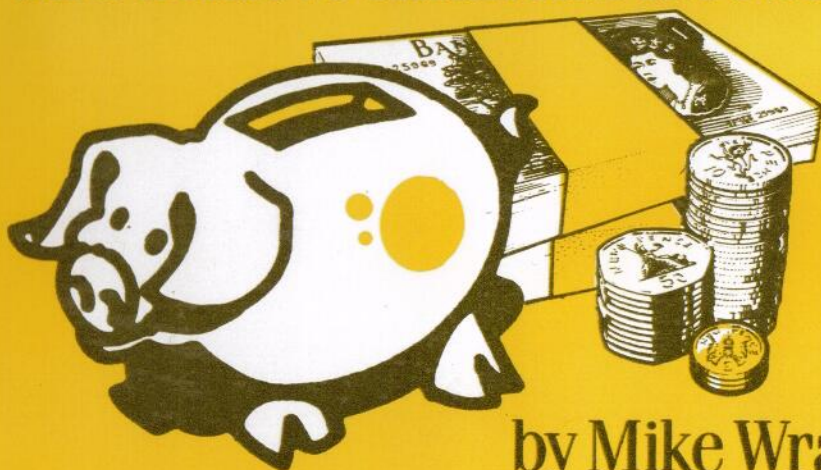


How to **HAVE MORE MONEY**



and achieve financial freedom



by Mike Wray



Series Editor Eric Townsend

This book is one of the "free zone – FriScientology" books which were published after the 1983 turbulent period when many Scientology members were either "excommunicated" (declared suppressive) or left voluntarily. Therefore it does not have the approval of Scientology's official organisations. It is a sign of joyous freedom from an organisation which had become odious. It was a period of a good deal of turbulence and confusion. Where possible we have bookmarked these PDF files, so that with a sufficiently large screen you can see the bookmarked items on a list to the left and rapidly move from one to the another. This item was at one point downloaded from Antology.info

HOW TO HAVE MORE MONEY AND ACHIEVE FINANCIAL FREEDOM

By MIKE WRAY

**One of the GET READY FOR LIFE Series
SERIES EDITOR ERIC TOWNSEND**

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GENERAL ACKNOWLEDGEMENT

Many people have contributed to the GET READY FOR LIFE series. Some have written sections, some given examples and others inspiration. They are too numerous to mention individually but their contribution to helping others in life is much appreciated and this help is their best testament.

ERIC TOWNSEND
EDITOR

Also available in this series:

HOW TO GET MORE OUT OF LIFE
HOW TO COMMUNICATE BETTER
HOW TO HAVE MORE TIME

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BEFORE YOU START

This booklet is made up of words. These are the building bricks of knowledge. If you come to a word you do not feel sure that you understand, you should look it up in a dictionary.

This won't take you long and you can be sure then that you are building your knowledge and understanding with sound bricks.

For example, if you come across the word "recapitulate", you may not know exactly what it means. If you are unsure, you won't be sure about what the whole sentence means and if you are being asked to do something, you won't know what to do!

The dictionary definition of "recapitulate" is: "To go over again". Now you understand what the word means, you therefore understand what the sentence means. You can now carry on confident that you know and understand what is being said.

The main reason that people give up studying something or feel unable to learn about something is because they have come across words in the subject that they do not fully understand.

If the material in this booklet becomes confusing or it is no longer holding your attention, don't go any further. Instead look back from the point where you last felt all right and find the word around there you have not fully understood. The test you can apply to the word to see if you do understand it is, - Can I make up a sentence of my own using that word? Once you have found the word that is not

fully understood, look it up in the dictionary. Then carry on reading from the point where you found the misunderstood word.

A few seconds spent looking up a word in a dictionary can save you minutes or even hours of otherwise wasted time.

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INTRODUCTION

The purpose of this booklet is to help you achieve Financial Affluence. Instead of just dreaming about the things you would like to have and to do in life, this booklet sets out a simple and practical method for you to achieve your aims. This booklet sends you out on the road to Financial Freedom.

What do we mean by "Financial Freedom"? Financial Freedom is when you never omit doing something that you want to do because of lack of money and you never do anything that you don't want to for money. Another way of describing it is getting to the position where money works for you, instead of you working for money.

All you have to do is read this booklet and apply the simple techniques outlined herein and you will be unstoppable.

This booklet also points out all the "wrong think" that many people have on the subject of money and defines a new and much more positive attitude towards the subject. It will show you the pitfalls people have previously encountered and give you a map, a compass and a realistic practical method of moving you from your present financial condition to - well, wherever you want to get to.

You will learn how to overcome doubts about your own abilities and all those unpleasant feelings within which everyone experiences and add up to what is known as SELF LIMITATION.

This booklet will introduce to you some simple principles which will give you:

1. A thorough understanding of money and its laws.
2. A more light hearted attitude to life.
3. Increased income.
4. A sense of independence and self-reliance.
5. The information you need to flourish and prosper in a career of your own choice.

I invite you to get your money's worth from this booklet. I suggest you re-read it from time to time. This will give you a boost when you most need it and helps you to eliminate any negative feelings which may be holding you back.

The best method is to read through the entire booklet in a light fashion. Try out a few ideas you like the best and once you have mastered these come back for a second read. During this, DO the practical sections, do not just think about them, do them. Some of the chapters will make a lot of sense. Perhaps some of the ideas will seem foreign to you at first, but with re-reading and a change in attitude to the whole subject of money I am sure that you will find these new ideas very useful.

You are now on your way to prosperity. This is what you want really, isn't it, or you wouldn't be reading this booklet.

Can you cast aside scepticism or doubts long enough to try and learn how it might be possible for you to change your life for the better?

CHAPTER 1

CURRENT SITUATION

It may be necessary before we can travel along the road to prosperity to find out where we are now. What is your current situation? What are you worth? You may be worth more than you think.

It is nice to contemplate what we would like to do and have in life - what you would call your IDEAL SCENE. But what about your current financial situation - the CURRENT SITUATION.

The first practical exercise I want you to do is to get a proper view of your actual worth.

Include the value of your home if you own it, not just the deposit but also how much you have paid off and check to see how much the property has appreciated. Then there is money owed to you, income tax refunds, surrender value of insurance policies, pension funds or stocks and shares, if you have them. Now add to this money currently in accounts or building societies. Lastly add to this the market-value of other things like motor cars and replacement value of all personal effects - this means furniture, clothes and all the other main things you have bought.

You may be surprised how much this comes to. It is very important to look at the positive side. Many people have all their attention on debts and bills they owe. If you are in this position turn to Chapter 10 which covers how to deal with bills in a simple sane manner.

Okay, we now have an idea of what you think you are worth at the moment, but let us also look at what your future wealth will be.

If for example you earned £200 per week and worked for 45 years: Over that period more than £430,000 will have passed through your hands. Now take into consideration that in 20 years £200 per week would be a small income and hence for someone starting today and also taking into consideration his pension, over £1 million could pass through his hands. I haven't even mentioned business owners yet, only a regular working person.

Before going further, spare 5 or 10 minutes to add up your current worth and do that again in one, two, three or five years time. Compare these, it could be just the right tonic.

EXERCISE 1:

House Deposit	_____
Paid off so far	_____
Appreciation	_____
Money owed by others	_____
Insurance Policy	_____
Pension Fund	_____
Stocks and Shares	_____
Bank Accounts	_____
Motor car, etc	_____
Personal Effects	_____
Other effects	_____

TOTAL £

CHAPTER 2

WHAT IS MONEY?

What exactly is the thing called money? It seems that our happiness, health and security in life are dependent upon it! Money of course isn't everything, but it does play a big part in life. What are people's attitude to it? How do you get it? How much should you have? What is the thing called money?

Well, it is a means of exchange. Instead of having to swap loaves of bread for a new coat as they did in centuries gone by, it is a convenient means of exchange which has some measure of value. It is like a form of energy or a way of transferring one form of energy into another.

The workman who devotes his mental and/or physical energy into a task is rewarded with something he can use as he pleases with no further effort required from him.

These flows of energy are going on all the time and if you are plugged into the game of life in the right way, a share of these money flows can be yours.

This brings us to our first principle law relating to money which you will find becomes more and more true as you read through this booklet.

ALL WEALTH IS CREATED BY THE HUMAN MIND.

We will come back to this first law in future chapters after we have covered other important factors. For the moment it is essential to remind you that earning more than you spend brings solvency and spending more than you earn brings you bankruptcy.

If you look at the first law above, it should be obvious that every properly marketed invention by Man has resulted in wealth to greater or lesser degree.

How does this first law affect you? Well, the point I am trying to make is that your wealth is created by you. But what state is your mind in when it comes to money, working and creativity? And are there fixed ideas or negative ideas which are preventing you from being as effective as you could be? We shall look at that in the following chapters.

CHAPTER 3

MYTHS ABOUT MONEY

The purpose of philosophy is to examine and define thought and, to deduce from this all the basic applicable ideas that will enable us to increase the quality of our lives.

Let us examine some of the ideas which are floating around about money. There are a great deal of myths going round which seem to severely affect people's viewpoint and thinking when it comes to the subject of making money. We will find that those myths turn out to be negative viewpoints which can act adversely on the individual, limiting his overall success.

MYTH No. 1 - EDUCATION ENSURES FINANCIAL SUCCESS

What kind of occupation should you have? Does education ensure financial success? No. This idea is common among those who teach. If it were true, then ultimately professors would be the richest people in the country. There are people who are financially successful in some of the most improbable occupations that you can imagine. If you want to be convinced of this, sit down and look through the Yellow Pages or advertisement columns and you will be surprised what some people do for a living.

Similarly, if you visit a dole queue and ask "what did you do for money before you were unemployed?", you will find unemployed waitresses, secretaries, accountants, but you will also find someone with a PhD in Marine Engineering or some such. No. Education isn't the key to prosperity, but it does of course help.

MYTH No.2 - THERE IS NOT MUCH MONEY AROUND

If you have fallen for this one, then I ask you to walk along any ONE main street in your city and start to add up in £s the value of the buildings, the cars, the buses, the clothes people wear, the material for sale in the shops. You should by then start to get the idea in terms of the BILLIONS of £s that have exchanged hands in this country alone. Surely you are entitled to own a little bit of that. So let's knock this myth on the head right away. There is plenty of money around for everyone - some people have been successful in getting their share and some need more help.

MYTH No.3 - IT IS WRONG TO BE RICH (OR HAVING MONEY IS BAD)

Yes, there are ideas like this one going around and many like them. Rich people are often resented and thought to be keeping it all for themselves. The truth is that money was invented by people for their own convenience and since the money you earn comes from people, the only thing you can do with it is to give it to others in some form of exchange (unless you are in the habit of stuffing it in your mattress).

If you spend money you are prospering others, if you save it as many people do, you are also prospering others because Banks and other financial insitutions take the money that you deposit and loan it to others for houses, business finance, etc.

Hence those who are rich are making it possible for others to improve their lot in life . So, ironically, if there is resentment about rich people, in effect this is helping to keep you poor. There is enough money around to solve poverty many times over. What is missing then? All will be revealed in good time.

In the meantime can you think of any other myths we could well do without? Money is bad - or is it?

CHAPTER 4

SECRET INGREDIENT

What does it take to increase your own income? Is it something you learned at school and have forgotten about? No, most schooling seems to comprise of feeding you facts you dutifully regurgitate at exam time.

Most of us were never taught how to make money nor particularly encouraged to be creative or use creative imagination and for this reason I have included little exercises in this booklet which will at first perhaps tax your mind but in the end should tap your inherent energy and intelligence.

EXERCISE 2:

From the list below select what you feel is the main quality all real successes have in common. What does it take to achieve what you want in life?

1. Plenty of financing
2. Good health
3. Lucky breaks
4. Family background
5. Intelligence
6. Winning personality
7. Education advantage
8. Determination
9. Social achievements
10. Enthusiasm

Before turning the page to get the answer, take time to examine these choices carefully.

You are wrong!

The correct answer was not listed. But doesn't the list include every factor we usually think of when we think of success?. No. Many people have had combinations of the above list of qualities and have failed miserably.

What quality is common to all successful people? THE ABILITY TO USE EFFECTIVELY WHATEVER ASSET THEY HAVE!

Everyone has different qualities - natural abilities peculiar to them and while one person is good at tuning pianos or looking after children, your natural talents could be something entirely different. Most businesses operate because of their specialised knowledge or skills, e.g. fitting new exhaust pipes or developing films. Mrs Brown next door can't do it so she has to pay.

What you need to do is explore your talents if you are to utilise something in a successful business venture, something you are good at and could earn money with.

Many people have started off with a simple talent or invention which filled a gap in the market and in the years that followed they built this up into a very lucrative concern. It is very easy to overlook what could be called a talent because you are sometimes so used to your talent and take it for granted. But for others, this ability could be foreign to them. Everyone has different talents - from making people laugh to fixing bikes. In Chapter 7, there are steps designed to help you to discover all your undeveloped talents and how to transform them into a rewarding venture.

CHAPTER 5

WHAT DO YOU WANT?

Before anyone is likely to utilise their talents there must be some reason for doing so. I am talking about PURPOSE. Having a purpose and following it is what life is all about. Without it life is empty, meaningless and it gets very hard to get up in the morning. The opposite occurs if we have something to work towards. How about a villa in Spain, a new Mercedes 190E or a holiday in Greece.?

Working for money only is not enough. "I want to be a millionaire by the time I am 30", is a pretty empty statement and you are sure to fail. You have to have something you really WANT in life or you just WON'T MAKE IT. What is the difference between someone who drives a Mercedes 190E and someone who doesn't? The Mercedes driver had the PURPOSE to have one and worked towards it. The person who doesn't have a Mercedes probably didn't have a WANT in the first place or didn't feel it was possible for him.

It is possible to HAVE what you want in life; first of all comes the WANT.

In this chapter, before we start looking at precisely HOW you are going to achieve it, we are going to write down ALL the things you want in life. Maybe you will make a million, but I rather doubt it unless you have a very good reason for having it. It is easy just to give up if your goal is unspecific.

Those people who have failed at something (or many things) or have no definite purposes or goals in life are usually tired, lethargic and unhappy. Yet - if a person finds out his real purposes and goals in life and works towards them the resultant energy he is capable of harnessing is endless. Apathy and tiredness mean FAILED PURPOSES. Was there something you always wanted to do or achieve and couldn't or have abandoned it? There must have been some kind of a "stop" and if it seems unsolvable or insurmountable it won't be by the time you have read and used this booklet. If there was a "stop" or obstacle, most people get fixated on the "stop" when the correct action is to rekindle the purpose. How often have you heard people talk on and on about the things that went wrong, the obstacles? My advice is to back up, recharge your batteries (by restoring your WANTS) and find another path.

EXERCISE 3:

Lets get a good picture of what you want. First of all we will make a list of "ALL THE THINGS I NEED RIGHT NOW".

If we were to meet now and if I took out my chequebook and offered to take care of anything for which you had an immediate need, it might look like this:

[illegible]

New washing machine
T.V. repaired
Medical insurance
Overdue rent paid
Car serviced
New suit
New lawn mower
Dental work
Bills paid
(or anything else to
satisfy your current
requirements)

EXERCISE 4:

I want

14.

I am sure there is more.

By this time I expect you feel more inspired and your desire to have things has increased. There is of course more to life than mere physical possessions. To enjoy life to the full, it is also advisable to have increased personal qualities.

EXERCISE 5:

In the next list, we are going to write down all those "weak" areas you would like to improve in yourself.

**REQUIRED PERSONAL
IMPROVEMENTS**

Suggestions

To be friendlier to
others
To stop wasting time
To be more energetic
To be able to relax
To have good health
To be able to finish
what I started
Have real confidence
in self
To be able to
concentrate
To stop putting
things off

In later chapters there are sections which will
perhaps help you to add to the above list. It
IS possible to change - most people have been
led to believe otherwise.

In the following chapter we will show you what
to do with the lists you have just made.

CHAPTER 6

BLUEPRINT FOR THE FUTURE

What we are heading for in this booklet is a blueprint for the future. Unless you decide on what you want and make plans to achieve it, it isn't going to happen. We have started to work out what you really want, but can we make it stick or will these great ideas just fizzle out in the days to come when we are faced with a few difficulties?

As I have said before, it is important to stay positive and there are MANY invitations to become negative about things. For example: There is not much money around. There is all this unemployment going on, etc, etc.

We already have a list of your wants and the next step is to reassess these in order to make sure you aren't going to change your mind or let it fizzle out. The end result of the next exercise is a list of GOALS which are going to be with you each and every day from now on.

EXERCISE 6:

Check over each item from Exercises 4 and 5 on these questions:

1. DO YOU REALLY WANT THIS?

Or does it just "sound good", if someone else reads it. Make up your mind.

2. IS IT EXPRESSED IN TOTAL DETAIL?

I.e.: Not just a big new car, but the EXACT make and model, colour and every detail, finish and extras you desire. This goes for anything else you want, be it a house, caravan, boat or whatever.

3. IS IT REALISTIC?

I.e.: Is it possible for some human being to achieve it? I do not mean is it realistic for the you of today to have it.

For example UNREALISTIC: Be able to fly through the air to the moon and back without a spaceship. REALISTIC: Pilot my own £75,000 aircraft.

4. DOES IT CONTRADICT ANY OTHER GOAL I AM SETTING?

E.g. wanting a £100,000 home on an income of only £10,000 per year. Solution is to raise your income goal.

5. ANY PROBLEM WITH GOAL COOPERATION?

Would anyone in your family be against your achieving them or have different goals? Talk it over and sort it out.

6. IT IS POSITIVE RATHER THAN NEGATIVE?

The list of personal qualities should be what you WANT, not what you want to be rid of. This is very important as you will see later. (See the list of personality factors at the end of the booklet).

7. IS THIS GOAL HIGH ENOUGH?

This is an even more important point. Many people set no goals at all or at least some small goals and you can guess how far they get. I have to persuade you here TO STOP LIMITING YOURSELF.

Think big, reach out, set your sights at the peak, don't limit it because it seems "too greedy" or "unreal" or "what would others think" or any other reason. Maybe you are concerned about how you are going to achieve these goals. Leave this aside for the moment - DON'T LIMIT YOURSELF. It is my problem to show you how you are going to accomplish your goals.

8. AM I INCLUDING THE PERSONALITY FACTORS NECESSARY TO GOAL ACHIEVEMENT?

There is a list at the back of this booklet of all the attributes needed to make a success of your life. Just list the ones you need - don't worry about how you are going to get them - it is covered in this booklet.

When you have completed the above steps, you have a GOALS LIST.

EXERCISE 7:

EVERY MORNING, when you are awake, read out your goal list. Read out each one of them, aloud if at all possible. Why? because it is important to revitalise your purposes and make these goals more real. It also compensates for any negative thoughts or reasons which make you give up.

As you read each goal, say "I want ...", pause and visualise it completely. In your mind see the car, the colour the style, the home, the office with your name on the door, the pay packet, the bank book with the records of your deposits . Feel the cash in your hands, the steering wheel, etc, etc. State it in detail, exactly as you want it.

EACH EVENING, before you retire, repeat the same morning process, no matter how tired you are.

It is essential to do the above steps. Some people carry them out during the daytime as well. It helps to spur you on and defeat self limitation and negative viewpoints. Many people suffer lethargy because of failed purposes. The above 'Daily Assertions' remove this to the extent you do them regularly and with conviction.

As a word of warning: Don't tell anyone about your programme of new goals and hopes for the future, except someone taking the steps with you. You could still be in a delicate state of mind and the less the chance of being infected by other people's negative viewpoints, the better.

As mentioned earlier, there is a list of personality factors at the end of the booklet and you will see that they are expressed in a certain positive way. This is how you read them out loud when you are doing your Daily Assertions. Again, this is to counter-balance any negative tendencies. Give it a chance. It can work wonders. What have you got to lose?

We should by now have a blueprint for the future and if it has been approached thoroughly, a very solid foundation to achieving all you want in life.

CHAPTER 7

YOUR FUTURE CAREER

Where do we go from here? It is true that affluence attainment includes some work, perhaps hard work, because after all you are building yourself up from your existing standard of living to a much higher plateau. It should be said that once you are there, it is usually possible to cruise along in 5th gear, so to speak.

We spoke earlier of exploring your natural talents. In the following exercises we are going to establish exactly what they are and how they can be harnessed into a money making scheme.

Another big myth is that it isn't right to enjoy yourself and get paid for it. People spend a great deal of their lives working or travelling to and from work. So if you are going to approach it as only a money making activity that HAS to be done and wasn't meant to be enjoyed, then you are going to be spending at least a third of your life unhappy. There are many people who find great satisfactions in their jobs AND get paid for doing them.

SELF-EMPLOYMENT - There are a great many advantages to being self-employed. Perhaps the main reason that so few people are self-employed is their upbringing. Many people are so used to being given instructions or told what to do that they find it difficult to be responsible for their own actions.

It is very common for employees to set up their employers as a "parent substitute" and become so dependent on them that they are always waiting for instructions and orders instead of taking the initiative.

Most self-employed people work harder and longer than people employed by a company, but usually they enjoy it more. One of the many benefits of self-employment is the freedom to establish your own work schedule.

In this chapter we are going to give you the chance to find out WHAT YOU REALLY WANT TO DO, not something you HAVE to do to get paid.

There are many people who, after becoming redundant, have started a new business of their own in some entirely new field for them, and found that they enjoyed work much more than when they were employed!

EXERCISE 8:

Step No.1: List down your talents:

- A. Those things you are good at.
- B. Those things you find enjoyable to do or would find enjoyable to do.
- C. Your favourite pleasures in life.

Take your time to do this step. The tendency is to overlook things or take something for granted, yet not everybody can do what you may regard as a simple task. Examples are: fixing bikes, entertaining children, photography, writing articles for magazines, playing the saxophone, driving, etc, etc. The list can be endless.

Step No. 2:

Circle or put a cross against those talents you have listed that you would be willing to receive money for.

Step No. 3:

Now is the time to make a SHORT LIST of your favourite ways of providing a service or product for people that you would be willing to receive money for. Remember, it would have to be something that satisfies a demand and people would be happy to pay for.

Step No. 4:

From this list note down which one or ones you would be willing to stick with until you made your first £100, no matter what it takes. If you are not willing to do this then we don't yet have the idea that you like enough to succeed with.

After receiving your first £100 you can decide whether you want to continue with this idea - but you will be making the choice from the position of having succeeded.

If you don't yet have the right idea, go back to Step No. 1 and as an additional means of stimulating your ideas of what sort of things are needed and wanted in society, take a look through the Yellow Pages, or adverts in magazines. Another way is to take stories you see in newspapers, just read between the lines, society is crying out for help in many areas.

Example: Several stories about house break-ins. Solution: Unemployed youth who is quite handy offers for a reasonable price to fit burglar-proof door and window locks throughout your house. I am sure that there are many old age pensioners who could benefit from this idea, not being able to fit these themselves. Someone offering this service could save up and be in the position of having his own business in quite a short time.

If you stick with it, the right avenue will open up for you. Some people call this luck, but if you provide a good service, your good name will spread by word of mouth. Many people have soon found themselves in a position of having more work than they can handle. This is the type of problem you want to have.

Some people have picked more than one item from the above list and acted on them simultaneously. This makes good sense. Instead of putting all your eggs in one basket, you are increasing the chances of being kept busy! So possibly you should look at combining all your talents to fully utilise them.

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CHAPTER 8

SELF IMAGE

One of the biggest barriers to becoming wealthy is what is known as your Self Image - how you see yourself. Your relationship with yourself. Everybody experiences losses and traumas in life. These tend to make the individual criticise himself or suffer from lack of confidence thereafter.

What causes this and how do you overcome the doubts and fears which are limiting you? How many people can start on a new venture without qualms of some sort? Very few, I would say. We look at these doubts and uncertainties as negative thoughts or feelings born out of things you have experienced in the past.

Yes, your Past. This is the first thing we are going to examine. Everything that has ever happened to you is recorded in the mind and unpleasant experiences have the habit of coming back on you, especially when you are faced with a difficult situation. Remember the saying "once bitten, twice shy"? It is a very common occurrence for people to dwell on past upsets and difficulties. Failure puts difficulties in the way of making future decisions or a new start.

One of the biggest and perhaps THE biggest factor which results in a poor Self Image is what is known as the Parental Disapproval Syndrome. Young children, before they have become infected with negative ideas, feel that they can do anything - a natural enthusiasm.

How often do children ask for money or this and that and are faced with rebuttal every time. After years of this they don't bother asking, a kind of apathy you can fall into. At best, they end up with the idea that money is something you earn when you perform some unpleasant task.

As you can see from the last chapter, this doesn't have to be the case. Work has become such a dirty word, so bad in fact that in schools the majority of youngsters have a very negative attitude to work before they even START working. This type of attitude is almost suicidal.

In a broader sense, the rather severe way that many people have been brought up leads them to have a very self-critical view of themselves. What is your Self Image like? When it comes to the crunch, are you unsure of yourself, do you feel you are getting in the way? Do you feel you are not good enough? Many years of disapproval by parents, teachers, etc can leave a heavy impact on you.

Next we cover the subject of Fear. Anyone who is starting a new career or project experiences fear to some degree. Fear is always a hindering force. It makes you put things off. If you have already found from the last chapter your money making scheme, make a start on it. Let's face it, diving off the top board can be scary even after you have done it a few times.

The techniques in this booklet will help to minimise personal obstacles but sometimes you have to tackle the first step. It can be like waiting for the right time to jump off that top board. You just have to DO IT.

Now we have come to Specific Negatives. These are the favourite negative ideas that some people give themselves a hard time with. We all have these and boy, do they stop you having things! It all adds up to self-limitation. Here are some examples but the list is endless. Usually these ideas come from listening to what others say about you and accepting them, maybe from a very early age.

You are always clumsy.
You never do anything right.
You always get in the way.
You will never learn anything.
You are stupid.
You will never be good enough.
Etc, etc.

Most people get conditioned with this type of "think" and often are so used to having these ideas that they don't know they have them. Usually they use the same idea over and over again. Can you spot any idea you have been conditioned with?

Why these ideas stick so much isn't important at this point but it should be noted that some people adopt fixed negative ideas as a "safe solution". It can be quite comfortable when nothing much is expected of you, but again this is a self-limitation.

What are we going to do with you if you feel that doing new things is too much for you to face? How do we overcome the inadequate Self Image and negative ideas? The following example should illustrate the solution. Whenever you feel depressed, this is a good way of dealing with it.

Write down ALL of your thoughts on a piece of paper. This will help you get it out of your head and make it possible for you to observe your thoughts objectively.

This exercise will let you see what your SPECIFIC NEGATIVES are and it is likely that you will realise "No wonder I am depressed, anyone with thoughts like these would feel depressed!"

The next step is to invert these Negatives into POSITIVE ASSERTIONS. This cures depression every time. The point here is to overcome the Negatives by EMPHASISING THE POSITIVE (See personality Factors at the end of this booklet for examples of how this is done).

In starting off a new career, one of the things you may need to do is to watch out for the negative attitudes creeping in. Write these thoughts down, invert them and include them in your Daily Assertions in a positive form.

As mentioned before, the first principle to learn is that ALL WEALTH COMES FROM THE HUMAN MIND. The point I am trying to make is that all wealth is created by YOU. The main barriers in achieving this is the "old you". The old habits. The old attitudes. After all, you had them for a long time. You have grown used to them. You have accepted them. You have brainwashed yourself, or more likely, someone has done it for you, parents, friends, teachers, bosses, etc. Where they came from is not all that important. The important thing is emphasising the positive version on your Daily Assertion list.

The application of this first principle involves the pleasurable creation of sufficient income. All we have to do is ferret out all the negatives and counter-balance these with more positive ideas.

Can you change your Self Image for the better?

CHAPTER 9

UNEMPLOYED?

A lot of resentment and despair builds up over this subject! Many different circumstances are covered by this term. Whether it is "never had a job", "can't get a decent job" or "been made redundant". If you fall into any one of these categories, I think it would be a safe bet to say that for various reasons you will be suffering from negative attitudes of some form. I can't advise you strongly enough to read, study and apply thoroughly the previous chapters.

The Welfare system does not solve the problems of unemployment and poverty, although what it does do is provide a cash flow and give you the time and space to work out how to create a new cash flow. Regrettably many of the recipients are not even aware of this purpose.

For those of you who live in a poor area or had years of hardship or who have been brought up in a poor area, then you may be suffering from what is known as Poverty Consciousness. How can I describe that? It is like a disease. You are so used to having it you don't realise you have it until someone points it out. A person who has poverty consciousness thinks in pounds and pence and doesn't even expect to have more than this. Whereas other people are used to earning, spending and thinking in terms of hundreds of pounds.

The 'Poverty Consciousness' person thinks in terms of cutting corners, buying the cheapest food he can and doing without that new stereo system, whereas other people, if they were cutting corners at all, it would be in terms of hundreds or thousands of pounds, and the new stereo system would be no problem at all. The Poverty Consciousness type of person has probably been used to seeing his parents come home from work tired every day and thinks that attaining wealth means nothing but work and tiredness. Not so, as you will see by the time you have completed this booklet.

You can give poor people money if you like, but that alone isn't going to solve poverty. What we are against ISN'T just the government or lack of money around. Watching the news on T.V., it seems that many people think that the government owes them a job. If you have this attitude, you could be in for a long wait. The best approach, avoiding getting stuck in an unsolvable problem, is the realisation that practical education and banishment of erroneous thinking, about oneself, economics and money-making, will cure poverty.

The key to wealth is using effectively what talents you have and learning how to take charge of your mind. Increasing the quality of your thoughts, and in particular those thoughts you have about yourself. Negatives have to go. Poverty Consciousness has to go.

ACCEPTANCE LEVEL

If you became self-employed and were providing a service for someone, would you find it difficult to ask for money for it? How much money would you be willing to ask for? Most people find it hard to ask for enough. Let's get a few things into perspective and perhaps you can see some of the erroneous thinking that goes with this one.

As children, we were taught that £1 was a LOT of money. If you try to buy something with £1 nowadays, you would get very little.

Every person has a different acceptance level about money - that is how much we are willing to be paid or accept in exchange for a product or service.

Some people think that £20 is a lot of money and that is all they would be willing to accept in payment. Many people haven't increased their acceptance level since childhood. Check out how much it costs for:

1. A 3 bedroomed detached house.
2. A new family car.
3. A 2 week holiday in the Mediterranean for 4 people.
4. A private plane.

It takes a lot!

Your attitude to money may need to change. You will only get what you can accept. Increase your acceptance level of money and remember to increase it every year. This is why I put very expensive things, like a £100,000 house, on the goals list. Due to inflation and the rising costs of living, £20 will buy very little in 10 years time.

To overcome a low acceptance level or Poverty Consciousness, you will need to have a list of things you REALLY want in life and make good use of Positive Assertions.

You may be wondering how long it will take to achieve your goals. The answer is that you can assess for yourself if you look over the following questions.

How bad is your Self Image?

How long did it take for you to build your present Self Image?

Are you consistently carrying out your Daily Assertions?

Are you really seeing your goals when you visualise them?

Are you burdened with guilt and past failures?

Are you prepared to leave yesterday completely BEHIND and live Today with you new Daily Assertions?

Are you trying hard not to be sceptical?

Are you actually afraid of success?

Do you have an unwanted feeling like resentment or despair which seems insurmountable?

Do you have the tendency to blame someone else for your situation in life?

How much time and effort are you willing to put in for your progress?

You should be able to gauge from these questions how long it will take. The most important thing is to make a START!

CHAPTER 10

DEBTS

Where is your attention in relation to money? Is your attention on a holiday in the Mediterranean or is it on unpaid bills?

In life, we usually get what we have our attention on. If you were striving to improve your skills as a computer operator let's say, and you keep practising and learning, then it will improve. If you have your attention on unpaid debts and bills, then that's probably what your daily life will consist of. Worry about unpaid debts and bills. Why is this and what can be done about it?

Every activity anyone is involved in can be broken down into three components: START, CHANGE and STOP - otherwise known as the Cycle of Action. An unpaid bill is an incomplete cycle of action and hangs up your attention until it is settled. It is very easy to get your attention so wrapped up in these unfinished actions instead of where it should be - making the money!

If your attention is so much on unended actions in relation to money, how can you have enough free attention left to plan the future?

Obviously we must get our attention off all these unpaid bills and the best way is to make a list of them. This helps you to confront them and to get them out of your head, out in the open. List them all down, no matter how small or old they are.

Now that they are recorded on paper, you don't have to have so much attention on them and perhaps it will let you face the actual amount of your debt with a little more ease.

Applying the above mentioned principle of cycles of action, go back to pay off the oldest debt first and come forward. Soon your attention won't be scattered all through the past. When each one is paid, cross it out on the list or write "paid" beside the item. End that unfinished action for once and for all.

Your piece of paper should look like this.

EXERCISE 9: Dateline Method

Date	Bill	£	Date Paid
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

If you have one or more large debts, which you can't handle with the above solution due to their size, then it is time to see your creditor(s). Work out with them a monthly payment and terms you can afford, which they are willing to accept.

Facing your creditor(s) will improve their confidence in you and perhaps it will save your creditability rating. The next step is to make money!

If you have large debts, you must of course continue to pay operating bills such as electricity and phone etc., so that you can continue to make money.

Is it OK to borrow money? Yes. Without this most families would never own their own home. It is fine as long as you meet the monthly payments and do not get behind , or guess where your attention will be?

It is easy to build up debts because of the tempting products on T.V., in magazines and in shops. Buying with a credit card is so easy that many people get in over their heads due to Impulse Buying or Frustration Buying. The way not to spend money is to put a period of time between when you get the urge to buy it and when you actually buy it. This will give you the chance to really look it over. If you must have that new pair of shoes or whatever, wait a few days and if the shoes still seem so vital, then buy them. You will be surprised how many of these "must have" items don't seem so important after you have separated yourself from the shop or salesman. You can at least shop around so you know you have a good bargain.

If you want peace of mind, build up a Reserve Account first before you take out a credit agreement.

If you have debts and unpaid bills, I suggest you take some time to work out how you got yourself into this position in the first place, as well as using the above mentioned Dateline Method. Then adopt a firm policy which will hereafter detect and prevent getting into the same situation again. Some people have been known to tear up their credit cards!

If you have been worried about debts and money, this may be a fruitful source of negatives which you can convert to Positive Assertions, as explained in Chapter 8.

CHAPTER 11

PROBLEMS, OR ARE THEY?

Everyone has problems, but what are they exactly?

Some people seem to get a lot done while others have nothing but problems. People have problems. It gives you something to do and an interest. Life would be very dull indeed if there were no problems to solve. It gives you a sense of pride if you solve a problem. There is an old saying: 'If you want something done, give it to a busy man.' How true this is. A busy man has enough to do and he doesn't have the time to make problems out of a job, he will just DO it. If you give the job to someone who has not enough to do, he will fuss over it, take a long time and generally make a lot of problems out of it. If a person is idle or has nothing to do, there is a tendency to make problems out of just little things.

If a person seems to be making a big problem out of a tiny thing, recognise that they haven't enough going for them in life. Most people are doing less than they are capable of and thus they create problems out of what they do, to keep busy!

Look over your worth and successes so far and realise that money isn't a problem. The answer to problems is given in this chapter. Can you spot your habits in relation to problems and worry? Perhaps there are some negatives in this area too.

Industrious people can usually keep quite happy, especially if they are doing what they really want to do in life. Broaden your interests.

CREATIVE SOLUTIONS TO FINANCIAL PROBLEMS

When people are faced with financial problems, they usually get out the calculator and start adding up numbers. How much can I afford?

It is not possible to solve financial problems this way. You have got the wrong end of the stick. Your only tool is your creative imagination. Just write down 10 ways you could make an extra £..... by the end of the month. Think big, don't let your brain shrink!

CHAPTER 12

GUIDELINES IN YOUR NEW CAREER

In previous chapters you have been shown how to select your future career and how it needs a plan and perhaps some other guidelines to help you over the first hurdles of getting into action. We need a plan to achieve your purposes. Just because you now have a purpose, of having a new home for example, doesn't mean that the next day you will have a new home. Set realistic targets for achieving your home. Open an account where you can save up money for the deposit. Most importantly, you must DO something about the purpose. Planners who don't ACT are called Dreamers.

Not knowing what your future career is, I can't give you specific guidelines, but perhaps someone else can help you.

If you are promoting a product or service, you have to find out WHAT IS NEEDED AND WANTED - not just the product or service, but exactly how you go about it, which pleases the customer and makes him happy to pay. You need to get your communication lines out and open, find out everything you can. It is very common for large companies to run surveys in an attempt to find out how to increase the acceptability of their product or service.

When you have found out what people want, DO DELIVER AND/OR PRODUCE IT.

One of the biggest customer complaints I ever came across was workmen not turning up or turning up late. Don't make this fatal mistake. This is how you shatter your creditability in one fell swoop!

Stay in good communication with your customers and if you can't keep an appointment, phone in advance. It is much easier dealing with a customer then than when they are angry or disappointed.

Along with this goes the fact that if you want more clients, then you better DELIVER WHAT YOU PROMISE. If you do this, word of mouth will spread your reputation more than you realise. (The opposite is also true and your reputation can suffer badly as a result of your failure).

One way of getting started that will create an abundance of clients is to give away your service at the beginning, until you have more clients than you can handle or until people force you to accept money. If you really like your career, then you won't mind this.

It is also wise to offer a money back guarantee, which is not for your client's benefit . It is for yours, because you will never have to accept money from people unless they are willing to give it to you.

We have already come across the first principle law of money which stated where wealth comes from. The second law is: IN EVERY TRANSACTION, THE VALUE OF MONEY (OR COST) IS ASCERTAINED BY THE BUYER AND THE SELLER.

When you start to do business, you may be unsure how much to charge. Different people will have different ideas of how much it should cost. It is in your interests to be willing to negotiate over your prices. Not only will it increase your negotiating skills, but it may also bring you sales you wouldn't otherwise get. If a person isn't willing to pay the going price, you may get the sale if you drop the price a little.

The same applies when you want to buy something. In many sales areas, like second hand cars for instance, the price shown has been jacked up a little and if you are reluctant to buy, the salesman will probably drop the price in an attempt to close the deal.

Charge a good price, but be willing to negotiate.

Open a business account when you start off and keep a record of income and outgoings. Keep all receipts for business expenses. You need to earn it before you spend it and you need to make more, and preferably a lot more than your monthly expenses. Having a goal will urge you on to making more than enough.

It is very sensible to view your future career and income as something you would approach on a gradient. You are not expected to be a huge success overnight, but you should be consistently climbing.

If your progress is sagging, it is time to review the situation, look for more specific negatives and/or change your operating basis.

There isn't anyone who doesn't experience failures, and learning how to deal with them is an important factor, too. It is easy to blame others or self, but with the use of Positive Assertions and general experience as a self-employed person, you will soon become a lot tougher.

To recap, you need to make definite plans. Most people find the easiest way is to write up a program of steps or targets, with the easiest ones first.

Give yourself a chance!

CHAPTER 13

DIRECT RESPONSE BUSINESS

If you have a product or service to offer, you need to let a lot of people know about it. There are several ways of doing this; Advertising on T.V., radio, in newspapers, magazines, in shops, by leaflets or by word of mouth.

A good idea doesn't take much financing. Cable TV and local radio stations are a relatively new advertising media and too expensive to begin on.

You have to start somewhere and a portion of the profit you make should be put back into the business to help advertise it.

Good products, plenty of promotion and satisfied customers are all we are looking for at the moment.

Mail Order Direct Response Business means running an ad. and sending your product through the post when people send in orders. Many huge businesses started in this way and it is easier to run a business in an economical manner from your own home.

If you have completed the exercises in previous chapters, you will have several money making ideas by now . If you want some more ideas , then try this one.

Make a list of all the things which worry you (or others). Then make a list of things which frequently irritate you. The chances are that they also irritate others. E.g. gadgets that won't work, long queues, kids who leave lights on or doors open, there must be a lot.

Attack the problem if you can find a way to get rid of a worry or annoyance, people will be glad to pay for your solution. Problems should be welcomed, they can be an adventure. When you solve a really big problem, it could open the door to a new business venture.

If you have more than one service or product to offer, your chances of success are assured even more, instead of placing all your eggs in one basket. Perhaps later, when you have raised some capital and/or built up a large clientele, you can specialise in one of these services and hire someone to cover the other businesses.

CHAPTER 14

SAVING

As we have seen earlier, money is a form of exchange - an energy flow, and like any other energy flow it will continue to flow unless it meets an obstacle. The money you receive, whether it is in the form of commission, wages, dividends, payment of debts or gifts is called an INFLOW. The main barrier to this inflow of money is your attitude towards money. Those who have been taught and now believe that money is bad and feel guilty about receiving it will put a block on this inflow.

Along with this, to inflow money all you have to do is OUTFLOW. The company which has effective promotion and delivers a good product has no problem inflowing payments.

The message is: Don't block the flow, correct any tendency not to have money (or anything else for that matter) by finding and converting the specific negatives into Positive Assertions.

Let's assume that you are now building up an income . Many people just go and outflow it all again and seem to have no control over their finances.

The third principle of money is TO STORE AWAY PART OF YOUR CURRENT INCOME FOR A FUTURE PURPOSE. If you don't do this, the money will just flow somewhere else or get wasted.

It is a common practice for a person to have several accounts, e.g. the Holiday Account , the New Home Account, the Tax Account, Reserve Account, etc., and flow money to each at regular intervals. Most income and payments are monthly these days and it is advisable to do your financial planning at the end of each month.

The Reserve Account is the ONLY one you would tap in an emergency.

The monthly budget should look like this:

Housing _____

Food _____

Transport _____

Phone _____

Gifts _____

Clothing _____

Taxes _____

Debts _____

Leisure _____

Self
Improvement _____

Savings _____

Credit
Payments _____

etc

The savings should be at least 10% of your income. If you really are saving for something in particular, then start an account just for that alone and flow money into it every month. The reason why I say this is, that a great deal of the accounts which are opened are reported to be left dormant after the initial deposit. Get into the habit of making regular monthly deposits.

You can ask your bank to make an automatic transfer of the set amount each month at the same date. If you don't expect to be drawing regularly on this account, make it a Deposit Account, and the bank will pay you interest!

While we are on the subject, it is a good idea to mention the value of TARGETS. Set yourself a monthly income target and make it a little higher than you would expect to reach. Then work out how you are going to achieve it. This kind of financial game keeps you on your toes.

It is surprising how effective this is and it is such a win if you beat the target. Without any target setting, who is going to bother? Set yourself a target and a plan of action, then put it into action in the real world.

One of the many advantages of a Savings Account is that it will give you the idea of ABUNDANCE and help you to develop a PROSPERITY Consciousness .

Don't let money control you. You be in control of the inflow and outflow of your money.

CHAPTER 15

INVESTMENT

The fourth and last principle relating to money is about Investment. Once you have built up some capital, you can invest some or all of this with the purpose of bringing about a higher return. We will cover several of the most common investment opportunities.

Investing is like having a second job which you don't have to spend much time on to bring about an additional income.

Many people increase their assets and worth by home ownership and improvement thereof. This is probably the most common investment or "2nd job" people have, even though they maybe don't see it as such.

Borrowing money can be either a destructive or creative activity. These days the only way to advance in business or investment is to borrow money. The tendency is that those who have built up large assets also have large amounts borrowed. If the property or whatever you are investing in will produce a revenue higher than the combined interest charges of a loan and other expenses involved in setting it up or maintaining it, then it is correct to borrow. This is known as a creative debt.

On the other hand, if you were to borrow £50,000 to buy a large £250,000 house to live in, unless you have a LARGE and safe income, the cost of the loan repayments plus the interest on the mortgage would be such a drain that this could only be called a destructive debt.

It would be something you would have to work out on paper to see if it is profitable or a liability.

The amount of monthly repayments on loans, H.P., credit cards, etc. needs to be worked out and kept at a pre-determined limit or percentage of your income, otherwise it becomes a drain on you as well as your finances. However, some people operate best when under pressure, and for them a high target to meet doesn't send them into a downward spiral.

So, what can you invest in? Your bank manager should be able to help you in this respect but some of the main areas are:

REAL ESTATE: Your own home, income property, vacation property, undeveloped property, limited partnerships, investment trusts.

SECURITIES: Personal loans, government bonds, corporate bonds, common stock, second mortgages, common stock options.

YOUR OWN BUSINESS: This can be almost anything.....

PERSONAL PROPERTY: Antiques, rare coins, stamps and books, art collections, precious metal and gems, etc.

The Stock Market is a gamble unless you are very familiar with it.

A very common and safe way of investing, although perhaps not the most lucrative is in Investment Portfolios. This spreads your investment over 7 or 8 large and well known companies or funds. Investing in one area is like putting all your eggs in one basket.

This principle of diversification or spreading investment will minimise losses. When you make a profit, invest a portion of it in something else.

Other than this there isn't a lot I can tell you about what to invest in. You will have to explore this avenue yourself when you come to it.

CHAPTER 16

SUMMARY

There has been a lot of talk about money in this booklet. I don't mean that you should be motivated only by money. If a person is working to achieve a creative purpose, and if he has taken some time to decide the right occupation for himself, he will find he is well rewarded.

A successful salesman will be more successful (and happier) if he enjoys his job, believes in his product and makes sure his customers are satisfied.

Money is like a symbol, it spells success if you have it, defeat if you don't have it. Irrespective of what anyone says about "how bad money is", there is nothing wrong with money if you achieve prosperity in an ethical manner. Those who acquire money in a dishonest manner usually get little enjoyment from it. In these cases, it is not uncommon for the money to be wasted or dissipated very quickly.

Honesty is the best policy. Shady companies don't last long.

START NOW!

1. Work out your current worth. Add up a full list of all your assets.
2. List down what you want in life.
3. List down all the areas about yourself you would like to improve on.
4. Start Daily Assertions with your Goals List.
5. Work out your  what future career will be.
6. Get your standard of living up to where you want it to be.
7. If you have bills, use the Dateline Method.
8. If you suffer from a poor Self Image, work continually with Positive Assertions to overcome this.
9. Flow your money into savings accounts.
10. Start an investment programme, borrow only to add to your income.
11. Re-read this book periodically to make sure you are getting the full benefit of all you could.

There is one last subject I haven't mentioned much of so far. This is Personal Improvement. One of the most valuable things in the world is to acquire a new skill or knowledge. The most sensible thing to invest in is YOU.

Self Improvement Courses are available nowadays. There may be a particular upset or difficulty you encounter which seems insurmountable. There may be something you can't work out how to solve or perhaps you need help in finding where things went wrong and how to put it right.

Whatever it is, something CAN be done about it.

Help is available at groups who run courses on using these techniques all over the world. If there is no local address written in this book, you can write to the Publishers for details of the nearest group to where you live.

PERSONALITY FACTORS

This is a list of positive attributes to be used to rise above negative tendencies. If you have a negative attitude which isn't covered on this list, write it down and invert it into a positive statement.

I am honest with myself and therefore with everyone else.

I always do things as they need to be done.

I am loyal to all who depend on me.

I always plan my work.

I organise my efforts today for tomorrow and the future.

I work with my goals in mind.

I plan ahead to get ahead.

I work for quality and always produce this.

I have the patience to do simple things perfectly.

I take pride in a job well done.

I eagerly seek to improve myself in every way I can.

I am easily able to concentrate on any task.

I am completely free of outside distraction.

I am always efficient in everything I undertake to do.

I like myself at all times.

My goals are high.

I am dynamic and can easily attain my goals.

I use each minute before it has disappeared forever.

I can face each problem with the attitude that there is always a solution.

I am sure of myself in all situations.

I have the courage to face any situation.

I have an abundant source of energy which I can draw upon at any time.

I am able to persist with any task until it is truly completed.

I can easily relax as completely as I wish at any time.

I always take pride in any task which I perform which is well done.

EXAMPLES OF NEGATIVES AND HOW TO INVERT THESE TO POSITIVE ASSERTIONS

--- I have to fight for what I want ---

I deserve to be wealthy and prosperous. I can easily and confidently accomplish anything I want.

--- Work is a long and tiring struggle ---

It is OK for me to be paid for enjoying myself. My financial life is easy.

--- I am a helpless and dependent victim of society ---

I am now completely responsible for my own thoughts and condition in life. I am now willing to let myself succeed in life.

--- Nobody really cares about me ---

I am now willing to allow others to help me prosper. I care about others therefore they care about me.

--- I will never accomplish anything ---

I am a self determined person and I allow others the same right. The more I accomplish the easier it becomes and the easier it becomes, the more I accomplish.

--- I don't deserve anything ---

I forgive myself for wasting time and money. I deserve every £1 I make.

--- Nobody likes me ---

I like others and therefore others like me. I trust myself and hence inspire confidence in others.

Your specific negatives could be entirely different from the above examples. While doing the Daily Assertions, it is best to REPEAT over and over the Positive Versions until they overpower completely any negative influence.

It should be pointed out that the above technique is very useful in other fields, such as selling or success with the opposite sex, too.

If you have not yet started on the exercises, START NOW, and preferably get somebody with similar interests to guide you through it.

GOOD LUCK!

GET READY FOR LIFE

This booklet is one of a series of very practical booklets which are designed to help people get onto better terms with day to day living.

HOW TO HAVE MORE MONEY examines the nature of money and the many myths that surround the subject of money. It also shows how the obstacles that prevent a person having enough money are self-created.

The principles explained in this booklet are deceptively simple. They have evolved over many years and are widely known. Somehow they have often been lost sight of in the apparent complexity of modern life.

The author shows you how taking a new look at the financial side of your life can show new ways of progressing to get what you want. If you can take the time and trouble to follow the steps laid out by the author, you should experience considerable benefit, both financial and otherwise.

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