclusion of everything else. You cannot let anything else enter into your awareness. Let me explain.

I have manifested money from both sides of the fence. I have manifested money when I absolutely was down to my last few dollars in the bank. This was the situation I was in when my business partner left me, and I had only one to two months' worth of living expenses left in my bank. At that point in time, when my physical reality absolutely did not reflect it, I still managed to cultivate the inner feelings and richness of wealth. It may not be easy, and it certainly will not be for most people because we have been so conditioned to put our faith in outer conditions. However, if you are one of the few who set your resolve to putting your faith in your *inner* conditions, and in relying on your inner richness... then the outer manifestations will happen for you very quickly. I am able to say this with a sense of confidence and certainty today because I have experienced it firsthand for myself. No matter what your outer circumstances are, your point of power is in the present, and it is from this present moment that you create. The moment you decide to choose a different money reality, the "reality" which you are observing right now (for example, your current bank balance) is already outdated! That was something you created in the past, from a moment in the past that has manifested to become your "current" reality. But as long as you set a conscious intention to move forward and to create a new reality — you can look forward to this new

reality and rest in the certainty that it will be there when you get there in time.

Of course, cultivating inner feelings of wealth and richness will be much easier if you feel good about your finances. For most people, this happens when they already have some money flowing to them, and everything is going well in their lives. I have found that it is much easier and conducive to manifest from this state simply because you are already in a good inner state to begin with! But fret not if you are at a place where you do not feel good about money, because that is the exact point of this whole book. The intention of this book and its exercises is to get you to a place where you actually feel *good* about money. From there, the universal laws automatically take over. This is what Abraham-Hicks mean when they say, “The better it gets, the better it gets!”

Now here is where I once again depart from most conventional self-help wisdom. Readers of similar books will probably know by now that authors and teachers often place lots of emphasis on acting “as if”. Therefore, if you wish to attract more wealth, act “as if” you are already rich. Dress like a wealthy person, talk like a wealthy person, and more importantly, engage in activities that a wealthy person would do. Now before you adopt such a practice, you have to understand the rationale behind these suggestions instead of jumping blindly into them. What these authors and teachers are all suggesting, is that acting in a way consistent with your desires allows you to ***feel the feelings*** associated with becoming wealthy. In turn, it is those feelings that the Universe picks up on and brings you more of, in terms of fulfilled wishes and manifestations. Therefore, the actions lead to the feelings, and therefore to the manifestations.

Actions ==> **Feelings** ==> Manifestations

(It is the feelings which result in the manifestations, not the actions.)

Actions ==> Manifestations

(What most people wrongly believe in.)

What most students of this material tend to do, is to engage in all the outer-directed actions, thinking that these actions by themselves would somehow lead to their manifestations. They think that by “doing” those rich actions (such as buying a luxury good), they are sending out certain “signals” to the Universe, or somehow telling the Universe what they want. This is a misconception and has certainly caused countless

disappointments! The outer actions which you take when acting “as if” are meant to help you get to that inner state conducive for manifestations and nothing else. They are **meant for you only**, and are not meant to signal anything to the Universe. In fact, the Universe picks up on all of your thoughts and vibrations so perfectly that you do not even need to “tell” it anything... it knows!

What this means is certainly good news for us: First, you can achieve the same conducive inner state for money manifestations seated in your armchair, without having to go out there and living like a wealthy person. Second, you can sidestep many of the issues that typically affect those who try acting “as if” without much success!

Let me share some of my experience with the acting “as if” method. It is my understanding today that this method is not suitable for everyone . If you are in a place where it is already rather difficult for you to feel good about money, acting “as if” can make you feel worse, and therefore manifest even more unwanted things in your life.

Imagine that someone is heavily in debt and now a teacher tells him to “stop worrying about money” — just go out there and “act as if”. This means making expensive purchases on the credit card, because the Universe will take care of it! Very often, the student is sucked into some kind of insidious thinking, believing that because he has now learnt these spiritual laws, that the Universe will somehow find a way to get money to pay for his purchases... if he has the “faith” to charge this expensive purchase to his card! Guess what happens: The money does not come and the individual is even further in debt. He is even in a worse state than when he first started, because now he has this additional debt to deal with, and additional negative feelings surrounding this newly-incurred “debt” to deal with.

How do I know? Because I was once that student! I am being very candid about it here because none of the books I have read on this subject have touched on this crucial link frankly and candidly. They have often espoused that one should act in faith, and that the Universe will respond accordingly. I know this today to be certainly true, but with a big caveat... which is, you have to genuinely feel those feelings of faith and trust within yourself. If you act “as if” while feeling lousy or rotten inside, or depend on



the action itself to change your inner state, that is what the Universe is going to pick up on, and that is what you are going to get more of.

Herein lies an important lesson: Charging that huge purchase to your credit card and *hoping* that the money will somehow come to you to pay for it is not an act of faith. Faith does not lie in your actions, but in your innermost beliefs and feelings. Therefore, you can feel the faith and trust deeply without ever needing to engage in any outer-directed actions, or you can engage in all the physical actions in this world and still not feel anything inside. How you feel on the inside makes all the difference, and is the only thing that matters.

## **Chapter 12 - Creating Your Unique Wealth Vibrational**

### **Signature**

The first thing you have to ask yourself is what does an inner feeling of wealth and abundance feel like to you. Because all of us have our own unique preferences, each of us will come up with different answers and feelings. What you come up with is just right for you, and it does not matter if others do not feel the same. The important thing is to have a good “feel” of how this inner state of wealth and abundance feels like to you. This exercise cannot be rushed, and you need to really get in touch with your inner self to experience these feelings of inner richness. Sit quietly for a moment and make these inner feelings strong and intense. For me, this inner state of wealth and abundance feels like freedom. Find a few words that best describe this feeling for you. Words like freedom, ease, joy, peace, flow work best for me, and they may or may not apply to you. Choose physical equivalent words that really resonate with you.

Once you have successfully captured this inner feeling and represented them with words, think about what outer activities will bring about the same feelings for you. Interestingly enough, none of the activities that came up for me were the typical wealthy activities. Before I did this exercise, I would have thought I needed to go test-drive a sports car in order to feel rich! That may be true for some, but it certainly wasn't true for me. As an interesting aside, my business partner who was just beginning to study the Law of Attraction once brought me along to test drive an expensive sports car. He too, was influenced by the number of books and tapes out there that ask us to go test drive that new car, or to start viewing houses! Once again, my earlier reminder applies. How does the activity make you feel on the inside? Does it make you feel better or worse? Does test driving cars and viewing houses make you feel really rich, or does it amplify the feelings that you cannot afford whatever you are checking out? For most people, it will be the latter, which is the reason why I do not recommend engaging in those activities if you cannot feel good about them on the inside. Only you will know the right activities that resonate with you.

When I really sat down to think about which activities represented inner feelings of wealth and richness to me, the answers were surprising and

profound. They leapt from within me, as if they had always wanted to come forth and make themselves known to me! The activities which my inner self associated with richness were: Attending an orchestra concert in a nice concert hall and having a leisurely, afternoon high tea complete with delectable pastries, teas and cakes! That's it? Yes, that was all my inner self showed me. Things that would resonate and activate my inner feelings of richness and wealth. Simple activities that hardly cost anything, yet make me feel like a million dollars.

Heeding the guidance of my inner self, I did watch end up watching a concert. The only issue was that good concert tickets cost hundreds of dollars, and if I allowed myself to spend that kind of money on a ticket back then, I would no doubt have felt worse instead of better! Notice how I am always very aware and conscious of my innermost thoughts and feelings. I have made it a point to constantly be aware of them, because I know today that they directly lead to outer results and manifestations down the road. Not wanting to spend money on those tickets (and make myself feel guilty about spending the money), I held an intention to watch a full orchestra concert using the manifestation techniques that I teach in my other books. Within a week or two of holding that intention, I received an email one day that the orchestra was coming to the very university I was teaching at and performing for free! Goosebumps ran all over me as I read that email, while a part of me knew that the Universe had somehow orchestrated it all in response to my intention. The Universe always knows the highest and best way to fulfil your desires, if you let it. I watched the concert a week later, from a wonderful seat, and remember myself brimming with tears as the orchestra played. I still remember intensely feeling those inner feelings of wealth and richness that very moment, while marveling at how the Universe always works to bring your heart's innermost desires to you. Because my intention to watch an orchestral concert stemmed from my inner self which is one with the Universe, it was fulfilled very quickly.

The second activity I engage in frequently to cultivate my inner feelings of wealth and abundance is to treat myself to some nice afternoon high tea, with a splendid spread. Again, the cost is far less than other typical "wealthy" activities. We would buy pastries, cakes and pies, and brew some nice tea for ourselves. It reminds me of a scene straight out of an Enid Blyton's storybook, books I had read as a child! The feeling was absolutely splendid, and I was brimming with richness while savoring my tea that

whole afternoon, enjoying every moment of it. Now someone who does not like having afternoon tea probably will not feel the same way, but the point I am making here is that there are certain activities which will make you feel like a million dollars. Go find what those activities are and do them frequently! Most likely, how you choose to represent wealth and abundance on the outside will be different from how someone else chooses to. There are no right answers or standards to follow, but only our very own heart.

So make a date with yourself right now. Set aside some time to engage in activities that most resonate with the feelings of wealth and abundance for you. Do so not for the purpose of “attracting” wealth and abundance, because all the richness you will ever need is already within you. Do so purely for the joy and ecstasy of it. I have often wrote that when you take outer-directed actions for the sake of “attracting” something, you are only compounding those feelings of lack. But when you take action purely for the joy and fun of it, simply because it feels so good... *now* you are really in the flow of things and the dollars must flow . It cannot be any other way!

## Chapter 13 - Getting Rid of Guilt and Shame About Money

In my book “It Is Done!”, I talk about the 4 major manifestation blocks and how they prevented my good from coming to me until I was aware of them and worked actively to release them from my life. Similarly, because money is such an emotionally charged subject, many of us are actually walking around with *strange*, unfounded beliefs about money that seem so natural... until we really stop to examine them. I walked around with these beliefs floating around in my head for *years* and could never really understand why none of the manifestation techniques I tried for money worked. When they worked, the results were sporadic at best. It was little wonder they did not, since I was walking around with a whole bunch of weird beliefs about money gathered from various places! Until and unless these beliefs are brought to light and thoroughly examined, an individual can jump from one technique to another in vain and still not achieve lasting results.

If you are serious about manifesting money and achieving financial abundance in your life, know that you have to first eliminate the negative feelings you have associated with money. Very often, our negative feelings are caused by our erroneous beliefs. Therefore, until we work to remove the root cause of these negative feelings (which are the beliefs themselves), we cannot free ourselves from the negative grip these beliefs have over us.

Now all of these beliefs are very pervasive and at first, you may deny that you have them. Or you may not even recognize that you have them at all. As mentioned, because you have been walking around with these beliefs for so many years (possibly since your teenage years), they seem to be such an integral part of your life and world view. As such, there may be the tendency to just dismiss the existence of these beliefs at first glance. Thankfully, I also include a few behavioral cues that are associated with each belief. This is to allow you to identify whether any of these hidden beliefs are actually at work, by checking to see if you display any of the underlying behavior. Our behaviors are usually easier to spot since they are “out in the open” for all to see. But sometimes it takes another person to alert us to our self-defeating behaviors, like how my business partner had to

alert me to the fact that I was constantly passing the same remark about wealthy people.

The first hidden belief associated with money is one of shame . “Why would anyone feel ashamed about money?”, you may ask. But this belief is actually more common and deeply-rooted than it seems to be. Initially, I did not realize I was walking around with any feelings of shame about money... until I discovered I had a whole lot of it! I was ashamed about having *too little* money! I was ashamed about the amount of money I had in my bank account. And I was ashamed about the fact that I did not have as much money as I wanted to.

Check for a moment to see if you are walking around with a sense of shame about money. You may not have exactly the same issues as I did, but look within now to see if you exhibit any shame-related feelings when it comes to money. Some people may feel ashamed that they are in debt, or they may feel ashamed that they are unable to pay their bills. Others may feel ashamed of not having enough money to provide a good life for their family. Whatever reasons you are feeling ashamed for are not important. Those are merely triggers leading to the negative feelings and emotions. But the first step is to recognize that these negative emotions exist.

One of the questions I get asked often by avid readers of self-help and positive thinking books is whether feeling negative feelings (as you do these exercises) will “attract” more of it. They are afraid to admit that they even have negative feelings about money, and they do not wish to “attract” any undesired reality!

Two things must be mentioned here: First, you do not attract anything unless you think and feel it chronically . I never ask that you repeatedly “feel” and immerse yourself in these negative feelings in any of these exercises. All that you need to do is to check if they are there, not to dwell continuously on these feelings. Second, if you do not take the first step to do these exercises, all you are doing is to deny the existence of these negative feelings... which means they’ll continue to be there and continue to affect you. In my early days of learning about the “Law of Attraction”, I was so fearful of even feeling negative emotions for a single second! As a result, I walked around in a constant state of denial about my negative feelings. Of course, my state of denial did me nothing good, as those negative feelings continued to cloud my perception and continued to be

there chronically, until I did something about it. So the short answer is this: Do not be afraid to try any of the exercises in this book, even if they *seem* to be stirring up negative feelings for you! Our intention is not to dwell on these negative feelings, but to identify them, bring them to light and move past them quickly such that they will not recur again for you.

So back to the feelings of shame and guilt about money. Check in to see if any of these seem true for you:

- I feel ashamed (guilty) about going to the bank because of how little money I have in the bank.
- I feel ashamed (guilty) about how little money I have.
- I feel ashamed (guilty) about how much debt I have.
- I feel ashamed (guilty) about how little money I am making.
- I feel ashamed (guilty) about my finances.
- I feel ashamed (guilty) about my financial habits and spending patterns.
- I feel ashamed (guilty) that I am not handling my money properly.

Again, the purpose here is not to judge or be critical of yourself, but simply to ask yourself whether any of these beliefs apply to you. One major giveaway is that these statements make you squirm and feel uncomfortable as you read them.

Remember that a belief is simply a thought which you keep thinking over and over again, and a belief can be changed. There are no true or false beliefs, but simply resourceful beliefs that serve us, and unresourceful ones that do not. For many years, I walked around with feelings of guilt or shame about money, believing that I should be making more money than I was. Therefore, I was constantly trying to manifest or “attract” more money through the desperate use of manifestation techniques! Since my basis of trying to manifest more money was one rooted in shame, none of those techniques worked for me. We will explore this point deeper in an upcoming chapter, but for now, let us focus on getting these beliefs out of the way.

The first step is to realize that none of your beliefs are inherently “true”. Realize that you have formed these beliefs as a result of making certain inferences and observations about money, some of them which were

formed when you were too young to question them. For example, my belief about having “too little money” was probably influenced by external signs and yardsticks of wealth. I have believed, erroneously and in a self-defeating manner, that I had to earn \$X in order to be seen as successful. But then again, where did that \$X come from? It was nothing more than a figure plucked out of thin air. And even if I did manage to earn that \$X, who would it please? In whose eyes would it make me more successful? I now know that other people can’t care less (or more) about how much money I am making. Therefore I was walking around all those years, trying to make X dollars to make myself feel important, and to please people whom I didn’t even know! Where did I even get that belief to start with?

Now all that is not important. It is not important to trace your beliefs and try and find out who you inherited them from. The most important thing is that you see how ridiculous and baseless some of them really are, and break free from the grips of them. Once I began to reason it through and see for myself that my “feeling ashamed about not having enough money” was really due to the fact that I had established some ridiculous external yardsticks about money, those guilt and shameful feelings started to fade away.

I was once ashamed of walking into the bank because I did not have \$X of money, an amount that I saw as prestigious and wealthy. Then I realized that even if I did have \$X, I would still feel inadequate because I did not have \$Y! Therefore, realize that this is really an insidious trap. You might think, “Well, I am not successful enough because I still do not have one million dollars!” Let’s also suppose that you work your back off and finally achieve one million dollars. What do you think you will now say if the same belief is still at work? That’s right! “Well, I am *still* not successful enough because I should really be having TWO million dollars, and I only have one!”

Those whom I have worked with on this issue think it is a problem with the *amount* of money. They think it is the amount they are currently making or having that is causing their negative feelings. Therefore, you may be observing the amount of money you have in your bank account right now and thinking that it is what causes you distress, misery, guilt, or frustration. But get this. This is truly an important breakthrough in beliefs which you can make. **It is never about the physical amount of money you have.** The physical amount of money you have this very moment,



which you ***perceive*** as causing you distress, is **NOT** really the true cause of your negative feelings. The TRUE CAUSE of your negative feelings are your underlying beliefs which cause you to perceive an issue with this dollar amount. Please read it once again and be sure to get it: The TRUE CAUSE of your negative feelings are your underlying unresourceful beliefs about money, and not the actual amount of money you have. Until and unless you deal with the true cause, these issues will always recur and crop up for you, over-and-over again, throughout your life.

I have counseled individuals with money and debt issues when they were making five thousand dollars a month. When they somehow increased their income to ten thousand dollars a month, those very same issues of guilt, shame and unworthiness or debt stayed. Think about that for a moment! They had thought that more money would solve their money problems forever! They had thought that more money would eradicate their debt... But what happened? Why were they re-creating the exact same problems on a ten thousand dollar income, as they did on a five thousand dollar income? What exactly is happening here? The answer is simple. The dollar amount is never the issue. It is your own beliefs about the dollar amount that either empower you, or sabotage you.

Once you understand this key principle, you are well on your way to manifesting money because first, you would be free of the social conditioning and prevailing beliefs about how much money you “should” have. Once I truly internalized and applied this principle in my own life, I dropped all feelings of guilt and shame about money. Whereas before I was ashamed to walk into a bank for fear of being judged based on how much money I had, I had absolutely no qualms about doing it thereafter and everything went just well. All this time, everything was only happening in my head. I *thought* I was being judged, but truth be told, those who work in a bank handle so many customers each day that they can’t care less! And they can’t care more either! So what if they come across a customer with “little”, or a lot of money? All the yardsticks and benchmarks are imaginary anyway. What can they do even if they “judge” you for it? It will not change anything one bit! And yet I was letting my own ludicrous thinking delude me and shame me for years! When I finally realized the folly of it all, I was completely free for the first time in my life. Suddenly, my relationship with money evolved and shifted even more inside of myself, and the outer reality matched up to that beautifully. I encourage you to do

the same and eliminate these baseless guilt and shame about money from your life today.

As I mentioned several times in this book, the only person you have to be accountable to at the end of the day is yourself. Have you performed to the best of your ability? Have you led a full life of self-expression? Have you lived and loved? If you have done all of the above to the best of your abilities, then why does it matter whether you did it with a lot, or very little money? Hopefully I have convinced you enough by this juncture in the book that money has very little to do with your own highest self-expression.

Money may allow and facilitate a few of these things, but cannot help you do them. Some of us find that we need very little money to do a lot, while some of us may need more, according to our circumstances. Therefore, give up any of your self-sabotaging beliefs that you should have a particular sum or level of money in order to be “successful”. Success is never judged by your physical possessions (others can’t care less about them except yourself), and at the end of the day, the only thing that matters is whether you have been yourself.

## Chapter 14 - Achieving Financial Independence

So many people throw the catch phrase “financial independence” around that no one really knows what it means anymore. People seem to use the phrase for different reasons and in different settings, in line with their own emotionally-charged (and often misguided) views about money. One of the greatest universal principles I have learnt is that in every moment, we can always choose what to focus upon. Our conscious decision about what to focus on in every moment brings about our reality and future results. In fact, the moment we deliberately (or unknowingly) focus on something, it becomes the center of our world and immediately sets into motion a chain of events to come.

Most people set an intention for “financial independence” without really knowing what it means. Because you have read the first half of this book, you should know by now to set your *own* standards of financial independence, one that will allow you to feel the richness and wealth inside. The level of financial independence that is right for you is the one that allows you full creative self-expression with absolutely no restrictions.

I would like to share two views on financial independence and prosperity which I have since adopted as my own. I adopted these views because I have found them to be very resourceful and empowering to me. Most people will be questioning whether these definitions of financial independence are “right” or “wrong”. But that will be asking the wrong question and missing the point completely. The purpose of this whole book is not to tell you what is “right” or “wrong” about money, but rather to help you find a way to become comfortable about money. It is through this inner balance that more money will flow to you, and your purpose is to maintain this sense of inner balance throughout your whole life.

The first definition I have heard about financial independence which I consider to be truly empowering is by the late business philosopher and speaker Jim Rohn. Mr. Rohn famously defines financial independence as “the ability to live from the income of your own personal resources”. It is little wonder that Mr. Rohn was a multi-millionaire and richly rewarded for his work, because he truly understood the role of money and its sacred purpose in life. Notice that Jim Rohn’s definition of financial independence

has nothing to do with amassing a particular sum of money, accumulating actual dollars, or achieving certain external yardsticks of wealth. Jim did not say, “Financial independence is when you have multiple streams of income”, or that “financial independence is when you make six figures a year”. Jim Rohn truly understood that each individual’s preferences, desires and intentions surrounding money are different — and the one that works, is the one that is just right for you.

He has deliberately chosen a broad definition that fits in so nicely with what we are talking about in this book. First, he defines financial independence as an ability to live. What he is referring to is the ability to live a good life, as he has so famously spoken about over the years. But what constitutes the good life? To me, a good life is a life of fulfillment and full creative self-expression. It is a life where you have the freedom (both monetary and physical) to do things which make your heart sing. It is a life where you can devote yourself to helping and serving others, and enriching yourself in the process. That is the ability to live.

The second part of his quote talks about living from the income of your own personal resources. Notice here how Jim has astutely side-stepped the entire issue of income or money. He does not dictate how much money you should make, but rather, gently suggests that whatever amount of money you make has to be just right for you. Give up any notions right now about any fixed income you should be making, or that you should be making X dollars a month every single month to be happy. I have heard excuses from people, ranging from “my income is not fixed” to “I should be making X dollars”, as reasons as to why they are not financially independent. That is ridiculous! The only question you should be asking is whether your income allows you to live and express yourself fully. If you are able to do so, then why would it matter that it is not fixed? One can make a million dollars in the first few days of the year, and not have to work for the whole year, something that struck me so profoundly from the opening words of media entrepreneur’s Ted Turner’s autobiography. Ted is another guy that gets it.

The third part of the quote talks about “your own personal resources”. The full quote reads: Financial independence is the ability to live from the income of your own personal resources . How beautiful a definition is that! How empowering! It does not dictate that you have to be in a particular vocation, or that you have to do this and that in order to be

financially independent. You don't have to be working in a bank, or a trader on Wall Street. You can just as easily be an artist, a painter, or a writer, or anything in between! What is important is that you do so through your own personal resources. What skills and attributes do you have? What are you good at? What do you enjoy doing? How can you be of service to the world? Focus on using your own personal resources to the fullest, and the money will flow to you. The first time I read Jim Rohn's quote, I was struck by its profound simplicity. Fifteen words, that changed my view on this subject forever.

Anytime you feel discouraged, I encourage you to think about Jim Rohn's definition of financial independence. If you would like a goal or intention to start with, this is a good place to start. You can start by affirming: I would like to develop the ability to live from the income of my own personal resources. Or "I have the ability to live from the income of my own personal resources." Notice how this intention immediately makes you feel at ease and at one with the whole subject of money and finances. Instantly, you are not longer restricted to a particular job, or to a particular channel through which money flows to you. You are no longer required to conform to social expectations as to what is the *best* way to make money. A whole new world of possibilities opens up to you... because you now realize that there are just so many paths to financial independence and prosperity! The only path you should not be taking is someone else's path!

The second empowering belief about money comes from the Indian spiritual tradition and it goes something like this: "True prosperity is the ability to manifest at will whatever you need, whenever you need it." Notice how similar the essence of this quote is to Jim Rohn's definition of financial independence. True prosperity lies not in having millions of dollars or a stash of money somewhere in the bank, but rather, in your ability to produce whatever you want easily, whenever you need it. Once again, I felt liberated when I heard this definition of prosperity, because up till that point in my life, I had equated prosperity with having more. I had associated prosperity with having a certain amount of money, safely hoarded somewhere in the bank that I could draw upon when needed. Little did I know that my misguided earlier beliefs about money prevented money from flowing to me, because the very act of hoarding something (or needing to "hoard" something) implies lackful thinking.

Make up your mind today to live by a more empowering definition of financial independence, abundance and prosperity. Make up your mind this very moment to live by your own definitions of financial independence, and to stop being influenced by the standards and expectations of others. Just adopting this new stance alone will greatly increase your effectiveness as a manifestor of money, because you are no longer placing any physical limitations on how money can come to you. While you may previously have associated financial independence with possessing a certain sum of money, you now see financial independence as something that is much bigger than that.

Which feels better? Having one million dollars in the bank, or having the ability to produce whatever you want, whenever you want it? I can tell you today that the one million dollars will soon run out if you do not have a prosperity consciousness, and you will be back to square one with the same limited thinking. Therefore, the lesson here is very valuable indeed. We can never place our faith and trust on outer circumstances and things. Placing your reliance on a stash of money somewhere or a job out there, no matter how significant the money may seem to be at the moment, will never match up to placing your reliance on your inner self. Outer circumstances may change, the money may come and go, but if you cultivate and maintain your feelings of inner richness beyond all outer appearances... that is something which can never be taken away from you. If you maintain your sense of inner richness and balance despite of outer circumstances, you'll find money and all the resources you need in miraculous ways. This has been the gist of my teachings and I am living proof that it is possible, so are all my readers around the world who have traversed the same path as you. The path you have been on does not matter. What matters is the path which you are taking *now* . With God, all things are possible.

## Chapter 15 - Are you using this common affirmation?

Now that I have primed you with the basics of manifesting money into your life, let us talk about the mechanics of it. Obviously, in our current time-space reality, money is not just going to physically “fall into your lap” in the blink of an eye. Some readers are disappointed when I tell them this, because they have half-expected (after reading all about these Universal Laws) that a stash of money will immediately appear in front of them on the table!

Their disappointment turns into astonishment when I tell them that while the reality does not involve physically manifesting money, it is actually way better than that . In other words, the process is much more enjoyable and fruitful than a pile of money suddenly appearing on the table. Most people *think* that all their problems would be solved if money started falling from the sky, or started growing on trees. They may be right that their immediate financial problems will probably go away, but not without the introduction of further problems and more boredom!

Imagine a world where all the money you needed just came to you... What would happen? After a while, everyone would have such an abundance of money that money would lose its value. Then what next? What would mankind use as a medium of exchange? Therefore, if money manifested physically and instantly for us... I doubt the world will be as we imagine. New problems would be caused by the sudden influx and abundance of money. No one would want to accept our worthless dollars, because they too have a whole bunch of it themselves. We would not be able to even *buy* anything with our money! This is a somewhat humorous example but it does drive home an important point: When the meaning we attach to a physical object changes, everything changes and the game is never like what it was before. Therefore, give profound thanks that things are the way they are, for there is reason and logic in everything. Give thanks that money does not manifest in physical form instantly, each time you ask for it. Give thanks that money is used in our society to facilitate certain kinds of exchange, and to allow us to place a value on goods and services. There is a lot about money to be thankful for, and in each moment, we can always choose what we want to focus upon.

Now that we have addressed how the money will not come to you, let's talk about how it can come to you. In all my years of studying and applying this material, I have finally found the answer and it is this: **We do not know.** We do not know in advance how the money will come to us, because the way through which money flows differs from one individual to the next. Let us even stop guessing at how our good will come to us, because that is not our job. Our job is not to look at and decide which pipelines money will flow through to us, but to focus on our fulfillment and creative self-expression. When we express ourselves fully, we allow money to come to us in equally great amounts.

You may be tempted to tell me that money comes through your job for you, or that you get paid money for offering certain goods and services. That's all good and well. But remember that it is only one way that money can come to you, and there are infinite ways through which money can flow to you. The ways and means through which money and good can flow into your life is literally unlimited. I don't mean this just as a figure-of-speech. I mean it quite literally. Money can flow into your life in **infinite ways**, just as there are infinite and endless possibilities in our Universe. The moment you limit yourself to thinking that money can only come to you through a few means... you immediately collapse the quantum field of possibilities into a few certain outcomes. What this means is that you are closing doors which you don't even know you had!

I never worry about the means through which money comes to me. I know today that money can reach me (and you) in infinite ways, and I marvel at the miraculous ways of the Universe. Know that I am writing this not just as a piece of nice-sounding advice, or to make you feel good. If the truth were otherwise I would certainly let you know upfront, but the truth is that money can flow to you in **infinite ways**. Until you *live* this way, you'll not open yourself up to the infinite world of possibilities this brings.

I have often been amazed at how money has flowed to me at various points in my life. Today I have reached a point of understanding that I no longer "dictate" that things happen a certain way. Money has flowed to me through checks that were deposited in my bank account, for work I did not even know I would be paid for. Money has flowed to me through sudden opportunities to speak, or conduct classes. Money has flowed to me through business opportunities, and of course through the lottery (as I wrote in "The Magic Feeling"). Money has also flowed to me through more traditional



means, like my businesses. When you leave it up to the Universe to decide how the money will come to you, the Universe does a wonderful job of orchestrating everything beyond your wildest imaginations.

But as I have said many times: You must let the Universe do its job by stepping aside. You step aside by not “worrying” about how the money is coming to you, or by dictating that it comes to you in a particular way, by a particular date. If you are currently using any of these affirmations, such as “I have \$20,000 by June 20th” and they still have not materialized after a very long time (such that you need to keep changing the deadline)... I advise you to drop the use of such forceful intentions and affirmations. By stating an amount and the date by which you need something by, we are placing restrictions and limitations on the Universe. Similarly, making demands such as “\$20,000 comes to me through \_\_\_\_” is placing a limitation on the means through which your desire can be delivered to you. Once again, you are closing unknown doors of the Universe.

So what should you do if you have been using one of these forceful and limited affirmations? The first question I would ask is whether they have served you. If you have been getting results (and everyone is different), then you should definitely continue using them because they suit your style of manifesting. If you have not been getting any results, this is a clear indication that you should give up your usage of them. The first half of my manifestation journey was filled with the desperate uses of affirmations like this, with little or no results, and I could not understand why! Today, I understand that the use of these “desperate” affirmations are not in line with Universal principles.

It is important to keep track of your inner feelings while you are making these affirmations or intentions.

How do you really feel on the inside?

Where is the place you are asking from?

For most people, their asking is clouded by a sense of fear or worry. They are asking from a place of lack, fear and worry of not having enough. Ironically, the more badly you need something, the more badly that thing will be withheld from you, not because the Universe is “punishing” anyone... but because you are literally punishing yourself! You are using Universal laws in a manner that does not serve you. You may think that you are asking for more abundance and prosperity through your strong and forceful ways of asking, but it is not the words that the Universe is picking

up on but your feelings underlying those words. Therefore, you may think you're asking for money but what you are really asking for is more reasons to feel worried or fearful. This is a very crucial point and I encourage you to take a close look at your feelings whenever you state your intentions or affirmations. Do you feel a sense of lightness and joy inside, or is it a very heavy feeling of fear and worry? You'll need to deal with those feelings of fears and worries first.

What should you replace these forceful affirmations and intentions with? The two definitions of financial independence from the previous chapter would be a great start. Start by affirming in a general manner that you have the ability to live from the income of your own personal resources. Start by affirming in a general manner that you are rich and wealthy, that you *feel* rich and wealthy on the inside. Even better, skip all the affirmations on the outside and jump straight into feeling a sense of inner richness and abundance **on the inside**. This is the most important inner state you can immerse yourself in, and the more you immerse yourself in this pure state of abundance, the more your outer circumstances will re-arrange themselves to match your new inner reality. This is the ultimate key. You can feel a deep, profound sense of inner richness no matter where you are, or what you are doing. I feel it everywhere nowadays. As I am taking a stroll in the garden, I take in the richness of nature and the beauty of it all, and feel that richness within myself. As I step into a library, I take in the rich aroma of books and wooden-paneled shelves, and revere in the richness of knowledge that is freely available to me... for my taking. As I eat, I give thanks for the endless choices of food that I have available to me. As I drive, I give thanks for the car and the luxury that it affords me, to be able to be at any place at any time.

Now let's try this exercise for yourself: Are you being restricted by a very narrow definition of money and financial independence? Does money means strictly "money in the bank" to you... or does it mean so much more than that? Do you see the richness in everyday life around you, or do you constantly curse the fact that you do not have enough money? How can someone who is complaining or feeling worried about their finances ever experience the richness of life that has always been there in the first place? That's why doing this inner work is so important for everyone. You need to

be able to train yourself to experience the inner richness regardless of everything around you.

When I resonated with the frequency of richness on the inside, I was able to recognize everything that resonated with that beauty on the outside. Another individual in the same physical location may have been so overwhelmed by his financial problems that he would not have allowed himself to savor and take all of it in. I was once that person too. I thought I could only enjoy the richness of life once all my financial issues were taken care of, and thus I kept my continued fixation and focus on them. Guess what, my continued fixation and focus brought even more of it into view, because life always gives you more of what you are pouring your energy into. If you want something different, if you want more money, you must put your whole energy into something that resonates *like* money and *with* money. You must put your attention on the richness of life and stay there for as long as you can.

Start right where you are, with what you have. Start right here and now, no matter where you are reading this book. Take some time to look up from your reading and feel the inner richness within. Close your eyes if you have to. If you wish to use an object around you to generate feelings of joy and appreciation, that is perfectly alright too, but you don't have to. Start by giving thanks for your surroundings, for your furnished room that is comfortable and allows you to do whatever you want to in it. Start by being thankful for the chair that you are reading this on. Be thankful that you have a place to be in, your own personal sanctuary. Or give thanks that you are reading this book right now, that it has somehow found its way to you. Give thanks for the fact that you have the ultimate freedom to direct your thoughts in whatever way you want. This is no trivial matter, since directing our thoughts means directing the Universal energy that is flowing through us towards the fulfillment of our desires. Give thanks and acknowledge right now the inner richness within you, and genuinely feel it. The only way to get money is to *feel* it into being.

## Chapter 16 - Has Tithing Ever Made Anyone Rich?

Perhaps no other money manifestation technique has been as controversial as tithing, which is the act of giving money away to a spiritual or worthy cause. Whole books have been written on the act of tithing alone as a money manifestation principle. To add on to the controversy, tithing has been strongly advocated by various prosperity teachers, most notably by Catherine Ponder, who devoted several chapters in her famous prosperity books to talk about the act of tithing.

As a result of this focus on giving money away, I have often been asked — Does tithing work as a technique to manifest money? Does giving money away really bring more money into our lives? The answer to this, and other related questions is this: It depends on the prosperity consciousness of the *giver*, and in particular, how the giver feels when he is giving.

Let me explain. Some people, upon reading the teachings of famous prosperity teachers, see tithing as the “magical act” of making more money come to you. It has been commonly taught that tithing will result in ten times more money coming back to you, and hence if you give a hundred dollars, one can expect a thousand dollars or more in return! Therefore, some individuals approach tithing and charity work as some sort of an “investment”. They “invest” in order to get ten times back on their money! They see the Universe as some sort of a giant bank, which automatically brings and gives them a ten time, or 1000% return on their money!

Remember our earlier diagrams?

This is the erroneous view:

Tithing ==> Prosperity

This is the correct view:

Tithing ==> **Inner feelings of richness** ==> Prosperity

As with everything else, the Universe is picking up on the totality of all your innermost thoughts and feelings. How do you suppose a person who tithes *only* to get the potential returns feels like inside? Would the individual be totally free and abundant, or would he be operating from a place of lack consciousness, that of “not enough and wanting more”? I think

the answer is clear. An individual who tithes just to get back ten times of his money, and expects to do so, is giving out of a sense of exchange or obligation. He is making demands on the Universe by saying (or thinking), “Well Universe, now that I have given up my \$100, I expect \$1000 in return!” The last thing prosperity teachers expected when they wrote about the act of tithing is for individuals to turn it into some kind of a monetary or financial exchange, because that is not what tithing is!

Now that we have talked about what tithing is not, let’s talk about why some individual’s fortunes have truly changed once they started tithing. Again, if you have been following my books and the spiritual principles taught within, it would be easy for you to realize this point. I once heard a story told by a prosperity teacher, in which one of her students could never seem to change her financial situation no matter what she did. Finally, the prosperity teacher told this student to make a tithe of ten percent of everything she had. The tithe that the student made eventually led to a changing of her fortunes, which brought in a fresh inflow of money into her life. Similarly, I have heard stories from close friends and business associates about how each time they made a considerable tithe in good faith, the money would always be there for them when they needed it. I have experienced this scenario several times in my own life as well.

Let’s take a closer look at what happened in all of the above instances. Does the magical act of “giving money away” really compel the Universe to return some money to the giver in return? This is an area which I feel traditional prosperity teachings do not devote sufficient explanation to the behind-the-scenes mechanism through which this works. As a result, readers have come away with misguided views on the act of tithing, which has led to all sorts of confusion and misguided beliefs.

The student who could not get money to flow into her life no matter what she did operated from a constant mindset of fear and worry about money. We have read earlier that when you remain strongly fixated on “what is” (on current physical reality), that you make it difficult for an alternative version of reality to manifest in your life. Therefore, the more focused you are on money, the more difficult it gets for money to flow into your life especially if things aren’t really looking that good in your life when it comes to money!

Now the act of giving ten percent of everything a person has is no trivial matter, especially when a person has seemingly little. When an

individual has been focused on lack and limitation for so long, the act of giving ten percent of his money away often forces an individual to give up his old ways of thinking, and to surrender to higher powers of the Universe, even if it is just for a little while. When we truly run out of physical options and see the futility in worrying, we give up on worrying and in that moment, the Universe responds to our new levels of consciousness. An individual who has been asking for money for a long time actually has an intense desire, which summons equally intense Universal forces. The only issue is that this same individual is being held apart from what he is asking for because of negative fear thoughts that block whatever good he is asking for from coming into his life. In that moment of surrender and profound trust, all the good that one has asked for since the beginning now has the “opening” needed to rush into his life.

All one needs is to create an “opening” long enough for all the good you have asked for to flow into your life. When you create a short opening by taking your attention away from an undesired reality even for just a moment, the Universe has a chance to work its magic. However, the more you beat yourself up on what reality currently is, your physical and mental self not only take a toil... you continue to work hard at perpetuating current reality. This is why the secret of attracting money (or anything you want in life) is in maintaining an inner sense of balance and flow.

An act of tithing compels the giver to trust and have faith in the Universe, especially when he is giving away a considerable sum of money. He is forced to believe that his needs will be met by the Universe, now that he has given his money away and has no other place to turn. It is in these moments of deep faith and trust that an “opening” is created for the Universe to work its magic through, and an opening is all that is needed. Sometimes tithing leads to quite literally, a good tiding, or a change in direction of the tides. The reason is because once you are able to give up a bit of your resistant thoughts (fears and worries), you gradually allow yourself to give up more and more, while encouraged by the changes happening in outer reality. Therefore, tithing can create a positive and upwards spiral, in which an individual gives up his fears and worries for long enough to create some positive results on the outside. These positive results in turn allow him to give up even more fears and worries, which in turn brings about a greater flow of money into his life and so on. A simple

act of tithing can indeed result in a change in prosperity consciousness, and turn the tides.

Before you hurry to give some money away, you'll have to see whether the act of tithing is right for you at this point in your journey. Don't count on an external act to change your inner consciousness, for it can really go both ways. I know of individuals who find it so difficult to part with their money, that when they tithe, they do so with a begrudging and cursing attitude! They curse the party which they're giving to, and see tithing purely as an investment. For these individuals, it is almost certain that tithing is not going to make them feel better, but worse. I would advise *against* tithing for these individuals, as it would make them feel worse which is counter to our earlier intentions. For other individuals, I would encourage starting with a small tithe. It does not really matter who or what you are giving to, as tithing is an act that allows you to feel the inner richness and wealth within. One cannot give without feeling good and rich inside. It is only when you feel that you have more than enough to the point of over-flowing that you are compelled to give! Therefore, if you decide to tithe, do so with a sense of joy! Do so with a sense of inner richness, and do so in the recognition of your own inner wealth.

Tithing complements all the earlier techniques and inner exercises we have discussed in this book. You can follow up with a tithe or with a donation to a charitable cause after you have done the earlier exercises for defining your own financial independence or standards. For many people, being able to give some money away fits right into their own definitions of financial independence! You can do so after you have engaged in a meditation to feel your own inner richness, as that is when the good feelings will be the most intense for you, and you can compound them through the act of tithing. But remember: If you do decide to give, make sure it is because you *genuinely feel so rich* that you decide to give to someone else. Do so out of a sense of love and inner richness, and not out of a sense of obligation or investment. Give thanks that you are *both* in a position to give and to receive!

One more thing about tithing — I always choose to give anonymously. This was taught to me by several spiritual teachers. The reason for giving anonymously is that it does not create any obligations for both the giver or the recipient. If you attach your name to a donation, it may

create expectations for future giving, both for the giver and recipient. For example, the giver may be expected to make a same, or even larger gift, on a regular basis. You want to stay clear from situations like this as much as possible because giving is an inner act, driven by your inner sense of wealth and abundance, and not an outer act driven by outer expectations or prestige. Give up any sense of prestige or recognition that comes with giving. Tell no one of your monetary gifts. Just rest in the peaceful knowing and joy that your gift is secretly benefiting others! Did I also mention that the hidden rich secretly give a lot of their money away without making a huge fanfare about it? Why do you think that is so? I think by now, you'll understand the powerful spiritual principles underlying their actions.

Another reason for giving anonymously is because when the recipient receives the anonymous gift, he or she gives thanks to the entire Universe for the gift. How many times have you received something anonymously and given thanks to the whole world for it! The joy is palpable and something beyond description! On the other hand, if the recipient knows who the gift is from, he or she gives thanks to one individual only, which in my experience has not produced inner feelings of gratitude that are as intense. Giving anonymously also frees up any obligations of repayment on the part of the recipient. Your gift will be truly unconditional. You give out of a genuine sense of inner richness, faith and trust in the Universe, and not to get recognition, to get repaid, or for anything else.

One question therefore remains: Should you make tithing a regular part of your life? Definitely yes! Regular tithing reflects an elevated level of prosperity consciousness and helps develop it, which is also the same reason why many of the wealthiest people on our planet started tithing even before they became "rich" by conventional standards. Almost all of the hidden rich give away money on a regular (and secret) basis as well. Why do you think they do so? That's because they see life as filled with so much richness, abundance and joy that they feel so good just to share some of it with the world. The only issue therefore is *when* you should start the act of regular tithing. Again, giving money away is not for everyone, so only you can decide whether this is the right time for you to make a tithe.

The physical amount of the donation does not matter. There are biblical stories and scriptures about how a woman who has given away only



a cent has done more good work than those who gave away thousands of dollars, a relatively small proportion of their wealth. If a cent is all you have and you give it away, you would have demonstrated a higher level of prosperity consciousness than individuals who have millions but only give away a few thousands dollars. Once again, do not let external benchmarks dictate how much money you should be giving away. Let your own sense of inner self and richness decide. When you feel rich on the inside, you'll naturally give away more money on the outside. So start today if it feels right to give money away regularly to good causes which you admire and support. I have chosen a few causes which I regularly give to because it makes me feel so good.

When you give money away, notice how you feel on the inside. Do you have thoughts such as, "I wonder what they'll be doing with my money..." or "I hope those people don't pay themselves high salaries with my donation!" These are resistant thoughts that go *against* the very flow and mindset of giving. They are not conducive to money manifestations. If you want to give, give freely and conditionally. Do not care about how your money will be used because at the end of the day, the only person everyone has to be accountable to is themselves. It is not our job to worry about whether our money will be misused. Give because it is a joy for **YOU**, and not because it will do something good for the recipient. If how your money is spent is an issue for you, find another cause to give to, otherwise these nagging thoughts and feelings will always interfere and can easily negate the goodwill of giving! But once you have chosen to give, do so freely and unconditionally. Most people think that in giving, they are benefiting the recipient. But that is only a secondary benefit. The greatest benefactor when you give is yourself. You are receiving the gift of elevated prosperity consciousness.

This is a long answer to the question I posed at the beginning of the chapter. Do rich people get rich through tithing? Can tithing make someone rich? No, giving money away has never made anyone rich... but the corresponding increase in prosperity consciousness and the inner state created through a genuine act of giving has. Give because you genuinely want to contribute and make the world a better place. Give because you feel so abundant, and you know that your wealth will not diminish even if you share it generously with others. Give from a place of love and abundance, not because you want something to happen, but because you recognize the

inner riches within. Once you are able to give from that inner place of abundance, the money *must* flow!

## Chapter 17 - It's Not What You Do For A Living

How do you feel about money each time the subject is brought up? One can appear to be saying very positive words and phrases about money on the outside, but still be bothered by a deep sense of worry and fear on the inside. It is what is happening on the *inside* that will determine your outer results, and hence your outer results never lie.

For many years, I was caught up in the illusion of the outer world. After reading tons of self-help and new-age books, I would be reciting positive affirmations and setting positive intentions about money on the outside... but the money still did not flow! I gave money away, acted “as if”, and did everything I possibly could on the outside. But I neglected one very important key, how I felt on the inside most of the time. Truth be told, I felt like a nervous wreck on the inside most of the time! I was constantly worried. Part of the reason why I kept doing all those outer actions was to quell my internal worries, but often the voices of worry would be louder than whatever intentions I was setting on the outside.

During that period of time where I was actively trying to use these spiritual principles to manifest money, I was also buying into every single business opportunity or course there was out there. I had fallen into the trap of thinking that outer methods or means determine our riches, and hence we have to be involved in a particular livelihood, or trade, in order to get rich. It did not help that it was the early days of the Internet Marketing era, and everyone was talking about how to “get rich quick” selling stuff online. I bought into all of the hype and as a result, lost a huge chunk of my money buying into one new program after another. I charged all of the course fees to my credit card, which snowballed month after month.

Many years later when I finally started a few brick-and-mortar businesses, I fell into the same trap of looking out for business opportunities whenever I went. There is a difference between being business-minded and between being opportunistic. A person who is business-minded or entrepreneurial recognizes business opportunities everywhere, from right where he is. He has a good sense of how the business world operates and the needs of consumers. Hence, he is able to meet the needs of these potential customers no matter what job or vocation he is involved in at the

moment. A person who is opportunistic is always jumping from one business opportunity to the next big thing. The grass is always greener on the other side. The underlying belief that drives this behavior is that better opportunities are always somewhere “out there”, and that there is a “lack of opportunities” right where they stand. If you are constantly telling yourself that you need to find “new ways” of making money, or that you need to find new business opportunities, this is an indicator that you are buying into such a lack mindset. An individual who believes so cannot simultaneously believe that wealth and abundance is everywhere, because he is operating under the view that wealth and abundance is “somewhere else”, other than the place where I now stand.

Back at that time, I associated with a fairly successful publisher. His own business was doing fine, but the main problem was that he was constantly speaking ill of his own industry and talking about how other industries were more promising! As a result, he spent most of his time traveling from one client to the other, trying to find out how their businesses worked and trying to pursue all those other opportunities which he did not have any firsthand experience in. Needless to say, none of his new ventures worked out and he was often taken for a ride by others. His own business suffered as a result. This business owner had fallen prey to the misguided belief that it is the outer actions or means that matter, more than your inner alignment.

You have probably chosen whatever job or business you’re involved in right now for a very good reason. Probably you had a talent for it, or you even had an interest or passion for it, although the passion may not be as strong today. These very same words were told to me by a wise entrepreneur who told me not to curse the very business or job I am involved in today, for I probably had very good reasons when choosing it in the beginning! Therefore, don’t always go around looking for greener pastures. Make do right here, with what you have. If you are not satisfied with the income your job is currently bringing, use the techniques outlined within this book and changing your own relationship with money first. Do it until you are a completely changed person on the inside, and the outer circumstances will match up to the new person you have become. Maybe better opportunities will be shown to you, or you will be given a raise or promotion... all of which will allow you to move into an even happier place.

Many of my readers write and ask me whether they should just quit their job or pursue their dreams of starting a business. They have long harbored dreams and intention of starting a particular business, and they want to do it right now especially after reading about these spiritual principles. It is absolutely true that the Universe will support you in whatever you endeavor to become, with no exceptions. However, the catch is that you have to be in alignment with yourself first. You have to let go of any negative feelings or thoughts that may get in the way. For most people, quitting their job and jumping into the great unknown of setting up their own business (or even moving into a completely new business) where the income is uncertain is likely to throw up more unwanted, worrying feelings than good feelings. For this same reason, I advise that any changes be gradual. You would want to transit slowly, ensuring that you are not too far out of your comfort zone each step along the way.

My cousin recently had an idea for the next killer mobile phone application. He is doing it on a part-time basis, in his spare time while holding his day job. This is a good choice to make because the security of his day job allows him to maintain a good relationship with money while he is getting his mobile phone application business running on the side. Even if the sideline business does not generate any income in the short-term, he is not worried because he can still rely on the income from his day job. If he continues to maintain this alignment, better and better opportunities will open up for him, either through the mobile applications business or something else. The Universe always has larger plans in stall for us.

Contrast this with another individual (whom we have all come across in our lives) who quit his day job to indulge in his passion. Having started three businesses from scratch, I know that passion is not enough to keep a business running. The technical know-how is equally important, as well as maintaining an inner sense of balance each step along the way. While an individual may be a talented painter or writer, his talents and abilities may not be immediately recognized by the marketplace. This means that the money will not start to flow immediately, and people often become worried in the interim. These feelings of self-doubt and worry during the interim periods are often counter-productive, in that they will cause a stagnation of the situation, such that an individual is not able to creatively express himself fully. As a result, the new venture suffers. This is the reason why I always encourage an individual's transition into a new venture to be as

gradual as possible. This does not only make good financial sense on the outside but is also absolutely essential so that we can remain balanced on the inside.

As counter-intuitive as it may sound, it's not what you do for a living that determines how rich you are — It is who you are on the inside. Money, like everything else, is energy. And energy flows in response to your moment-to-moment mindset, consciousness, and feelings. It is as simple as that! There is nothing inherently “complicated” about money. The reason why it has become so complicated and complex to the point of confusion is due to the strongly-charged emotional thoughts and beliefs we have about money. These thoughts and beliefs are also energy, and are able to affect the flow of money itself. Therefore, if you let these thoughts and beliefs affect your own consciousness, you'll affect the flow of money into your life. If you believe that making money depends on having the “right” livelihood, and it is something other than what you are doing right now... you'll always have a difficult time attracting more money into your life.

In my time as an entrepreneur and business owner, I've had the good fortune of working with many other business owners. You'll never believe how some of them became rich! They became rich in a myriad of ways, from the more conventional Wall Street types to those who became rich offering janitorial and funeral services! The last I read, someone became a multi-millionaire by selling art pieces carved on rice through a microscope! I love reading about all these different ways which people became rich and successful, because these stories reinforce my belief that you can get rich in **ANY WAY** as long as you make creative self-expression your ultimate goal. As long as you focus on living the way that feels most right to you and cultivate a sense of inner peace on the subject of money, the money will flow! I cannot emphasize this enough.

I would like to close this chapter by inviting you to engage in another inner exercise. Take a good look at the industry or job you're in. You may have been in this industry or vocation for decades. Write down what the highest earning individual in this industry is currently making (or once made). Let's take the example of a car salesman. Joe Girard is recognized as one of the greatest car salesmen in the world. Now happily retired, he is honored in the Guinness Book of World Records as the “world's greatest salesman”. Joe sold 13,001 cars on a one-to-one basis between 1963 and 1978. That's an average of 866 cars a year... and around 2 to 3 cars **every**

**single day!** In fact, he once sold 18 cars in a single day! And these are all retail sales to individual customers. Most car salesmen in his shoes would be happy to sell 2 to 3 cars in a single month !

Now let's stop for a moment and think about why and how Joe Girard is different... Was he more gifted than the other salesmen? Was he born with a special gift? Did he have an extra pair of hands and legs which allowed him to serve more than one customer at once? The more you think about it, the more you realize the great potential that lies within all of us. We are all made of the same mind stuff. If one person can do experience that reality, we can experience it too. Granted, not all of us may be in the sales industry but my bet is that whatever industry you are in, you can always find an exemplar who stands heads and shoulders above the rest. My guess is also that he has certain ways and means of how to do it. When I read Joe's book "How to Sell Anything to Anybody", I was struck by his system. He had an outer system for selling at that level (which was what his books detailed), but he also had an **inner system** for achieving that level of success. It was his inner system that led to his outer system, which consists of his outer behavior and traits.

One thing I remember from Joe's book is that he was very focused. All he wanted to do was to serve the customer and to sell his cars. He wrote that he did not spend any time around the water cooler, gossiping or talking about others. He was focused on one thing and one thing only, which was to build a good relationship with the customer. He also had a strong belief that no customer would walk into an automobile showroom if he did not even have any thought of buying a car. Based on that belief, Joe Girard went ahead with the full conviction to sell them, and often did! The book is a fascinating read as it talks about the great lengths he took to build genuine relationships with his potential customers.

There are Joe Girards in whatever industry or job you are in. This person may be right next to you in the same company! The first thought that comes to mind may be: "This person is lucky!" or "This person is talented!" But even *that* thought is a belief. I encourage you right now to consider adopting a more resourceful belief: "We are all made of the same mind stuff. If he can do it, I can too". This is not just pure motivational talk. Think about it: It may be true that this individual is more talented than you, so let's suppose you may not be able to match up to his efforts exactly. But

what can *you* achieve if you only matched up to *half* of his efforts, or even a *quarter* of his efforts? You may not be able to sell 866 cars in a single year, but how about 100 cars? That's one eighth of his results, and still one car every three days... a better sales record than 95% of the salesman population.

For the next few weeks, observe the top or star performer in your company with the intention of learning about his/her inner beliefs. Most people will be so glad to share their secrets with you, because these people have achieved success by learning from others as well. Instead of mimicking their outer actions, focus on their inner beliefs about the work they are doing. Speak to them and see whether you can solicit their opinions / beliefs. Ask them about industry trends, and you'll almost always hear them have an optimistic view on the subject. They'll see endless opportunities when others see only problems. They'll be the ones making the sale regardless of the economy, or the political situation. When others think it cannot be done, they'll be the ones doing it. Isn't it strange that this pattern repeats itself in every company and in every industry? 20% of the people generating 80% of the results, with the remaining 80% generating 20% of the results and working so hard for it?

The elite 20% belongs to the hidden rich, and I encourage you to find out what their mindsets and beliefs are as it pertains to your field of work or industry. If you do not have personal access to them, buy their books or tapes. Their innermost beliefs are always revealed through these courses, although you may have to read / listen between the lines. These are the most valuable. If you are already in that 20%, congratulations because you have taken the time to do the inner work that very few people ever bother to do. Associating with these individuals and learning about their inner beliefs (which may take some observation over a period of time) gradually attunes you to these inner beliefs as well, and you may find yourself starting to see the same opportunities as them... no matter which industry you're in.



## Chapter 18 - How To Invest With The Midas Touch

Do you have friends and associates who seem to just make money in everything they do? No matter what they dabble in, the money seems to flow for them. They literally have the “midas touch”. You can have the midas touch too once you fully understand and apply the techniques shared in this chapter. A person who has the midas touch seems to turn everything they touch into gold... but why? What do you think are the Universal principles involved here? That’s right, an individual who has the midas touch has a very easy-going relationship with money. He or she feels extremely relaxed about money, never worrying about where it is going to come from next... and never worried about where the money is going to end up next. It is an attitude of hootlessness, or divine indifference. Notice I didn’t say that these individuals are “reckless” with their money. There is a difference between being reckless (not caring for the consequences) and being hoot-less. Being reckless means you do not care how you spend your money, plugging it into every possible outlet out there as some of the greatest superstars of our time have done (and ended up broke). Being hoot-less means you totally give up any worries or concerns about money, or where it is coming from. Sure, you still think about the money you are spending, but you are not spending excessive energy worried about where it is going to come from next, or how it is going to come. Some of you may immediately object to this by saying, “But someone with the midas touch has lots of money, so of course he does not worry about where the money is coming from next!” But remember as we have emphasized over and over again that you can always feel your way independently from physical reality.

It is time to revisit the story of my old friend, who was making a good income as a doctor, but was constantly worried about how he should invest his money. He was constantly worried over whether he was investing his money in the right way for the “maximum” returns. Every single plummet of the stock market would send him into depression and a bad mood. Since the stock market rises and falls, I’m certain he is not living a very happy life. He is literally living life by an external and completely made-up standard... the state of the stock market!

Has my friend become rich and wealthy as a result of adopting this worrisome attitude about money? Here's the irony. He has, by most standards, a good job and a good income. Yet because he is constantly worried about safeguarding his money the "right" way... he has developed a negative relationship with money, resulting in negative physical results. Despite his extra careful money management and almost miserly budgeting habits, he has still not achieved the results he has hoped for. Contrast his attitude about money with one adopted by the hidden rich, for whom money seems to flow even though they do not actively monitor it and lose sleep over it. Despite losing less sleep over their money than the majority of the population, their investments bring them more comfortable returns than one can imagine. This only reinforces the point that getting rich is not about making the "right" investments, it is always about who you are on the inside first.

For a number of years, I (wrongly) determined that the reason why I had not achieved my financial goals was because I lacked the discipline. I now know today that it wasn't the true reason. The true reason is that I had an extremely negative relationship with money. I was constantly fearful and worried about money. In fact, money occupied my whole waking consciousness and awareness! It sucked up so much of my emotional energy, and I devoted so much attention to it that an alternative reality just could not emerge. Sadly, this is the case for most people I encounter today who have money troubles. They speak so much of their money troubles, and worry so much over them that a new reality (their greater good) has such a difficult time ever reaching them! If there is a pill which can take their attention away from their money problems even for an hour, they would be absolutely amazed by all the good that will come gushing into their lives. I do not mean this as a metaphor but also literally. Individuals who have been worried about money problems for the longest time are the ones who have been asking the most. Due to the intense energy of their desires, all their good is just waiting to come into their lives at the right time, once that tiny mental "opening" is created!

During my days of trial-and-error with these spiritual principles, I wrongly believed that I lacked the discipline to create my own financial success. This led to me going to the library and borrowing a whole bunch of books about budgeting, and the need to make a very detailed budget that severely curtailed my spendings every single month. I followed that plan

faithfully for a few months, carefully preparing envelopes for each portion of my monthly spending and so on. Guess how I felt as I was doing it? Absolutely awful! The method did not resonate with me at all, and I felt even worse while doing it. What was supposed to help improve my finances made me feel worse, and it is no wonder I did not achieve anything from it. Always remember that spiritual laws are at the basis of our Universe, and if you are not feeling good about something, there is no way it is going to lead to a good outcome!

On the other hand, some of my other friends *enjoy* the process of budgeting. It makes them feel good that they are in control of their money. They enjoy having the security of knowing where each dollar will come from, and where each dollar will go next. Guess what, budgeting works very well for these individuals! They actually develop an even better relationship with money through budgeting than if they do not. Therefore, budgeting is actually a tool that helps improve their relationship with money. Can you see the point I'm making here? There is no one money management "tool" or "style" that works for everyone. The one that works, is the one that works for you, and you sometimes need to give it a try to see how things work out for you. Therefore, when I say that budgeting does not work for me, it does not mean budgeting will not work for you. It did not work for me because it made me feel restricted and constrained, but it could very well make another individual feel happy and empowered. Therefore, do not follow the money management practices advocated by others, but rather, always ask yourself this fundamental question — How do I feel while doing this? Your answer will be very valuable to your journey.

Give up the idea that you must do a particular "thing", or make a particular "investment" at a particular time in order to achieve financial success. Such a belief can be extremely stressful for obvious reasons, since you would be constantly worried about whether you are at the right place at the right time! If you are not, you'll constantly be trying to move your money around so you can be there. After you have earned the money, you'll be worried about losing it and guarding it prudently, in case it is taken away from you. All these conventional views about money stem from the simple misguided belief that wealth is something that is outside of us. They stem from a belief in lack and limitation, that we have to "do something" on the

outside in order to get rich. When in fact, achieving a state of wealth is all about how you feel on the inside.

Once again, I can't tell you how many personal stories I have heard about this very phenomenon going on in the lives of others, and I believe you'll be able to identify a few examples right from your very own life as well. How many times in your life have you been in a state of "flow", where everything seemed to just go right for you, and money seemed to flow in from every source... no matter what it was? Stock investments, tax refunds, lucky draws, new business, property investments, business opportunities... the money just seemed to come from all over. Of course, the flip side can also be true. How many times have you seen someone experiencing "tough luck", where several unrelated sources of income dried up for them at the same time? These episodes should tell us that there is a greater theme tying everything together, that something more profound is at work here.

When we develop a positive and easy-going relationship with money, it does not matter what investments we make or what business ventures we undertake. Everything just seems so natural and just flows for us. This is the way I tend to live nowadays, and this is the way which everyone should live. I believe it is everyone's natural state and birthright to live this way, effortlessly and easily. In such a state, we are not concerned about what investments we "should" be making, or what outer-directed actions we should be taking. Rather, we just relax and things seem to unfold without our intervention. We just take things one bit at a time as it comes, and do the next logical step, followed by the next logical step. There is a whole sense of ease and flow to the whole thing, and life becomes very easy.

I can contrast this with how I was feeling in the beginning. Back then, I was constantly worried about whether I was doing the right thing. I would wreck my brain trying to think of a new marketing or promotional campaign, trying to think of something I should do. Maybe I should set up a meeting with this person... Or maybe I should invest in this, followed by this, which might then lead me to a huge pile of cash if this investment works. I now know that it is reversed and forceful thinking, because I was trying to dictate how things should turn out, and the process did not make me feel very good! Instead of feeling light and empowered as I took each step, I felt that each step was forced and artificial. Even though the

marketing campaign could have been quite decent, it still felt like work to me. It was a struggle just getting started, but I still went ahead with all these outer-directed actions because I did not realize the alternative.

You may be living like this now. Ask yourself whether your outer-directed actions are driven by a sense of lightness and joy, in which everything naturally flows from one thing to another... or do you feel that it is all “hard work”, something which you *have* to do to make money. Your answer to this question is insightful, because it’ll show you whether you are pushing too hard against reality, instead of letting things be. If you feel like it’s all work, and that you are trying too hard to make things happen... I suggest that you take a closer look at the underlying beliefs that may be causing this behavior. The underlying belief is usually a sense of worry or fear about not having enough money, or feeling the “need” to have more money, resulting in these various outer-directed (and uninspired) actions to “get” more money. But that would be doing things the hard way, in reverse, from the outside in!

The easier alternative is first to stop pushing against everything. You do so by totally giving up your feelings of worry or fear about money. I understand that it may be difficult for most people to do this in a short period of time, since I myself took 10 years to rid myself completely of feelings of fear and worry! But know this — You do not have to start by giving up 100% of your worry or fear feelings. You can start by giving up 20% of them. You can start by worrying less. Any reduction in the amount of time and energy you spend worrying will allow most positive emotions to take their place, and soon you’ll find that a tipping point has been reached which creates the outer results in your favor.

But you must resolve today to eliminate any unresourceful and negative feelings surrounding the subject of money. A very pervasive feeling is that “I’m not doing enough”, or “I’m not doing the right thing”. These beliefs are unresourceful since they put you in a constant state of seeking, trying to find out what the “right” thing is and then match up to it. But as we have already established as a basic premise, there is no right standard written in a book anywhere. The only right standard is what makes you feel a deep sense of peace and trust on the inside.

Don't try to make investments or take steps to increase your wealth unless you feel genuinely inspired to do them. Don't make any move unless you feel compelled from your inner, higher self to do so. Whenever you feel the need to take any action, ask yourself whether it comes from a place of fear or from your higher self. With some practice you'll be able to distinguish between how your higher self sounds like, and how that ego-driven part of you sounds like. The inner feelings I get when I feel these two impulses are completely different. As I listen to my higher self more and more, I find that my ego-driven, fear based part of me does not speak as much. When it does, I am able to stop it in its tracks immediately.

Just the other day I saw an investment opportunity in the papers. Immediately the ego and fear-based part of me cried out, "You must make this investment to grow your money! Don't lose out! It sounds like a good deal!" But that sounded like the old me talking and I recognized it straightaway. Therefore I did not act on this impulse, because the message came from the old, fear-based part of me that had been conditioned to look for the "right" investments. I contrast this experience with a new change I was recently inspired to make in one of my businesses. The message was light and reassuring, it felt like ease and joy, something that I could easily achieve. It came truly from the divine, and it told me to make certain changes to my business model. I recognized immediately that this message came from a totally different part of me, which is why I acted on it, even though logically, it would mean that my income would be affected in the short-term from this change. But I now know today that one can never see clearly what the future brings, because things often turn out *even better* than we imagine them to be, if we give up any sort of limitations on how they should turn out!

The next time you feel compelled to do something with your money, stop for a moment. Turn within and ask yourself where is this advice coming from. Is it coming from that higher part of you that knows the truth and is in tune with the Universe, or is it coming from a fear-based and ego-driven part of you that always wants more and more? Taking 5 to 10 short seconds to pause and ponder before you move into your next decision will not only lead you to greater success in the markets, you'll also be surprised by the new ease in which things seem to just happen for you without much effort on your part.

## Chapter 19 - It's Not About Hard Work & Struggle

It has always struck me as strange that some of the richest people in the world work the least. The more I studied the hidden rich, the more I discovered that they work *less* than most of the people around them, and yet achieve several hundred times the level of financial success! What is their secret?

Before I stumbled upon these spiritual principles and put them into practice, I was also one of those who believed that money only came through hard work. As a result, for several years of my life, I literally worked my back off till the wee hours of the morning, with hardly any time left for my own personal enjoyment. While I did get some financial remuneration out of it, I wasn't happy or fulfilled. In fact, I didn't feel happy at all, given that I had no time to devote to my own personal hobbies or my own self-enjoyment.

Many people around the world fall into the social conditioning and trap that we have to work very hard for the first forty-some years of our life, and then enter into a state of retirement where we can do the things we like. Sadly, retirement paints a gloomy picture for most people, as they often do not have the luxury of their previous income. How many people whom you know are able to live in retirement at the same standards as when they were previously working? Retirement is definitely one of the most pervasive myths in our society.

The hidden rich do not believe in retirement. They do not see the need to postpone having fun and enjoying themselves until a certain time in the future. They seek ways and means to have fun and achieve that balance right now. If you too can adopt the same mindset, you'll find yourself *both* having fun and leading a fulfilled life where money flows easily. One of the most unresourceful beliefs you should give up is the one that you have to slog for the first sixty years of your life, before finally using up whatever time and money is leftover to enjoy yourself. How ridiculous is that thinking! Start today by giving yourself permission to have fun and enjoy yourself. These spiritual principles will make it entirely possible.

Before I discovered these spiritual principles, I was living a very outer-directed life. I was constantly out there, trying to do more, be more and have more. I was, as mentioned earlier, always very concerned about whether I was at the right place at the right time. After I understood these spiritual laws, I reversed my approach completely. Instead of wondering whether I was doing the right things, I trusted in the Universe and embraced whatever uncertainty I was in. After a while, I found myself trusting in the Universe more and more, in that the right path would be shown to me one step at a time. I can tell you from personal experience that ever since adopting this new mental attitude of taking things one step at a time and trusting the Universe, miraculous changes have happened for me.

I probably work one-fifth as hard as I used to, and get three times as much done because I am so relaxed and focused whenever I work. The stress and strain is gone, and yet the outer results keep coming. This is not just unique to me. Read the memoirs of successful individuals who have achieved astounding levels of success in their field, and you'll find a sense of balance and flow to the way they organize their activities. They just let things be, and take things one step at a time. Obviously these people have a very different inner state from the rest of the population! I encourage you to adopt this attitude in your daily work or job, and you'll see the results coming even faster than you can imagine. It is probably difficult to just trust in the Universe completely all-at-once, so I am not asking that you adopt this new form of thinking immediately. Rather, over the next few days and weeks, try to give up any obligations or should's in your life. Anytime you catch yourself saying, "I should do this", or "I should be more efficient / hardworking / \_\_\_\_\_ ...", immediately catch hold of yourself and ask yourself whether it is something that is coming from inspiration or fear.

Remember that our old, fear-based conditioning is always trying to keep us safe. It does so by anticipating disaster scenarios in the future and then trying to prepare us for them. The problem is that these so-called disaster scenarios are just that — imagined scenarios! For every ounce of energy you expend into conjuring up these unwanted scenarios in your mind, there is no reason why the same energy cannot be focused into imagining a desirable future outcome. Therefore, recognize first of all that your fear-based conditioning is trying to pull you towards negative thoughts and outcomes, and always trying to get you to prepare for negative thoughts



and outcomes. If you do not stop these naturally-occurring thoughts in their tracks, they will continue to take up space in your consciousness and drain your energy, such that you have no energy left for desired manifestations! This is especially so when you are trying to manifest money.

Back when I was deeply worried and fearful about money, I was thinking about money all the time! The thing was that my thoughts about money had a negative overtone to them, and I always felt a sick feeling inside of me that seemed so natural to me! I was addicted to this feeling and came to associate this worry feeling as my true self, which I know today to be untrue. As a result of always worrying about money, my fear-based self was always trying to pre-empt me for various future scenarios in which money would run out. To prevent these scenarios from happening, it would compel me to do certain things like to look for new business, or to start a new budgeting program, or come up with some way to make some money... and so on. It is likely that you have some of these impulses running through your head as well. The first step is to recognize whether these are fear-based impulses, or are they inspirational thoughts from your higher self. If an individual has been thinking negatively for a long extended period of time, it is likely that the whole of his consciousness will be filled with fear-driven thoughts and motives.

You can always know by the way you feel whether these thoughts come from the divine, or whether they come from that fear-based part of you. Fear-based thoughts always feel obligatory, and they just do not feel right to you. There is an uneasy, nagging feeling that tugs at you. When any of these fear-based impulses come up for you, for example, to tell you to do something to earn more money... just gently let them go. Recognize them for what they are, fear thoughts cloaked as actions and urges... and then gently let them go. Do not act on them. Do this as many times as necessary until these thoughts no longer come up for you.

In my early days when I was constantly having fearful thoughts about money, I would suddenly be compelled to check out a new business opportunity, or to invest my money in some particular way, or to try out a new money management system... all of which seemed very attractive and compelling to me at that time. As a result, I was like a headless chicken trying to chase one false lead after another, or trying to do several things at once. Recognize that all of these fanatical thoughts are nothing more than the shadows of our own ego, produced to give us the illusion that we are in

some measure of control. We often feel the need to just go out and do something, in order to feel that we are in control. But these fear-based thoughts disguised as action steps will never produce anything fruitful, as I have found out through my own experience.

I was once compelled to check out a new business opportunity related to selling funeral plots (!) because I felt it would be a way to make some good money. The problem (which I did not understand back then) was that my impulse came from my underlying fears of not having enough money, instead of something divinely inspired. In other words, it was not in divine order for me to be selling funeral plots! But yet I still went ahead, lured by all the lucrative promises made by the company, and spent an inordinate amount of time touring the funeral plots, learning about how the company worked, getting myself involved in the endless marketing banquets and so on. Did anything good ever come out of it? Not at all! On top of making several wasted trips and paying an administrative fee, I was not able to sell a single customer! It wasn't something that was divinely planned for me, and I forced myself to do it because I thought it would be a good money-making opportunity. Fortunately, I recognized the futility of it all and called off the working relationship after a short while. If I had listened to my higher self right from the start, I would not have wasted the effort.

On the other hand, I once felt inspired to produce a new program for my clients. The idea came to me literally out-of-the-blue one day, as I was resting in bed. I sat up and started to write, and the words flowed effortlessly for me. Everything just seemed to fit into place without any struggle on my part. The subsequent marketing of the program was also effortless, and the next step just seemed to be so logical to me once the previous step concluded! I now know that the idea was not only divinely inspired, it also brought me great financial rewards.

When you follow your divine path, you are richly rewarded. When you seek the financial rewards first and try to reverse engineer how you're going to get to the starting point... you are creating lots of unnecessary trouble for yourself. In all the times I have tried to do it the second way and went against my own innermost feelings, I have always ended up having to clean up the mess by either spending more time or more money. Not only that, relationships were often soured in the process. Nowadays I eschew the second way for the first way of living. I do nothing until I feel inspired to

do so. When the inspiration comes, I act on it immediately because it just feels so natural and logical to me!

## Chapter 20 - The Most Natural Thing In The World

Some readers may say that they hardly get any inspiration from the Universe. That can't be further from the truth. The Universe is always trying to get through to us. In fact, the divine is always by our side, waiting to intervene at any point in time. The way the divine intervenes is different for every individual, but I have found that it often presents itself as the most logical step. In other words, the step that feels the most “right” or “logical” for you is the step that you should be taking next. Forget about taking giant leaps or big steps to achieve your goal. Instead, look at your affairs right now and ask yourself what feels “right” for you, at this very moment. Ask yourself a more specific question: What is the next logical step I can take regarding my finances? Or what is the next easy step I can take to attract more money into my life?

I once asked the second question and received an answer to place an ad in the newspapers. Once again, following what I outlined earlier, I first checked to see whether this answer came from a place of fear or inspiration. After turning inward and paying attention to how I feel, I realized that this answer did not have any “fear” or “negative” feelings attached to it. I did not come up with this answer because I needed to have more money, or perceived a lack of money. In that moment, I knew it was something I had to act on. Next, I checked how I felt about taking this next step. Did I feel a sense of “ease” and “flow”, or did it feel like an obligation? Again, there is no need to try and force the outcome one way or another. When I checked within, I realized that placing the ad was something I could easily do with no resistance. Had I experienced any resistance in that moment, I would have dropped the thought and moved on. However on that day, I did not encounter any inner resistance.

The next question came as to how I should write the ad. Again, words for the ad flowed easily for me... another indication that I was acting from divine inspiration. I quickly arranged for the ad to be placed. Within days of placing the ad as inspired, I received new business that brought in a nice income source for me, without having to greatly increase my workload or working hours. It was something I could accommodate to naturally. When we act in our highest divine order according to the plans which the Universe for us, the outcome will always be better than imagined!

There is another valuable lesson to be learnt here. Recently, I felt another impulse to place the same ad and do something similar. Again, I checked within and asked myself whether this impulse was coming from that higher part of myself. This time, I sensed a feeling of obligation that arose from old conditioning which went like this: “Because the ad worked in the past, you should be running it again so you can make more money!” Notice the word “should”? While this line of reasoning certainly makes sense logically, I recognize it as coming from my old, fear-based conditioning rather than from the Universe... and so I dropped the thought accordingly. The moment you acknowledge and see those fear-based thoughts for what they are, you release them and they’ll just fade away for you. I now know that if I had acted on that follow-up thoughts, I would not feel completely joyous in the doing of it... and physical reality would likely not match up to my expectations since I was acting from a place of fear and lack rather than from inspiration.

Manifesting money starts with cultivating a moment-by-moment awareness of how you feel about money on the inside, and becoming very aware of how you feel about the subject. Awareness is the key here, otherwise you’ll miss the subtle underlying beliefs and emotions that are at play. Once you have picked up on the necessary inner feelings, all you need to do is to drop the unresourceful or negative ones, and use them as cues for the next step to take. This is the basis for manifesting money, or anything else in your life.

## Chapter 21 - The Work Is Always Optional

Most people raise an eyebrow when I say: The work is always optional. If you believe that you have to work hard for money, then that is the only reality you can experience because you have invested so much of your time and energy into perpetuating that reality. If you believe that money flows to you easily without needing to work very much at all, then that will also be your corresponding reality because the Universe always gives us what we believe in, with absolutely no exceptions.

Most people believe in the first extreme, that they have to work very hard in order to earn money. Only a handful of people believe in the other option, which is that they do not have to work for money at all. These people usually get what they ask for, through a huge inheritance, or by being born into fortuitous circumstances. At other times, they find themselves marrying into rich families, or suddenly coming into contact with a fortune. The Universe has endless ways to make our beliefs come true if we allow it. The hidden rich, however, take a middle ground approach and choose to set their beliefs somewhere in the middle between both extremes. I've also found this path to be the most resourceful.

The social conditioning we have received since young and the day jobs we hold probably will not let us instantly give up the belief that we need to work for our money. Therefore, it will be too much of a stretch to try to change our beliefs overnight from one extreme to another. This is also the same reason why individuals who use forceful affirmations such as "I am a millionaire!" or "I now earn \$10,000 every month" when they have trouble making ends meet are not doing themselves a favor. They are trying to experience a new reality that they do not fully believe in. Instead, it is much easier to gradually ease into a new belief slowly. For example, if you are currently making \$10 an hour, start believing that you can make \$20 an hour. If you are making \$100 an hour, start visualizing and believing that you can make \$200 an hour. Choose a number that does not seem too outrageous for you at the beginning. There is a tendency to believe that whatever number we pick will come true for us through these spiritual principles, so people tend to pick the largest number they can think of! Plucking a number out of thin air will do you no good, because you actually do not believe in the number at all! It is just fanatical thinking. Therefore,

what I advise is for you to pick a number that is slightly higher than your current hourly income. You can also do this on a monthly basis. If you are currently earning \$3000 a month, then think about what it would be like to make \$3200 or \$3500 a month. The additional \$200 - \$500 will be a significant increase, but it will not be that big of a stretch to you. This is the first step to freeing yourself from the belief that you need to work hard in order to earn money.

The way to do it is to just ponder this reality for a few moments at a time, feel the feelings associated with it... and then let what you have just visualized go completely. In other words, pick this new reality up, think about it, and let it go completely. Do it several times throughout the day and make sure you feel good while doing it. When you let it go from your awareness, feel a deep sense of peace and completion that this new reality is already manifested. It is already done. You have just taken the necessary steps to set things into motion.

A few things will happen immediately once you start pondering this alternative reality. First, certain ideas and thoughts will instantly flash into your mind about how this new reality can come into being. For example, you may receive business ideas, insights or action steps. You may immediately be told what you need to do next, such as to take a particular next step. Before doing this step, check (using the techniques from the last chapter) whether this is from a fear-based, ego-driven part of you... or if it is from your higher self. A message from your higher self will contain no negative or nagging feelings. You should just feel light and free. Only proceed if the message is from your higher self. You'll find that if the message is *really* from your higher self, that the execution of the steps will be easy and effortless. It will not feel like a chore to you. Most importantly, you'll start seeing your new reality taking shape almost immediately. Whatever increased income you have asked for or desired will quickly come into being for you.

The reason for this exercise is not so much to increase your income, but rather to free the associations you have made between "work" and "money". So long as these associations are not freed, you will have a difficult time manifesting more money in your life because you always associate money with your physical actions and work. You'll not see how money can come into your life unless you work for it. This very belief

places a cap on the ways and means through which money can come into your life, and also the amount of money that can come into your life.

After you have convinced yourself through the earlier exercise that you can just as easily make \$20 an hour as you can make \$10 an hour (effectively doubling your income), the next step will be imagine ways through which money can come to you without physically working. I am not advocating these steps to be lazy, which may be the first impressions that come up when someone reads something like this. “Oh, Richard is telling us not to work!” That’s definitely not what I am advocating. The purpose of the exercises in this chapter is to blur the lines of your current reality so that you can allow a new money reality to come into your life. I am not dictating whether you should, or should not work. Even though I’ve managed to change my beliefs on this subject quite a bit, I still choose to maintain a busy work schedule for the pure joy of it. The only difference is that the work I engage in nowadays are all for my highest creative self-expression, and I only accept jobs that align with my highest intentions. I no longer feel bound by my job because there is no other option.

I once read the story of how the inventor of the credit card chip makes \$600,000 a month from the royalties of his invention. Think about that... \$600,000 a month in income for doing nothing! Now *that* is a story which really stretches our perception of what’s possible. I love stories like this because if it is possible for even *one* person, then it is possible for everyone else. We are all made of the same mind stuff. If one person can achieve it, then the reality is equally possible for everyone else. And there are a lot of people who live like that. These are the hidden rich who are usually not showy about their wealth.

The more you ponder these possibilities, the more ways money can come to you without work. Starting from the most common, we have passive rental income. Then we also have income from royalties, patents and ongoing product sales. All of these allow an individual to have money flowing into his bank accounts without him doing any work on a continued basis at all. Once again, if it is possible for a single person, know that it is equally possible for you. But first, you have to allow for such a possibility in your life by resonating at this new level of consciousness. One of the most effective ways I’ve found to dissolve these self-imposed limitations and blinders is to read about stories of how other people have achieved



phenomenal success for themselves, such as the earlier example I shared about how an inventor makes \$600,000 in royalties every single month off his invention. These stories remind us that the Universe has endless ways to deliver our greater good to us, if only we will allow it!

## Chapter 22 - Are You Asking For A Huge Pile of Cash?

This is probably one of the most counter-intuitive money manifestation secrets I've stumbled upon, and it took me a *long time* to realize the truth. Ten years in fact! This was staring at me right in the face and I never perceived it as a money block, when in fact it is going to be a major block in most people's manifestation journeys. Here is the secret, plain and simple: **Do not ask for a huge sum or pile of money!**

What!? Here we are, reading this book about how Universal principles can be applied to manifesting money... and you are telling us not to ask for a huge pile of money?

Let me explain. In the beginning when I was learning about these manifestation principles, I very much wanted to try them out on everything. Since money was one of my primary concerns in life at that time, I started asking for huge sums of money. A sum of money that I thought would make me feel safe and secure *if I had it*. And so I kept asking over-and-over again, day in and day out for that huge pile of money. I spent every waking moment visualizing it, feeling the emotions of it, practicing various tips and techniques (even some very esoteric ones) to try and get that huge pile of money. Some of you reading this book are probably doing the same too. You are trying to manifest a sum of money which you think will make you feel secure and happy. It may be ten thousand dollars, or fifty thousand dollars. It may even be half a million or one million dollars. As we mentioned earlier, the dollar amount does not matter, but you are probably asking for that huge sum of money in order to feel happy, secure, and free.

Did the sum of money I asked for come to me despite trying so hard and applying every single manifestation technique I learnt? No, it did not. Even after years and years of futile trying, thinking that "perhaps *this* is the year everything finally will work...", things never worked out for me. And I am willing to bet that they have not worked out for you too. So why the contradiction? Why is it that I frequently mention that the Universe gives us absolutely everything we ask for and more... with no exceptions, and yet I say here that one should not be asking for a huge pile of cash?

If you can understand the point I make in this chapter, you will shave years off your manifestation journey. In fact, reaching this new place of understanding alone will flip a switch within you, and allow you to manifest effectively at will from this point onwards. But you must first truly understand the message which I'm trying to convey. If you can get this message, everything will be easy and straightforward for you. I wish I had a spiritual teacher who appeared in front of me to make this very point when I was struggling back then. But on hindsight, I'm glad that I did not have that teacher. Experience was my teacher. I was my own teacher. I was showing myself what worked, and what didn't. As a result of the path I have walked, I am able to share this from a place of even deeper understanding.

Just because I took 10 years to realize this point does not mean you have to take the same amount of time. The good news is that you do not even have to take half that time, or even a year! You can make that realization and shift your thinking this very moment if you allow yourself to . That's the beauty of having an inner shift in consciousness. The shift can happen at any point in time, and the change happens in an instant. I am so grateful for the opportunity to be sharing these messages with you. In fact, one of my major motivations for putting out these series of books at affordable prices is to ensure that my messages reach as many people as possible. Those who are ready for this message will have access to them, and can shorten their learning curve. The struggle is always optional.

Now let me explain why you should not ask for a huge pile of cash. Back when I was always walking around asking for that huge pile of money, how do you suppose I was feeling on the inside? Was I feeling satisfied with my financial situation at that point in time, or was I feeling extremely worried and fearful about the future? I think the answer is quite obvious. Only an individual who is feeling worried and fearful about his financial future will have a strong desire for a huge sum of money. The reason for **wanting** that huge sum of money is because the money will make that individual feel safe. Money is therefore seen as a way to feel safe and secure. Conversely, the lack of money is associated with all kinds of risks, dangers and bad things happening to you.

Therefore, while I was going around asking for a huge sum of money in those days... my inner state was actually one **strongly filled and driven by** fear, negative beliefs and self-doubts. It was those inner worries that caused me to ask for the money on the outside so strongly! But guess what

the Universe is always picking up on? The Universe is always picking up on the sum total, the totality of our innermost thoughts and feelings. There is no exception to this rule at all. Therefore, what I was doing on the outside was not authentic. It was not how I really felt on the inside. How I felt on the inside spoke volumes to the Universe, which was the fact that I was really scared and worried about my finances. The Universe hence gave me, in a non-judgmental way, more to be scared and worried about... a perpetuation of my financial situation.

Now let's suppose that an individual feels abundant and happy on the inside, like how I feel today. Should an individual in this case ask for a huge pile of cash? He can, for the Universe would definitely pick up on those happy secure inner feelings and give him even more reasons to feel happy and secure! In other words, when one comes from a place of deep trust, faith and abundance, the Universe responds with even more outer abundance! **But here's the biggest irony: The individual who feels truly happy and abundant on the inside does not even have the desire to ask for more money.** This is a key distinction between an individual who comes from a place of lack and limitation, and someone who comes from a place of true abundance. A person who comes from true abundance will have the Universe delivering all the abundance in the world to him... but he does not even feel the urge or see the need to ask for it, because he feels himself as ***already abundant***. On the other hand, a person who constantly asks for abundance is feeling a sense of lack inside, which is why he has to constantly ask for more.

It all looks very nice and elegant when I present this argument on paper. But examine your own life and you'll realize it's not such a straightforward situation. You ask for money when you perceive a lack, and the lack which you perceive strongly inside actually stops the money you want from coming to you. Therefore, you continue to perceive more lack, and you continue to ask even louder... perpetuating the whole lack cycle. On the other hand, if you feel abundant on the inside, you'll not even have the need to ask for money... and ironically, even though you're not asking, the money still comes to you easily and effortlessly!

Let's see how we can break the negative cycle and start moving into the positive cycle. What is the easiest way to get started? The easiest way I've found to breakthrough this perpetuating lack cycle is to see your

desires for what they really are. If you have been asking for a particular sum of money over and over again, stop and ask yourself **WHY** you are really asking for that money. At first, the answers will be superficial, like you need money to pay your bills, or to fulfil a particular need. But if you keep asking and be honest with yourself, the answer will be some variation of this: **You are afraid. You do not feel secure.** Therefore, you believe that when you have the money, when that money is finally in the bank, you will be safe and secure.

Where is the fallacy in this thinking? In fact, I'm so excited that I'm sharing this with you because this is going to produce a leap in your consciousness. And this is the missing piece — **You do not need the money to be in the bank to generate those feelings of security, peace or happiness.** Once again, let me repeat that: You do not need the physical money to be in your possession to feel secure, peaceful or happy. You can generate these feelings inside of yourself independent of any external circumstances. In fact, you have been born with the special abilities to do so — Those are your faculties of imagination and visualization which you have been entrusted with. Do you see the link now? Why does Napoleon Hill put so much emphasis on our mental and creative faculties? Why does modern day spiritual teacher Bob Proctor go on and on about our mental and creative faculties? The link has never been clearly explicated in my opinion. It is because our creative faculties give us the freedom to focus on anything we want in the moment, by virtue of our thoughts... independent of the external reality. To the degree that you are able to do this, you will be a masterful manifestor.

What does this mean for you? It means this: Stop putting your faith and trust in the sum of money that you are asking for. Understand that whatever money you are asking for, you want it only to be secure and happy. Therefore, you are using that money as an excuse to feel secure and happy when you can, in this very moment, generate those same feelings of security and happiness for yourself! Now I am not going to claim that this is easy. If it were easy for me, I would not have taken ten years. If it were easy for me to ignore physical reality and focus entirely on my inner world... I would have achieved all of these in a matter of hours and days. It is not easy, which is the reason why so few people ever manage to do it and achieve the level of manifestation success they seek. It is why they go back to living their mundane physical reality. But I am writing these words

because I want to convince you that it is truly possible to live this way, to have your good flowing to you in all ways, exceeding your wildest imaginations.

You start by turning inward *away* from physical reality, especially if physical reality at the moment does not please you. I can understand why your mind may object at first. You may say: But I really do not have money in the bank, and do not have money to pay my bills and rent! If I do not pay my rent, I will get evicted, I will have no place to stay! Notice how your mind is coming up with all the negative doomsday scenario in this very moment, even before anything has materialized. Your mind is taking you down a very negative trail. To which you might say, “But it’s real! This is reality! If I do not pay my creditors, THIS is really what will happen! I am not making any of this up!”

But you are making all of this up this very moment . The only question you need to ask yourself is this — In this very moment, is any of it happening? In this very NOW moment, this very second, this very point... is any of what you are saying happening? The answer is no! In this very moment you’re reading this book, you are alright. You are fine now. You are safe and secure now. Therefore by imagining all sorts of scenarios and bringing them from the future into the “now”, you are actually making things up. Whatever you make up can then go on to manifest as future reality.

How can you change things this very moment? Simply withdraw all attention from the existing reality or outside world. Observe it only if it pleases you. Remember you only observe and ponder upon it if it makes you feel good. This is not a childish exercise or a form of escapism as I’ve said so many times before, but rather, a true application of the Laws of the Universe. Something so simple, yet so profound. Imagine that you already have the amount of money that you’re asking for, how secure would you feel? Use that feeling of security as a starting point and ponder upon it. Close your eyes and go deeply into it, immerse yourself in this feeling of security. You may have to be creative to find other ways to conjure up those feelings of security, but just try to get to that place of security and stay there for as long as you can. The longer you stay there, the longer you turn your attention away from physical reality. You are creating an “opening” through

which the Universe can work its magic to deliver a more desired reality to you.

But none of this is magic! None of this is anything out of the ordinary. You are simply using the very same Universal Laws which you have used for the past few decades of your life in a directed and positive way. You are simply using these laws deliberately whereas in the past, you may have lived them unknowingly. I know it is difficult to feel secure and safe when you have debts to pay, when you have obligations to meet, when you are struggling with not enough... but... in this moment, aren't you alright? In this moment, aren't you not sitting in your comfortable chair reading this book? In this very moment, isn't everything perfect the way it is supposed to be? If this moment is perfection, then why not the next, and the next, and the next? If you had a way to feel a deep sense of peace and completion in every single moment, focusing on living one moment to the next... you'll find that your perceived issues and problems will magically straighten themselves out when you reach them in future. They will be gone and you'll be wondering why you even spent so much time worrying about them in the past!

I look at my financial situation today and honestly remember very little from the past. I don't even want to remember any of it because any form of remembrance can only stir up the same feelings I had back then. What I'm living now is a direct effect of me focusing on my desired reality often, and turning my attention away from anything that is undesired. Very often, the part that is undesired falls away very quickly and straightens itself out by its own accord. It is the same for your finances as well. Money is just one subject amongst many subjects in your life, and there is no reason why it should be more or less difficult to apply these spiritual techniques to money. But as always, you must take the first step. Only you are in control of your inner state at any moment and therefore if you want things to change, you must first change your perception long enough to create an opening.

Perhaps it is difficult to fully let go of your money worries at once. If that's the case, then just try to be free of them for 1 minute at a time. Gradually lengthen it to 5 minutes, and then 10 minutes. If you can immerse yourself in a deep state of peace and trust for 15 minutes, 3 times a day... then you would have succeeded. You would turn the tides so much that positive money results will start showing up in your life. This is how I did it

as well, just 5 to 10 minutes for 3 times a day. I did not demand that I give up my lifelong worrying habit all at once. After all, my worrying about money was based on a lifelong habit of persistent worrying, and I knew it wouldn't be so easy to drop it at once. So what I did in the beginning was to sit quietly and ask for just 3 periods a day, where I could be completely free from my money worries, to be in a state where they did not even exist. I succeeded in doing those 3 periods a day and within one week, evidence of my financial good came to me. They can come to you within a day, within an hour, or within minutes! That is not up for you to decide or figure out. The part that is truly up to you is to take the time to immerse yourself in a worry-free state for as long as possible. 15 minutes each time, thrice a day is more than enough for the tide to turn and for things to change.

Eventually, you'll get to a state where you are in that state of deep peace and trust ***all the time***. And only for very short pockets of the day would you feel negative feelings. By then, the change would be complete and you'll be living in what I call a truly manifestative inner state.



## Chapter 23 - The Decoupling Technique

Our views of money are often clouded by negative and all kinds of social conditioning developed over the years. We have (wrongly) come to associate money with freedom, with happiness and with empowerment, even though as I have explained — all of these feelings can be cultivated on the inside, without having any need for money on the outside. The more you can cultivate these feelings of peace and trust on the inside, the more money will fill your reality on the outside. While this seems like a simplistic explanation of these spiritual laws, know that it is not. It really is as simple as it sounds... if only you'll go do it! But the “doing” is not as easy as it seems, simply because we have so much mental conditioning and blocks to go through.

A variation of the “asking for a huge pile of money” game that people play is to ask for a large flow of money into their life. This desire takes the form of intentions such as, “I want to make an income of \$10,000 a month!” Once again, the dollar amount does not matter but the amount asked for will usually be a huge amount, compared to what the individual is currently earning. I’m not saying that we cannot ask for large amounts of money, or ask for a larger income. What I’m saying though, is that you have to get very clear about your reasons for asking. Are you asking for a large income in order to feel safe, secure and happy? Are you saying (or even feeling) these words?: Once I get that kind of income, I’ll be able to finally do whatever I want to do!

Such conditional thinking (If I \_\_\_\_, then \_\_\_\_) is a strong sign that you are blocking your own money manifestations. You are using the income as an excuse to explain why you cannot “do whatever you want to do”. Therefore, until the money flows to you, you’ll not be able to do whatever you want to do. Since “whatever we want to do” is so synonymous with and closely associated with our freedom in life, we are actually feeling a stifling of our freedom each time we ask for money.

Learning about this may present you with some sort of a conundrum. First, you know you want money, which is causing you to ask for a steady flow of it. And yet now, you are told *not* to ask for it so that it can come to you! This is the part of the puzzle that has tripped many people up, myself

included. Fortunately, the way around this puzzle is not as difficult or impossible as imagined.

If you are falling prey to this kind of thinking, first ask yourself what you associate with having a huge and comfortable income. At its very basis, your answer will resonate with the basic feelings of peace, security and joy. Most people I know who ask for a regular income are really after the feelings of security. They want to feel secure in the knowing that they'll be able to do whatever they want to, and also meet any needs that come their way. Therefore, security is at the basis of a considerable and steady flowing income. Now that you have identified the feelings that most strongly resonate with your desire, congratulate yourself as you have identified the **true essence** of your desire! All that is left to do now is to **vibrate at / with this true essence** and whatever you are seeking will come into your life in response to your new inner state.

Do you see how so many people are actually doing it backwards? They identify what they want, then while they are physically saying the words and “asking” for what they want on the outside... they are actually vibrating on a completely different level from what they are asking for on the inside, sometimes right on the very opposite end of the scale! This in turns intensifies their asking, because now they feel a need for the things they are asking for more. Since the Universe is always picking up on the sum total of your innermost thoughts and beliefs, it cannot deliver what you are asking to you, because you are vibrating at the completely opposite end of what you are asking! Once again, I encourage you to keep reading these two chapters until you finally get it. This is the point that tripped me up over and over again, because I was unable to see how I was really focusing on the absence of something when I was asking for it so fervently. This is also the point that spiritual teachers Abraham-Hicks have always been making. Spiritual teachers have been trying to explain it in different words, just as I do, hopefully until you finally get it.

Suppose you want a comfortable income of \$10,000 a month and have identified the feelings of deep security, peace and freedom that it will give you. What I would suggest is that you drop the dollar amount from your mind as soon as you have identified (and felt) those feelings of deep security and peace, while imagining that desire already fulfilled. This is not an exercise to be rushed. You can't just say “Okay, I now know I want this money to feel secure. Now what?” All of these exercise I am suggesting

have to be experienced by yourself. You cannot just read them and agree with what I am saying without immersing yourself in the experience, because it is only through your immersion that you shape the energy field around you. The deeper and longer your states of immersion, the greater the effect on the corresponding energy field.

At the beginning, you may need to remind yourself or imagine that you are already earning that \$10,000 a month in order to conjure up those feelings of excitement, deep security and peace. But eventually, what you should try to do is to get there spontaneously by yourself, without needing to use the \$10,000 as a “reason” to be there. You want to give up any conditional thinking you may have. If you can do so and get to that inner state “at will”, you would have made a major step towards your manifestation. You would have found a reason to feel secure and peaceful without the need for any external circumstances or events. The only thing that is left will then be to feel and intensify these feelings of deep peace and security as you are going about your day. But there is a catch, you must drop that \$10,000 from your mind whenever you spontaneously feel those feelings of deep peace and assurance. It must not come into the equation at all. This is key, because if you still feel the vibration of that \$10,000 monthly income while you also simultaneously feel the feelings of deep peace and security... that vibration will not be pure. It will contain some form of asking in it, which in turns conveys the “absence” instead of “presence” of something.

This is what I call the “decoupling” technique. You need to, as much as possible, decouple your “asking” or “wanting” from the pure essence of what you are asking for. Now reading about it is easy, but as soon as you start putting it into practice you’ll find that it seems, at first, to be impossible to do. We have so strongly associated money with the true essence of what we are asking for that it seems impossible to “decouple” those feelings of pure joy and security from the feelings of “asking”. But you have to practice doing so. Make a habit of doing so. Be persistent at it. Practice *is* the key here! That is why while manifestations can happen in an instant, they often do not because there is an **inner state** which YOU have to reach within yourself first. No one can bridge the gap and reach that inner state for you, but you! Once you are there, no one else can take this inner state away from you and you’ll always be able to access it at will.

Once you learn to effectively “decouple” your “asking” feelings from the pure, unadulterated feelings of deep inner peace and joy, your work is done. Your intentions will then be pure with no conflicting or resistant thoughts. You will then be ready to receive whatever you have asked for into your experience within a very short time. If you do not practice the art of decoupling, what happens is that your manifestation progress will be hampered by a mixed vibration — that of asking for what you want (implying a lack) and also that of your desires fulfilled. I have found that these conflicting vibrations often cancel each other out, such that it becomes very difficult to manifest what we want. This issue often recurs in one’s life as the manifestations “not happening” or taking a long time, when in fact we are taking one step forward and then one step back again, leading to lots of wasted time and effort. If you want to stop circling around the same spot, you have to take the first step to eliminate the inner thoughts and feelings that are pulling you back, and focus solely on the thoughts and feelings that propel you forward.

## Chapter 24 - Notice What Is Different, Not What Is The Same

As you start changing your perceptions about money on the inside, one of the biggest immediate changes you'll start to observe is a feeling of lightness and nonchalance about money. While you may have been bogged down with that heavy, dreadful and worrying feeling previously, you start to feel uplifted.

Most people who are trying out these money manifestation principles look on the outside for physical evidence to confirm their inner changes. I have found that doing so is often counterproductive, and can set you back in your progress due to the discouragements you may feel about your progress. In the beginning, the physical changes *will* be subtle as your current reality is being replaced by something better. Therefore, one should not constantly look to outer circumstances and physical reality for "proof" that things have changed. Instead, one should look within and take a closer look at the way you truly feel about money. Have your feelings about money improved? Are you worrying less and more optimistic nowadays about money? If so, that is positive (and sufficient) proof that you are making good progress. Your manifestations are on their way!

The reason why I advise against looking to the outside for external validation is because in the beginning, you'll often find evidence of your *existing* reality, rather than evidence of your new reality. In other words, your existing reality dominates when you just start out doing all this work, as it should. The great spiritual and prosperity teacher Catherine Ponder has often said that "when it seems like nothing is happening, that is when *everything* is happening". Everything *IS* indeed happening at an energetic level, just below what we can perceive / observe on a physical level. Just as a seed newly planted into the soil is germinating, it looks as if nothing physical is happening until one day... the shoots and roots finally appear. Therefore, when you just start doing this work, you want to find a way to keep yourself on the path of encouragement and progress. One of the best ways to do so is to check within for your improved feelings about money. Your improved feelings signify that the physical money *IS* coming.

Don't make the mistake that so many others have made along the same path. They look for external proof that things are improving, find

none and then become discouraged. That sense of discouragement and failure then dominates their inner state, resulting in... you guessed it, more discouragement and negative feelings! At the beginning, the physical changes will be subtle but the inner changes will be profound. Focus on the inner changes and keep your focus on them.

## Chapter 25 - Taking Things On Faith

Your reasoning mind and ego will come up with pervasive ways to convince you that things are not working. For example, it will tempt you to look at your bank balance and attempt to convince you that things are still the same, just because your bank balance remains the same. Or it may come up with illogical, limiting beliefs such as, “Look at all these people walking around you, they are all richer than you!” These are some of the somewhat negative beliefs that my negative self, my ego, came up with in order to encourage me to abandon this work. I am speaking of the “ego” here as if it is an adversary, which is not really the case. True, your ego comes up with ways and means to convince you otherwise, but recall that its sole purpose is to keep you safe. Ironically, its methods of keeping you “safe” and “secure” are rooted in deep social conditioning, and often run contrary to spiritual truths. Once you experience the essence of these spiritual truths, you will never buy into the stories of your ego again.

The ego and your reasoning mind demand physical proof for everything you propose. Therefore, they will not believe in something until they see physical proof of it. Unfortunately though, there are many things in life for which there is no physical proof, and we simply have to take those things at faith. When you plant a seed in the ground, there is no immediate physical proof that it is germinating and growing, so we have to just take it in good faith. Abraham-Hicks gives the wonderful example of how we have no “physical proof” that our dogs can hear frequencies inaudible to humans, and yet we accept it on faith. It is true that we can do all sorts of scientific tests using instruments to validate that those frequencies are perceptible to dogs, but we can’t hear them ourselves, can we? Therefore, we take more things on faith than we realize.

Why can’t it be the same when it comes to the subject of money? Again, this is due to the massive social conditioning that we have received on the subject on money. We have been trained, over-and-over again, to be skeptical about how money comes to us, to work hard for money. But realize that these are all just *stories* about money that have been concocted by our egos. These stories are not real. They can become real though if you

fervently insist on believing in them. But why believe in stories that are unresourceful to you?

When I walked into a bank in the past, the negative thought that “these people are probably all richer than you despite the way they look” cropped up automatically for me. It was an extremely mean and nasty thought, meant to torment myself into guilt and shame. While I write of this experience as if someone else was trying to inflict this suffering on me, I realize today that no one was inflicting any pain on me except myself! I was imposing these sufferings on myself, through my deep feelings of guilt and shame surrounding money. These negative thoughts spontaneously arose because of my negative feelings of guilt and shame surrounding money. I am both the thinker of those thoughts, and also the person who was perceiving the thought.

When such a thought crops up, do not judge or blame yourself for having these negative perceptions. The first thing you should do is to cultivate what I call a meta-awareness, and take the stance of an observer. Recognize as a passive observer that such thoughts are floating up spontaneously for you. But thoughts don’t just surface without reason. Underneath (or attached to) each thought is actually a whole series of negative beliefs, feelings and emotions. Think of a thought as a ship that is being anchored to a deep and heavy rock at the bottom of the sea bed. That thought which just surfaced in your mind is just that ship sailing by, and many of these ships sail by every single day. Each ship, however, is dragging a heavy rock just beneath the water, which we don’t usually observe. The more rocks you have being dragged around by these ships, the more drained you are, and the less effective your manifestations will be due to these energy seepages. This is the idea which I explore in greater detail in my book “It Is Done!”.

For now, let’s focus on the ship that just sailed past. The ship that says, “These people are probably all richer than you!” Recognize that this ship is anchored to a heavy rock beneath the water surface that says “guilt about money” or “guilt about not having enough money”. Also recognize the whole story for what it truly is — That it is all **made up!** None of it is true *unless* you believe in it! If you continue believing in the story (the ship), you will constantly be dragging that heavy rock around. You can just as easily cut the ropes that anchor the ship to the rock by saying, “I don’t



believe in this story anymore” and free yourself from the negative, draining energy of these hidden negative beliefs you have about money.

Another way which your ego may come up with at the beginning to convince you that things are not working is to show you lots of physical evidence about things you cannot afford. For example, in my early days of doing this work, expensive things that I could not afford became particularly conspicuous! I would notice something and then go, “That’s another thing I can never afford despite trying all these techniques!” Again, that is another ship sailing by in my stream of consciousness. Guess what rock that ship is anchored to... That’s right, another rock that says “guilt about not having enough money”!

Do you now see why doing these exercises are so valuable? Had I not taken the time to examine my own thoughts about money using the analogy above, I would have believed in and entertained all of the “ships” that were just sailing by. And that was exactly what I did for a long ten years of my life. I believed in those “ships” that were just drifting by, day in and day out, every single day. Those thoughts made me mentally drained, depressed and unhappy because I was dragging all these heavy rocks around beneath the surface. But can you see now the self-insights that one can gain by simply sitting down and examining what lies beneath the water surface? Do you see how two of my thoughts are both anchored / linked to the same rock? Therefore, the issue that really needs to be addressed here is one of guilt / shame about not having enough money. The moment you stop buying into any of the stories told to you by your past conditioning, these big rocks stop having any emotional impact on you and your manifestations will happen very fast. It is as if you are cutting away all these ropes that anchor the ships to the rocks.

This goes back to what we have talked about in the first half of this book, in which I told you to give up your unresourceful beliefs and stories about money. For most people, it is usually more resourceful to completely give up *all* their beliefs about money and enter into a zero, clean slate, because so much of our beliefs about money are negative. You would be much better giving up all of your existing beliefs about money and then implanting new ones, rather than trying to identify which ones work and which ones don’t. At the beginning when so many negative beliefs and thoughts were sailing past my mind about money, I often spent a lot of my

time and energy “entertaining” each of these thoughts. I sincerely believed in them. Ever since I immersed myself in the practice of these spiritual principles, I have been able to give up my beliefs in them completely and say, “I’m going to heck all of these stories I’m making up!” Indeed, all of these are only stories we have made up to perpetuate our own hidden beliefs.

## **Chapter 26 - Ridding Yourself of the Money Drama**

I generally stay away from all those marketing drama and sob stories, where people tell you how difficult a life they've had, until they stumbled upon a particular business opportunity that allowed them to become a millionaire overnight. Sure, it makes for entertaining reading because we have largely been conditioned to be entertained by drama and sensational stories. No one likes to read about the boring life of someone who improved his circumstances through disciplined inner work, but everyone likes to read about the exciting life story of someone who managed to rise to the top while outsmarting and outmaneuvering others. But think about where all this stuff is coming from? Where are we getting all our perceptions of "rich and wealthy" people from, if we're not one of them? That's right — We're getting them right from the same source as everyone else, which is the movies and the media. We are bombarded by supposed "reality" TV shows depicting the lives of rich and famous people, and somehow they all behave in not-so-desirable ways that make us all cringe. We have formed impressions of "rich" people based on the cumulative exposure to these shows, without once ever stopping to question whether these impressions and hidden beliefs we have formed are valid. Somewhere out there, the screenwriters are huddled over in their offices, discussing how to get you hooked to the next drama serial or reality TV series! Everything is made up! So why are we buying into all their lies about money and the supposed behavior of these "rich" people?

Once you realize that everything is all made-up, that it is all just designed to keep you glued to the TV box for more and more drama, you can easily let go of your addiction to all of it. I watch absolutely no television nowadays, not a single bit of it, preferring to spend my time reading books instead. Books have an advantage over television, and that is you can always pause and think about what the author is saying. You can take as much time as possible to think through his points and see whether you agree with them. You can choose the next book to read and be an active reader. Television is a way more passive pastime, in which everything is just fed to you and we hardly question anything we watch.

One thing I have found in common across the hidden rich is that they do not watch television. Isn't that a very telling sign? Do they know something that the rest of the population do not? The hidden rich do not watch television simply because they understand the massive power of conditioning, and how these television shows make use of powerful emotions and hooks to keep us engaged. In the past when I *did* watch TV, I noticed myself thinking about the story over and over again long after the episode was over, and actually *feeling the very same emotions* as the characters in the show! This happens to everyone too! As they empathize with certain characters in a show and join in the huge debate about why certain things are the way they are. Frankly, I can't see a greater waste of time than this because we are all commenting on a make-believe reality anyway, when the time can be much better spent on creating our *own* reality. Furthermore, understand that every thought you think and every emotion you feel results in a corresponding physical manifestation. Therefore, why would you want to feel strong, oftentimes negative emotions by watching a particular TV show? It is for this reason that I have given up the habit of watching television completely and replaced it with that of reading books.

Take a look at any mail-order course or infomercial trying to sell you "How to get rich quick" information. What do you see? Even legitimate products and courses often make good use of a "sob story" to compel you into action. Sales letters usually shame you into taking action (which means buying their product) through heavy-handed usage of fear, guilt and all sorts of negative feelings. When you read sales letters and those websites about making money, we are often taken in by all sorts of testimonials and incredulous claims about money. I have found that these half-truths can often affect our own money manifestation especially at the beginning, because if an advertisement is written extremely convincingly, we can end up buying into some of these money drama and stories that others are feeding us.

The purpose of all of this "money drama" and sob stories is just to compel you into buying the product and making that seller rich **and nothing else!** If you allow your own financial set point to be affected while reading those sales pitches, you are doing yourself a great disservice. For example, I would often read "get-rich-quick" sales pitches in the early days

and feel “guilty” that I was not making as much money as the protagonist in the story, just because I was not using the “methods” being sold!

Recognize that I was getting caught up in yet another money story. I was introducing another “rock” or hidden belief into my consciousness through the repetition of reading those sales pitches. Therefore, you have to be careful not to be involved in all of this money drama. I have found that the best way not to be involved is to stop reading any of those material at all. “Get-rich-quick” material only appeal to those naive enough to believe in the peddler’s money lies, so I eschew all of that material completely. They go into the round file the moment I receive them, and making this decision has served me very well.

## Chapter 27 - There Is No Need To Prove Anything To Anyone

A student of these money manifestation principles may sometimes feel tempted to “prove” the validity of these laws to oneself or to others, especially when experiencing some success in the beginning. For example, in order to convince myself that these manifestation laws worked, I would often ask for huge sums of money in the beginning with some sort of a prove-it-to-me attitude. Similarly, friends, family and close acquaintances who learn about your work may be tempted to ask you questions such as, “So how much money have you manifested so far? Have you made a million dollars from these teachings?” Quite often, these questions are asked from a place of lack and limitation, in which those asking the questions are secretly (or even overtly) envious of your newfound manifestation success. They can’t believe that life can be so easy, or that things are going so well for you when they themselves are struggling so hard! It has always been my intention to distance myself from these vibrations and avoid answering these questions.

A very useful general intention to handle these situations comes from Abraham-Hicks: “Today, no matter what I am doing, no matter who I am doing it with, no matter where I am at, it is my intention to see that which I am wanting to see .” Setting this intention will place you out of sync with those who do not have a compatible vibration with you, and hence eliminate the chances of you running into skeptical individuals who are always asking you to “prove” things to them. In a general sense, that intention statement also works well for a variety of other situations, such as getting yourself into pleasing and desirable situations throughout the day.

I have watched Abraham-Hicks converse with various audiences over the years, and there will always be that one or two who would ask Abraham whether they can see “what is in their Vortex”. For those unfamiliar with the teachings of Abraham-Hicks, the Vortex is a concept used to represent all the good that we have asked for, that is in the process of being delivered to us. Individuals who are in a stuck place often ask Abraham-Hicks to tell them what good is already gathered for them, presumably in an attempt to have Abraham prove it to them that these spiritual laws do work. (If

Abraham can see what is in my Vortex, *then* I have proof that all of this is real, and therefore I will believe in it.)

Once again, as with all the teachings in this book, we have to return to the fundamental question. What is the inner state of an individual who is always looking for proof? Is he a believer or a non-believer? Does he have faith? The answer is most definitely no. An individual who constantly asks for proof is looking for some external validation **outside of himself** as an excuse to start using these spiritual laws and techniques. He is adopting the attitude of “until you show me that it works, I will not try it for myself.” As I have explained several times in the past, nothing changes until YOU do, because you are the only being who has full control over your own inner state. Not even God can change it for you! God (or the Universe) can surely attempt to help by sending you lots of cues and signals... but until you are receptive to them, nothing will happen. We are all experiencing a reality based on our own consciousness, and there is no external being or entity that can place any limits on what our reality can be... except our self-imposed limitations. There are benevolent beings who try to help and get through to you though, but you must first be receptive to them.

Therefore, an individual who is constantly in a prove-it-to-me mindset is not in a very conducive place for manifestations at all. He is often so fixated on the existing reality, looking for “proof”, that he does not allow an alternative reality to come into his life. The harder you look for proof in your outside physical reality, the harder it is for the existing situation to change because your continued and intense focus on it causes a perpetuation of it. Now this may seem unfair or even cruel, but understand the innate perfection and beauty of it all! This means that the moment you cease to believe or pay any attention to your current reality, the moment you choose to use your thoughts and feelings in a more joyful way... outer reality responds! This is actually the most perfect way anything can turn out to be, but most of us do not realize it.

For the first ten years of my manifestation journey, I was also constantly looking for proof, since physical evidence is something that is highly valued in the scientific community. We are always looking for external standards and measurements to validate our hypotheses, and the way we feel inside. But the plain truth is that the spiritual world does not work in this outside-in manner. It works from the inside-out. That is why so

many of us who have been schooled in the scientific method have such a struggle with making things happen spiritually! We are doing it in reverse!

Notice that in all of my books, I have avoided the use of extensive proofs to convince you that something is working. I am not writing an academic textbook or treatise here where proofs are necessary to lead you to an outer conclusion. Instead, I often invite you to prove it to yourself. Only with spiritual work can you take all the techniques that I'm teaching you, and try them on yourself to see if they work. No one else is necessary for anything to work but your own self. Another reason why I have avoided using extensive physical proofs in my books is because they set up expectations for the reader which can often be counter-productive for manifestations.

I experienced this firsthand in the past when I read about a wonderful manifestation story, and then kept trying to manifest the same thing for myself, often to no avail! I had set up such strong expectations for myself that I was acutely noticing the absence of the object rather than the presence of it. I was holding myself to some external standard of what "should" happen. (Remember how damaging the word "should" can be?) When manifesting anything at all, it is perhaps best to totally give up any expectations of how something will come to you. It is also best to give up any expectations of what your "good" is. This is why I do not encourage that you read stories of successful manifestations to convince yourself that these Universal principles work. Read those stories to learn the underlying Universal principles behind them, but never as "proof" to "convince" yourself that this works. If you need convincing, you are not in a conducive inner state for manifestations.

Now let's talk about the other side of the coin. A new student of this material is often eager to share his enthusiasm for the work and prove it to others that these methods work. Why would you ever need to prove anything to anyone? The fact that these techniques work in your own life is all the proof that you'll ever need. Once again, let's examine the inner state of someone who sets out to prove something. Is it a conducive inner state for manifestations? Definitely not, because in order to prove something, you'll first need to acknowledge the absence of something, before setting out to convince the other person that this absence is not really what it seems. You need to vibrate at the level of lack and limitation, at least for a certain period of time, while you prove that thing you're trying to prove. So



why would you want to go out of your way to feel bad before feeling good? I have never seen any reason in that. Focus on cultivating a state of deep and profound faith and peace that everything is already done. There is no need to prove anything to anyone, for the very need to prove implies a lack.

What about other people who need our help then, you may ask. It may be a close friend or family member who needs our help, and therefore in order to help them, you must prove that these spiritual laws can work for them. I have explained that the vibrations of someone proving something can never result in a manifestation, for those very vibrations run contrary to the fulfillment of any desire. It is a hard and resistant feeling, and I'm sure you can feel it when you try to "prove" your point in any argument. It is a forceful feeling that feels unnatural. You can still help your friend by gently guiding him or her through these principles and laws, but only if they are ready for it. I often find it useful to point them to a few books, or to lead by your own life example. When these individuals see these wonderful positive changes happening in your life, they'll be moved by your new energy and inspired into action. Therefore, let everything happen naturally. Understand that your "not wanting to prove it to them" is not harming them in any way. In fact, your act is actually helping them awaken to their own higher power. This is why in all the times Abraham-Hicks have been asked to "prove" something to their audience, they have never done it. They have astutely pointed out, time-and-time again, the real motive of the individual asking the question — which is to look for some external validation of these spiritual laws. No one can give you this external validation except yourself. Not even me after writing so many books. Only you can give yourself the validation you need this very moment, by noticing how your thoughts directly influence the energy field around you with each new thought you think. I touch more on this in my book "Playing In Time And Space".

Keep to yourself about your finances. This is an important point that is worth repeating. There is no need to share your financial situation with anyone, whether it is good or bad. Sharing something only results in a perpetuation of it, because you are feeding more energy into the whole matter. I have made it a point never to share anything with anyone, except as a way to illustrate how certain teachings and finer points work. I never share something for the purpose of proving it to someone else, because as I've mentioned, that energy runs counter to our manifestations. Another

reason is because we can never foresee another's reactions to our sharing, and they may sometimes behave in ways that throw us off balance internally.

What should you do when others ask about your financial situation? Hardly anyone ever asks me that question now because they can all see that I am doing well, thanks to an application of these spiritual principles. The funny thing is that people hardly ask whenever you are doing well, but they tend to ask when you are doing not-so-well! We are all addicted to drama in our lives, and especially enjoy getting caught up in other people's drama and money stories. An interesting point here is that I never allow myself to get caught up in the drama of others. I usually catch myself quickly enough and pull myself out of it. If it's not in my life, I do not want to know about it, for the obvious reasons that it will affect my own vibrations!

A useful reply to give when asked about your finances is, "Things are going very well, thank you for asking!" Now some of your friends may not be satisfied with this answer (what they are really going for is the drama) and may follow their questions up with, "But what about this issue you had with (insert money problem here), how is it going?" This is where you must have the self-discipline to **resist answering**, in order to resist feeding any more energy into the situation. At the beginning it will be difficult, and you will feel so tempted to go down the same old path and vent about your finances. But this is where practice is key — Make it a point to say, "Oh! That issue has resolved itself completely!" and just change the subject. Do it a few times and your family / friends will get the idea that you do not wish to talk about it anymore. Give this answer even if things have not been resolved, because what you really want to achieve is to avoid feeding more energy into an unwanted situation.

Again, these are "unglamorous" details that most people do not pay attention to. We are always looking out for the glitzy, advanced money manifestation techniques. But let me be frank, these techniques are as advanced as they can be... because of the immense amount of self-discipline you need to have to stop yourself from going down the same path of venting over how things are! You need to start cultivating this habit right now of talking about your finances the way you want them to be, **along with** doing all the inner work necessary. If you'll make an effort to do this, the financial success that you are asking for will be yours in no time.

## Chapter 28 - Should You Ask For Money Or The Thing Itself?

One of the most common questions I have received is this: Should we ask for *money* to own something, or directly for the item itself?

I have explained at several points in this book that one should not be asking for money for *money's sake*. Doing so would be falling into the trap made by possibly hundreds of thousands of people around the world, and making the same mistakes as I did when I first started out. Always examine your inner, deeper reasons for wanting money. What do you associate money with? For most people (myself included), I associate money with a sense of freedom and security. Therefore, what you should be doing is to ask for these attributes and qualities instead of asking for the money. When you adopt this simple change in focus, two things happen very quickly. First, you will be surprised by how quickly the Universe delivers and fulfills your desires for you. When you ask directly for the end-state, the end-result, it comes very fast because you are no longer dictating that something has to come *through* money. Second, you will also be amazed by how the Universe brings you more than just money. When you ask for security, the Universe gives it to you, some of it through money but also through a lot of other means. Therefore, asking for something to come “through” money is often a convoluted way of doing things, when you should be asking for the broader aspects of what you want instead.

It is the same for any other experience which you want to have. I have found it more rewarding to just ask for that item directly instead, although I seldom do so nowadays. “Asking” repeatedly for something usually creates an energy of lack, because in order to ask for something you have to notice that the thing is not here yet in your physical reality. Therefore, if you want to “ask” for something, do it by imagining the item or desired outcome already in your life. Therein lies a paradox, because if it were already in your life, you would have no need to ask for it. The better you are at resolving this paradox, the more effective and faster your manifestations will be. I have found today that I don’t even deliberately “ask” for much anymore because by letting go of my innermost resistant feelings, the Universe delivers things to me very quickly... oftentimes before I even see a need to “ask” for them! This is a state of living from

inspiration, which is definitely possible for every single person — if only you'll do the inner work necessary to reach this state.

The more you practice and apply the Universal principles in this book, the fewer instances will you find yourself up against “asking” and “wanting” something really badly. The things you want will eventually be there for you, when you get there. This is an automatic, long-term result of putting these Universal principles into action. If someone is constantly bumped up against strong desires and things which have not manifested yet, it is a clear sign that further fine-tuning and inner work needs to be done.

So let's suppose that you have a number of unmanifested desires in your life right now, and you perceive a “lack of money” as the reason why those desires are not coming to you. I would suggest that instead of asking for the “money” itself (which would then amplify the lack), that you take your mind off the money issue completely. Take money out of the equation. Recall in the opening chapters that some things do not need money at all, and the Universe often has ways to deliver the things which you want to you in seemingly miraculous ways. Of course, if money is the fastest and most harmonious way in which you can get to the experience, Universal intelligence will deliver that to you as well. But the first step is to stop thinking about the money (or the lack of it) so acutely. Individuals in this situation often go around repeating, “If only I had this \$5000, I would be able to do \_\_\_\_!” The very repetition of this statement is reinforcing the fact that they do not have the money, and keeping their very good from coming to them.

The second thing you want to do after having taken money out of the equation is to immerse yourself in the feelings of your desire already fulfilled. I have touched on this several times in my writings, such as in “It Is Done!” where I encourage readers to tap into that “it is done” feeling. This is a feeling of completion and satisfaction, where everything has already resolved itself. Concentrate on cultivating that “it is done” feeling as much as possible, with regards to what you are asking for. For example, if you need \$5000 to attend a vacation, then drop the \$5000 from your mind completely and focus on the feelings of taking a vacation. How would it feel like if you have booked all your flights and accommodation, and are leaving next week? How would it feel like, and what would you do? Use past experiences to help you if necessary. The moment you ask yourself “how it feels like”, you instantly notice that this feeling of powerful,

forward-moving momentum is very different from the stuck feeling which you have felt earlier — that of wanting to do something but not having the money to do it. The difference in these two inner states holds the secret to effective manifestations. One feels very different from the other.

The third thing you want to do is to allow everything that happens to be okay. This means you allow whatever outcome that happens to be alright. Don't gloss over this point because it is definitely key. The feeling we are trying to reach for here is, "I can feel these feelings so real and acutely right now, that I don't even care whether this thing manifests for me! I am already experiencing it now!"

## Chapter 29 - Not Caring Whether Money Comes To You

This is the key — There are some who are reluctant to do the third step, because they are afraid that by having these thoughts, the Universe would not deliver it to them. In other words, they actually want it very badly while saying that they do not want something, or that they are okay if it does not happen. Check within yourself to see if you hold these conflicting feelings, because as long as you do, **it means you are still very much attached to the outcome.** An attachment to the outcome (the final end result) hinders your manifestations, because there is still a part of you that is flowing energy into perpetuating that stuck state. The moment you let go of your attachments to the outcome and let everything be okay, whatever you ask for will happen for you very fast.

Therefore, there is some kind of an inner “trick” in the third and final step. If you find yourself just going through the motions and pretending to be “okay” with not getting what you ask for... when in actual fact you care a whole lot about it... you are not there yet. In that case, you should go back and do the second step until you truly reach that inner place of letting go and trusting completely. If you are able to do the third step and genuinely mean it when you say “It’s alright whatever way it turns out. It’s alright even if I do not get this thing!”, your words (and inner feelings) signify that you have let go of the issue completely. Your letting go of this issue is what creates an “opening” that allows the Universe to swoop in and do its work. And remember that the Universe can work its magic even if it is only a very small opening.

For many years, I wanted a luxury car but perceived my lack of money as a stumbling block as to why I could not own the car. It may seem like a subtle point here but I was actually using my perceived lack of money as an excuse or self-imposed *limitation* as to why I could not have the thing I wanted. Therefore, I engaged in all sorts of convoluted techniques and meditations to keep asking for that sum of money, through which I imagined I could use to purchase the car. I love telling this story because you may find some parallels between our experiences, and hopefully they can provide some insights into your current manifestation results. Anytime you ask for money to fulfil something, you are causing yourself to be

acutely focused on the lack of money. (The money is not there, which is why you have to ask for it.) The more focused you are on the lack of money, the more difficult it is for money to come to you! And so it was a self-perpetuating negative cycle I was engaged in: Asking and noticing the lack of it, asking and noticing the lack of it... which made it difficult for anything to happen in my life.

I actually asked and fervently visualized that car I wanted for several years on end. I would visualize myself in the driver's seat, hands wrapped over the steering wheel and cruising down my favorite street. I made my visualizations as realistic as possible, complete with feelings, emotions, sights and sound. You see, the main issue with most people is not that they are not visualizing / stating their desires enough. The main issue that trips most of us up is how we perceive the *lack* of money as a big issue, which was what was holding me back those long years. I would visualize for a while, and then go out into physical reality and notice that the money wasn't there yet, therefore my visualizations must not be working! Do you see the trap that I myself, and so many others, have fallen into? I had depended on external validation and evidence to give me confirmation that my good was coming to me. Each time external physical reality showed otherwise, I became discouraged and went back to square one. So the answer to why it took years for me can be easily explained: I was visualizing, then going out and checking reality after I've done so, which reverted my inner state back to one of discouragement and stagnation. Then I would visualize again, feel inspired, and then go out and do the checking again... You get the idea.

This is exactly why I advocate not using anything *external* as your yardstick, unless it is good and exactly how you want it to be! The surest evidence that things have changed for the better lies in your inner state. If you **feel** better, there is the surest confirmation that things and circumstances have started shifting for you, and no other proof is necessary.

So what finally made it happen for me? I eventually did get the car I was asking for, and enjoyed driving it around for many years, always soaking up in the joy and sheer experience of it. I realized, when I finally had the car, that what I was really after are the feelings of freedom, joy and creative self-expression. This brings us right back again to our starting point, a point which I have constantly sought to point forth in this book: Focus on how you can express yourself in the highest possible way!

What finally did it for me was engaging in a meditation called the “Pink Bubble” technique, led by Shakti Gawain from her best-selling book “Creative Visualization”. When I did the meditation (which involved visualizing our desire in a pink balloon and gently letting it go), I was actually letting go of *some* (but not all) of my attachments to my desired outcome. That little bit of letting go, coupled with my very intense asking almost to the point of desperation over the years, was all that was needed to create an “opening” long enough for the Universe to deliver my good to me. It was all that was needed to turn the tide. What the meditation did was to help me release just enough attachment and resistance to my desired outcome, such that my constant fixation on existing physical reality was somewhat reduced. The moment I took my eye off physical reality as-it-was, the moment I stopped looking so hard, the things I wanted could come to me. I had finally reached the tipping point.

Nowadays, having learnt my lesson and knowing everything I know now, I do things very differently. Once I identify my desire for something, I am able to very quickly drop any and all resistance or negative feelings surrounding the intention, which then creates an opening where the Universe delivers it (or something even better) into my life. I drop all negative feelings and emotions about having the item *and* not having the item, as well as the outcome. Those are usually the blocks that impede our manifestations. As I’ve mentioned several times, the longer you create an opening for, the faster and easier your manifestation will come to you.

As you are reading this book right now, let your highest goal or intention be not one of amassing riches / wealth, but one of cultivating an inner sense of balance about money that will allow you to perpetually live in a state where money flows easily and effortlessly to you. Many people find themselves “rich” when they receive an inheritance or suddenly win a lottery... but not everyone who comes into contact with riches has that inner state of balance which ensures that money flows freely to them all the time, whenever and wherever they need it.

If you will make it your quest to find this inner state of deep peace, faith, trust and inner balance, you would have everything you can ever ask for and more.



## Chapter 30 - The Role of Action in Money-Getting

Why have I chosen to position this chapter about “action” near the end of a book about manifesting money? Hopefully by now, you understand that manifesting money in your life is not about merely taking action. No amount of outer action in this world will make up for a lack of inner consciousness, and indeed, we all know of individuals who have worked hard all their lives with very little to show for it. We have also heard stories about some of the wealthiest individuals of our time, who also work very little in physical terms! If you wish to join the ranks of the hidden rich, you must take “action” out of the equation. As long as you see action as tied to the act of getting money, there will always be an unconscious “cap” on how much you can make, because there is a limit to how much action you can offer.

Does this also mean that you should just sit around waiting for something to happen? Here’s an interesting perspective — A few short years ago, I would have argued that the answer was “no”. I would have advised that you got up, started thinking big and looking for ways to turn your desires and goals into reality. I would have advised someone to go knock on doors, to go out there and “do something”. But that was me several years ago, and in the meantime, I have gained a deeper understanding of these Universal laws, to the point that I have a very different understanding.

Please understand that I have been there before. I have been where you are right now. I have also been where many of those motivational teachers advocate, which is to get up and do something. I have even written a whole book about taking action, titled “What To Do When You Are Stuck — And Nothing Seems To Work?” So I am definitely not against taking action. But I advise against taking action for action’s sake.

If you ask me today whether it is possible to manifest money sitting quietly by yourself, the sure answer I would give is an absolute, resounding yes! It is completely possible to manifest money just by sitting alone, quietly by yourself... provided that you are not just sitting there “waiting” for something to happen. The old saying “a watched pot never boils” is probably the most apt here. Any time we sit around waiting for something

to happen, we are staring at a void in physical reality and hoping that something pops up to fill that void. The more energy you pour into observing and noticing a void, the harder it is for something to change. So if you wish to sit quietly and wait for money to come to you, then don't just sit there. Sit quietly on the outside but engage in the techniques and exercises I have described throughout this book on the inside . Therefore, it may seem to everyone else around you that you are just sitting there doing nothing, when you are actually making use of the opportunity and quiet time to clear up your inner unresourceful beliefs.

It is absolutely possible to sit there quietly by yourself for hours on end, and do massive inner work. I know this is possible because I have done it for myself. It has taken me from a life of constantly worrying about money, to a life of feeling happy and bursting with joy about money every single day! In fact, money concerns and money issues have completely faded away for me. I don't even think about money anymore unless I need to spend it or buy something. You will be surprised at how much energy and free time you have, once you have freed up of your brain capacity and focus previously spent worrying about money. As Bob Proctor puts it, you'll be surprised at the freedom you feel when you no longer have to worry about money!

Therefore, what I advise is that you start this very moment — Sit quietly by yourself and start releasing all your negative fear thoughts about money. Start cultivating a better relationship with money. Do so using the tips and techniques that I have taught you in this book, and focus solely on changing the way you feel about money. Please don't make the mistake of thinking that doing so is just an “internal” exercise, or a mental exercise... and that nothing outside is changing. That is the **biggest misconception** which people have, that nothing is happening on the outside just because you are “only” doing mental work on the inside. This is also the reason why 99% of the population, and I'm sure a huge chunk of all those who read this book, will dismiss whatever is written in this book and go on to the next one claiming to teach them more glitzy techniques about manifesting money! Don't fall into the same trap! I am speaking from my own experience because I have fallen into this trap countless times over the past 10 years, until I finally woke up and realized the truth. The truth had always been plain and simple, laid out in front of me all the time, and it is this: **All**

**you need to do to attract money into your life is to change the way you feel about money**. Plain and simple. The better you feel about money on the inside, the more money will come to you on the outside.

Please do not dismiss this right now as too simplistic, or too naive a view to help you solve your real-world money problems. It is in fact, the only true and lasting solution to your money problems. All of our perceived problems are just stories we have told ourselves so many times about our money situation, that they have become manifest as physical reality in our lives. If you want to create and live an alternative reality in your life, one in which money flows easily and effortlessly, then you must give up your existing money stories and replace them with new and more resourceful stories. The way to do that is to start changing the way you feel about money. Do whatever thing you like, and use whatever trick you want to... I have shown you countless tricks and techniques in this book to allow you to “tip the scale” and start feeling good about money, regardless of outer circumstances.

Let me lay out, plainly and simply, what will happen when you start doing this work. First, you will find yourself worrying about money less. You will find your worries and fears greatly reduced. Not only will their magnitude be reduced, but also their frequency. You’ll find yourself having more free time to think about other stuff. That is a direct consequence of doing the inner work, and at first the changes will be subtle and internal. They will manifest as changes in the way you feel.

If you persist and keep doing this work, disregarding all outer circumstances and not allowing yourself to be influenced by them, you will start to see the outer evidence of your newly realized inner state. In other words, the money will flow to you from various sources, some existing, and some **newly-created by the Universe just to reflect your new level of consciousness**. In my years of doing this work, I can unequivocally tell you that there is *no limit* to how much good can come to you. There is *no limit* to how your good can come to you. Each time you think you’ve hit the wonderful limit, the Universe just comes back over and over again, with something even better and more glorious. That’s just the way it is!

But... you must first take the first step and keep at it. You must stop seeing everything I have written in this book as mere mental exercises but as something that creates physical reality **as you partake in them**. Until

you adopt this mindset, you'll not have the steam to keep you going for long. I can tell you right now that I took ten years precisely because I was making some progress and then regressing back into the same old state all the time. Had I known the way right from the very beginning as you know now, it would have only taken a few weeks to months. That's right... months (!) to build whatever I have built in years using the power of these spiritual principles. And that is the power that is available to you reading this book right now. That power is available to each and every person who is willing to utilize it in the right way, and start using it in the right way. So use it!

After you have used these techniques to change your inner state, outer physical reality HAS TO RESPOND. There is no question about this. In fact, I would not even take any physical action until I have first sorted out my inner state. And once you have sorted out your inner state, outer reality will respond in the most beautiful way possible. I've had phone calls, emails, wonderful business opportunities and jobs come to me from all over... in the most miraculous ways, that I could not even have orchestrated! Would they have come to me had I not sorted my inner state out first? Absolutely not! I am sure that these jobs and opportunities did not come to me by mere "chance".

I have done lots of advertising for my business, and I can tell you that for all the money and effort I have put in... the returns I have received are meager compared to what I have achieved through inner work. Of course, I'm using "achieved" in the conventional sense because when you are aligned and ready on the inside, when you have let go of all (or most) of your negative feelings of worries, doubts, fears, insecurities... when you have let all of those rocks holding you back go... then the Universe sends you people, things, events, circumstances that just sweep you off your feet in the most wonderful way! Some of my biggest projects and opportunities, such as a six-figure project, were opportunities that came to me out-of-the-blue... that I absolutely did not have to run a single advertisement or promotional campaign for. Some promotional campaigns that I ran repeatedly have not even managed to bring in half the results!

Yet when I was totally aligned, calm, and clear... when I sorted out what was going on inside of me and thrust myself into a whole new reality, the Universe had to deliver to me what corresponded with my new inner state on the outside! It did so beautifully using existing resources I had. The

clients simply came to me through existing channels, but they just came to me. They often said, “We found your website and we really need your services.” I have repeated this over-and-over again in my life, using a combination of these techniques I teach, in other situations such as selling. Every single time, the buyers showed up and were so eager to buy my items that they requested we close the deal as soon as possible!

So when should you take action? What is the role of action in money-getting? You should take action only when you feel everything is right, right, right! In other words, when taking action is so obvious and natural to you... that is the point when you should take it. For example, when those clients were literally at my door, it just felt so right for me to answer and respond to them! That was when I took action and followed through with whatever was necessary. That is the point you *should* take action. I shouldn't even use the word “should” because there is no sense of obligation or “should” in any of it at all. The action just sprung forth naturally, like it was the most natural thing in the world! That's when you should take action, when it seems like the most natural thing in the world to do! If you'll follow this simple mantra, and take action only when it seems like the most natural thing to do in the world... you'll be led to even greater riches and goodness than you can ever imagine. Because then you'll be letting the Universe do the leading.

Once you have done the inner work, what action should you take next? The answer is simple. Take the action that seems the most natural thing in the world to do! It may not be directly or even remotely linked to money. You may not even see any linkages between this action you're compelled to take and whatever goals, desires or intentions you have. But it is imperative that you take action, because the action is calling out to you as the most natural thing in the world to do! I can't tell you how many times this has worked out in my life. In fact, following this natural action impulse has never led me to any harm. Not even a single time. If I feel compelled to do something and there is a feeling of naturalness and lightness inside of me... I DO IT IMMEDIATELY. It just feels like the most natural and logical thing in the world! When you get this feeling impulse, it is the Universe sending you a nudge to take a particular direction or path.

I have never read magazines all my life, and in fact consider them a waste of money. I never understood how someone could pay so much

money for a few glossy pages! But at one point in my life, buying magazines seemed like the most natural thing in the world to me! Here I was, someone who opposed magazines and who rarely bought one in my life, now feeling that buying magazines is the *most natural thing* to do in my life! It was an absolutely wonderful sensation, because I did it with the utmost sense of certain and clarity. There was a single bit of doubt in that action! And so I went around for the next couple of weeks, buying up every magazine that interested me wherever I visited. I did it like it was the most natural thing in the world! It is amazing because at that time, I just did not know what I was doing it for. I just seemed to develop this inexplicable preference and taste for magazines that I could not explain. It was unique and something new to me.

Then out of acting on that impulse, a few wonderful things manifested. First, I was shown a way by which I could *double* my business over the next year or so. This did not come to me as a result of reading a single article in any of the magazines I bought, but my sudden observation and noticing of how magazines sold, and the ways they sold, which brought to my attention ideas I've never had before. Ideas which I never knew existed were now obvious to me and when coupled with my own personal experiences, turned into a real and tangible money-making opportunity for me. This is how a shift in reality often happens, through subtle and unexpected ways. There is an infinite number of ways in which reality can shape-shift for you, if you allow it to.

Second, I discovered that curling up in bed and reading those magazines gave me an absolutely luxurious feeling that made my money well worth it. It literally made me feel like a million dollars! Now that was something which I had not allowed to come into my experience before, but as a result of going on that magazine buying spree, I was actually shown a new way to cultivate my feelings of inner richness. It may be different for you, but I was shown ways that were ***just right for me***. You will be shown ways that are just right for you too. It all started with me taking action on some weird idea, because that seemed like the most logical thing in the world for me to do at that time! Interestingly, after the above events manifested, I have gone back to my usual self and while I still do read more magazines than before, I do not go on a spree like before.

The third great manifestation that came out from the above was that I was actually steered in the right direction of making an expensive purchase.

I had been eyeing a particular brand of cameras for the longest time, considering whether to make the plunge when some of the magazines I read actually made me aware of a new possibility, something I had not even considered before. In fact, it was really just very subtle, in the form of advertisements that I did not even look at... because I had absolutely no interest in that brand prior to this exposure! But as things turned out, I went out and *bought* this very brand that I had previously no interest in, and it turned out to be better than I ever imagined. So while some of you may think this is a trivial example, I really think it is yet another way which the Universe guided me in my life. All of our thoughts, no matter vocalized or otherwise, no matter how trivial, are picked up upon by the Universe. When I was looking to buy my next camera, my intentions were of course to make the right choice and my magazine buying spree pointed me in the right direction. I also have a feeling that all this is still in the process of unfolding.

Now all of this would *not* have unfolded had I suppressed my urge to go on a magazine buying spree, or taken some action that seemed more “logical” to me at that time. Truth be told, there are lots of practical and logical actions we can take in our daily lives. These are actions backed by logic. These are the ones that feel obligatory, that we “should” do them. And many of us do get swayed by reason and necessity into doing them. That was me in the past as well. There is absolutely nothing wrong with taking action as long as it feels like the most logical thing to do in the world, but you will be wasting your energy if you take action on something that does *not* feel right to you in the moment.

## Chapter 31 - The Best Sources of Information About Money

For as long as I can remember, I have always been a ferocious reader. Despite my hectic schedule, I still make it a point to read at *least* one book per week, or one book every three days. There is so much good stuff out there that if anyone took the time to just study and apply it, they can elevate their levels of consciousness to higher levels than ever thought possible. This means seeing new possibilities when previously there were only perceived difficulties and challenges.

Reading over one hundred books a year for the past few years in a row has exposed me to a wide range of thoughts and viewpoints on the subject of money. I am not suggesting that you go read every book about money there is out there.

Let's talk a bit about the best sources of information about making and attracting money. This is the biggest realization I have made in this area, after reading a hundred books a year for many years in a row. If you get this too, it will greatly help you in your journey: The best sources of information about making / attracting money, are never directly about attracting money .

In fact, I avoid most personal finance books because they are often written from a vantage point of lack and limitation rather than freedom and abundance. Sure, the ultimate "aim" may be to teach you how to achieve financial freedom... but the starting point and fundamental motivation for many personal finance books out there are often these: How to avoid getting ripped-off on the stock market. How to avoid getting cheated by Wall Street. How to avoid losing money in your investments. How to safeguard your money from the Government, your boss, or those unscrupulous financial institutions... You get the idea. I have read many finance books out there, and in each and every book... I have detected that the authors often acted from a place of massive fear and limitation. Their fears were causing them to take massive action. But you cannot be at a place, feeling so much fear and negativity, and still expect something good to ever come out of it! In other words, from a spiritual standpoint, you simply cannot feel negative and have a positive outcome! It is against the



very laws of this Universe. I have (stubbornly) proven this to myself over-and-over again, doing something from the perspective and inner state of fear and lack, thinking I was taking outer positive action. But each time something would crop up on the outside to reflect this limitation or negativity I was feeling, and I would have to spend even more time cleaning up the physical manifestation.

I am not saying that you should totally avoid personal finance books altogether. If you do feel inspired to read a book about money and finances, try to get a sense of the “vibration” of the book. I am not asking you to be superstitious or New-age here, but rather, read through excerpts of the book and see where the author is coming from. Very often, your feelings while reading will point you to the vibrations of the author. In particular, do you feel uplifted while reading the book, or is there a negative feeling that is somehow stifling and tugging at you. These feelings indicate your future physical outcome of reading that book.

Another reason why I avoid most books that deal directly with money is due to our own inner relationships with money. Such books usually disrupt our own inner relationship with money. For example, if I read a book that advocates investing in a certainty way and all the virtues of doing so... I may now end up feeling worse about money because that's not what I have been doing. By reading a book supposed to help improve my finances, I may end up feeling guilty and self-critical instead. Any time you feel bad or negative feelings, that is a clear sign that you are not moving in the direction of your manifestations so be very careful about what you allow yourself to read. It may seem to be a positive book about money, but if it ends up admonishing you on not doing this or that... you may actually end up further from where you want to be. This is a critical point that is missed by many when they read self-help literature.

The same applies to reading other books about personal development and self-help. Part of the reason why my vibrations were so conflicted for many years was because I was reading all sorts of advice that was pulling me in so many different directions. The authors of these books are not to be blamed for any of it, for they were sincerely sharing all that they knew. Instead, reading those books caused me to spontaneously feel feelings of negativity, fear, worry, guilt (that I was not doing certain steps right) and so

on. All of these self-generated negative feelings can interfere with our manifestations as well, and as much as possible, we want to avoid them.

These days, I am very discerning about what I read. Prescribed reading lists rarely work because everyone is at a different level of consciousness and at a different stage of understanding. One stage is no better or worse than the rest, but different stages require careful and gradual exposure to different material. For example, if I were to pick up a book that helped me in my early days, I may find it lackluster today... not because the content in the book has changed, but because I have changed. It is no longer the right book for me. Therefore, pick books that are just right for you, that contain just what you need at the moment.

Perhaps it is at this juncture that I should drop another one of those bombshells on you, and it is this: Stop trying to control what you read, or what comes to you (so much). In my early days, I was always trying to find out what book I should read, or which author I should check out. I had a list of all the “recommended” authors, and I approached it in a very forceful manner. I would reason to myself that many people achieved success after reading Author X’s books, and therefore I should read those books too. Notice the word “should” again? Therefore I would force myself to read all of Author X’s books and so on. Reading became a form of forced action to me, because I was always trying to extract whatever I could from whatever book I read. It was like putting books through the juicer to get whatever juice I could out from them!

These days, I take a relaxed and a completely opposite approach. I no longer keep a reading list of books somebody else thinks I should read. I read whatever appeals to me, calls out to me, and whatever book seems to be the most natural, logical next step for me. I now understand that even the books we read are guided by the Universe. In other words, if you’ll let the Universe work its magic, you’ll be shown the advice and the guidance you need... If it is in the form of books, you’ll be shown the books to read. If it is in the form of physical teachers, these teachers will enter your life. If it is in the form of life lessons, certain events will unfold in your life. If it is money you need to take the next step, the money finds its way to you. The Universe always gives you what you are ready for.

Therefore, it is not possible to read a book which you are not ready for and get something out of it. In fact, someone who reads a book he is consciously not ready for will just find nothing, and then move on.

Similarly, I can pick up many of the books I have read in the past and keep finding something new from them. I have listened to certain audiobooks well over a hundred times in my car, never tiring from them, because it is like a new book with each listen. Obviously the book content has not changed, but my consciousness has. With each evolution, I now pick up on more things that the author intended or did not intend to share. Therefore at the end of the day, it is not even so much about the books that you read. The right books that you need will be shown to you in the best possible way. Maybe you'll receive a title. Maybe a book will catch your eye at the bookstore or website and reading it seems like the most natural thing in the world to do. Remember — The most natural thing in the world to do is what you should do next.

The best books I have found about making money have nothing to do with making money. Instead, they are books about expressing your highest possible self, about learning how to love, about learning how to use our creative faculties... Books that promised and taught me how to lead a fuller life. Those books are the ones that contain the keys, because you can now use what they teach about creating other parts of your life to the subject of money. Do it, and the results will surprise you. In fact, the whole basis of this book you are currently reading is about applying creative manifestation principles specifically to the subject of money, while not upsetting or disrupting your inner balance with money. This fine line is the one you need to walk when learning how to manifest money in your life.

One of my favorite experiences has been receiving the title of the book, “How To Stop Worrying And Start Living” by Dale Carnegie. I have told this story numerous times in my books. That book by Dale Carnegie had absolutely nothing to do with making money. Yet I made more money reading that book than any other book I ever read, even specialized books on the subject of money. Why? Because that book, at that particular time in my life, was just right for me. That book showed me exactly just what I needed to move forward in my money manifestation journey. It cleared up the major block of worrying for me, and it did the trick without ever once reminding me of money.

This brings me back to the point about keeping an open mind. You never know in advance where your next action would lead you. If you adopt the usual practical stance and say, “I am not going to do anything unless it results in tangible, monetary benefits for me”... be it reading a book,

accepting a project, or even just helping a friend... you're going to be stuck for a long, long time. That's because we can **never**, from our limited human physical perspectives, see where something will ever lead to. We can try to guess, or even use our own past experiences to foresee how things will turn out... but we can never see the full picture from our physical perspectives. The full picture never reveals itself to us fully. It is often obscured by other physical illusions, distractions and facts. And that is the exact reason why so few people ***get this stuff***, despite so many teachers writing and teaching about the subject over a very long period of time. No matter how many words have been spoken, there will always be those "practical" individuals who refuse to do anything unless they can directly see how they will be "rewarded". But the Universe does not work this way. This is a quantum Universe of possibilities where our good can come to us in an infinite number of ways. So give up any need to see a clear path and focus inwardly on your innermost feelings. How do you feel? Does it feel right? Does it feel like love? Does it feel like inspiration from your highest self, where you feel compelled to move forward with a sense of momentum and joy? If it does, you are on the right track. Taking that very natural next step now positions you in a unique spot where more opportunities and events can continue to unfold themselves to you.

## Chapter 32 - The Only Work You Need To Do

I have saved this for the last: What is money? Hopefully, by now you would see that money is not some mysterious substance that seems so elusive and difficult to get. Hopefully you would not see money as some substance that you need to hoard and guard with your life. Hopefully you would not longer see money as something that dominates and dictates the waking majority of your life. Drop all of those archaic, unrealistic views about money and start seeing money in a completely new way. If you have followed my exercises from the start of this book until now, your relationship with money would have changed. I am also guessing that they would have changed in pretty radical ways, and hopefully this book has shown you a few ways to get past the blind spots that have commonly tripped up many of us.

You will understand (as you deepen your practice of the techniques in this book) that the inflow and outflow of money is natural. That money, just like everything else in this Universe, just like this book, just like your chair, just like the air you're breathing in... is just energy. Money is energy, plain and simple. It is energy that is highly emotionally charged, by not just your own thoughts but the thoughts of everyone around you. By not just the thoughts of people living in the present but also your ancestors, and everyone who has had a part to play in this whole economy. Money is highly-charged and emotional. A lot of it is also negative emotion. Therefore, if you wish to create a reality where money is plentiful for you... then you have to let go of all that negative emotion. It does not matter where those negative emotions came from, or who and what caused you to feel those negative emotions. What is important is that you let go of them right now, and make a resolve to continue letting go of more and more of it as you go along.

Let go of your conditioned response to worry about money. Your success in money manifestation will be directly proportional to how well you are able to do this, and how well you are able to convince yourself to do this. Drop all the fears, worries, guilt and shame you have surrounding money... and reach a state in which you don't even *think* about money, and you would have created that opening for the Universe to work its money

magic in your life. You will get abundance in the form of money, but also so much more. Everything in your life will line up and life becomes easy and effortless to you. I know that many of my readers already have a taste of this, so I do know it is possible. Now the trick is just to stay in that conducive inner state for longer and longer periods at a go.

At the beginning of this book, I explained my desire for you to change the way you feel about money and to cultivate a lifelong inner balance with money. This is something that all of the hidden rich possess. They all feel extremely easy and joyful about money. They feel at ease and at peace with it. This is also something many non-millionaires and non-billionaires possess! These are the people who have money flowing to them at will, more than enough to meet every single need they have, even if they may not have millions or billions of dollars in their bank. I can assure you however, that if it were their desire to have these millions or billions in their bank, that they would also achieve this state very quickly.

So herein lies the most important lesson of all — Money is your personal preference. It is a personal thing. You get to decide how much money you would like to have, how you would like to invest or spend it, and how more of it comes to you. Recognize that at the end of the day, it is all nothing but stories we have chosen to believe in. An investor believes and takes part in the reality that money comes to him through his investments. A CEO believes and takes part in the reality that money comes to him through his lucrative job. An inventor believes and takes part in the reality that money comes to him through royalties, without lifting a finger...

But these are all other people's stories about money. What would you like **YOUR** story to be? You now have the power to decide, exactly how would you like your story to be. And as I have encouraged you to do so over and over again in this book, let your story about money be one of ease and flow. Let your story about money be one of peace and assurance. Let your story about money be one of plenty and abundance. Give up any thoughts about *how* you will achieve it or *where* it will come to you from. All those details are handled by the Universe until you are ready to handle them. When you are ready to handle them, you'll know it because the Universe will present it to you in terms of "the most natural thing to do in the world!" You'll be compelled to action by forces greater than you can

imagine. You'll be inspired to action each step along the way. This is not rocket science, but the power behind all of this is greater than the power that can send a rocket to the moon. There are Universal Laws at play here, and all you need to do is to align yourself with the certainty and power of these Universal Laws.

If you read the final words of this book and get away with nothing more than feelings of peace and assurance about money... If you find yourself feeling secure more often and worrying less, then I would have succeeded in achieving what I set out to do. You would have succeeded on a grand scale too. Any physical manifestation is always preceded by a corresponding change in inner state. If there is a change in your inner state from one of formerly worry to deep peace and inner riches, then I know in my hearts-of-hearts that the money is coming for you. All you need to do is to receive it when it comes, and keep that inner balance for the rest of your life.

It is done!

## Chapter 33 - Banned Money Secrets of the Hidden Rich

At the start of this book, I presented you with this list of money “secrets” to fill out as we journeyed through the book. It is important that you take the time to ponder over each line below and fill each blank as you read, instead of peeking straight at these answers below! I have written this book such that when you spontaneously “get” the answers on this page, you would also have understood the spiritual principles therein as well... so please do not skip this very crucial stage of learning. Please accept any similar answers!

### **Banned Money Secrets of the Hidden Rich**

- 1) Manifesting money (or anything else) in life is all about doing the inner work, and never about outer actions .
- 2) The one single characteristic that all of the hidden rich possess is having a healthy inner relationship with money.
- 3) Money flows to me through my job.
- 4) Developing a prosperity consciousness is about finding new ways to express ourselves to the fullest.
- 5) An individual who belongs to the hidden rich probably does not care about money. If we wish to manifest money more effectively in our lives, we must stop caring about how and when money will come to us.
- 6) We can start today to be like the hidden rich on the inside .
- 7) Your point of power is in the present . You create your own reality , including your money situation. There is no other way.
- 8) Giving up your money stories involve substituting your worries and fears about money with nothing / the void .
- 9) The key to manifesting money is staying in the void long enough to create an opening , through which the Universe can work its magic.
- 10) We should set our own internal standards / benchmarks about money, instead of relying on those set by others.



- 11) The physical amount of money is never an issue. It is the beliefs we have come to associate with it that causes all our negative feelings.
- 12) The thoughts that arise spontaneously for you about money reflect your current levels of consciousness.
- 13) The Universe responds to the sum total of your innermost / inner thoughts and beliefs about money.
- 14) You can cultivate your inner feelings of abundance independent of current reality.
- 15) When you take outer-directed actions for the sake of attracting money, you are compounding those feelings of lack .
- 16) Most people feel an inordinate amounts of guilt and shame about money. When these are removed, the money flows.
- 17) Financial independence is the ability to live from the income of your own personal resources.
- 18) Tithing alone can never make anyone rich. The corresponding increase in prosperity consciousness has.
- 19) It's not what you do for a living that matters.
- 20) People who have achieved an inner alignment / balance have that midas touch when it comes to investments.
- 21) This word represents obligation, and gives us a clue that something is not coming from our higher self: should
- 22) We should only take action to make money when it feels like the most natural thing to do in the world.
- 23) The work is always optional .
- 24) Asking for a huge pile of cash / huge sum of money implies lack, which is why most people do not get it.
- 25) Conditional thinking is a strong sign that you are blocking your own money manifestations.

26) Notice what is different , not what is the same once you start using these techniques.

27) The strongest / surest evidence that money is on its way to you is the way you feel on the inside .

28) There is no need to prove anything to anyone when it comes to money.

29) When you reach a state of hottlessness about your money desires, they will come to you very quickly.

30) All you need to do to attract money is to change the way you feel about money on the inside .

31) The best sources of information about money are never directly about attracting money .

32) To be one of the hidden rich, your ultimate goal should be to cultivate a lifelong inner balance with money .