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*Working with you to take back your life*

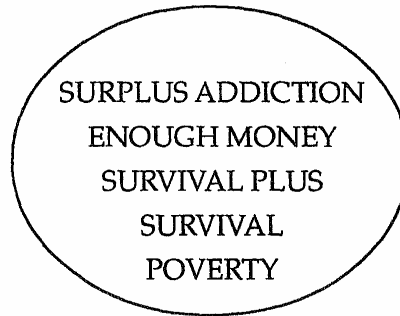
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## THE MONEY GAME

### PERSONAL FREEDOM



### The Money Game

If you look at money as a game, something we all play, then you will have a chance to master it. If you look at money as a difficulty, a struggle, as something you cannot master, then you are stuck living out whatever is conditioned in you.

You can play at several levels of the money game. Those at the bottom rarely realise they are playing a game. They are so entrapped in the myths and delusions about money, that they are totally blocked and restricted. If you are one of these, then apply the techniques taught earlier so you can free yourself of such a mindset, and then apply the methods necessary to upgrade your money making ability.

### **POVERTY**

The bottom layer is Poverty. This is usually a very frustrating level to live at. It is filled with difficulties and lack. The primary reason (on a world scale) that such a level exists, is the lack of a system which allows individuals freedom to pursue economic activities to their own advantage. The secondary

reason, in countries where free enterprise is the practiced system, is that the taxation structure tends to allow too much wealth to be accumulated amongst too few people. The solution to these problems can only be on a political level or, if you are in poverty in a country which has no free enterprise system and you want to avoid it, you could move to a country where the free enterprise system flourishes.

The other reasons for poverty in a free enterprise system are entirely due to the individual: lack of knowledge about how money is made and laziness or ignorance about changing your own behaviour patterns and mindset. These reasons are always the responsibility of the individual.

A common catch cry, 'I haven't enough time', is only an excuse. There is always time if you want to make it. It just depends on how keen you are to find the time.

If you are truly committed to raising your earning capacity then you can do it, regardless of whether there is a

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recession. It just requires a greater perception of the market place. Naturally, if your mind tells you that things are tough and no one is making any money, or jobs are hard to come by, and you believe them, then this is the reality you will face.

Rarely do people choose poverty consciously. It is always a result of their conditioning. Poverty, which is earnings below the poverty line, designated by the government, is a place to avoid. It may take some time to get out of it, but at least the only direction to go in is up.

Many people get into a rut with their attitude to money and refuse to take an opportunity where they could earn money because they claim the opportunity is not what they want to do with their lives. Instead they earn zero and rely on handouts to survive while waiting for what they want to do to appear in their lives. This loser's attitude will do them no good because their mindset is in the rut of 'no earnings' and they will be unable to be open enough to attract the opportunities they want into their lives. The attitude of 'waiting to see what happens' is a sorry one indeed. It is victim consciousness par excellence. If you are in a situation where you have no money and are not able to do what you want, it is very necessary to break the 'no money' cycle first. This means take any legal opportunity whatsoever to bring cash into your bank account. Do a job which you don't particularly want to do, even if it is only for a few weeks, so you can bring some cash into your life. At the same time, use the techniques taught here to attract into your life the opportunity you want. Going through your own negative walls is the only way to success in any venture.

Finally, never forget that the ability to attract money into your life is not defined by your level of intelligence or

education, nor is it dependant on who you know, what you know, what religion or race you are, or any other similar factor. All it requires is the desire to do it and the ability to be correctly informed and take the necessary actions. We will be dealing with what these are shortly.

## **SURVIVAL**

The next level up in the money game is Survival. This is the second most popular area. Why this is so is probably because of our education system. We tend to harbour beliefs such as 'money is the root of all evil, which of course is rubbish. Money is an innocent substance without any qualities whatsoever. So how can something without any qualities be the cause of good or evil? Yet this belief is so ingrained in many people, particularly if they are involved in a religion where this is taught, that they are sabotaged before they even start. And there is nothing in the education system to alter this belief deliberately and intentionally. So people are not given the opportunity to confront such a belief and dissolve it at its source. Instead they are forced to live it out in the world.

Survival is the level where you can do just that — supply the basic necessities to yourself and your family if you have one. But in the event of any unfortunate economic event, such as a recession, sudden jump in interest rates, or loss of job, things become financially grim pretty quickly. At the very least, you have to tighten your belt a notch or, at worst, you may lose your home and slip into the level below Survival, which is Poverty. On the other hand, if you apply what you learn in this course, you may be able to lift yourself to one of the levels above.

## **SURVIVAL PLUS**

Survival plus is the most popular level in the developed economies of the

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world. Most people live here and enjoy their lives accordingly. Of course there are many different incomes earned at this level, but they all have one thing in common: you are able to weather the storms of the economic conditions without too much stress. You may have to slip down one level, but usually if things go bad you can handle the extra expenses or reductions in income without major trauma to yourself or your family.

This is the middle class, where the majority of people aspire to and it is here that the wealth of a society and the success of its economy and culture are measured. But even so, it is not an entirely secure area and still requires those who live in it to continue working, possibly at a career they would rather not be in, just to pay the bills and retain their standard of living. Those who do apply themselves and are able to move to the next rung have learnt the secrets of success at the money game.

### **ENOUGH MONEY**

This is the level where you have mastered the art of making money and regardless of the economic conditions your life style remains as you want it. Naturally, this excludes abnormal events such as natural disasters., war and the collapse of the whole economy Even with these, the wise investor has secured themselves investments in other countries and so is covered in case of such emergencies.

Enough money means that you can do as you please with your time. You can work or not work as you so wish. You can afford to fulfil your desires as you see fit. Your family's needs are catered for and your money works for you rather than you working for money. This is the level most aspire to for their retirement. 1 say aspire to because it often remains as a pipe dream rather than a reality, due to a lack of planning.

It is certainly worth going for, particularly as the likelihood of government pensions recedes as the baby boomer generation gets older. People who have 'enough money' have often inherited it, but many others have made it by hard work with long hours or by learning the rules of the money game and applying them. It is certainly the place to be if you are going to remain stuck in the money game and not realise the point of it all.

### **THE SURPLUS ADDICTION**

This is the high end, in amount earned terms, of the money game. It is not necessarily attractive, nor does it necessarily bring happiness or fulfilment. What it means is that you are obsessed with accumulating more and more money and not even for what money can buy, but purely for its own sake.

This can often arise as a mindset when a person feels inadequate in some way. Sexual frustration and failure, anal fixation from poor toilet training in childhood or a revenge pattern against one's parents or school mates where you prove yourself better than them in some way, are all reasons why people drive themselves in the relentless pursuit for an excess of cash. And, of course, many of these people are very generous, becoming philanthropists to various causes.

There are also people who go after money because they like the excitement, the thrill of the game or the sense of gambling all on the next business deal. These characteristics are in the emotional nature of most of the population, but they tend to keep it to the lotteries and horses. No one who has ever had a bet can deny the thrill of watching your horse come in first. It is a normal and healthy human emotion. Only when it is taken to excess, where

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it destroys one's own family or other people, is this gambling instinct a sad delusion.

The 'surplus addiction' does not appeal to many mature adults. It is certainly a thrill as a fantasy for teenagers and older people who are emotionally underdeveloped, but it is still a symptom of being stuck in the money game rather than being free of it. Here, like all the other levels, you are still stuck in the game.

### **PERSONAL FREEDOM**

The whole point of playing the money game is so that you can create your own personal freedom. What does this exactly mean? It can be something different for everyone. It means you have mastered the money game so that you can create the amount of money you want when you want and how you want. In other words, it is the opposite of victim consciousness where you wait for an outside force to supply you with your financial needs. You have developed the entrepreneurial mindset. You have become a creator of your reality rather than a receiver. But again, this can mean a lot of things to a lot of people. Let me tell you a story about a man I met more than twenty years ago:

Example:

It happened when I was working as the third assistant director on the film 'Age of Consent' with James Mason and Helen Mirren, directed by the famous English director Michael Powell. We were shooting in North Queensland on Dunk and Bedarra Islands as well as on the coast. It was a heavenly time, the islands were hardly developed and there were few tourists. The waters were pristine and the rainforests lush and mostly untouched. The people who lived there had the opportunity for an ideal life.

One Sunday some of the film crew were having lunch at a beachside hotel on the coast, somewhere between the towns of Cardwell and Tully. As we sat there, enjoying the relaxing day, an old utility drove up and stopped right on the beach's edge. An old man climbed out. He was wizened and wrinkled and could have been anything from sixty to seventy five years old. He clambered onto the roof of the ute and, with one eye dosed and the other shaded by his hand; he scanned the horizon of the sea. It was rather an amusing sight. We all wondered what on earth he was doing.

After about fifteen minutes, he climbed down and went round to the back of the vehicle. From there he pulled out a large bundle and wandered down to the beach. He dumped the bundle at the shores edge and stuck a small branch into the sand. He then unravelled one end of the bundle and we saw that it was a large net with a string of corks along the top. He hooked a corner over his shoulder and proceeded to walk into the water, dragging the unfurling net behind him.

The sea bed was flat close to the shore and he was able to go quite a way out before the water reached up to his neck. He then turned parallel to the beach, before proceeding back to it. He had formed a large circle with the net and immediately began pulling it in. As it came to shore we could see there were patterns of motion beneath the surface which turned into full scale thrashing as the net came closer in. Then we could see clearly he had caught a huge shoal of fish. He dragged the net up to the beach and pulled the fish out one by one and dumped them in some open boxes that a friend had brought down from the ute for him. During this process, several people had come out of their homes and out of the hotel, including the

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shopkeeper. This man then sold off all the fish, collecting about two or three hundred dollars cash for his trouble. This was about four week's wages in those days. It had taken him no more than half an hour for the whole operation.

As he packed up, I went down to the beach and talked to him. It turned out that this was the only work he had been doing all his life. He had never held a job of any sort, nor had he earned money in any other way. His father had done exactly the same thing before him after he had purchased a few acres in the area. This old man had learnt, without thinking much about it, the secret of personal freedom in this day and age. He lived on the land he had inherited, which in those days would still have cost a fraction of what it would to buy a small house in the city. So, in other words, he did not inherit a fortune.

He grew fruit and vegetables on his five acres and any extra cash he needed for his children, products etc, he earned from his once a week fishing catch. I was very surprised when he told me all this because he was living an idyllic life and not having to work in the normal sense of the word. Everybody who knew him was happy to buy his fish. He had the knack of always being in the right place at the right time to catch them. He told me that in all his life there had only been a few occasions when the fish had not been there. Then he had just come back the next day and caught them.

This man was in a state of synchronicity with his environment. He was not there for greed he only took what was necessary to support his own and the local's needs. The fish were, therefore, able to flourish and always be in plentiful supply. He didn't make a business of it and go out to catch every day, so depleting the resource. Life

always rewards appropriately those who tune in with its ecosystem. He fulfilled his needs: he lived in the paradise of North Queensland, brought up his family and then lived with his wife on their mini farm where they were able to create their needs as required, You can do the same, although not necessarily there because his land now would probably be worth \$250,000. You would also need to develop the ability to be in synchronicity with the fish. But I am sure there are millions of people living a similar life all over the world.

This is the great secret of people who are successful in all areas of life. They have the ability to create their life in the way they want to live it. They are out of the money game in the sense that they have the ability to create the money they need when they want it, in the way they want to do it. They may not necessarily be millionaires but they probably live better, in the sense of their quality of life, than many millionaires.

Can you see now just how important it is to have clearly defined exactly what your own idea of personal freedom is? Without this you will be left to struggle through one of the levels of the money game. It is so easy to avoid life and stay semi conscious drifting through, joining the 'wonder what's happened' crowd. If you don't know where you're going, you will never arrive. So use the Lifewrite technique to define exactly what you want to enjoy. Money is only a part of it; it is the means to the end, not the end in itself. Don't get stuck in the money game. Live your personal freedom and master money to get it.

### **CLEARING THE INTERNAL**

If you are going to have any chance whatsoever in mastering the money game, you will have to clear your own biocomputer, your mind, of any negative conditioning with regard to

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money. You already have the techniques in place for this but there are a couple of other things you need to know.

Whatever you resist having a relationship with, you will always be unable to enjoy a positive relationship with, even though you will usually be drawn into some sort of relationship with the thing you are trying to avoid.

Money fits snugly into this category. Most people avoid a relationship with money, even though they have no option but to use it every day. In fact, you will always have a relationship with money all your life, nothing is more certain than that. If you avoid understanding it then you will suffer the consequences, because it is the form through which you create your material life. Even charities need money to give away and supply the goods and services they offer. Avoiding a relationship with money is a pathetic and deluded response to dealing with your life. This does not mean you have to spend your time just going after money or achieving great wealth, it means you must master it or be a victim to it, and your experience of life will be lived accordingly.

People often mention to me that many of the great saints and sages lived in poverty. But I have yet to meet or hear of any saint who lived in what I define as poverty. Poverty for them consisted of being served hand and foot by their devotees, having all their needs supplied until they died. They never needed to work or plan for their pension or worry about food. All these normal things that ordinary people had to go for were supplied free of charge. That is not poverty. A better description would be that these great beings lived a simple life. Many of them, of course, lived lives of great luxury and splendour because their devotees heaped this

upon them. So let's leave this lemon of an idea that it is spiritual to be poor out of any intelligent discussion. A simple life yes, poverty and degradation, no.

In this age, the ordinary things in life require plenty of money. The house, car, furnishings, kids, family responsibilities, holidays, social life and so on all cost money and quite a lot of it. If you have any blocks about money or if you have any negative thoughts, imaginings and beliefs about it, you will be unconsciously creating a tough life with regard to it.

Check what you say to yourself, particularly when you are on your own. Watch your mind present its contents as you think. Do you say things like: 'I don't need money, I can do with very little'? This is a very sneaky little thought that can undermine you secretly. On the surface it looks so innocent and even logical. Of course we can all do with very little. But who really wants a life lived with very little? It may be okay when you are young, sharing houses for low rent, or backpacking around on holiday, but when you enter into a relationship and responsibilities mount, babies appear, the car's engine blows up and so on, and you have a silly remark like this giving instructions to your subconscious, then you are destined for a life of lack, struggle and difficulty, unless you inherit the fisherman's home and skills in North Queensland!

We all set ourselves up in life. No one does it to us. And life has a habit of sneaking up on the misinformed and deluded and waking them up to confront reality. Even though it may take years, it eventually makes an appearance. We are all destined to face what is in our own minds at some stage of life.

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Consider what you have set yourself up for in life with regard to money; what is in your own subconscious mind. If you are unsure, use the only technique that will tell you – check your bank account and assets. Whatever they are is what is within you, in the sense of what you are allowing into your life. Check also your ability and relationship with money. To what degree have you mastered it? Can you create the amount you want, when you want, in the way you want? Or are you forced to do something you would rather not do in order to create the money you need to pay the bills? This would show that you have avoided a true and full relationship with money and would usually come from a belief which includes something about money being bad or negative.

If you consider that money is like a person then you can see just how it is so easy to keep money at a distance. If there is a person in your life that you have bad or negative feelings or beliefs about, then naturally you keep them at a distance. It is no different with money. Check extremely carefully what exactly your relationship with this unavoidable substance is.

#### HOW MONEY IS MADE

The most important rule about making money is this: to make a larger amount than normal, i.e. beyond wages, you have to have a money making machine of some sort. And I don't mean a colour photostat!

A money making machine is a business. You will never get wealthy on wages. Wages are designed to pay the mortgage and keep the basic necessities of life financed.

Business is all about making and/ or selling something. It is nothing more than that. In fact, everyone is already in

business. We all sell our time and skills for wages.

Business is only about adding value to something for a fee. On an individual level we all add value by applying our skills: a doctor adds value to the patient by improving their health, a hairdresser adds value by doing the hair of the customer, a clerk adds value by contributing to the product or service the company offers its clients, an actor or an artist, by their works, adds the value of enjoyment and even inspiration to the people who see their work.

At the basic level, adding value can be easily understood by taking as an example raw iron ore. The foundry adds value by turning the iron ore into iron. The steel maker turns the iron into steel. The sheet maker turns the steel into panels and the car maker turns the panels into cars. All down the line a change takes place to the product which takes human time and ingenuity. This is what is paid for. The more value you add to people's lives, the more money you make. It is as simple as that.

There are two rules for running a business: firstly, make sure the business can generate the money you want to fulfil the requirements of your own personal freedom design (if you want a million dollars, then there is no point in running a single ice cream shop in a small country town). In other words, make sure the business has the growth capability to generate the cash you want.

Secondly, make sure that it is you who receives the money the business generates. I have know many people who have run businesses only to find that the money they eventually drew out was less than the wages they paid to their employees.

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The first thing you will need to accept is that you will have to know how to sell. The thought of this used to turn my stomach. I hated the idea of having to be a salesman and, having had a couple of bad experiences with corrupt encyclopaedia salesmen as a teenager, I believed that all people in sales must be at least a bit corrupt. These were two mistakes based on lack of information.

First of all, you don't have to be a salesperson; you just have to know how to sell. Secondly, there are very, very few salespeople who are corrupt. There are some pushy ones and there are some ruthless ones, but the majority that I have met are honest and reasonable people, no better or worse than the average person.

Sales mean nothing more than presenting what you have to sell in as clear a way as possible. If the customer likes what they see they will buy. You may have to encourage them and inspire them to go through their own fear walls if you're selling something expensive, but usually people are more than capable of responding positively to something they want. You sell yourself when you apply for a job or represent the company you work for. Selling is not really such a big deal.

The key to be able to sell easily and enjoy what you do to the maximum is to do what you love to do. If you are not doing what you enjoy doing, you can only inhibit yourself for you will be denying your true power and holding yourself back.

When you are doing what you enjoy doing it doesn't feel like work, it feels like a leisure activity. This is a common experience amongst people who are very wealthy and who run their own businesses.

If you are avoiding relationship with yourself in some way, thereby denying yourself the experience of having a totally fulfilling life because of what was conditioned into you by some fool, then you may very well find yourself in a job that is unfulfilling. Check this out. It is never the fault of the job or the economy; it is always a projection from within your own mind. Don't get stuck in an activity that isn't delivering good feelings and a sense of enjoyment.

### **MAKING THE DECISION**

The greatest delusion about money is that making a lot of it is far harder than making a little or than doing a regular job. It is not. It is far easier, and this is why the rich do it. They may certainly spend more hours at it than the average person, but this is because they enjoy what they are doing.

Just ask yourself this: would you like a beautiful house in a peaceful and safe area, near or on the water, close to a city with all the most modern conveniences, or perhaps on a farm in a pristine setting, with a river frontage and lush forests surrounding you, with your family given the best education, medical care, the freshest food, excellent and plentiful entertainment, help with the laundry and housework, the ability to travel anywhere and everywhere you desire and so on..? If the answer is yes, then you will need a lot of money. A lot, by the way, and I emphasise this again, is not necessarily millions of dollars. The choice of your personal freedom requirements is always designed by you. I personally prefer a simple life in the country, but there are others who want a more glamorous life. If you are willing to pay the price in time, effort and application, there is no limit to what you can create.

It is all a matter of beliefs and what you tell yourself. Let's look at some of the killer words and saboteur phrases

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which undermine your ability to create a life in the way you want it:

- Luck and lucky
- Coincidence
- Chance

These imply there is some outside force or forces controlling what happens to you. This is where you hand over your power and castrate your ability to be the creator of your life. If you believe in these, you are stating that there are no laws governing what is going on in life. You are putting yourself back into the middle ages and the mentality of superstition.

Here are some more phrases to be careful of:

*'I want to be' rather than 'I will'. The word 'want' implies that there is some doubt about your choice*

*'I should' instead of 'I am going to'. Again 'should' implies that there is something to answer to outside yourself.*

*'Maybe I' instead of 'This is my plan'. This suggests weakness of decision and the inability to master your own destiny*

Avoid these ways of speaking because they can really make things difficult. Think of how many more of these saboteurs you use in your ordinary conversation and start to cut them out completely. It may take a little time, as they have developed over decades, but it can be done quite quickly. You win then see a clear result in your own life as you retake the power you gave away. Mastering language is the first step to making decisions and being able to see them through to completion.

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