



# HOW TO HAVE MONEY

By

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## **WHAT IS MONEY?**

Money!! What is it? It seems to control our entire lives. Our happiness, health and security seem dependent on it. What is money?

Webster's Seventh New Collegiate Dictionary gives this definition of money: "Something generally accepted as a medium of exchange, a measure of value, or a means of payment."

Money is a method of exchange. It has no real value in itself. The only value it has is what it can buy or what can be done with it. Let us look at this a little more closely.

Money is a type of energy. It operates like any other energy source. If the channels are clear, money will flow. If there are no barriers in the way, money will flow. How money flows will be covered at length later in this book.

There is an old saying that "money begets money." This is correct. If a person is capable of understanding money, and has affinity (liking or affection), and communication with it and understands the energy flows in relationship to it, he will naturally attract it. By this we mean he cannot be motivated solely by money. The individual who is greedy for money and only lives for money very often has great misfortune with money. If a person is working to achieve a creative purpose he will find that he will be well rewarded if he understands and can handle flows of money.

We have called this book, How to Have Money. Now by "Have" we mean to be able to use, own, possess, control and work with. If a person acquires money in a dishonest way, that person won't be able to have that money. He will get rid of it very rapidly and waste it. It is not his to have, so he will usually get little enjoyment from it and end up with nothing. The reason for this is that man is basically good, and he will be unable to keep the rewards from anything he does that he considers wrong. That is why criminals usually end up broke. We are basically good. Some people don't always do the right thing because of emotional problems, but man, himself, is basically good.

Accepting and proceeding on the premise that man is good; it follows that you are basically good and that trying to achieve money in a dishonest way will usually lead you to eventual failure and/or, at best, only the achievement of general unhappiness. An able person can make just as much money by being honest. Only when money is achieved honestly, can we have it, retain it and time it wisely.

American business has found after years of experience that the only way to survive and grow is to be honest. The shady companies come, but they don't last long. Whatever you are doing, it will not bear rewards for you unless you feel that you give an honest service. Now, if you give an honest service, one that is needed, you can be rewarded very highly.

If you are in the selling field you must feel that whatever you are selling is needed and is a good buy. Those who sell only to make money find it difficult to succeed and, in fact, usually fail. If you are selling because you like people,

believe in your product and understand money, you will usually succeed. Money is the means of exchange. It is of course the catalyst that keeps the business economy going. But more than this, it is the reward you get for your work, and your score card for success.

So, if you make sure what you do gives a service and supplies a demand, you will be rewarded.

## **FIRST RULE**

DON'T SPEND MORE THAN YOU EARN. THE INCOME MUST BE GREATER THAN THE OUT-GO.

This is so basic that it is inclined to be forgotten.

TO HANDLE MONEY, THE MONEY MUST COME IN BEFORE IT CAN GO OUT.

Spending more than you earn brings bankruptcy. Earning more than you spend brings solvency.

IN PLANNING YOUR PERSONAL FINANCES YOU MUST HAVE YOUR INCOME HIGHER THAN YOUR LIVING COSTS.

This book will cover this more fully and will show you how to handle the out-go of money so your income will exceed out-go.

AFFINITY

(Affinity-"liking, affection, or willing to be close to.")

Do you have affinity for money? Do you like money? Have you been told that money is bad or evil?

If you are to have money, you must have affinity for it. If you don't like your mother-in-law and have no affinity for her, you sure won't have her over much and when she is around you will try to keep your distance from her. If you have no affinity for money, you will find you don't have as much as you deserve and it will keep its distance from you.

So the first thing we must do is to get your affinity for money increased.

If you wished to improve your affinity for your mother-in-law, the best of all possible ways would be to talk to her, or get into communication with her. In this book we will outline some ways for you to increase your affinity for money by getting into communication with it.

The next thing you will find, if you get into communication with your mother-in-law, is that you will gain some affinity for her and the reality between the two of you will come up.

By reality, we mean that which is real - ("The real things of life"). As you get some reality with your mother-in-law you will realize that she isn't all that bad - - that she has some good points - - and, as a person, she will become real to you. Before this she was just the old battle axe and she wasn't real to you as a woman with her own problems, likes and dislikes.

With affinity, reality and communication you will achieve understanding.

## **UNDERSTANDING**

Understanding is composed of Affinity, Reality and Communication.

If a person has no affinity for a subject or an individual, that person also (1) has no Reality with, (2) finds it hard to Communicate with, and (3) has no Understanding of that subject or individual.

So from this factor of A.R.C. (Affinity, Reality and Communication) we see that we can use one part (for example communication) to raise the other two parts (affinity and reality or agreement) in order to achieve understanding.

By using Communication, the other two parts will rise, resulting in an increase of Affinity and Reality with life and people.

Now - how does this apply to money?

This applies to money just as surely as it applies to life. A person can use one part of A.R.C. (Affinity, Reality, Communication), to bring up the other two. In handling money, we use Communication with money to increase A.R.C. (Affinity, Reality and Communication) and so give us understanding of money.

How do we get into communication with money?

It's simple; let's see - - take out a dollar bill (or any other denomination). ..look at it. ..good. ..now find something about the bill you never saw before. All right, now turn the bill over; look at it; find something on the bill you never saw before.

Good. Now keep doing this until your attitude about the bill changes. When you have more A.R.C. (Affinity, Reality and Communication) for it, stop. You should end this when you have a new realization about money and feel good.

You can sit and do this by yourself, but it is better to work with a friend and let him ask the questions and you do what he tells you. As you answer, all your friend should do is acknowledge what you say by saying, "Thank you".

If you work with a friend this is the way it should go - -

Friend: "Look at the bill and find something about it you have never noticed before."

You: "Yes, such and such "

Friend: "Thank you." "Now turn the bill over. Look at it and find something about it you have never noticed before."

You: "Such and such "

Friend: "Thank you." (He continues repeating the above questions until you get a new realization and feel good about it.)

You continue this simple procedure until you have a new realization.

This can not only be used for money, it can be used for anything that you have trouble handling.

So this basic concept that Affinity, Reality and Communication equals Understanding; and, that if you raise one part of A.R.C. (Affinity, Reality, Communication) the other two will automatically come up; can be applied to many areas of life. To some degree, we have a knowledge of this concept because it is part of life, - BUT NOW WE CAN SEE HOW IT WORKS.

A.R.C. is not only for money and the handling of physical things like cars, machines, etc., but it can also be used in handling people with fantastic results.

The quickest part of A.R.C. to use in achieving Understanding is Communication. If you have a misunderstanding which results in a breakdown of Affinity with someone, use Communication to straighten out the mis-understanding and soon Affinity and Reality will return.

If you have an upset child who has no Affinity for anyone, get into Communication with the child. His Affinity will return and Reality will be there.

This concept is simple- -all basic truths are simple.

Communication has been used by mothers, counselors and priests for as long as we have existed, but the exact reason why has been discovered and A.R.C. (Affinity, Reality and Communication) has become an important tool for getting ahead in life.

## **YOUR WORTH**

It is interesting to see where we really stand in our relationship to money. To be able to have money we must understand money. We must also know where we stand financially at present.

Look over your assets and add up the total. Add the market value or cash surrender value of stocks and insurance policies, if you have any. Don't forget income tax refunds, if any, due. Add the value you own of your home- -don't just add the down payment and what you have paid off the loan, check to see how much the house has appreciated. Monies owed to you, cars at market value, should all be included. Now add your personal effects at replacement value.

When you get an idea of what you are worth in physical possessions, it can surprise you. We must look at the positive side, the good side. Most people have all their attention on the debts and the bills they owe. They never know what they are actually worth.

So in understanding and having money, find out how much you have. To this figure, you must also add your education. You are trained for something. If it is a college education, that is worth a great deal, so be sure to give it proper value in your total.

There is another way to look at your gross worth, which has an interesting effect on increasing your acceptance of money.

Look at the total value of all the money you will ever earn. For example; - if you worked for 45 years with an average income of \$12,000 per year; over that

period you will have approximately 1/2-million dollars pass through your hands. With the rising costs, in twenty years \$12,000 will be a small income. For someone starting out today, it could quite easily be a million dollars that will pass through their hands before they retire.

This is just for a regular working man, not a business owner. Look over your gross wealth. Be aware of the amount of money you have, or will have.

## ***ATTENTION AND MONEY***

Where is your attention in relationship to money? Is your attention on the unpaid bills or the debt you meant to pay and didn't? Or is your attention on a vacation in Europe? We find in life that usually we get what we have our attention on. We create our own future. If a person is constantly striving to improve his golf handicap and he keeps his attention on it and keeps practicing at his golf, his golf will undoubtedly improve. The successful businessman has his attention on his plans for the future and sure enough, he achieves expansion and growth. So if your attention is on your game of golf you will most probably work at it and improve your golf.

If your attention is on expanding the business and getting another man to work for you, you will most probably do just that. If your attention is on the bills and unpaid debts, that's probably what you will get- -bills and unpaid debts.

How does this work? There is a cycle of action in the physical universe. . .  
START - CONTINUE - COMPLETE.

This is so simple that you already know it, but let's show you how important it is:

To be able to handle anything efficiently in this universe, we must be able to start, continue and complete cycles of action. What occurs if we have a number of unpaid bills and debts? Every one of those debts is an unended cycle. So when we have an unended cycle of action, part of our attention is on that unended cycle. If you are now pushed under by bills, or if you ever have been, you know that you can't very often get through the day without thinking about it. Your attention keeps being drawn to it. As a result, to the degree that you have incomplete cycles of action, your attention will be unavailable for the present, to handle life as it is now and to plan for the future you once dreamed of.

If most of your attention is on unended cycles in relation to money, how can you have enough free attention to plan a future with ample money? If all you are doing is worrying over unpaid bills, that will also be your future.

How do you handle this? If we can see how this cycle of action works and apply it to money, we will be well on the way to doing something about it.

First we must get our attention off all those un-paid bills. To get our attention off the bills we must first confront them, or look at them squarely and start to handle them. Assuming that you have already determined your worth,



the next thing to do, is to get a pen and paper and make a list of just all the bills. Write them all down, don't worry how old they are or how small they are. Write them down. Writing them down and totaling them up will do two things for you.

One: - it will let you confront, or be aware of, the actual amount you are in debt. It will always be more than you realize. But, just knowing how big the problem is and facing it will help you to be able to start to handle it.

Two: - Having written it down it will not require as much of your attention because it is now recorded on a piece of paper. So to some degree you can take your attention off it and with this freed attention you can start handling the problem.

Now where do you start to handle it? If we go back and look at the cycle of action, from that we can see where to start. If you have a cycle incomplete, you have your attention off what you are doing at present and back in time when that cycle wasn't completed.

From this we see the most sensible thing would be to pay the oldest bill first.

If a person was say six months behind in some bills, he has his attention scattered over the last six months. If he pays up his old bills for as far back as four months, his attention now only goes back four months. Please note if you are in this sort of shape as far as money goes, you should always pay your operating bills, like utilities, so they don't get shut off. If you don't, they will amount at an amazing rate of speed and so become a problem.

So keep your bills that add up each month paid, then start from the furthest back and begin to complete those cycles of action on money past due.

In doing this, don't forget the small odds and ends like the borrowed five dollars from the workmate. They may have forgotten about it but you haven't. The more you have your attention on unpaid bills, the more you will have unpaid bills.

So, is owing money wrong? No. Borrowing money, or buying on time is not wrong. In many cases it is the only way to go. If a person can meet the monthly payments with no trouble and doesn't let the payments get behind, it is fine. If a person borrows \$20,000 to buy a house, he doesn't owe \$20,000, he will owe a certain sum each month- -say \$200. If he doesn't pay the \$200 each month his attention is going to go on to the incomplete cycle of action.

Also if a person does not keep his agreement and pay a bill when it is due, he comes across the phenomenon of the A.R.C. (Affinity, Reality and Communication) law.

If there is a broken agreement, there is a breakdown of Reality, and as we explained before, Affinity and Communication will drop too.

Any broken agreement on money will lower your Affinity, Reality and Communication for money and lower your ability to have money.

Let us look at this briefly again. It is perfectly all right to borrow money or buy on time. The only time it goes wrong is if we don't keep our agreements and our Affinity, Reality and Communication for money goes down.

If we have gotten ourselves in the position of being behind in our bills we then have our attention stuck there and can't really be in the present, or plan a future in relationship to money.

When you do start paying those bills, get a record of what you owe. Then as you keep paying the monthly bills pick up the oldest bill and pay that and continue to pay from the oldest bill. So when the bills are handled you will only have monthly bills to handle.

This seems all right you say, but I never have any money left over to pay the back bills. In the next chapter we will look at a cycle of action in relationship to spending money.

## **HOW TO START**

We have had a look at the cycle of action in relation to getting the bills paid. Now let's have a look at a cycle of action in relationship to spending money. In spending money we must be able to control the outflow of money and keep it under our control. To stop the outflow altogether will also tend to stop the inflow of money. So in using the cycle of action in relationship to spending money, we gain control over the outflow of money. Money flows will be handled fully in the next chapter.

With the overwhelming advertising and ease of purchasing goods on credit, it can be seen that our trouble with money is probably not lack of ability to start. If we are overburdened with bills, probably we have gotten ourselves in over our heads because of being too quick on starting and acquiring something new. How can we prevent this?!!!

This can be done by looking once again at the cycle of action and using it to your advantage in spending money.

All right, so you want something that you can do without. That is START. Now let's not just jump in and buy it. Let us work through this whole cycle of action.

You want this new wizjack now but will you, want it tomorrow? So complete a cycle of action in relationship to it. Let it continue for a few days. The length of time depends on you and the product, but continue to look at the pros and cons of buying the wizjack. . If you are an impulsive buyer, it is good to leave this time period for a number of days. If it is some small item, it may be gotten down to ` hours or minu-tes. Now this only applies to items that "you-want but can quite as easily"do without. This does not , apply to the basic products-like food and housing, etc. For such things as new cars, color TVs, etc., it should be a longer time between the start and the buying if you do decide to buy. If you decide you want a new car-and it is not just a spur of the moment thing from being sold by some TV ad, you then spend some time on the Continue part of the cycle of action. This will insure that you shop around long enough to know that you are getting a fair deal. If you keep this cycle separate when you are buying, it will save you from buying merchandise you don't need or paying too much for that which you do need. -

So this cycle of action is the action that we use each and every day in all our actions. To the degree that we can control the cycle of action is the degree that we are able. If, we are working at a job of say a machinist, the more cycles we can complete in a day the more able we are as a machinist. If we can put the cycle of action of Start, Continue, Complete into our work we will be efficient.

If we can start but get hung up on the Continue cycle, we - then don't complete it. This ability of starting, continuing \_ and completing cycles is part of life to such a degree that on going through your neighborhood you will see only one house out of many with unended cycles of action- -like the lawn is not 'cut, or old cars sitting around. Most people with their property and their jobs, if they can hold jobs; do Start, Continue and Complete cycles of action.

Why is it then that so many people have trouble handling money and get themselves into debt with money? It is a breakdown of this cycle of action. If someone came to you and said, let's build a car after work, you would most probably know you couldn't possibly complete that cycle of action so you wouldn't even start it. But, all too often, the average American when given a chance to buy one more thing on credit will do so even though he knows that it will be a very long cycle of action before he pays for it. So look at the cycle of action- -Start, Continue, Complete- -if you must have that new jacket today. Wait a few days and if by next week you still need it, buy it. You will be surprised how many things don't seem quite so import-

## **MONEY FLOWS**

If money is a type of energy, then there are some flows in relationship to money. The two most important flows are the inflow and the outflow.

### **INFLOW**

Now this is the flow of money towards you. This is the money you receive, be it in the form of wages, sales commission, fees, dividends, gifts, payment of debts or whatever. Any money you receive is the money you inflow because it has come from an outside source to you. Now let us have a closer look at this flow and what prevents money from inflowing.

The main obstacle against the inflow of money is the person's consideration, or his mental attitude toward money. If a person believes that money is the root of all evil, you can be quite sure he is against evil and won't have any money.

If a person understands that money is a medium of exchange and that it is necessary to survive, he will be more inclined to have money than the person who thinks money is evil. If a person has done damage and harmed people, he has his flows on money blocked because of his attention being on unpaid bills, debts or money he has acquired dishonestly, thereby blocking the inflow of money.

Those people who have been taught that it is bad to have money will generally not have money.

So there are three main reasons a person puts blocks on money:

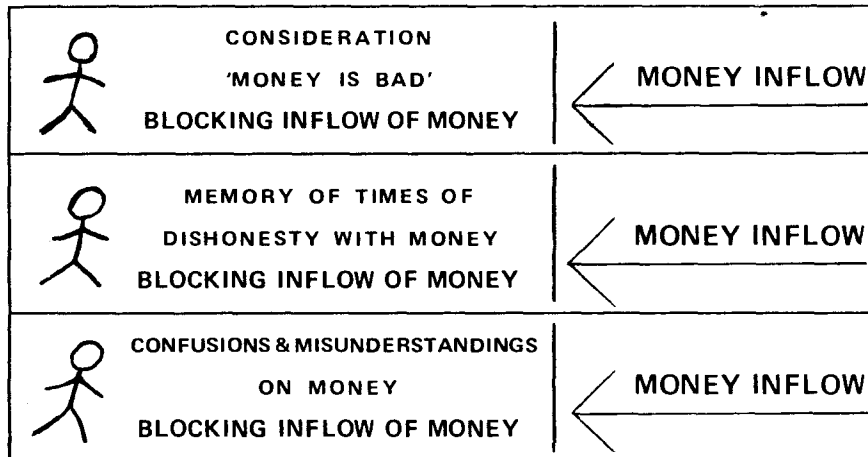
- (1) He believes money is bad so therefore doesn't want any.
- (2) He has got a past record of using money unwisely and harming people by his use of money- -like not paying bills, or not returning money borrowed, or being dishonest with money. The very subject of money reminds the person of his crimes with money, be they big or small.
- (3) The other reason we put blocks on money is not understanding it and so accepting wrong data on the subject. This wrong data includes being told that money is bad or that all you have to do is be good and money will look after itself.

To handle the first point (that money is evil)- - look at all the good that can be done with money. If it wasn't for money this country would still be at the barter day of England 500 years ago. Look at the way money has produced this industrial nation we now have. Just keep looking at all the good you could do with money yourself if you had it. Know that you are basically good and are able to use money wisely.

If your past is not clear in relation to money, have a look at the fact that these acts did more harm to you than good. If you have unpaid bills get a plan into operation to get them paid. If you are acquiring money dishonestly, realize you will never really be able to have and enjoy that money. You, will just waste it and won't enjoy spending it. So stop any dishonest things you may be doing with money.

If you end cycle on all those unpaid debts and make a complete end of cycle of all those practices with money you feel a bit guilty about, your ability to have money will increase and you will take off the blocks on the inflow of money.

Let us have a look at this in diagram form:



You have seen people who always manage to be given things- -successful at raffles, at gambling- -whatever they touch turns to gold. This is because the person has no blocks on the inflow of money, - no consideration of money being bad, no misunderstanding on how to handle money and no continual record of dishonesty with money.

We have all been a little dishonest with money at times (like not saying to the sales girl that she gave too much change), but it is the person who is continuously doing things that makes him feel guilty that causes the worst damage to the inflow of money.

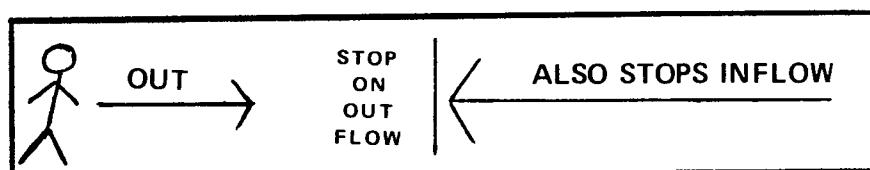
So, to open up the inflow of money, look at the good points of money and so change your attitude towards money and realize it is not harmful, but helpful, not bad but good.

Stop any actions you do that make you feel guilty. They are not worth it.

## OUTFLOW

The trap that most people fall into is that in order to handle money and have some left over they put blocks on the outflow of money. In putting a block on the outflow of money they usually also put a block on the inflow of money.

It works like this- -we decide to put the brakes on spending money, we therefore put a stop on the outflow of money.



This stop also stops the inflow of money.

You will notice in life the person who never spends any money, and is very tight with money, usually doesn't have much. You may see a few exceptions to this but if you look at these exceptions, these people do outflow money but they have this point under control.

The salesman that makes good money also spends good money. As we have said before, in life the flows are usually balanced- -we spend what we get and usually a little more than we get.

Most people usually get by. If they need some money, they get it. Usually they are a little behind in bills, but the surprising thing is that whenever an emergency comes up they usually manage to get the money to handle it.

Maybe there is some data here that we could use, not only in an emergency, but day to day to let us live better.

We see that someone needs money badly gets it, borrows it or whatever. It is not usual in this society at this time for anyone to die because of lack of money for food or medicine. In fact it is almost impossible.

Let us look at this in relationship to the flows as described. If there is an outflow that must be met then the inflow increases to handle it inevitably. So those things we really want, or emergencies that need money, are met.

Let us also look at these two flows and see how one strengthens the other. To prevent putting blocks on the outflow, we must plan things. As described before, if we put blocks on the outflow, the inflow will also have blocks on it. The way to handle the outflow without putting blocks on it, but without letting it flow out needlessly, is to plan.

I know a couple who spent a whole year trying to save money. Then they realized they had no place to flow the money to, as they had no real purpose to do something with the money. They had a big vague idea of what they wanted, but they didn't outline the steps ahead to achieve it. So after one year, without a definite purpose, they had saved fifteen dollars. Upon realizing that they had no definite place to flow the money to (because of no specific purpose in life, and no plan or targets to achieve anything), they decided that they first must own their own home and would own it in two months. In two months they had saved \$700 and moved into their own home.

What happened here is easy to see, if you understand the inflow and outflow of money. Before they had a purpose and place to flow the money to, the inflow and the outflow alone balanced itself and they saved fifteen-dollars. Once they outflowed their money to a particular target (for the home)- -that both husband and wife agreed upon- -the outflow actually increased but it was now directed and so it was used wisely. At the same time, as the outflow increased, so did the inflow. The husband did more overtime and he got a raise retroactive for one month.

To just have a purpose of wanting money and make no definite plan on what to use it for and how much you will need, will never achieve money for you.

To have a purpose and plan to outflow money to, will quickly acquire the needed capital for you.

To make this really work, the money you flow towards a project must be considered to be already part of that project, not subject to being rerouted to pay the bills. So make it a true outflow.

If we understand this flow of money, we can make money work for us. A friend of mine described it as a pipe that both flows, inflow and outflow, flow through. If you put a block on the inflow, you blocked the pipe, blocking the inflow and outflow. This is an obvious statement.

If there is no money coming in, there will be no money going out. If a person has no inflow and no reserves he sure won't be outflowing any money.

The interesting thing is that this also applies to the outflow as well: if you put a block on the outflow, then you also block the inflow.

So when we look at these two flows it is usually the outflow that is under the least control. It is stifled or stopped (so decreasing the inflow) or the outflow is wide open, using the money unwisely, but also insuring a good inflow. The best example of the outflow not being under control is those who make good money and spend more than they make. How can you control the outflow, without stopping the outflow and therefore blocking the inflow?

It can be handled. The whole idea is to create an outflow under your control and really outflow it in that direction. This does not mean that you must get

rid of it all at once. No, you can flow it into a savings account and so have a place for it, but not just a savings account to save money. you will never make it stick with such a dull purpose as that. Be it a vacation account, trip to Europe, recreation vehicle, new home or whatever the purpose, you put the money there and consider it spent. Consider it outflowed to that project.

Then, when you see something you like, but don't need, and would only waste money on, you paid the bills you also paid \$100 into your "New House" Account. Now you haven't got the money to spend. you are not putting a stop on money goinf out, you are probably actually increasing the outflow, but you now have it under control. To say I will just stop spending as a means to save moeny, is stopping the outflow. This will also stop the inflow. don't just put a big negative there - - I won't spend it- - I won't buy anything new. This is a negative viewpoint. What you do is look at it as a positive viewpoint and say: I will spend my money on what I want. Decide what you want and then flow the money into that.

The more you outflow, the more you must inflow.

People on commission, or some sort of reward basis for the amount of work they do, can really make this principle work. I have know sales people to double their income the month after they discovered this principle. It is the law of supply and demand. We usually look at moey only at the supply side of it. We are wanting to make more money, not realizing that if we increased the demand the suply would have to pick up. So when you do increase the demand always make sure that you are incontrol of it and your outflow is for the greatest good.

From the above data, we can see that if we really want something, the way to get it is to start a flow of money in that direction. You want a new house. Good! Don't just sit and dream about it. Start a flow of money towards the house. Open a savings account and call it the "New House" Account. Get a flow of money goint into it. Be Careful, however, to make sure that it is really what you wat next. Make sure it isn't a better car, or some new furniture, or a vacation that you really want. Make sure that what you start your money flowing toward is what you really want, and then let it flow to it. You don't always have to open a savings account. You can pay the money directly into the firm that you plan to buy the object from. Due to the fact that most firms are not geared to accept advanced payments, we suggest here that you start a savings account. In this event you will also get interest on your money. This practice of starting a flow of money toward what you want can achieve anything you want if you don't set your goals too high. If you have no job, and you decide you want a hundred-thousand dollar yacht, you would never manage to complete the cycle of action because it is too long. But if you can plan it so it is within your ability you can achieve it. Then, you can set a new and better plan and achieve that. The practice of starting a flow can be used to get yourself out of emergencies.

Knowing that if you start an outflow, you must bring in an inflow eventually, can be used to get money flowing if you need it. Several years ago, I was in England with no immediate money and wanting several thousand dollars to do some courses of study. Having knowledge of how to apply these basic rules, I at once outflowed all the money I had by paying all my bills up-todate. At this point I had no money, but I also had no attention on bills. I had started a real good flow by paying the hills and had bank accounts at nil. With the purpose of wanting the money for a specific thing I desired to do, and ending all my unended cycles on money by paying the bills, I had created an outflow of money. The money I so badly needed arrived in a couple of days. It was money that had been owed to me for over a year and I had given up ever getting it. When I

received it, it was more than I was due because of a mistake by the person sending it. This shows that if you start an outflow, the inflow must pick up.

This is so contrary to what is taught that it is hard to believe. It was hard for me to spend every penny I had when I had no job and no income and was in a foreign country. But, with any monetary principle or formula, it is mandatory to rigidly adhere to the principles in order to achieve results. As a result, I did as the principle required in spite of the natural emotional misgivings I had that were not guided by intelligent reason.

We have been taught to have some money set aside for a rainy day, when it is needed. There is nothing wrong in this, it is nice to have reserves and we all should have reserves. But it is unwise to have something put aside and not to use it when we need it to pay the bills. To have a reserve but also have unpaid bills is really blocking the flows on money. If the reserves (and what are reserves for, but to handle emergencies) were to pay the bills, that would start a flow of money and also take the person's attention off the bills.

So make sure your reserves are reserves, not a block on the flows of money. If you are in trouble financially and you try to hang on to what you have instead of letting it outflow to start an inflow, you will always have trouble with money.

Do not neglect, however, to let some money outflow for you to have fun and enjoy life. I have seen people use the concept of catching up on the bills and so ending all old cycles to such a degree that they left no money for their own enjoyment or improvement. This made them so fed up with having no money for themselves, that they didn't finish the cycle of paying the bills. If you are going to get those bills handled once and for all, leave a little bit over for your personal pleasure. Otherwise, you may give up on it all because you don't see it doing anything for you.

Money acts like energy in relationship to flows. The more a person doesn't put any blocks on the inflow and outflow of money, the more will he be able to have money. From this data, you can see some ideas that will help you increase the flow of money.

Always have a place for the money to flow to and don't take it out for any reason except for the purpose you put it there.

See yourself having money flow to you and away from you. Money itself is of no use to anyone. It is only what it buys that is of use to you. So realize that you are a point that can inflow money and to be able to inflow money you must also be able to outflow money. YOU BE IN CONTROL OF THE OUTFLOW, DO WHAT YOU WANT WITH MONEY. DON'T LET IT DO WHAT IT WANTS WITH YOU.

## **CROSS FLOW**

We have talked at great length about the outflow, let us briefly look at another important flow. We have the inflow and the outflow. These two flows influence us the most. There is also what can be called the cross flow. This is the flow of another to another (or others). There are many flows, but the inflow-outflow and cross flow can effect us the most.

In relation to money, the cross flow can effect us. If we see someone use money unwisely we are inclined to get upset on the subject. With large amounts



of money being taken in taxation over which we have no control it can become a cross flow. You can get upset on the subject just because of another's use in relation to others. Don't devalue your own reality of money because you see others misusing money.

The easiest way to handle this is to realize that it is a cross flow and that you can stay separate from it if you so choose.

Why we mention the cross flow here is because I have seen too many people upset on the subject of taxation and let it influence their whole attitude on the subject of money. Taxation is an outflow we have to meet because of the law of the land. Just make sure you are getting all the benefits you are entitled to and pay it (and get into a tax sheltered investment as fast as possible). There is such a poor understanding of economies and money at this time that a lot of money is mishandled. But, in spite of that, this country is still expanding.

If you get upset about another's handling of money in relation to others, just realize it is not your responsibility.

## **PURPOSE**

Before you can have money you must have a purpose to achieve with the use of money. It is no good to decide to make a million. You will never make a million that way.

The only way you can have money is to have a worthwhile purpose.

Whatever you sell or produce, or whatever service you give in return for money, should be a service or object that is needed and wanted. If you have a purpose and that purpose also supplies a demand then if you work on it, you should be rewarded for your time.

For example, if you are a salesman, first you must believe in your product. You must know that it is needed and wanted and that your purpose is to sell that product.

The wrong way to go about it is to say, "I'm going to make \$100 today." That will not get the best results. But if you were to say "I am going to sell to five people today," you are looking at the correct area to do some good selling. If you have your attention on money and are thinking in terms of money, the people who you see will also probably get their attention on money. If you had your attention on selling the product, the people you see will probably have their attention on the product. The salesman who is totally motivated by money, almost has dollar signs flashing in his eyes. No matter how good his product is you feel you are "being sold".

The salesman who believes in his product and has his attention on his product will make you feel good about the product. So, if you are in the selling field, especially, get a purpose for selling, other than solely money. If you can't see how your product helps people, get another product to sell.

If you are on a fixed salary and want to use your money wisely get a purpose, set a goal of what to do with your spare money. To be able to control the outflow you must have a place to flow it to. You must know what you want to do, otherwise you will never do anything. The outflow will just continue keeping up with the inflow and you will not build up any savings. If you know what to do

with your money and have a purpose to have money, you will have it. If you have no purpose for money you will never have any.

## **PLANNING**

When you have your purpose, you then must plan how to achieve it. Just because you now have a purpose of having a new home doesn't mean next day you will have a new home. Set out some realistic targets for achieving your new home. Get the money flowing in the direction of a home. Plan to put so much away each pay day. Make sure it is a realistic figure, not just something you could handle once. Plan how long it is going to take to accumulate the deposit and from that decide when you want to buy the home and when you intend to move in. Plan to spend time looking over properties and making offers. You can always get a good deal on a home if you spend some time shopping around.

If a person has his attention on all the unpaid bills and the money he owes, this will also be his future. If someone wants a future, he has to plan it. He has to have a purpose and then have a plan to achieve that purpose. But, most important, he must DO something about the purpose. Planners who don't DO are called dreamers. So make sure your plan is within your abilities to do. Make sure you take your marriage partner's views into the purpose and planning. It is no good having a purpose that your marriage partner is in disagreement with, if you want to succeed and stay married.

So after you have acquired affinity, reality and communication for money, get your money cycles caught up so your attention is in the present time. Then, with an understanding of the flows of money, get a purpose and plan how you can achieve that purpose. Remember the most worthwhile purpose is the increase of your own abilities and knowledge.

## **NO LACK OF MONEY**

From early years we have been taught that money is valuable: that it is scarce and hard to get.

Because this has been taught to us by our parents and our bosses, we believe it.

### **LET US KNOCK OUT THIS LIE.**

There is no shortage of money. This country has plenty of money. It is available. This country can put men on the moon at the cost of billions of dollars. This is the country where millions of dollars daily change hands in the stock market. This is a land where millionaires are being made constantly, sometimes in a few very short years.

There is plenty of money around. We have been taught at home and at school that particularly now, in the times of high interest rates, that there is not much money. This is simply not true.

There is enough money in this country for whatever you want to do. You just have to be willing to have money.

I have a friend whose husband only makes average wages, but she has been to Europe several times, has spent a lot of money for higher education and drives a new car. Here is her attitude on money: "It is there if you need it.

I know I will get it if it is something I want to do. There is a hell-of-a-lot of money around. When it gets up to billions I start to stagger, but I can have what I need and that's a pretty comfortable way to be."

So look around, make it real to yourself that there is money around, that there is money for anything you want to do. If you still don't believe that there is plenty of money around, just look around yourself the next time you go out. The freeways you drive on cost millions for each mile to make. Drive to an airport and see the many private aircraft. Drive to a marina and look at the boats--some cost well over one hundred thousand dollars. These are things people own. They can have the money to buy these items and there is no reason why you can't.

Money is not scarce, there is plenty of it around. If you consider there is a shortage there will be a shortage for you. So be certain you know there is no shortage of money.

When we were children we were taught that a dime or quarter was a lot of money. Our acceptance level in youth on the subject of money was not high. There was a time when five dollars was a lot of money. Each and every person has his own acceptance level on the subject of money. To some people to be broke means to be hopelessly in debt. To others to be broke means to have less than \$10,000 in the bank account. We all have an acceptance level of money.

Many people haven't increased their acceptance level since childhood. If a person considers twenty dollars a lot of money, then that's all he will be able to have. I know someone who maintains his bank account at \$10,000 and if he doesn't have that he's broke. I know other people who will lend others money that they have borrowed when they are hopelessly in debt. This is an interesting thing, the acceptance level of people to have money.

If you have a low acceptance level of money, the way to raise it is to do the Affinity, Reality and Communication process so far as money goes. This will increase your acceptance of money. If you want to increase your acceptance level to thousands and hundreds of thousands, just look and see what that will represent.

A hundred thousand dollars seems like a lot of money, but let's see how much \$100,000 will buy. Say, we want a nice home that's \$40,000; furniture for the home--\$5,000; a nice car--\$4,000, and we are half way there. We then go out to look at the price of boats because we have always dreamed of a large motor boat. The one we like is \$65,000 and as you see we are above \$100,000 already. So one way to increase your acceptance of money is to plan what you want then see how much that would cost. In this way you will pull your acceptance for money up fast.

With the rate of inflation we have to increase our acceptance level of money at least 5% per year or otherwise what we can accept now will buy a lot less in ten year's time. So realize that there is no scarcity of money and then start to build up your acceptance level of money.

There is the story of the school teacher who asked the class to write down what they would do if they had one hundred thousand dollars. One boy worked on it for a while and came back to the teacher and said one hundred thousand dollars was not enough. He needed another forty thousand dollars. This kid sure could accept money and probably will get himself in a position where he will have that sort of money.

So look over the fact there is no scarcity of money and that you will only be able to have what you can accept. Work on seeing that large amounts of money are real to you by seeing exactly how little it will buy.

## **PROBLEMS**

A problem is defined as two or more purposes in opposition, or idea-counter-idea. Another way of putting it is "Two or more opposing and conflicting views on the same subject."

Man loves problems. Problems give a person something to do, keep up interest, and give the person wins as he solves them.

Apparently the greatest curse for man is idleness, or having nothing to do. If a person has enough to do he will make problems out of little things. I have seen a housewife with nothing to do spend three days worrying about, and making a problem of, what to wear to a Sunday swim party. If this person had enough to do there would be no problem of the swim party, she would just slip out and buy something in a few minutes.

Insanity among the idle is a matter of problem scarcity.

There is an old saying that if you want something done, ask a busy man. This is true. Because a busy man has enough to do and won't make a problem out of doing it. He will just do it. If you give a job to someone with very little to do, they will fuss over it, make all sorts of problems about it, and take time, if ever, to do it.

If a person is too involved in a problem and can't solve it, he really has too few problems. ..he needs more.

If you are having a continuous problem with money, maybe you are just creating the problem because you have nothing to do.

I know of one woman whose husband makes plenty of money and they have lots of assets. She is always crying poor mouth, or even worse still, saying she can't have things because her daughter-in-law owes her a small amount and she can't pay until her daughter-in-law pays her. This woman is denying herself a lot of pleasures out of life because she is not thinking clearly on the subject of money. She is also creating problems with money.

If she had enough to do she wouldn't have to create problems with money.

Many people think they have huge problems with money. When you really investigate their money situation, it is usually in quite good order. The person is just making a huge problem over a small number of unpaid bills.

If the person's attention was spent on creating useful things rather than creating problems when there really are none, the person would be a lot better off.

If a person is turning his work into all sorts of problems and getting nothing done, he is suffering from lack of enough to do.

Most people have far more abilities that they could use, but don't. They are mostly doing less than they are able to and creating problems out of what they do to keep busy.

If you haven't enough to do, get an interest, - expand in some direction. Don't spend our abilities making problems.

So look over your total worth. Look at your earning ability. Look over the successes you have had and know that money is not a problem.

Creative Debt and Destructive Debt

When does it pay to borrow money and when is it destructive to get into debt?

People who build up large assets have also large Sums of money borrowed. The only way to advance in business or investment is to borrow money. The time to borrow money is when the property or whatever you invest In will produce enough income to cover the interest charges and expenses.

So you want to borrow eighty-five thousand dollars for a new house and live in it yourself. This kind of borrowing is unwise unless you have a substantial stable income, because the payments will have to come out of your Income and so put a drain on your reserves and so become destructive debt.

If the eighty-five thousand dollars was to buy an income property then you could repay the loan out of the money the property earned, so this would be constructive borrowing.

When does it pay to borrow money to buy personal things? All right, you are just married and to borrow money for a home is constructive because you have to have somewhere to live. Just as long as you don't overextend yourself and get loaded with too heavy a payment.

Remember, if you own your own home, you can have unexpected money outlays. If a water pipe breaks and you are renting, then the owner fixes it, but if it is your own home, you have to pay a plumber to fix it. On buying a home, put a time lag into the operation. Don't just buy the first place you see. Shop around, make offers. If you really complete the cycle of looking, you should get a good buy that will only appreciate and add to your wealth.

Borrowing for investment is creative as long as you can take care of the loan payments, plus expenses from income. Many people are afraid to borrow, usually because they confuse money consumption with investment. It is a wise precaution not to borrow to heavily for personal pleasure, for then you are only a money consumer.

Borrowing money to buy the necessary items, like cars and washing machines is usually wise unless the payments each month get out of hand. You should be putting aside some of your pay as a reserve and you shouldn't have everything committed to monthly installments. It can get very destructive when the installments are straining the finances. "Only a few more dollars a month" is a favorite saying of many salesmen, but those few dollars a month can end up in a downward spiral on money. Remember, anything you buy with a small down payment to do with the home, boat or car is instantly worth a lot less than you owe on it once you tke delivery of it.

Remember, borrowed money used wisely can make your life easier to live and bring added income. Too much money borrowed for personal use can totally destroy your peace of mind.

Money has power. Use wisely, it can create. Used wrongly, it can destroy.

## **TAXATION**

As we live in the 20th Century, we come up against the fact of taxation. Whatever the evils of taxation, we are stuck with it and we may as well learn to live with it.

I have interviewed a woman who had left her job and was no longer working. She used to love her work, it was a position of responsibility, but once she only had a home to run she got bored and dissatisfied. On questioning her closely I found that the reason she left her job was because she felt with her husband working and making good money, she was only working for the government. To handle this problem she therefore gave up her job and so didn't have the money and also didn't have so much taxation. But, she was terribly unhappy.

So you have a tax problem! So what! You will always have a tax problem if you have money, or if you don't have money. No matter what, you will have a problem with taxes because governments don't know how to handle money. The way to handle tax problems is to have money, not to be broke. Accountants are there to handle tax problems.

So your wife is working and you are working and it seems that all you ever do is pay the bills and Uncle Sam. Get smart. You are in a position to have money. Your earnings are good, your credit must be high. You are in a position to expand your havingness. Look into a tax sheltered investment.

If you look at where doctors and lawyers put their money, you will find that they put it into real estate, usually income property. Why income property? This comes under a tax sheltered investment. If you invest \$3,000 in a \$20,000 duplex or triplex, you then earn income off the property. You pay off the mortgage and expenses with the income and with depreciation of the building, this income will not usually be taxable. Why? Because the interest payments and running expenses and the depreciation will usually not exceed the income. You say, where is the money here? Well maintained property, in a good neighborhood, does not depreciate- each year property values go up a little. But as far as taxation goes, you can depreciate the building, but not the land. So, for taxation purposes, you depreciate. Take a certain percent of the value of the building and that can then be added to your operating costs, and so no tax is payable. In actual fact, even though the building is depreciating taxwise, property values are increasing.

There is only a certain amount of land, and land can only continue to increase in value as the population increases. Backed up by the way the economy has behaved for the last sixty years, if you added no improvements to the property it would go up in value. If you improve the property, it should increase in value to a greater extent than what you put into it if you know your basics on real estate. If you sell out at a profit, as long as you have owned the property longer than six months, you will pay capital gains taxes, which is a lot less than regular income tax if your income is large.

If you trade up to a bigger property, no tax need be paid on the capital gain at the time of the trade if you don't receive any money.

All this is covered in books on real estate. The best I have found is William Nickerson's "How I Turned \$1,000 into Three Million in Real Estate in My Spare Time."

There is an old saying, if you can't fight it, join it. If you are making a real good income and Uncle Sam seems to be the only one getting rich, look it over carefully and find some place to invest your money so you can expand your income. If you choose a tax sheltered investment, you can cut your total tax bill, but multiply your worth at an outstanding rate.

Most people don't have large money problems. They usually get what they want. Knowing the basic principles of money and a little about the economies of tax sheltered investments, there is no reason why anyone with average ability and determination can't have all the money they need.

In nature, there is no such thing as a straight line. A person never stays the same. He either expands and grows, or he gets small and contracts. This applies very much to money and wealth. Most people do accumulate money and assets. By the little controlled outflow that most people use, they are building up assets. Life insurance, credit union savings, house payments, all build up capital. Most people are on a rising graph as far as money goes. As we discovered earlier the total worth you have if you really have a square look at it is more than you imagined. To increase this worth then is not hard to do without risk.

## ***THE BEST INVESTMENT***

What is the soundest investment there is? You, of course. Nothing can take the place of knowledge, not even money. To acquire a new skill, or new knowledge is one of the most valuable things in the world.

Use the data on the cycle of action- -Affinity, Reality and Communication- -understanding the fact that there are flows in this universe. Use this data not only in relationship to money, but in living, working and enjoying life. May you not only have money, but health and happiness as well.

## ***START NOW***

1. Get your gross wealth worked out. Get a full total of all your assets.

2. Get your standard of living to a point where income is greater than outgo.
3. If you are behind in bills, get them all together, write them all down and then add up the total.
4. Don't buy anything that is not vital to survival until the bills are caught up.
5. Pay the oldest bill first, get your attention into the present and off your oldest bill first. Keep your utilities and rent paid up to date as you pick those old bills up and pay them.
6. Get a purpose to work towards that is a family agreement.
7. Outline a plan to achieve that purpose.
8. Flow your money where you want it to go. You get in control of the outflow. Spend your money where you want it to go.
9. Be willing to borrow money for investment, where the new income will take care of payments. Don't borrow for personal use or things that you consume. Borrow only to add to your income.
10. Use your extra money for personal improvement or to build up your estate, preferrably both.
11. Reread the book and make sure you understand the principles outlined well enough so you can apply them to your money management.

### **Acknowledgement**

**To L. Ron Hubbard, Founder of Scientology and Dianetics,  
whose writings inspired this book.**