There will be Ten Million new Millionaires created in the next Ten Years.

Why don’t you plan to be one of them?
I Create Millions: How You Can Manifest Your Millions with 87 Specific Money Mastery Methods

87 Practices, Attitudes, and Programs that the Experts Use to Increase the Flow of Money. You Can Use Them Too!

By

Christopher Westra

Note – This version 3.0 (Full Version) of I Create Millions is NOT a free book. You can get a shorter free version at:

http://FreeMoneyEbook.com

You can also learn how to make money by distributing the free version, by creating your own “branded” copy. See the website above for more details.

Please enjoy your printed copy of this book, or read online.

The author of this book has written about his personal experiences with money flow and money consciousness. Results may vary. The author and publisher disclaim any warranties and shall in no event be held liable for any loss or other damages.
As a bonus to this book, you are entitled to sign up for my free “I Create Reality” Newsletter. You will receive short daily hints and tips on money, manifesting, and creating the life of your dreams.

You will also receive free ebooks and audio downloads from time to time. These resources will help you overcome limitations and realize your true potential!

Just go to [I Create Reality](http://icreatewisdom.com/red/reality.html) to sign up.

If you printed this book, then type in:

http://icreatewisdom.com/red/reality.html
# Table of Contents

About Christopher Westra ........................................................................................................ 7
Introduction to the Money Mastery Methods ........................................................................ 9
Method 1. The Manifesting Envelope ..................................................................................... 11
Method 2. The Art of Leaving Money Around ....................................................................... 13
Method 3. Writing On Money .................................................................................................. 15
Method 4. Let Your Expenses Work For You ........................................................................ 17
Method 5. Creating an Abundance Check ............................................................................. 20
Method 6. The Money Downpour Visualization .................................................................... 21
Method 7. Forming New Money Habits of Mind ................................................................... 23
Method 8. Always Carry Cash ............................................................................................... 25
Method 9. Buy the Best for Yourself ...................................................................................... 27
Method 10. Create Money Opportunities, not Money Emergencies ................................... 29
Method 11. Seek Ye First ......................................................................................................... 31
Method 12. Let Go of Money Attachments ............................................................................ 33
Method 13. Demonstrate Your Wealth with a Money Mantra .............................................. 35
Method 14. Improve Your Money Talk .................................................................................. 37
Method 15. Be Happy First, Right Now! ............................................................................... 39
Method 16. Give True Value By Creating Wealth ................................................................. 41
Method 17. Seeing Abundance Everywhere ......................................................................... 43
Method 18. Do What You Love, the Money Will Follow ....................................................... 44
Method 19. Focus on Creating, Connecting, and Converting ............................................... 46
Method 20. Connect with The Web ....................................................................................... 47
Method 21. Act Boldly in Money Ventures .......................................................................... 49
Method 22. Expand Your Comfort Zones ............................................................................ 51
Method 23. Know Your Reasons for Wanting Money ............................................................ 53
Method 24. Use a Personalized Money Script or Affirmation .............................................. 55
Method 25. Go For Money Freedom and Joy ........................................................................ 57
Method 26. Spend Only What You Own ............................................................................... 59
Method 27. Trust the Money Promises (Puzzle) .................................................................. 61
Method 28. Play the $100 Bill Game ..................................................................................... 62
Method 29. Pay Yourself First ............................................................................................... 65
Method 30. Make Meta- Decisions ......................................................................................... 68
Method 31. Use Your Whole (Holographic) Brain ................................................................. 70
Method 32. Expand the Thresholds of Your Mind ................................................................. 72
Method 33. Think Long Term ............................................................................................... 75
Method 34. Do a Ten Years in the Future Exercise ............................................................... 77
Method 35. Follow the Ten Laws of Goals .......................................................................... 79
Method 36. Know the Five Goal Areas .................................................................................. 82
Method 37. Be Like Royalty, and Earn Royalties ................................................................. 84
Method 38. Earn Interest, Don’t Pay It .................................................................................. 86
Method 39. Embrace Change ............................................................................................... 87
Method 40. Get Rid of the Pie Fallacy ................................................................................... 88
Method 41. Show Wisdom in Stewardship Over Resources ................................................ 89
Method 42. Create in the Inner World ................................................................. 90
Method 43. Use Synergy, not Just Specialty ...................................................... 91
Method 44. Learn How to Sell ......................................................................... 92
Method 45. Create Automatic Money Systems ................................................. 94
Method 46. Know Your Reasons for Not Making Money .................................. 96
Method 47. Recognize that You Can Be Rich and Spiritual ............................ 97
Method 48. Create Mentors and Heroes ......................................................... 98
Method 49. Pay Bills Ahead ........................................................................... 99
Method 50. Read Books on Money .................................................................. 100
Method 51. Listen to a Money Meditation Audio ............................................. 101
Method 52. Develop a Thick Skin .................................................................. 103
Method 53. Give Away Money Regularly ....................................................... 104
Method 54. Cultivate Gratitude for What You Have ........................................ 105
Method 55. Start a Money Mastermind Group ............................................... 106
Method 56. Joke About Being Rich .................................................................. 107
Method 57. Go Test Drive Your Dream Vehicle ............................................... 109
Method 58. Keep a Color Coded Accomplishment List .................................... 110
Method 59. Identify With the Rich ................................................................... 112
Method 60. Create Evidence of Riches ............................................................ 113
Method 61. Use Your Own Strengths to Make Money ....................................... 114
Method 62. Harness the Power of Imagination ................................................ 115
Method 63. Think Big, Dream Bigger ............................................................... 116
Method 64. Believe in a Shapeable Universe .................................................. 118
Method 65. Ask Daily Questions ...................................................................... 119
Method 66. Enjoy Your Problems and Challenges .......................................... 121
Method 67. Find and Share Your Enthusiasm .................................................. 122
Method 68. Delegate and Outsource ............................................................... 123
Method 69. Network with Your Peers ............................................................. 124
Method 70. Measure Your Results and Your Performance ............................. 125
Method 71. Delay Gratification ........................................................................ 126
Method 72. Change Course When Necessary ................................................ 127
Method 73. Pay Attention to the Bottom Line ................................................ 128
Method 74. Get the Right Tools ....................................................................... 129
Method 75. Create a Finance Day ................................................................. 130
Method 76. Keep Your Energy Level High ..................................................... 131
Method 77. Feed Your Mind and Your Body ................................................... 132
Method 78. Develop Patience ......................................................................... 133
Method 79. Believe in Yourself ........................................................................ 134
Method 80. Cultivate Deep Desire ................................................................... 135
Method 81. Use High Technology ................................................................... 136
Method 82. Sell Through Affiliate Programs ................................................ 137
Method 83. Use Education as a Selling Tool ................................................... 138
Method 84. Take Risks .................................................................................. 139
Method 85. Eliminate Your Job Mentality ...................................................... 140
Method 86. Create Some Space for the New ................................................... 141

© Christopher Westra – All Rights Reserved http://ICreateMillions.com
Method 87. Direct Your Thoughts ................................................................. 143
Summary of I Create Millions – Version 3.0 (Full) .................................... 146
About Christopher Westra

Christopher is a widely published author. Here is a sampling of his other books.

I Create Reality – Beyond Visualization: How You Can Use Holographic Creation to Materialize Your Desires [ICreateReality.com]

I Create Joy – The Art of Emotional Transformation: How You Can Transform Your Painful Emotions into Joy with This Eight Step Recipe [ICreateJoy.com]

The Harmony Earth 30 Day Energy Diet: Ten Simple Secrets to Harmonize Your Body with the Earth and Increase Your Energy and Vibration in 30 Days! [ICreateHarmony.com]


How to Potty Train Your Child in Five Hours [ICreateReality.com/potty.html]

I Create Cash – Cyborg Selling: How You Can Create Unlimited Income Using Automatic Cues to Action [ICreateCash.com]

Numerous articles and other free reports on physical, mental, spiritual, emotional, and financial health at [ICreateWisdom.com]

He holds a Degree in Psychology from Brigham Young University. He has studied mental and physical health for over 20 years, and received his Doctor of Naturopathy Degree from the Clayton School of Natural Healing.
He holds a Black Belt Degree in the Martial Art of Kyukido.

Christopher lives in Gunnison Utah with his wife and five boys. He enjoys gardening, running, reading, and writing.

One of his very favorite books is The Science of Getting Rich, by Wallace Wattles. It was this book (nearly a century old) that Christopher used to generate his motto “Increased Life to All”.

You can get a free copy of The Science of Getting Rich at:

http://ICreateWisdom.com/sogr.html

He first became interested in the power of money mastery methods after reading the Science of Getting Rich.

As a counselor, he came up with a “Ten Years in the Future” exercise in which people visualized in detail their daily life ten years from now. He did this exercise with hundreds of adolescents, and later with prison inmates.

He wrote out his future vision along with the others, and over the years became convinced that there was a guiding power at work. Item by item the detailed images became reality (life in the country, a house built into a hill, his own business, a black belt degree, knowledge, books, promotions, bonuses, mentors, opportunities, amazing health).

Christopher invites you to practice the important skill of money mastery using the life-changing techniques in this book. He also offers a short daily newsletter that offers support and free ebooks. You can sign up at:

ICreateReality.com
Introduction to the Money Mastery Methods

Some of the ideas in the book will challenge your traditional thinking. I encourage you to suspend your usual thinking about money and really consider the ideas presented here. These principles are the result of many years of study and experimentation.

Many experienced people have contributed chapters to this book. These individuals made it through the poverty consciousness and into the abundance mentality using the very ideas in this book. Wealth is truly a matter of the mind.

The text of this book is a little larger than usual and the chapters are kept short. If you choose to read the book online rather than printing it out, you will find this a great benefit. When reading online, don’t read too much at one time – just a chapter or two.

These money mastery methods stem from myself and other authors who write about finances, manifesting, and creating abundance.

The first secret to understand is that attracting money is a mental project. Creating wealth is primarily a mind game.

You must be worth it. You must believe that you deserve money. You can explore your reasons for wanting wealth, and many of the money methods will touch on this. You really don't want money, you want wealth.

Most of these methods are about believing, and having confidence, and setting goals, and clearing limitations and ineffective beliefs. These stories and secrets are from real people who have gone through the mental shift from scarcity thinking to abundance!

You will like some of the methods and techniques more than others. We are all different. But if you try all of them, you
will find those that work for you, and create more money flow in your life.

Most of the money mastery methods contain attitude and belief changes. Some of the methods are mental and some are physical. Some are very concrete and others are more subtle.

Enjoy these ideas. Read one a day and put it into practice in your life. Feel free to let your friends and family know about these money mastery methods.

You can create increased wealth for yourself and the entire world. There is no limit on abundance! Be a part of the increase in light and wealth on the earth at this time by using these money mastery methods.

You really can't master money, you can only master your self. Start today!

Christopher

P.S. All of the pictures in this book are also links, and you can click on any picture to get more information about that book or CD set.
Method 1. The Manifesting Envelope

By Christopher Westra
Author: I Create Reality – Beyond Visualization

This money mastery method is one that I have grown into, and it really works for me.

First, decide on an item you want that will cost a bit of money. You may have that amount of money, but not choose to spend your savings on this item right now. Be patient.

Second, get an envelope and write on the front your goal item, for example, trampoline, piano, Disneyland, or new car.

Third, make a deposit into the envelope. $100 if you can, or just $5 if that's what you have right now. Write the date and the amount on the front of the envelope.

Every week or every two weeks, simply make another deposit, listing the date, amount, and total amount that is accumulating.

Your deposits start to get bigger, the amount grows, and your faith that you can actually purchase this item increases also.

Pretty soon you have enough to buy the piano, or take the trip to Disneyland, and this money is "set aside" for that specific purpose.

There are side benefits from this technique also. After you purchase your first item, use the same envelope for another item. Always have a little cash in your "cache" building for something that you want.

You will develop patience, discipline, and a sense of wealth by watching the amount grow.
Your confidence will grow also by seeing the items you have already achieved.

My envelope was my Disneyland fund, my monitor fund, and is now my Molokai (Hawaii) fund.

Keep the envelope somewhere handy. When you spend the money, do so in a joyful, trusting manner. That's what money is for - to spend on living life and serving others.

Christopher

Christopher Westra is the author of "I Create Reality - Beyond Visualization:" How You Can Use Holographic Creation to Manifest Your Desires!

To find out why some people manifest their desires on a consistent basis, and others do not, see:

I Create Reality – Beyond Visualization

For those who have printed this book – type the URL

http://icreatewisdom.com/red/reality.html
Method 2. The Art of Leaving Money Around

By Christopher Westra
Author: Realms of Joy – Time of Light

Here's another one of my money mastery methods. Simply start leaving money around. I have a bulletin board above my desk, and Ben Franklin is looking down at me from the $100 bill that is tacked up there.

It's been there for months and months and will stay right there. This is a powerful message to my subconscious mind. Putting money aside in places where you keep running into it and seeing it tells you that you have it!

Leave a $20 bill where you keep your keys or wallet and just keep it there all the time. Put another one in the kitchen where you prepare your meals. Put a $50 by your nightstand and just see it every night.

You are not worshiping money. It's just money. You are breaking the "lack mentality" habit of always spending every dollar you have.

This is a powerful money mastery method - try it.

When you see the money, say to yourself, "Wow, I have money stashed all over the place. It feels good to save and to have money."

Leaving money around also takes away the emotional "charge" that many people have about money. Many have a love/hate relationship with money.

Yes, they say they want money, but they are really afraid of it also. The idea of having money, and even seeing it, scares them.
Leaving money around cures this, and allows money to be "just money".

Occasionally move the money around, just like you would move any other household item. Lay it here, or post it over there for a while. Get comfortable with it!

Christopher


To see a short movie about creating your own reality, see:

*I Create Reality – Beyond Visualization*

For those who have printed this book – type the URL

http://icreatewisdom.com/red/time.html
Method 3. Writing On Money

By Carol Tuttle
Author: Remembering Wholeness

This money mastery method is from Carol Tuttle. I took my wife to one of her live presentations since Carol lives in my same state.

She has several money techniques, and one of them is to write messages on money.

I took the $100 bill that I have posted near my desk and wrote these messages on it.

"I love Christopher
Think like Ben (Ben Franklin is on the $100 bill)
I flow easily to Christopher
Currency flows
Use me (the money) to serve others
This represents value given
Will multiply exceedingly
It's just money
Powerful representation
Plenty more where I came from
Flow without compulsory means"

When I'm waiting a few seconds for my computer to load something, I glance up and read a few lines.

Yes, you can write on money. It's not sacred. Do it today.
When you write on your money, use messages that have meaning to you. Don't copy my examples.

You can also write on some money and then give it away or spend it. It's still spendable. People won't refuse it!
Note from Christopher –

Carol is the author of Remembering Wholeness, and many other products. You can get a free audio about how to "Attract Life's Riches" at her site below:

**Attracting Riches**

For those who have printed this book – type the URL


I love her book, very fulfilling and loving!

P.S. Start looking at the bills you receive to see if there is writing on them. You will find some. As you use the ideas and methods in this book, you will soon have more bills headed your way.
Method 4. Let Your Expenses Work For You

By Rick and Wendy Jensen
Author: Positive Parenting

You’ve probably heard of “letting interest work for you.” This is old, but wise advice. Here’s some newer advice that I’d like to give. Let your interest work for you, but allow your expenses to work for you too!

With some of the credit programs available today you can earn money on the products that you will normally spend money on.

There are different credit cards that can earn you up to 5% cash back when you use them. The rules for the cash back credit cards vary, and depending on your circumstances you’ll probably only get about 1 or 1.5% back. I realize that this doesn’t see like that much, but every little bit helps!

It especially helps when you see how much that 1.5% has accumulated over a year. The best part is that you were going to purchase those products anyway - why not let someone pay you for it?

Before you get “excited” about this, you should be warned about credit cards. Some people have a difficult time with credit cards because they spend as if “it’s not real money.” Don’t use a credit card if you have a difficult time disciplining your self financially. If you find yourself going crazy, JUST STOP!

Remember, the only reason why you buy things on credit is because they are paying you to do so. It’s not because you don’t have the money “right now.” If you don’t have the money “right now,” then you probably shouldn’t be buying it!

Let me tell you how this Cash Back Award has been spent by some of my friends:
I have some friends who take their annual Cash Back Award and use it on the vacation of their choice. Because my friend owns a business, he is continually purchasing things for his business.

The money that he spends for airfare, meals, bills, and other expenses all go to increase his Cash Back Award. He will be spending that money no matter what - so why not get a little kickback?

Because of the amount that he spends for his business, his kickback ends up paying his expenses for a week in Hawaii with his entire family. I’d say that's worth it!

Note from Christopher - I use a credit card that pays down my mortgage with the "cash back" and I've paid down hundreds of dollars of principal by using this method.

Rick and Wendy Jensen are the authors of Positive Parenting and the proud parents of six children. Rick has his Masters in Education from Southern Utah University and has worked with the youth in an educational setting for over nine years.
Wendy graduated from the University of Utah and has taken numerous classes and workshops in Psychology and Parenting. Wendy is a stay-at-home mom, a freelance writer, and an interpreter for the deaf. She has also authored, “Sign Language for Babies and Beyond: How to promote early communication and language development in your child.”

For those who have printed this book – type the URL

http://icreatewisdom.com/red/wendy.html
Method 5. Creating an Abundance Check

By Barry Goss
Creator and Author: Manifest Life – The Manifesting Mindset

This money mastery method is from Barry at Manifest Life, who heard it from one of his manifesting mentors, Mentor #6, featured inside his book "Conversations With the World's Top Manifesting Mentors, Vol 1"

"Take a blank check out of your checkbook and on the date line write down a date in the future (ensure it's out far enough to be comfortable).

Make the check out to yourself for the amount of money you wish to manifest. Make it a very large amount yet not too much that you cannot imagine the feeling of receiving it.

Sign the check "Gift from The Universe" and in the memo area write "Just for being YOU". Put the check in your wallet and carry it around with you wherever you go. It will instantly start to attract more money to you!

This exercise has worked wonders for many of this mentor's clients. Mentor #6's clients have attracted more clients to their business, and received miraculous monetary gifts out of the blue!"

Barry Goss is the originator of the Manifest Life Website, probably the most complete website on manifesting on the entire earth.

Note from Christopher - I've used this abundance check method myself. Many of the richest people in the world have done something very similar before manifesting their abundant life. It takes bold action and confidence. Do it!

If you printed, go to http://icreatewisdom.com/red/barry.html
Method 6. The Money Downpour Visualization

By Barry Goss
Creator and Author: Manifest Life – The Manifesting Mindset

Here is another money mastery tip from Barry Goss, who learned it from Margo Zaher, Manifesting Coach.

"When was the last time you saw money falling from the sky? One great way to increase your ability to manifest large amounts of money is to use the power of visualization.

First of all simply imagine that you are looking up at the big blue sky. It's a gorgeous day, with only a few small puffy clouds in the distance above. Then imagine small little pieces of paper are coming from those clouds.

They are $100 bills raining down!! They start increasing in numbers now, thousands, millions and even billions of bills are floating down! Notice the smell of these crisp new bills.

You are now in the midst of a major money downpour! They are landing all over you, your house and the entire neighborhood and city!

How does it feel to have those softly float down and land all over you? Do you feel abundant and free? If not, just notice that. Let yourself feel the freedom of having GREAT abundance.

This is all in your imagination so just allow yourself to fully explore these super wealthy sensations. You are richer than you ever imagined. The Universe is providing you with more money that you have ever desired.

What are you going to do with this money? Think about it. If you could make your one personal heartfelt contribution to the
planet with this abundance, what would you do?

Go ahead and take ONE action towards that today!! We dare you! To manifest your dream life, simply start living your dream as if it's already happening... Enjoy"

Note from Christopher - Yes, use the power of visualization, and then take action. This visualization is a little like part of my Free Guided Money Meditation. To learn more about Barry and his story, and how Manifest Life can benefit you, see:

Manifest Life

You can also get Barry's book, The Manifesting Mindset, free from here:

http://icreatewisdom.com/dlmanifesting.html

P.S. Barry has studied the power of the mind from his earliest years. Go read his personal story at Manifest Life.
Method 7. Forming New Money Habits of Mind

By Tim Ong

Author: From Fear to Love

Here is what my friend Tim Ong does to allow abundance to flow into his life:

"One of the fundamental flaws for most people with regards to money is their belief in lack of abundance. Not too long ago, I had the same belief. When I was told that there is no limit to my abundance and what I have in my life is the result of my thoughts, my logical mind immediately stepped in and ridiculed that notion.

However, as I learned more and more about the mind, and especially the power our subconscious mind has over our lives, I finally understood how it works.

Once I passed this initial barrier of disbelief, I quickly made plans to replace my old belief in lack to a new belief in abundance.

A habit is something we have grown accustomed to, so much so that we do it without having to think about it. It runs on autopilot from our subconscious mind. So to change a habit, we have to become aware of it in our conscious mind, and then replace it with a new habit or new belief.

The more often we remind ourselves of our new belief, the faster we can assimilate it into our life and adopt it as our new habit. I do this by choosing two points in a day to actively focus on the new belief about abundance – (1) when I wake up, and (2) before I go to sleep."

The first thing I do when I wake up in the morning is to sit in meditation for about 30 minutes. In this meditation, I remind myself that I am basically a God-Essence, which means that I
am already whole and complete. I lack nothing. I become abundance.

Just BE! This takes some practice but once you’ve got it, it becomes easier to practice eventually.

Before I go to sleep at night, I review the day’s events and focus only on what I have, and then I express my gratitude for the abundance that I have – no matter how small it may be. You’ll find that the attitude of gratitude is a powerful way to allow unimpeded flow of abundance into your life.

In fact, I have a short little poem which I recite:

Thank you for the abundance,
Thank you for the wealth.
Thank you for all the happiness,
Protection and good health.

Reminding yourself of your new belief twice a day is just a starter. The longer you can hold your new belief, the faster it'll become a part of you. When that happens, abundance will naturally flow into your life.”

This money mastery method is from Tim Ong, the author of the book "From Fear to Love" and many other books. You can get an incredible package of books from his site below.

From Fear to Love

Note from Christopher - You'll find gratitude as part of many money mastery methods, and there is good reason for it!

Gratitude puts you in alignment with the source of all abundance. I’ve practiced several gratitude exercises for years. I recommend looking into Tim’s book, his clarity and focus are very refreshing.

If you printed, then go to: http://icreatewisdom.com/red/tim.html
Method 8. Always Carry Cash

By Tony Mase
Developer: The Personal Power Course

"Not long ago, I came across a survey in which people were asked how much cash they had on them right now. Some sixty-percent of this survey's respondents said they had less than $20.00 in cash on them; some twenty-percent of them said they had less than $5.00 in cash on them.

If you want financial abundance and prosperity in your life, it's absolutely necessary for you to "feel" financially abundant and prosperous right now.

Quite frankly, it's real difficult to feel financially abundant and prosperous when you're constantly walking around broke.

It's even more difficult to feel financially abundant and prosperous if every single time you walk into a store to buy something, you worry about whether or not you have enough money on you to buy what you want…

And…

Even worse…

You worry about suffering the embarrassing consequences if you don't.

My advice…

Always carry heavy!

Take the next few hundred dollars you earn and put it in your pocket, not the bank.

It'll feel much better in your pocket than it will in the
bank and it'll help you develop and maintain the state of mind that's absolutely necessary for you to attract financial abundance and prosperity into your life."

Note from Christopher - Always carrying cash is one money mastery method that I adopted years ago, and it is one of my favorite! It feels so good to always have several hundred dollars with me.

My friend Tony Mase developed The Personal Power Course, ten simple lessons in Constructive Science, teaching you how to use your own sub-conscious energies for health, prosperity and personal achievement.

I’ve read the lessons, and along with The Science of Getting Rich, they changed the way I think about myself and reality.

If you printed this book, then you can type in:

http://icreatewisdom.com/red/power.html

P.S. Lessons four and five of the ten lessons are specifically about wealth. Lesson four is the physical side of wealth, and lesson five is the mental side of wealth creation!
Method 9. Buy the Best for Yourself

By Tony Mase
Developer: A Powerful Life

"One of the single, biggest mistakes people make in their quest for wealth is buying things because they're cheap rather than buying things because they're the best.

Surrounding yourself with cheap things is not in any way conducive to developing and maintaining the mental attitude that's absolutely necessary for you to become wealthy.

In an article, titled "The Constructive Attitude", Wallace D. Wattles, best known for his classic masterpiece "The Science of Getting Rich", said this on the subject:

"… if you wear cheap clothes, eat cheap foods and surround yourself with cheap things to "save money" you will put yourself in the mental attitude of cheapness and inferiority. You will think of yourself in connection with cheap and inferior things, and so will see yourself as a cheap and inferior person. The cheap and inferior within you will be brought to the surface, and you will never do your best. You will be incapable of exerting your whole power, and by the law of reaction, cheap and inferior things will move toward you."

On the other hand, in the same article, he said this:

"If you wear the best, eat the best and have the best in your home, it puts you in the right mental attitude. You see yourself as one who has the best, is of the best, and IS the best; and the best there is in you will come to the surface. You will take the mental attitude of faith, confidence and power, and your success will be assured. You will take hold of your work with conscious power, and your work will be well done. You will BE the best, and by the law of action
and reaction, the best will move toward you."

So…

If you want to be wealthy…

Starting today…

Stop buying that which is cheap and start buying that which is the best!"

Note from Christopher - This money mastery method will take some getting used to if you are in the habit of always "going cheap". If I can change my habits, then so can you. I can now afford the best food, and the highest quality equipment for my business and life. Start practicing this today.

Do you want A Powerful Life?

My friend Tony Mase can teach you how to use the power we all have. Learn how to connect yourselves with the universal power in such a way as to get everything in life you want - health, wealth, success, happiness and more!

If you printed the book, then go to:

http://icreatewisdom.com/red/life.html
Method 10. Create Money Opportunities, not Money Emergencies

By Tony Mase
Developer: The Science of Abundant Life

"Don't Set Yourself Up for Financial Emergencies

Practically every financial planning and personal finance book you'll ever read advises you to start an emergency savings fund, to meet unexpected financial emergencies, as one of the first steps in building wealth.

If you truly want to be wealthy, this is just about the worst financial advice you could follow.

In an article, titled "The Constructive Attitude", Wallace D. Wattles, best known for his classic masterpiece "The Science of Getting Rich", said this on the subject:

"... do not lay up for a rainy day. If you live right, think right, and work right, there will never be a rainy day for you. If you lay up for a rainy day, you will impress the sub-conscious with the fear of a rainy day; with the idea of weakness and incompetence, and so you will cause the rainy day to come."

Does this mean you shouldn't keep any extra money at all?

Absolutely not...

In the same article, he said this:

"... provide a surplus, so that you may take advantage of any new opportunity..."

There's a Creative Power within you that makes your life into the exact image of that to which you focus your
If you focus your attention on financial emergencies, by saving for them, that's exactly what you'll have in your life... financial emergencies.

On the other hand...

If you focus your attention on financial opportunities, by providing for them, that's exactly what you'll have in your life... financial opportunities!

Note from Christopher - Look at the richest people you know and see if they think in terms of money opportunity, or money emergency. You will find they expect success and wealth, and they get it.

Tony is an expert on The Science of Abundant Life. He has studied both ancient and modern books about the secrets of the truly abundant life. If you want to stop struggling and get more out of your life, this set of books may be some of the most important life transforming books you ever read.

If you’re reading a print version of this book, go to:

http://icreatewisdom.com/red/science.html

P.S. What could be more fun to learn, than the science of abundant life? It’s what we all want, and we can obtain it!
Method 11. Seek Ye First

By John Terry
Author: Through the Eyes of a Traveler

"This will probably sound like the most unlikely place to look for wealth, but if you consider the true source of all things, it makes perfect sense.

In the Sermon on the Mount, Jesus taught his disciples that, “No man can serve two masters … Ye cannot serve God and mammon,” or the world (Matt 6:24). After suggesting to his disciples that they “take no thought for your life, what ye should eat, or what ye shall drink,” he told them, “seek ye first the kingdom of God, and his righteousness, and all things shall be added unto you” (Matt 6:22). He didn't say some, or part, or a portion, but “all things.”

Just moments earlier, he prefaced these very words by promising that those who would give their alms, offerings to the poor and needy, secretly, that the Father would reward them openly (Matt 6:18). Is there sufficient faith to follow this teaching and live this way today?

Here is what I’m suggesting—if you want to acquire wealth, perhaps greater than you can even imagine, then find ways to give it away, anonymously, that will serve God and build up the kingdom of God. It is a sure thing—God’s promise to the faithful."

Note from Christopher - People who live in true abundance always give freely. You can tithe with your church, give to charity, or simply find those in need who live right around you. Open your eyes and start giving today. The outflow brings the inflow - always. Be open and flowing.

John is the author of Through the Eyes of a Traveler. His book examines our innate ability to travel through time and space at
will, to communicate directly with others and access knowledge and intelligence through mere thought, and the power to control matter with our minds. I read his book in a few days, and went and met with him personally.

P.S. Yes, he took me into extremely deep relaxation and on a travel that I will never forget.

If you printed this book, you can find out more on traveling at:

http://icreatewisdom.com/red/travel.html
Method 12. Let Go of Money Attachments

By Lester Levenson
Creator: Sedona Method

Just let go! Yes this is the money mastery method promoted by Lester Levenson. When you "want" something so much and you feel you must have it to be happy, the universe says "nope".

When you express gratitude with what you have, and desire more in a confident expectant manner, with divine unconcern as to the outcome, then you can have anything you want.

Let go of the emotional "charge" connected with money, if you have that degree of attachment to it. Most people do have an unhealthy desire (a desperate craving) for money, and this is counterproductive. An attitude of "must have" simply stalls your flow of energy.

Relax your muscles, relax your wanting and craving, and recognize how much you truly have in this moment. Send out the energy of "having" and not "wanting".

Let go of your "attachment" to wanting and needing money. Attachments are "tight" and you want to be "loose".

Note from Christopher - To master abundance, you must be loose, flowing, and aligned. I finally ordered the entire Sedona Method course! I was able to clear issues, become more aware, and enjoy greater wealth. My personal life and business have never been better.

Lester Levenson is the developer of the Sedona Method, which has been used by thousands and thousands to release unwanted emotions and increase success and well being. Get
a free DVD and CD that tells more about the benefits of the Sedona Method.

For a free CD for you who have printed the book, type in:

http://icreatewisdom.com/red/sedona.html
Method 13. Demonstrate Your Wealth with a Money Mantra

By Mike Dooley
Author: Infinite Possibilities

"There was a point in my life when money was extremely tight. I was launching my first business and while my reserves were dwindling, nothing was coming in. I wasn't a vegetarian back then, so to keep expenses down my daily staple was a pot of stew I would make weekly from the cheapest ground beef. Apart from a few occasional, periodic splurges, acts of faith, I squeezed every penny.

Around the 2 year mark of being self employed, the money really started coming in - finally! And one of the first things I noticed about my changed behavior was my carefree spending in the grocery store.

Whatever I wanted I bought, anything. Usually the most expensive version, too. And on my weekly spending sprees in the aisles of the grocery store I would sometimes, out of habit, fall back into my old miser ways, at which point I would then tell myself, "It's OK, the money's coming in now." This became an accidental mantra of mine as I was going through the transition of broke to abundance.

There were, however still some challenging times ahead, some lean months when sales abruptly dipped with no guarantee they'd resume, and again the inner pull was to cut back on all spending.

Yet, with what I had already experienced, the momentum and self-confidence from my earlier successes, and knowing the importance of demonstrations (and words), I never let me self go back to my old thought patterns.

Instead, I'd forcibly crank up my accidental mantra, feel the words and remember the feeling of carefree spending, while
telling myself (even though evidence was once again lacking), "It's OK, the money's coming in now... the money's coming in now... It's OK, the money's coming in now... " And gradually, always, sometimes quicker than other times, the money would start coming in again."

Note from Christopher - Mike has many stories and methods of "demonstrating" his wealth and abundance with concrete sayings and practices. He provides a free newsletter called Notes from the Universe, that is witty, fun, and helpful. Mike's newsletters, as well as his audio program, tell you constantly.

how POWERFUL you are, HOW FAR you can reach, and how much you DESERVE

Don't we all need these messages in today's world?

Mike is the well-known author of "Infinite Possibilities", and another CD Set called "Leveraging the Universe and Engaging the Magic".

If you printed the book, sign up for Mike’s Daily Notes from:

http://icreatewisdom.com/red/mike.html
Method 14. Improve Your Money Talk

By Christopher Westra
Author:  [ICreate Joy – The Art of Emotional Transformation](http://ICreateMillions.com)

Just listen to how most people talk about money. They openly tell others how poor they are, and how they never have any money. They say,

"I can't afford it"

"We never have enough money"

"The bills just keep coming"

"When will we ever get ahead?"

Do you think the universe is going to reward this lack mentality with abundance? No! Like attracts like in this universe. Those who have mastered money don't talk like that. They say,

"It's a good thing we are rich"

"It's only money"

"Sure, let's get it, we have plenty of money"

"Let's buy the best, we are worth it"

Wealthy men and women demonstrate by outer talk and "self talk" that they have plenty of money. The law of restoration says that we get back what we send out.

We had an unexpected "water incident" in our basement that brought the plumber with his incident bills. It's so comforting to say, "It's a good thing we're rich".
You may be saying, "Well, I'm not rich." Well, you know what, I started saying it before I was rich, and the money followed! To make a start, act the part!

When you make a "poverty" statement, catch yourself and replace it with an "abundance" statement. Soon it will be habit and it will affect your very outlook on life, in a very pleasing way.

I think about money so differently from the way I used to, and much of the reason is because I changed the way I talk about money. I'm training my children also to use proper money talk.

Christopher is the author of I Create Joy – The Art of Emotional Transformation.

The subtitle of this book is “How You Can Transform Painful Emotions into Joy with this Simple Eight Step Recipe!” For a free short video that describes the eight steps, see:

ICreateJoy.com

If you printed this book, then you may see the video at:

http://icreatewisdom.com/red/joy.html
Method 15. Be Happy First, Right Now!

By Christopher Westra
Author: The Harmony Earth 30 Day Energy Diet

Do you know there is a strong correlation between money and happiness? Yes, you heard right.

No, money does not bring happiness - the correlation goes the other way. Happiness brings money! Yes, those who are truly happy now always attract more abundance into their life.

If you think that anything outside yourself will cause you to feel a certain way, then you are suffering under an illusion. The universe wants you to understand that you are the creator of your emotional life.

You can decide to be happy now, and happiness is what you really want. You don't need money to be happy. As long as you think you need money to be happy you will push it away because of your desperate craving.

When you are already happy, then you don't need money. You simply desire increased abundance for yourself, your family, and the entire world. You can surely have it then, because you have learned the lesson.

Stop searching for the magical arrival of an ideal and perfect day. Enjoy the flux and flow of this very day. The present moment is the only time you can be happy because now is the only time that exists.

Be happy before you get money. Be happy right now!

Actively enjoy the blessings you receive, and cultivate a welcoming and happy attitude towards everyone. You only want money to buy things. You think these “things” will make you happy, and more secure.
Choose to feel the way you want to feel right now, and then you can have anything you want. You achieve manifesting power when you know the secret. The secret is that you manifest first in the inner emotional world of faith, and then in the “outer” physical world you can touch.

Go forth and choose this day to be happy.

Christopher

Christopher is the author of The Harmony Earth 30 Day Energy Diet. The Harmony Earth Diet teaches you Ten Simple Secrets to Harmonize Your Body with the Earth and Increase Your Energy and Vibration in 30 Days!

There is no “one right diet” for everyone. To get what you need for your body, you must follow your intuition and your awareness. Learn to follow your body’s own cues to what you need, with the Harmony Earth Diet.

If you have a printed version of this book, you may learn these ten secrets from:

http://icreatewisdom.com/red/harmony.html
Method 16. Give True Value By Creating Wealth

By Christopher Westra
Author: The Harmony Earth 30 Day Energy Diet

If you want people to give you money, then you need to give them something valuable in return. Otherwise, why would they want to give you money?

This point seems rather obvious, but many people honestly do not understand it. They want to become wealthy, yet have no valuable product to sell.

There are many ways to create wealth. Craftsmen do it all the time by taking raw materials and producing an item that people will pay money for.

Why do people pay money for any item? People choose to spend money on things that will increase their life in some way. People buy things that save them time, make them more comfortable, or more beautiful.

Wealthy people think in terms of giving value to others. They know that they must provide true value to hundreds and thousands of people in order to get the money they want.

So start thinking like a rich person, if you don't already. What can you obtain or create that you can sell to others? You need an item that truly benefits others.

I remember when I started thinking this way in my business, and my business really took off. I create books, with information that will enrich the lives of others. People willingly exchange their cash for my books because they think the information is worth more than the asking price.

I have to deliver value, because anyone can ask for a refund if they don't agree that they received more than they paid.
So shift your thinking from, "How can I get money?" to "How can I give value to others?"

In today's world, focused and useful information is very valuable. People pay for such information. I buy books and ebooks and courses all the time. I'm willing to pay whatever I need if I want the information.

Intellectual property can be created and sold.

Christopher
Method 17. Seeing Abundance Everywhere

By Christopher Westra
Author: The Harmony Earth 30 Day Energy Diet

This is a simple mind money mastery method to help people break the scarcity habit and see the true abundance in the universe.

Simply look for abundance everywhere. See an abundance of sky, or an abundance of houses, or even an abundance of manure! Just recognize that there are huge amounts of lots of things in this world.

As I was driving down the road, I noticed an abundance of mountains, and an abundance of water in a huge lake. My house has an abundance of windows. As I run I breathe in the abundance of air!

We have a saw mill nearby and they have stacks and stacks of wood. I'd say there is an abundance of wood there. The fields across from my house are filled with alfalfa, quite an abundance of it. Across the field is a dairy and they have an abundance of cows.

Many traditions and social patterns tend to condition our minds into "scarcity thinking". Seeing abundance everywhere will help to break yourself from this bad habit and replace it with a more effective one.

Have fun with it, and actually use the word abundance out loud, even if it sounds silly. Notice an abundance of roads, or birds, or dirt, or trees, or websites, or marbles.

Once you start seeing and experiencing an abundance of this, that, and the other, it's only a short step to having an abundance of money or of whatever else you want.

In Abundance, from Christopher
Method 18. Do What You Love, the Money Will Follow

By Christopher Westra
Author:  I Create Cash – Cyborg Selling

Marsha Sinetar has an entire (excellent) book with the same title as this article, "Do What You Love, the Money Will Follow". However, the general idea has been around for years, and this is because it's true!

Look around at the people who succeed in business and attain great wealth. Almost without exception, they have a business where they make money doing what they love. Because they love their work, they do superb work and provide great service to others.

You can force yourself to do what you don't love for a short time, but this gets old really quick. Most of you know this! In order to consistently produce results, do what you love to do.

Many people have seen my success at writing ebooks and doing internet marketing, and tried to duplicate it. Some have been successful, and others haven't. The people who have success are those who love to write.

I love writing! I love creating a new book, or a new article. The process totally engages me, and I hardly notice the passing of time. About the only activity I love more is mountain running, but I can't do that for eight hours. I can write for eight hours straight, and look forward to doing it again the next day!

What do you love to do? Leverage your mind and figure out a way to give value to others by doing what you love. The money will follow. Somewhere, someone is getting rich doing exactly what you love to do.
Make a list of activities that are engaging and enjoyable to you. Look around and find someone who makes a living with that activity and mentor with them.

Be wise. Don't leave your present job until you have another one already making money for you. I didn't leave my former job at the prison until I was making enough from my books. You have unique talents and abilities for a reason. You will fulfill your mission best by using your strengths and doing what makes your heart sing!

You don't need to know all the steps to get to your right livelihood, simply picture the end result using holographic creation and let the universe take care of the "hows".

Christopher is the author of *I Create Cash – Cyborg Selling*. The subtitle of this book is "How You Can Create Unlimited Income Using Automatic Cues to Action - Even If You've Never Sold Online Before!"

This is not a book for everyone – only for those who really want to make money from an internet business. You must like writing and working on the computer. For you who have printed this book, you may go to:

Method 19. Focus on Creating, Connecting, and Converting

By Christopher Westra
Author: I Create Cash – Cyborg Selling

To make money, you need to do three things. First, create or obtain a product that gives value to others and increases their life in some way. Second, connect with other people and let them know about your product. Third, convince and persuade these people to give their money to you in exchange for your product.

I prefer to create my own products because then I have a unique offer. However, I do sell other valuable products for others, only after using them myself and finding true value. Your success and your income depend on how well you create, connect, and convert.

Again, first, you must be selling something of value to others. Second, you contact thousands or millions of people so they know about the value you offer them. Third, you convert them into a user of your product.

All effective work in your business revolves around these three activities. Every other activity is just fluff and busywork. I talk to some people who wonder why they don't sell more, yet they don't focus on these three priorities.

At the end of the day, ask yourself these questions.

How have I improved the value of what I sell? How many more people are learning about my product today than yesterday? Have I increased my conversion ratio by improving my selling methods?

To learn more about the third step, conversion, see my book about Cyborg Selling.

Christopher
Method 20. Connect with The Web

By Christopher Westra
Author: I Create Reality – Beyond Visualization

From money mastery method number 19, I'll repeat this one paragraph.

"To make money, you need to do three things. First, create or obtain a product that gives value to others and increases their life in some way. Second, connect with other people and let them know about your product. Third, convince and persuade these people to give their money to you in exchange for your product."

This method is about connecting with others, and using the world wide web is the very best way. You get rich in direct proportion to value you give to people. To get really rich you must give value to lots and lots of people.

The internet allows you to reach nearly anyone in the world. I've sold my books in 105 countries so far, and this is only feasible because of the web.

In his book, The Next Millionaires, Economist and Author Paul Zane Pilzer explains where the next millionaires will come from. He tells about the vast amount of wealth being created over the next ten years, and how you can be a part of it!

One of the major points in his book is that the power of the Internet will continue to increase. I get a kick out of reaching thousands and thousands of people every day and impacting their lives for good.

The internet not only helps you sell because of the global reach, but also because of the automation. My automated sales force reaches others while I am asleep or on vacation as
well as when I'm working. My automated value delivery system delivers the products they buy while I am asleep or on vacation! With the internet, you can get more people to hear about your product than live in the United States, as I have done.

I love the internet! Learn how to use the internet to connect with others to build your business, even if your business is local. To really learn how to use the internet to make money, see **Cyborg Selling**.

Christopher

Christopher Westra is the author of "I Create Reality - Beyond Visualization:" How You Can Use Holographic Creation to Manifest Your Desires!

To find out why some people manifest their desires on a consistent basis, and others do not, see:

**I Create Reality – Beyond Visualization**

For those who have printed this book – type the URL

http://icreatewisdom.com/red/reality.html
Method 21. Act Boldly in Money Ventures

By Christopher Westra
Author: I Create Wisdom Articles and Resources

Author Joe Vitale says that "Money likes speed". I understand what he means. However, I think it is really boldness and decisiveness that attract money, rather than just the speed. Speed often accompanies bold and decisive action.

One of my favorite quotes is about boldness, by Goethe. “Whatever you can do or dream you can, begin it. Boldness has genius, power and magic in it.”

There really is an energy that flows when you act boldly, because acting boldly requires that you think boldly. You act in belief and confidence in the outcome. Your whole being vibrates in excitement and anticipation as you "feel" the results as they have already been achieved!

Don't act rashly or hastily; that will only get you in trouble. But when you have a great idea - pursue it now. Take concrete and committed action steps.

Start writing the book, don't just think about it.

Call for the audition, just pick up the phone and call.

Go talk to the person who offered you the job.

Get the team together and tell them your idea.

Set some extreme goals that will push you into new levels of thinking.

Most people do way too much "thinking about it" and not nearly enough action. The universe rewards those who act boldly and
with faith. Security and safety are illusory and greatly overrated. Act boldly in spite of any fear.

You may think it easy for the rich to be bold, yet they acted with boldness and faith first, and then the wealth flowed.

Christopher

Christopher is the author of numerous articles on mind power, manifesting, and physical health. You can access these free articles at ICreateWisdom.com

If you have a printed copy, then type the following URL.

http://icreatewisdom.com/red/wisdom.html
Method 22. Expand Your Comfort Zones

By Christopher Westra
Author: I Create Wisdom Articles and Resources

Money masters regularly expand their comfort zones, and often as a conscious exercise of will.

I had a good friend named Scott in High School. Scott and I would challenge each other to expand our comfort zones. We all have comfort zones that are physical, mental, social, and spiritual. Some of our comfort zones are large and some are very small.

We expanded our physical comfort zones by running in the mountains at 4:00 in the morning, or jumping into cold rivers in October.

We expanded our mental comfort zones by reading books, studying, and learning new ideas. He learned a new language. We challenged each other to extend our social comfort zones by getting phone numbers of girls, and by doing crazy things on dates and at dances.

We expanded our spiritual comfort zones by exploring our inner worlds, studying about the purpose of life, and serving others. Regularly expand your comfort zones by taking on new challenges. Life is an adventure, not a quest for security! It's OK to make mistakes. Every rich person in the world has made mistakes.

I know it's tempting to stay in your comfort zone. We are all human. The other day three of us had a task to do, and each had to choose a part of the project. I had done two of the three tasks before, but not the third. So I chose the third task that required new learning, and I felt so good afterward because my confidence increased.
Now I know all three parts, and my skills improved. True, I don't always choose the challenge, but I often do.

We are here on earth to gain experience, yet some people run away from every new challenge or difficult task. Not You! Expand your physical, mental, social, and spiritual comfort zones for a richer life on earth!

Christopher

Christopher is the author of numerous articles on mind power, manifesting, and physical health. You can access these free articles at ICreateWisdom.com

If you have a printed copy, then type the following URL.

http://icreatewisdom.com/red/wisdom.html
Method 23. Know Your Reasons for Wanting Money

By Christopher Westra
Author: Realms of Joy – Time of Light

Wealthy people know why they want money. They almost always have very specific reasons and purposes, and these reasons are written down.

Some people who were not rich were once asked why they wanted money. Many replied, "So I won't have to work!" How many wealthy people do you know who don't work? I don't know any. In fact, the rich people I know work extremely hard, much more than those who don't have money.

So, write down your reasons for wanting money. Go ahead and list them right here, or on a sheet of paper.

______________________________
______________________________
______________________________
______________________________
______________________________

See if you can come up with ten specific reasons. The more reasons you have, the better, because you probably also have some underlying reasons for not wanting money. We will explore not wanting money in another article.

My reasons for wanting money are so I can more effectively:

Channel God's light and abundance to all,

Bless the world with truth and love,
Use my energy to bless my family and others,
Teach my children about universal joy and safety,
Do what makes my heart sing,
Commune more with nature by traveling the world,
Live in a lighter energy field,
Harmonize with the earth and her energies,
Increase life, health, and joy to all,
Study, ponder, pray, and learn, and
Fulfill my mission in this dimension.

I want money so I have time to read, study, write, and share. I want money so I can buy the best foods and travel and enjoy this beautiful earth.

Just start doing the things you really want to do. You can do anything you want now, even if you have to start in a small way. Spend more time with your family now. Take more leisure time now. Read more, or travel more.

Go straight for what you want, and the money will come to help you along to do it more. Don't wait - act now. There is no future, there is only the present moment. Choose to live in holographic time.

Gain clarity into your real reasons for wanting money. Be as honest as you can, and you will grow in mind and spirit.

Christopher

Christopher is the author of Realms of Joy – Time of Light
Method 24. Use a Personalized Money Script or Affirmation

By Christopher Westra
Author: Realms of Joy – Time of Light

In his classic book, Think and Grow Rich, Napoleon Hill tells us that we need to be very specific when setting our money goals. Vague generalities won't do. The universe responds to specific images, frequencies, and vibrations.

We decide the exact amount of our income. We must decide on how much money we want, when we want it by, and how we are going to earn it. By "how we are going to earn it" I mean what value do we intend to provide in return for the money?

Napoleon Hill came up with a specific plan that he read every morning and every night. He became very rich, and helped thousands and thousands of others to become rich. I'll help you come up with a brief, specific plan right now, and email it to you!

This will be in the form of a "Request to God or The Universe". You must decide the details.

"Please continue to lead into my life the people, angels, inspiration, mentors, tools, resources, ideas, and strategies that I can use to expand my wealth to ______________ dollars a month.

I request this in complete trust, and an awareness of my role as a cosmic infant and a budding consciousness growing in light. This is what I think I want, and I ask that you bring me this monthly income or something better by this date ______________.

I will earn this money by giving ______________ to others to increase their life, and to make them happier, healthier, or more abundant.
I express my thanks for what I have been given, and for what is coming."

To complete this money method and get your own personalized money script, go to Money Script

If you are reading a printed version of the book then go to

http://icreatewisdom.com/money24

Now, simply fill in your name, email, and the other three fields as indicated at the website and you will receive your own personalized request in your email box! You'll have it in a few minutes and you can start reading it tonight.

Christopher

________________

Christopher is the author of "Realms of Joy - Time of Light" How You Can Master Holographic Time to Gain Extreme Wealth and Peace!

To find out how living in Holographic Time will improve your life, see Realms of Joy - Time of Light

Or type in

http://icreatewisdom.com/red/time.html
Method 25. Go For Money Freedom and Joy

By Adrian Cooper
Author: Our Ultimate Reality

This money mastery method stems from my friend Adrian Cooper, who authored one of the longest ebooks in the world. His best-seller "Our Ultimate Reality" is over 600 pages long!

His writing always leads me to search towards the eternal. Here is what he says about money.

"Very few people achieve true 'money' freedom, and even those that do are very often not at all happy, fulfilled or joyous about their situation simply because they felt compelled to 'make' their money at a very physical level, often attracting much misery in the process, both to themselves and to others.

'Making money' is not the same as 'attracting wealth', abundance and the resultant true emotional freedom, joy and fulfillment."

Seek for the spiritual and emotional wealth that you truly desire, which includes meaningful and healthy relationships with your loved ones.

Don't push away the real happiness right in front of you in a vain search for 'money'. Go for the freedom and joy that you really desire, and you will attract all the money you want.

Note from Christopher - Recognizing the emotions that we really desire is a great reminder for me. So often, we can go straight to the emotion we want. The money is nice, but money won't allow us to feel what we want.
Adrian is the author of *Our Ultimate Reality*. This book has 114 pages, and you can get seven chapters free right now by visiting:

http://icreatewisdom.com/red/adrian.html

Adrian is also the developer of *Mind Power Studio* which you can also get here:

http://icreatewisdom.com/red/mindstudio.html

and a complete set of *Mind Power Books*, available at:

http://icreatewisdom.com/red/mindbooks.html

He has the knack of finding the best books that have inspired millions, and letting you know how these books will enrich your life. He takes on any subject, including Astral Projection, Out of Body Experiences, The Eternal Now, Law of Attraction, Powers of the Imagination, Healing, Dreams, and much more.
Method 26. Spend Only What You Own

By Leo Quinn
Author: Own Your Own Paycheck

Money Masters only spend money they have earned. They don't buy on credit, except for a house.

Here's a practical method that I use, from my friend Leo. It's a way to get the discipline and freedom of a debit card, while avoiding the danger.

"Most people who use debit cards love them because they get the convenience of a credit card without a monthly bill...which can easily spiral out of control when using a credit card.

A MAJOR problem with debit cards is they do not, in most cases, provide the same protection as a credit card. If someone gets your debit card number and steals money from your account, you may have a difficult time getting it back. That can be frightening if you had $15,000 fraudulently charged to one of your accounts like a friend of mine recently did.

This problem is easy to solve.

Every time you use your credit card, log on to your bank/credit card website and make a payment equal to the amount you just charged. If you aren't set up to do that online, send a check in immediately to cover the amount charged to your credit card company.

If you are really disciplined you can simply deduct the amount just charged from your check register as if you did write a check. When the credit card bill comes you'll have enough set aside to pay the bill in full."
Note from Christopher - I do use Leo’s technique. I know the exact amounts of the credit card bill coming, and transfer into an account those amounts every two weeks. So when the bill comes, the money is set aside. I use the credit card, but I'm really using money I have. I never pay credit card interest.

Leo is the author of Own Your Own Paycheck. He teaches you how to pay off all your debts, even your own mortgage, in ten years or less! I use many of his money mastery methods for my own personal finances.

He is the expert when it comes to money, and especially getting out of debt for good. He even set up a special offer for friends of Christopher Westra, at the link below.

http://icreatewisdom.com/red/leo.html

Leo Quinn – Author of Own Your Own Paycheck
Method 27. Trust the Money Promises (Puzzle)

By Christopher Westra

Author: I Create Reality – Beyond Visualization

This money mastery method is about trusting God's promises of abundance and riches. The promises speak to those who believe. You can increase your belief and your faith!

I've taken some promises and blessings from the book of Proverbs and put them into this fun little mind puzzle. Three simple steps.

First, choose any two digit number. Second, add the two digits of your number together. For example, if you picked 37 you add 3+7 and get 10. Third, subtract the number you just got in step two from your original number. For example subtract 10 from 37 and you will have your answer.

This gives you an ending number. To complete this money mastery method – you must go to the Money Puzzle:

If you printed then go to: http://icreatewisdom.com/money27

Please find your ending number when you get to the page and concentrate upon the word next to your number.

I'll pick up your vibes, and display a money promise with your word in it when you click "Money Promise"!

Thousands of people have enjoyed this puzzle, and I hope you do also.

Christopher

__________________

© Christopher Westra – All Rights Reserved  http://ICreateMillions.com
Method 28. Play the $100 Bill Game

By Carol Tuttle
Author: Creating Money

This simple technique will change your limiting beliefs and flow with money. Use this technique to open new avenues of money to flow to you.

If someone were to ask you, “Do you have any money?” What would be your most common response? If it is frequently “No,” then you are telling your subconscious mind you have no money and you will continue to have no money.

Always carry money in your wallet or billfold. Always be able to answer, “Yes, I have money. I have plenty of money.” That is the message that will help you create more money.

Whenever you spend money, notice how you feel. If you feel uncomfortable and nervous because you are worried that the money you are spending might not be replaced, the signal you are sending out is one of lack and lack will be returned to you.

When you spend money, create a positive, peaceful feeling and trust that as you spend money you create a vacuum for more money to come into your life. Always stay within your current means of income and at the same time create a vibration of prosperity to create more coming in the future.

Every time you pay your bills, be in the energy of gratitude that you have creditors that trust you and offer you their services. Acquire sound money-management skills to assist you in staying in integrity with your money.

When you communicate about money, do you talk about not having enough and focus your words on lack and struggle with money?
Notice your communication patterns with money and choose to speak positively and reference your state of abundance with money. Do you trust your family members and perceive them as capable and competent when it comes to spending money? Or do you fear that they will create debt and spend more than you have so you need to control them?

Create perceptions and language that reflect a state of prosperity consciousness rather than poverty consciousness.

The Universe does not know your bank account status; it only reads the signals you are feeding it. So create a vibration of wealth by playing the following game:

Pretend you have an unlimited supply of $100 dollar bills in your wallet. Every time you spend a $100 dollar bill, imagine another one magically replacing it. Throughout your day, think of the many things you could spend that $100 dollars on. Act as if you are spending it over and over and over.

Rejoice and have fun with all the things you could buy, all the people you could share it with, and all the experiences you could create. As you do this you will send out a vibration of wealth and prosperity that will assist you in creating more wealth.

As you shift into a vibration of prosperity consciousness, you will create and attract new avenues and opportunities for more money to come into your life. Money is a resource that God has given us to bless our lives—not to interfere with our daily happiness. If you are creating your experience with money as a negative distraction, choose to clean it up.

Create money to be like your experience with air: something you know there is plenty of for you and everyone else. Money, like air, is a resource to assist you in creating and sustaining a life of joy and happiness. You never worry about air, you just trust and let it be there for you.
Stop worrying about money and start trusting that you will be provided for and trust that you will make choices and manage it in a way that blesses your life.

______________

Note from Christopher:

Carol went through the experience of "not having money" and created this technique and many more to benefit herself and others. Receive the benefit of her experience.

Carol’s best-selling seminar on audio CD Creating Money teaches 6 other powerful energy therapy techniques to reprogram your energy to attract and accumulate more money.

http://icreatewisdom.com/red/carol.html
Method 29. Pay Yourself First

By David Cameron Gikandi
Author: A Happy Pocket Full of Money

Wealth comes from the growth of assets (cash, stocks, property, or any other asset). Assets are purchased with income. If you do not put aside part of your income to acquire assets, you will find it extremely difficult to acquire wealth.

However, if you do put aside part of your income to acquire assets, you will find it very easy to acquire wealth. It is all very simple.

Just to summarize:

No savings = no investment = no wealth growth

You can't invest what you don't have. So the first step is to, guess what, save some money! Not once, but consistently and systematically. But look at it like this:

Let's make up a simple example for illustration. Let's say one week is composed of 10 days. And let's say you work for all those 10 days. You earn $100 each day. This is week 1. By the end of week one, you have earned 10 x $100 = $1,000. Now, if you spend the entire $1,000 and you have none of it left by week 2 (or even by week 30 or week 200), your entire efforts for week 1 have evaporated!

You have nothing left to show for your efforts. Nothing! What were you working for? For who? You gave away all your money. You paid everyone else except yourself! Now, here is something you should know: No successful corporation or wealthy individual does that! None! And if you are doing it, then it shouldn't be a surprise that you aren't accumulating wealth.

So how should you live if you wish to start accumulating wealth? Well, let us continue with our example. In week 1, you
would keep the money you earn on day 1 (so you keep 10% of your income), and spend the money you earn in the remaining 9 days. And you would do the same in week 2, in week 3 and in every week. No matter what, you would keep that contract with yourself, the contract to pay yourself first.

It is honoring you, valuing yourself. It is a testament that you believe that you have a future worth investing in. It is a testament that you value your work, your income, what you make for yourself. You don't pay everyone else and remain with nothing!

Why on earth would you do that when it is your money! You deserve to keep part of it; after all it is you who earned it. So, even in week 200, you would still have with you the 10% from week 1, week 2, and every other week. And you wouldn't keep this money so you can spend it on a holiday, car or something like that (that should come out of your other 9 days).

You keep it so that it can work for you, bear children for you, and make you more of its own. You worked for it, and now its time to have it work for you. So, you invest it right from the beginning. So by week 200, you would still have with you the 10% from week 1 plus its children (what it has earned in your investment), week 2 plus its children, and every other week plus their children.

And because you are re-investing your returns (the children the money bears), your investment will be compounding itself, so the children themselves will be bearing children of their own, into many generations.

The gains you made in week 1 will be re-invested and they will earn more money themselves in week 2 and so on, and that money itself will earn more money in week 3 and so on... And this just grows into what you call wealth, generations upon generations of your money earning for you. And it all starts when you honor yourself enough to ensure that no matter what happens, you keep at least 10% of what you earn every week!
You pay yourself first.

Now, as your investments grow, you are of course entitled to enjoy some of your money, but you must remember that keeping it invested is what gets it growing. So, you may choose to spend, say, 30% of your investment gains (your returns) and re-invest 70%.

Arrange your life so that, no matter what, no matter what, you keep at least 10% of your income every week. And don't spend and hope some will be left over to save and invest. Pay yourself first, first, before the bills, the gasoline, the food, the clothes, the ... Pay yourself first.

_____________________

Note from Christopher

David Cameron Gikandi is the author of several books, including *A Happy Pocket Full of Money*. You can gain insights into wealth and financial liberty at the link below.

http://icreatewisdom.com/red/david.html

I enjoyed the background chapters on time, quantum physics, and wealth creation. Yes, understanding the true nature of the universe does help one become rich!
Method 30. Make Meta-Decision

By Christopher Westra
Author: I Create Reality Newsletter

The word "meta" means beyond, transcending, or more comprehensive. Thus meta-physics is above, beyond, or more than physics.

Meta-communication is higher than and better than regular communication.

Wealthy people make meta-decisions. Meta-decisions will influence your life for months and years, not just the next 20 minutes. Meta-decisions require commitment.

Deciding to read to my boys one time is a decision. When I made a decision that I would read to my boys every workday from 7:40 to 8:00, that was a Meta-Decision!

Choosing to work out once is a great choice. Deciding to become a Black Belt in the Martial Arts was a Meta-Decision. Building a sandpile is a nice project. Deciding to build my own home was a Meta-Decision.

Deciding to write an article is a fun way to spend an hour. Committing to build my own home business was a Meta-Decision.

Going out on a date is a snap decision. When I chose one girl to marry and live with for the rest of my life, that was a Meta-Decision!

Review your life for impactful decisions which really improved your happiness and well being, and then start committing to more meta-decisions.

If you are not signed up already, you can make a meta decision right now. Simply sign up for my ongoing I Create Reality
Newsletter. You will receive all kinds of manifesting hints, wealth tips, and even free ebooks and audio files.

Over the course of the next year, this one decision will change your life in a powerful way. We need an ongoing stream of positive material in our life to counteract all the negative we receive. In fact, you will get a free ebook on the Manifesting Mindset in your first newsletter.

To make your meta-decision now, just go to I Create Reality Newsletter, and enter your first name and email address.

If you are reading a printed version, then go to

http://icreatewisdom.com/money30

Join the team of over 16,000 subscribers in 174 countries.

Christopher

P.S. For the first ten days of the newsletter, you will learn the ten ways that holographic creation is more powerful than visualization.
Method 31. Use Your Whole (Holographic) Brain

By Christopher Westra
Author: How to Live in Holographic Time

Wealthy people use their whole brain in an integrated fashion. My book on holographic creation describes more about how to do this. However, there is another tool that I use and recommend, and you can get a demo CD absolutely free!

The word holographic comes from the word whole. The fascinating feature about a hologram is its wholeness and its inability to be divided into parts.

The human brain can be used in a whole, holistic, or holographic way, or it can be used in a partial, unbalanced, or fragmented way.

Unfortunately, in our world at present, using our brains in an unbalanced and fragmented way seems to be the common experience.

Brain performance is so important because the quality of your entire life can be transformed if you change your brain functioning. Most of life’s illusions, difficulties, and limitations are directly related to unbalanced brain function.

What results do we get from the fragmented linear brain?

Because of the fragmentation of our consciousness due to dividing it into past, present, and future selves, we actually start to believe that we are a victim. Most people actually believe that their present condition is caused by the people and events around them.

The whole issue of causality (and thus blame) is a result of linear time and linear thinking. You can choose to live in holographic time instead.
When we play the victim role, we experience fear, anxiety, depression, procrastination, need for approval, difficulty in making decisions, inability to know what we really want, and many other ineffective feelings and behaviors.

We lack confidence, engage in compulsive behaviors for temporary relief from tension and anxiety, and lack general direction in our life.

So imagine my excitement when I found out about a brain enhancing technology that promised to address all these issues not at the surface, but at the very rock bottom cause!

I became even more intrigued when I found out this brain technology used a holographic model for explanation. As you can tell from my books, the holographic model of reality has been a center point for my thinking, writing, and personal growth.

This technology is called The Holosync Solution. I use it nearly every day. It's simply a CD that you listen to, yet it produces the same benefits as advanced meditation. These benefits include peace, awareness, clarity, and holographic brain function. All of these benefits directly translate into increased wealth in your life as well because you take full responsibility for creating your reality.

Christopher,

P.S. The Holosync soundtracks synchronize the two hemispheres of your brain. You can get a free demo Holosync CD by simply requesting one below.

Holosync Solution Free CD

Just click on "Free Demo" when you get to the site. If you printed, type in:

http://icreatewisdom.com/red/holosync.html
Method 32. Expand the Thresholds of Your Mind

By Christopher Westra

Author: I Create Reality – Beyond Visualization

As I mentioned in the introduction to these money mastery methods, wealth creation is all in the mind. Therefore, if you expand your mind, you expand your money mastery!

I'm going to tell you about a book that explains more than any other book how personal growth and mind expansion really occurs. When I read this book, I told my wife, "This is foundational - this explains why other self development programs work or don't work. This is like a key that ties them all together under a common model".

Bill Harris is the developer of The Holosync Solution and the founder and president of the Centerpointe Research Institute. I haven't met Bill in person yet but I plan to. He is definitely the driving force behind Holosync and still personally involved in the promotion of mental and spiritual growth throughout the world.

A couple of weeks after starting the Holosync program I received a gift in the mail - a free book from Bill Harris in the mail. I love great customer service!

The book is called Thresholds of the Mind, and for the past years I've been enjoying the book, the materials, and the Holosync audio disks. I've been involved in personal growth since I was a teenager, and can say that Bill's model for human change is phenomenal!

You can get this book as you get involved with Holosync.

As soon as I tried the free demo soundtrack from their website, I knew this was something I wanted to be involved in. In fact, I listened to the free demo every day until my package came. I ordered even before I knew everything about Holosync, and
became more and more impressed as I read all the materials and research that support the Holosync Solution.

The Holosync sound technology stimulates brain growth, balance, and synchronization between the two hemispheres. It enables you to use your whole brain as intended, instead of using the brain in a fragmented way. Holosync is holographic synchronization of the brain!

The compact discs (or tapes) lead the listener into the deeper alpha, theta, and delta brain wave patterns. These states of extremely deep meditation are usually only experienced by those meditating many hours a day for many years. The stimulus given to the brain causes a dramatic acceleration of mental, emotional, and spiritual growth.

In a brief explanation, Bill Harris writes:

"To handle the Holosync stimulus and the deep meditative states it creates, the brain is pushed to create neural pathways between the left and right brain hemispheres, creating greater balance and greater communication within the brain. In the process, Holosync pushes your emotional threshold higher and higher, causing so-called dysfunctional feelings and behaviors, including anger, fear, anxiety, depression, substance abuse, overeating (and many others) to fall away."

The book "Thresholds of the Mind" expands on these ideas further.

He uses an analogy about running that really appeals to me. I'm a runner, so I understand this well. A runner begins with a certain threshold of what he can handle physically. But with repeated training (by running every day), he can raise this threshold until what was once impossible becomes doable and even easy.

A couple of years ago I ran a fifteen mile mountain race that really taxed my threshold. It took quite a few days to recover
completely as my body reorganized at a higher level of performance. Two weeks after that race I took first place in a 5K race, and missed breaking the course record by only one second.

**The Holosync soundtracks** raise the threshold of what you can handle emotionally, mentally, and spiritually. This translates into real life benefits and changes that you will notice!

Christopher

P.S. Get your free demo CD right here and start raising the threshold of your mind today. As your dysfunctional feelings and behaviors fall away, your ability to attract wealth increases dramatically.

**Holosync Solution**

If you are reading a printed copy of this book, go to:

http://icreatewisdom.com/red/holosync.html

As a side benefit, you increase your awareness about so many things.
Method 33. Think Long Term

By Christopher Westra
Author: I Create Reality – Beyond Visualization

The easiest route in the short run often becomes difficult in the long term. On the other hand, choosing the hard (or disciplined) road now often makes life easier in the long run. "Hard" is really the wrong word. Here's what I mean.

I sum it up in the following statement:

The chief cause of financial failure is trading what you really want for what you want in the moment.

Therefore, the chief cause of financial success is remembering what you really want in spite of what you want in the moment.

Of course this is true in any area of life, not just finances. You really want a healthy body, but right now you want a brownie (or a second brownie). You really want to get up early and develop your own business, but at the moment you just want to sleep in.

With finances, you really want to be independent, and have assets that produce income for you, but right now you want to spend the money for pleasure.

You must decide what you want most, in every area of your life, and commit to it. When you really want a "long-term" result enough, then you have clarity and you don't need discipline. In this case, you really want to save your money, you really want to work out right now, and you really want to get up early and build that business.

Stop fighting with yourself and become one in your desires by focusing on what you really want and why you want it. Where do you want to be financially twenty years from now? Will your present path get you there?
Those who have mastered money have first mastered their own whims and desires. They know how to pass on some items that they want right now in order to obtain what they really want later.

In the next money mastery method we will expand on this idea by doing a ten years in the future exercise.

Christopher

P.S. My Ten Years in the Future Exercise truly changed my life. I learned that focused thought does create reality.
Method 34. Do a Ten Years in the Future Exercise

By Christopher Westra
Author: I Create Reality – Beyond Visualization

Decide now to master your own destiny. You create your own reality, and here is a tool that the experts use.

I call it the Ten Years in the Future Exercise, and I've done it with hundreds of people in counseling sessions.

Write a letter to a friend as if it were ten years from right now. Put the name of your friend (Dear Jane) and the exact date. I've discovered over the years that people do a better job with this exercise if they actually compose a letter.

Don't write "I want a college degree, and I want a million dollars". You must write this letter as if everything you really want has actually happened. Decide on what you really want your life to be like ten years from now. For example.

"Dear Jane, it's been ten years since I saw you and so much has happened. In 2010 I met the man of my dreams in college at Ohio State University and we were married in July 2011.

We have two children now, a boy named Carson, age 4, and a girl named Cayenna, age 2. I graduated in theoretical physics in 2012 and my husband is a craftsman. He makes clay pots and sells them in a little workshop and studio right next to our home.

We now live in Hawaii on the island of Molokai and we love the privacy and simple life that we have here. We moved here in 2013.

I work in real estate on the island, selling lots and homes. In my spare time I write ebooks and have been selling these across the world. I really enjoy connecting with
people from other countries. The internet is an incredible tool."

There is just a sample for you to get a taste of how detailed you can be. My ten years in the future exercise was 11 pages long. One page is fine, unless you really want to go longer.

Include your family status, occupation, hobbies, and daily activities. Where in the world do you live? Do you go to church? How many children do you have and what are they involved in? Do you have a garden? Are you a member of any clubs? How about community service? Have you written a book? What kind of vehicle do you drive? Are you a millionaire?

This is your chance to dream. Design the life you really want ten years from now. This exercise is one of the most powerful activities you will ever do, and it will become a guide for your future. Feel free to include futuristic inventions or political changes that you feel may come to pass, but write everything as if it has already happened.

Christopher

Christopher Westra is the author of "I Create Reality - Beyond Visualization:" How You Can Use Holographic Creation to Manifest Your Desires!

To find out why some people manifest their desires on a consistent basis, and others do not, see:

I Create Reality – Beyond Visualization

For those who have printed this book – type the URL

http://icreatewisdom.com/red/reality.html
Method 35. Follow the Ten Laws of Goals

By Christopher Westra
Author: [ICreate Reality – Beyond Visualization](http://ICreateMillions.com)

Do you want to master money? Then learn to set goals. Goal centered living is a source of enthusiasm, energy, and happiness. You motivate yourself when you want something strongly enough.

Most of the unhappiness in the world is experienced by people who don't know where they are going because they haven't set any goals. Spend time every day deciding on your goals and then reviewing them. Always seek newer and better ways of achieving your goals. The ten laws of goals are printed here to start you out.

1. Setting goals is the master practice in a successful life. Setting goals takes focused effort. That's why only winners set goals. With holographic creation, you must set goals in order to know what to create. You will only earn what you decide to earn.

2. Goals must be in line with your basic values. You must know what your values are. What is important to you? What are you willing to fight for? What are you willing to die for?

3. Your goals must be in writing. The process of writing clarifies your thought. Writing down goals programs your subconscious mind to achieve them. As you write, the goals become more detailed and real. This sets up a field of vibration that attracts the people, situations, and resources you need to fulfill your dreams.

4. You must have a Major Definite Purpose. This is your major goal, one more important than the others. To find your major definite purpose, ask yourself these questions. What goal would help move me rapidly toward all my other goals? What
goal will help me in every area of my life? Your Major Definite Purpose must be measurable.

5. You must know and write your reasons for wanting to achieve your goals. Many people have vague wishes and desires, but not concrete goals with reasons for achieving them. The more reasons you have for accomplishing a goal, the more power and motivation you will have to achieve it.

6. Goals must be challenging, yet believable and achievable. Set goals that will move you beyond what you have ever done before.

7. Make detailed plans to achieve your goals. Write down monthly, weekly, and daily steps you need to take to achieve your goals. Define your goals in terms of action steps required to make them a reality.

8. Write (and visualize) your goals as if they were already achieved. Write I am, I do, and I earn, not I will be, I want, or I hope. Even more importantly, see yourself in your minds eye as actually being, doing, and having what your goals state.

This is the power of holographic creation. Experiencing your goals as they are already realized brings into play the law of attraction. The law of attraction allows the world to conform to the reality in your mind.

9. Remember the two laws of goal achievement. The first law is that you must always pay full price for achieving what you want. The second law is that you must always pay in advance. Stop looking for shortcuts and go to work - mentally and physically.

10. Take daily steps toward accomplishing your goals. Everyone fears failure. So what! Confront your fears and doubts and overcome them by making daily progress on your major goals.
These are the ten laws of goals I've used in my life. Remember that happiness is the progressive realization of a worthy goal! Christopher

Christopher is the author of I Create Reality - Beyond Visualization: How You Can Use Holographic Creation to Manifest Your Desires.

I Create Reality teaches you how to use your mind's eye to literally create holographic images that seek to materialize into physical existence. This allows you to create the life of your dreams with focused thought.

http://icreatewisdom.com/red/reality.html
Method 36. Know the Five Goal Areas

By Christopher Westra
Author: I Create Reality – Beyond Visualization

Yes, you want to set financial goals. However, you want to be balanced and set goals in the other areas also. Mastering money and making millions is only a means to an end. You really want love and happiness.

You can find many ways of dividing up goals. Some recommend setting physical, spiritual, mental, and financial goals. Here is a simple way that I developed, and it's easy to remember because of the GOALS acronym!

Giving Goals
Occupation/Career Goals
Adventure/Fun Goals
Life Improvement Goals
Spiritual/Family Goals

I suggest coming up with 20 goals in each of the five areas to guide you over the course of your life. This makes 100 goals. Your life will be different, and more productive, if you do this. The ten years in the future exercise in money mastery method 35 will set the stage for this one.

Then each year I take one goal in each area that I'm absolutely committed to accomplish that year. This gives me five challenging goals each year, and keeps me well rounded. I'll explain just a bit more about each area.

1. Giving goals. This can be anything to help others. Donate time and money. Teach children. Coach youth teams. Volunteer at the soup kitchen. Read to the blind. Do something that increases light and life for others.
2. Occupation/Career goals. These can be anything you want that is related to your vocation. Take a course in selling. Read some books. Complete that extra project. Start the website. Learn a computer language. Go back to school and get that next degree. Start your own business. Become financially independent.

3. Adventure/Fun goals. This area really is fun. What do you want to do in life? Travel to China and see the great wall. Vacation to at least one country each year. Get a hot tub. Buy a timeshare. Build your own hovercraft. Hike the Pacific Crest Trail. Go on a safari. Get a massage.

4. Life Improvement goals. These goals include things you want to achieve just for yourself. Trim down and start a regular exercise program. Take a class on healthy cooking. Learn to paint, or do crafts. Learn a new language. Increase your flexibility. Start meditating. Read 15 classic books each year.

5. Spiritual/Family goals. Do you want to spend more time with your children? Have regular dates with your spouse. Get closer to God. Read some books on the nature of the universe and the meaning of life. Develop more patience. Compliment your children, and take them on outings. Pursue a spiritual path.

I promise that if you use these five areas, and get very specific, that you will add meaning to your life. The reason you want to get rich is to have a fuller and more expansive life. So write out some goals in each area.

Christopher

____________

P.S. Most people have way too many goals, which spreads their focus too thin. Five major goals each year is plenty. You may write down a hundred, but only focus on a few at a time.
Method 37. Be Like Royalty, and Earn Royalties

By Christopher Westra
Author: I Create Cash – Cyborg Selling

Royalties used to be earned only by Royalty. This is the origin of the word. When the royalty (Kings, Queens, Princes, Dukes, etc) owned all the land, the tenants had to pay the owner a "royalty" each month for the right to live on the land.

When you watch an old movie like Pride and Prejudice, the nobility never work for a living. Yet they have a constant "income", and this is because the royalties keep coming in month after month whether they work or not.

There are many definitions of royalties, but they all include the part about the money flowing whether the person is working or not.

If you want to live like royalty - then start getting royalties. There are several ways to do this. One popular method is to get into real estate. Then you have a constant rental income. Many rich people have become rich in just this way.

Or, you can write a book, or a movie, or invent a product, and get continuing royalties on your book or invention. This is the method I chose because I love to write. I still own property, it is just called intellectual property.

If you sell me a car, I own the car and you get paid once. You don't get to sell the car again. However, if I rent out a house to you, I get paid again and again and I still own the house.

I sell hundreds of my books every month and I still own the book! This is the magic of royalties, and why those who understand royalties get rich. To earn royalties, you must own (or create) something of value which you can sell over and over again.
My nine year old boy understands that most people trade time for money, but that his Dad doesn't. He knows I continue to earn money even on days that I don't work for one minute. He sees that most people don't earn one penny unless they are working for it. I'm grooming him for future royalty!

Ebooks are a great way to get royalties, if you like writing. See below for more information.

Christopher

Christopher is the author of I Create Cash – Cyborg Selling. The subtitle of this book is "How You Can Create Unlimited Income Using Automatic Cues to Action - Even If You've Never Sold Online Before!"

This is not a book for everyone – only for those who really want to make money from an internet business. You must like writing and working on the computer. For you who have printed this book, you may go to:

http://icreatewisdom.com/red/cash.html
Method 38. Earn Interest, Don’t Pay It

By Christopher Westra
Author: I Create Reality – Beyond Visualization

The best definition of interest is the following:

Those who understand it, earn it
Those who don't understand it, pay it!

These words contain a lot of truth. Most people really don't understand interest. Hopefully you read the previous money mastery method on royalties. Interest is also a royalty. Many millionaires became rich because of interest income alone. You can do it, you just have to be patient.

People pay you for the use of your money, and you get to keep the money you let them use. You receive residual income, even when you aren't working. Money is simply another form of property (like land or intellectual property) that is valuable to use, even though the original owner retains all rights to the property.

With each passing day I pay less interest, and earn more. Follow this example starting right now, even if you start small. Incremental actions bring monumental results!

Christopher

Christopher is the author of I Create Reality - Beyond Visualization: How You Can Use Holographic Creation to Manifest Your Desires.

I Create Reality teaches you how to use your mind's eye to literally create holographic images that seek to materialize into physical existence. This allows you to create the life of your dreams with focused thought.
Method 39. Embrace Change

By Christopher Westra
Author: I Create Reality – Beyond Visualization

Many money making opportunities abound today that didn’t even exist a few years ago. More opportunities will be developed that we can’t even imagine today.

Paul Zane Pilzer, in his book “God Wants You To Be Rich”, says that most personal fortunes today are made working with products that didn’t exist when those persons were born.

This is certainly true in my case. I own and run a thriving internet information marketing business, and the internet didn’t even exist when I graduated from high school.

I have one employee right now, and he is only half as old as I am. When I have technical internet questions or programming questions, I often ask him first. I’m amazed at the html (web page language) that he learned in high school.

One time I thought to myself, “Why didn’t I learn any html in high school?” Then I realized, “Because the internet and html didn’t exist when I was in high school, that’s why!”

If you want to make your millions, and enjoy a creative stimulating life in the process, then embrace change. Yes, it can be scary. Yes, it can take time to learn. Some areas of change I find more difficult to embrace than others.

Open yourself to new fields, new books, new selling methods, and new products that enrich the lives of others. In courage and boldness, flow with change!

Let go of any resistance. Embrace and accept change for change will come. Change is part of this earth tutorial.

Christopher
Method 40. Get Rid of the Pie Fallacy

By Christopher Westra
Author: I Create Reality – Beyond Visualization

Do you still believe in the pie fallacy? The pie fallacy is that the earth contains a limited amount of wealth and resources, and that if we take more, then other people have less.

On the face of it, the pie fallacy appears logical. However, it also appears that the sun circles the earth. Appearances can be mistaken.

All kinds of dire predictions have been given for decades about running out of this resource or that resource. Yet we still continue to actually increase the resources on the planet. The way we increase resources is through technology and creativity.

The economist Paul Zane Pilzer says that technology increases our resources by improving both the efficiency with which we use resources and our ability to find, obtain, distribute, and store them.

Read The Science of Getting Rich to further support the truth of abundant resources on the earth. (See ICreateWisdom.com)

Wealthy people increase the total value on the earth by creating new resources, and giving more value to others than the monetary value they receive. The most important resources today are service resources, idea resources, and information resources.

By becoming wealthy, you don’t take a slice of the pie from others. You increase the size of the pie, and thus benefit everybody.

Christopher
Method 41. Show Wisdom in Stewardship Over Resources

By Christopher Westra
Author: I Create Reality – Beyond Visualization

In method 40 we learned that resources are abundant, and not scarce, because we increase those resources through creativity and technology. This is all true!

However, that does not mean that we waste resources in any situation we may be in. Show gratitude and wisdom in using food, water, trees, land, and any other natural resource.

You can own as much as you want, and as much as you can use to increase your life and the lives of others, but never waste. Wasting shows ingratitude and the law of attraction will fail to attract more resources to you.

When shopping, it’s OK to look for sales. Don’t tell yourself that you look for sales because you don’t have a lot of money. That is the lack mentality. Look for sales and deals because you are a wise steward over the resources God has given you.

Being a wise steward is more for your benefit than for the sake of the resources themselves. The attitude of appreciation for your land, your garden, your home, and all blessings that come will simply make you a richer and happier person.

Feeling rich attracts more richness and abundance into your life. I love my plants, and I tell them so. I love the chickens in my yard that lay fresh eggs for me, and I tell them so.

Simplify your life. Compost your scraps. Recycle all you can. In every way possible in the life you live, show yourself a wise steward of resources. As soon as you do this, more resources will flow into your life. This is a natural law. Those who use wisely, get more. Those who waste, get less.

Christopher
Method 42. Create in the Inner World

By Christopher Westra
Author: I Create Reality – Beyond Visualization

I've discovered that those who successfully make a lot of money are those who really understand the invisible world. I like to call it the inner world, because we can “see” and create in this inner reality.

Money masters understand about spiritual pre-creation prior to manifestation in the "physical" world. Is this you? Do you really understand the confident and faith-filled inner power?

I only discovered the inner world a few years ago, and learning about it has made such a difference in my life! My relationships are better. I'm more peaceful and happy. I enjoy my own business, and get to work at what I love.

Unfortunately, most people really don't have this skill. They try to create directly in the physical world, without creating first in the inner. They actually think that the physical world is the only "real" world. Silly, huh?

I'll give you a free ebook right now that will help you really use your power to create in the inner world. It's called "Your Invisible Power" and the basic exercises fit right in with holographic creation. If you printed, then get the book at:

http://icreatewisdom.com/dlinvisible.html

These skills need to be learned and practiced, just like any other skill. You do get better with use. Wouldn't you love to be skilled at creating what you really want?

Personally, I don't know what other skill I would rather have. Enjoy the book,

Christopher
Method 43. Use Synergy, not Just Specialty

By Christopher Westra

Synergy is the interaction of two or more agents or forces so that their combined effect is greater than the sum of their individual effects. In this money mastery method, I’m talking about using two or more skills or abilities for the purpose of giving value to others and making money.

Those who make the most money in their fields know about their own field, but also make use of “peripheral” skills such as marketing, web design, or project management.

People who focus solely on their own field of expertise are overspecialized. They may be great at what they do, but they don’t make a lot of money because they lack basic business skills.

In order to be successful in my business, I must know how to author books, but I also learned web design, marketing, tax law, psychology, computer programming, self management, customer service, and much more.

Robert Kiyosaki, author of Rich Dad, Poor Dad, talks about people he knew who refused to take courses in selling. They claimed they were experts in their field, and didn’t need to “stoop” to learning how to sell.

Wealthy and successful people eagerly learn supportive skills, rather than being afraid to branch out into new areas. Follow their example and use synergy in addition to your specialty.

You will be glad you did! One of the most important skills for any money master to learn is selling, which is the heart of the next method.

Christopher
Method 44. Learn How to Sell

By Christopher Westra
Author: I Create Cash - Cyborg Selling

As I mentioned in money mastery method 43, making money takes a combination of skills. Out of all the necessary skills, selling is at the top because no matter what your primary field is, you must learn how to sell.

Selling is not a bad word, and neither is marketing. Author Joe Vitale says that marketing is basically sharing your love, and your passion, and your belief. When you share it with someone who welcomes it, more often than not it leads to a sale, naturally, easily, and effortlessly.

Selling is connecting, and connecting is fun. You can learn to enjoy connecting people with great products and books that will enrich their life.

You can even sell people products that they didn’t even know existed before you started talking to them. This is what Paul Zane Pilzer calls “The Technology Gap” in his book “The Next Millionaires”.

There are thousands of technological items that will save us time, increase our comfort, and help us learn. We simply don’t know about them yet because the news of the products is delayed. Technology is increasing so fast, and the marketing can’t quite keep up.

He says the technology gap is where many of the next millionaires will be made.

Simply learn to connect people to new products, educating them in the process, and collect your “referral” or affiliate fee.
To learn more about using the internet to sell in this way, and some powerful principles of persuasion, see Cyborg Selling, or if you printed this book go to:

http://icreatewisdom.com/red/cash.html

Selling is the basic money making skill! Look around you at the wealthy people you know, and see if they know how to sell. They all do. They have to, because that’s how money is made. You sell something of value to someone else and they voluntarily pay you for it.

Christopher

Christopher is the author of I Create Cash – Cyborg Selling. The subtitle of this book is "How You Can Create Unlimited Income Using Automatic Cues to Action - Even If You’ve Never Sold Online Before!"

This is not a book for everyone – only for those who really want to make money from an internet business. You must like writing and working on the computer.
Method 45. Create Automatic Money Systems

By David Cameron Gikandi
Author: This Book Will Finally And Certainly Get You Rich No Matter Who Or Where You Are, Now, Guaranteed.

Here is another money mastery method from David, an excerpt from his book above.

“Look at nature. It is perpetual. It feeds itself. Keeps going and growing automatically. The solution is in the system. You can turn your financial affairs into a natural, self-sustaining, dynamically growing, minimum effort system.

And all systems are collections of smaller systems working together. Right now, your finances may be all over the place, like a disordered room that you have to keep re-arranging and preventing from collapsing.

Let’s see how you can turn them into a system that works for you and sustains itself. This is where you put all you have learned so far together, tied together in systems, and those systems tied together to form your money machine.”

One of the best ways to create an automatic money system is by using the computer and the internet. Whatever you are selling, if you use the internet, your sales pages continue to show whether you are working or not. You only have to create the page once, and it is shown millions of times.

You can also automate ordering and perhaps even delivery. My products are delivered right when the customer orders, and I don’t have to do a thing. Even the follow up customer service letters are completely automated.

Setting up an automatic money system takes some work and some learning, but it is time well spent because it keeps paying you over and over again!
Set a goal to start working toward your own automatic money system. Remember that you also need to create an automatic value delivery system. People will only give you money if you give them more value in return.

For more information about how to create automatic value delivery systems, see *I Create Cash – Cyborg Selling*.

If you printed this book, then you can go to:

http://icreatewisdom.com/red/cash.html

David is the author of *This Book Will Finally And Certainly Get You Rich No Matter Who Or Where You Are, Now, Guaranteed*. The list of bonuses that come with David's book is truly phenomenal. He calls it the wealth pack, and it is very comprehensive.

If you have a print copy of this book, then go to:

http://icreatewisdom.com/red/david.html

P.S. This is a note from Christopher. I test my automatic money system by taking vacations on which I don't even get near a computer. Except for having my employee take care of customer service emails, everything operates on autopilot.

I've been amazed at how automated my system truly is! This is only possible with computer technology. If any little glitches did happen during the vacation, then I have the opportunity to improve the system, modifying it where necessary.
Method 46. Know Your Reasons for Not Making Money

By Christopher Westra

Every wealthy person faces at one time or another the reasons they have for not wanting to make money. Yes, you read that correctly.

As long as your reasons are unconscious, then they will limit you. Become more aware today by being brutally honest. I can tell you some of my reasons, and many people have similar ones.

First, I had to deal with taxes. When you don’t make much, you don’t pay much. Deciding to become rich meant that I must learn about taxes, and pay more taxes.

Second, what if my wife and I didn’t agree on what to do with the money? When you only make enough money to cover expenses, it’s easy to decide where to spend the money. When you make a lot more, you have to decide what to do with it.

Third, maybe I would spoil my children. How would I decide what to get for them and what not to get?

Fourth, perhaps I wouldn’t be spiritual if I was rich. I want to be close to God and is this possible when you are rich? I’ll explore this one in more detail in the next money mastery method.

All these reasons, and others, I became aware of on a conscious level. These were foolish limitations that held me back for many years.

So write down your reasons for not wanting money. Really think until you come up with some! You have them. Mastering money is a lot of work, but worth it. Decide today that you will.

Christopher
Method 47. Recognize that You Can Be Rich and Spiritual

By Christopher Westra
Author: I Create Joy – The Art of Emotional Transformation

I’m amazed at the number of people who think money is evil, and that you can’t be spiritual if you are rich. Yet I shouldn’t be so surprised, since I used to have this belief also!

Author Carol Tuttle is fond of saying, “God is spiritual, and He is the richest guy I know.” She is absolutely right.

Paul Zane Pilzer wrote an entire book called “God Wants You To Be Rich.” This book shows how those who become rich do so by increasing resources and value for everyone.

The book that really started me on questioning my former limiting beliefs about riches and spirituality was “The Science of Getting Rich” by Wallace Wattles. I purchased the book on tape and listened to it over and over again. Repetition is important when changing beliefs.

The first step in changing beliefs is to bring them up to the conscious level and admit that you hold the belief. As long as the belief is subconscious you aren’t going to even know you have the belief. You simply accept the belief as a truth about the world.

If your parents, or other people who influenced you, believe that spirituality and riches can’t go together, then you probably have that belief also. Explore what you were taught, and the early messages you received.

Identify your beliefs about riches and spirituality, and then change them if necessary. Consciously affirm that you can be rich and spiritual at the same time. Find someone who is very wealthy and very spiritual as a mentor or hero to look up to.

Christopher
Method 48. Create Mentors and Heroes

By Christopher Westra
Author: I Create Joy – The Art of Emotional Transformation

We need confidence in ourselves to build wealth. We must believe that we are valuable. How do we do this, when the majority of the messages given to us tell us we are not capable and will never make it?

One powerful money mastery method is to choose mentors and heroes in various areas. You can choose two kinds of mentors.

First, you can have some mentors who you know personally, and who you maintain at least some contact with. You can ask them for guidance at times, and they can coach you along. Choose just a few of these.

Second, choose some mentors or heroes who you want to follow, who you don’t know personally. You don’t need to have personal contact to be aided by their example. If they exemplify skills and traits that you would like to follow, then use them as your mentor in that area.

I have web design mentors, giving mentors, rich mentors, thinking big mentors, happiness mentors, confidence mentors, investment mentors, networking mentors, and many more.

Some I know personally and others I don’t. None are perfect but they all have specific strengths that I model in my own life as I work to be better and more confident in all areas. I borrow from their confidence when I need to. Several of my mentors contributed chapters to this book.

Many young people started out with a significant mentor relationship with an older wealthy person who they learned from on their road to riches. Mentoring is a proven method.

Christopher
Method 49. Pay Bills Ahead

By Christopher Westra
Author: I Create Joy – The Art of Emotional Transformation

Some will disagree with this money mastery method for strictly financial reasons. They are right, but I am a psychologist and approach money mastery from this viewpoint, not just financial.

Instead of paying your bills every month, pay ahead on many of them. On my Christian Brotherhood Insurance Program, I choose to just pay six months or a year at a time. It feels so good to be “clear and free” rather than having these bills coming constantly!

Some people say that I’m losing the interest that I could be making on that money if I held on to it. They are right, but you know what? The increased vibrations I send out and the positive emotions of paying ahead are worth much more than the interest I could earn. In fact, I’m sure I make ten times the interest amount just because I feel so free in my work.

When I bought my virtual private server (web hosting), they started billing me monthly. I called them up and told them I just wanted to pay for the whole year. This also saves me time as I don’t have to process and pay that bill each month.

For our family dental work, I simply set aside an amount to cover for the whole year. Again, the feeling of having the money there is worth way more than the interest amount to me.

Most people are “scrambling” from month to month to pay all the bills, wondering how to make the payments. From the standpoint of the law of attraction, this isn’t good. You emanate vibrations of lack and scarcity, and this attracts more.

Start paying ahead on some bills, and enjoy the freedom!

Christopher
Method 50. Read Books on Money

By Christopher Westra
Author: I Create Joy – The Art of Emotional Transformation

Not coincidentally, money masters read books on money!

Yes, they really do, and you can learn from these books also. People who don’t know a lot about money strategies tend to be poor. Rich people use their time to learn about making money, investing money, and handling money.

I’ve read more money books in the last two years than I have in the previous 38 years of my life. Guess what? I’ve made more money in the last two years also!

You can start out with The Science of Getting Rich, which I’ll give you for free at:

http://icreatewisdom.com/sogr.html

Tony Robbin’s books are excellent. Economist Paul Zane Pilzer is a great expert on money and has several money books out, including:

The Next Millionaires
Unlimited Wealth, and
God Wants You To Be Rich

Leo Quinn is an expert on getting out of debt and paying off your mortgage ahead, and you can get his book here:

http://icreatewisdom.com/red/leo.html

Rich Dad, Poor Dad is very insightful, and there are hundreds of others. Can you imagine the power of reading one money book a month? Start today, and keep on reading!

Christopher, author of I Create Reality – Beyond Visualization
Method 51. Listen to a Money Meditation Audio

By Christopher Westra

Author: The Harmony Earth 30 Day Energy Diet

The problem is, as I mentioned before, that nearly everyone owns faulty and limiting beliefs about money.

The solution is to change those beliefs. The problem is that beliefs sometimes resist change.

I’ve learned from my counseling over the years that beliefs can be changed in two ways. The first way to change beliefs and attitudes is by a very high impact experience. For example, you may get in a car wreck, or have a religious experience, or a great life changing class or seminar.

These high impact experiences can’t always be designed, and you usually only get a few in a lifetime. The second way to change beliefs or attitudes is through repetition. This is the slow and sure way.

Rather than creating your own affirmations, or money meditation, I’ve created one for you. This money meditation is based on the emotions that you really want, and is more powerful because of this.

You don’t really want money, you want to feel free, and happy, and loved, and hopeful, and you think money will get these feelings for you.

Money won’t do this for you. However, feeling free, and happy, and loved, and hopeful will help you to get money. So listen to the free MP3 Guided Money Meditation at:

http://icreatewisdom.com/money

Start every day by listening to it. Repetition is the key! As I was changing my beliefs, I listened to another money
meditation hundreds of times, and then I’ve listened to mine over and over again also.

This one is about eight minutes long, and has some beautiful background music that helps the messages go right into your subconscious.

You are welcome to download the money meditation, and you may pass it on to anyone you like. Just let them know where to download their own copy and encourage them to use it every day also.

Together we can change societal beliefs and help create more abundance on a global level!

Again, you can get the money meditation audio at:

http://icreatewisdom.com/money

Christopher is the author of I Create Joy – The Art of Emotional Transformation. The subtitle of this book is “How You Can Transform Painful Emotions into Joy with this Simple Eight Step Recipe!” For a free short video that describes the eight steps, see:

http://icreatewisdom.com/red/joy.html
Method 52. Develop a Thick Skin

By Christopher Westra
Author:  The Harmony Earth 30 Day Energy Diet

Money masters must develop a thick skin. This means you can’t be shaken and scared every time somebody criticizes you or disagrees with you.

I should know, as I used to be overly sensitive to the criticism of others. Whenever you sell something, you risk rejection. To make money you have to sell! You learn to roll with criticism and not take it personally.

When you sell your own books or your own products, you really must develop a thick skin. This is your own creation you are putting out on the line for people to pick over, examine, use, and give you feedback on.

I’m a big advocate of listening to what customers say and learning from feedback. However, you can’t be trying to please everybody. No matter what your product is, some people will love it and some people will hate it. Do your very best to give value, correct anything that can be corrected, and keep on with your vision.

Stop telling yourself that it’s terrible if someone disagrees with you. Any successful person gets criticism from the masses. Hold to your goals and keep confidently moving forward in faith and enthusiasm. You are valuable! Stop doubting and create visions of hope instead. Remember what Shakespeare said:

“Our doubts are traitors, and make us lose the good we oft might win, by fearing to attempt!”

Remember what we do to traitors. We kill them.

Christopher
Method 53. Give Away Money Regularly

By Christopher Westra
Author: The Harmony Earth 30 Day Energy Diet

This money mastery method is really fun. The law of attraction says that what we give out returns back to us. If you want the flow coming in, you must have a flow going out. If you hold on tightly to all your money, then the universe will hold on tightly towards you!

If you need to start small, then do so. I started small, but I still gave, even when I could have used the money elsewhere.

Here are a few fun ways to give.

Buy a few 1 oz silver coins. Put one in your pocket every Monday and look for a perfect opportunity to give it to someone before Friday. You may meet a crying child and give it. You may see some teenagers riding their bikes and toss it out of your car window to them. You may just leave it on a park bench, or toss it into the sand at a playground.

Find someone in town who is involved in community service. Send an anonymous thank you card and tell them you notice their service, and include a $5 bill, or $10, or $20.

When paying at the service station or restaurant, give $5 extra and tell them to apply it to the next person’s bill. These all bring happiness to others, but they also make you feel free and rich, which sends out the vibration that you are abundant!

This outflow brings an inflow that will just keep on coming. Then you start to give more and more and everyone on earth benefits because of the ripple effect. Remember the visual image of an open hand, open to give, and open to receive. Give love and help as well as money.

Christopher
Method 54. Cultivate Gratitude for What You Have

By Christopher Westra
Author: The Harmony Earth 30 Day Energy Diet

Expressing and feeling gratitude for what you receive is a sure way to attract more into your life. On the other hand, when you take for granted the blessings you do have, this shuts down the flow from the universe.

This is why I have a space for “grateful for” on my copyrighted holographic creation sheet. When manifesting something, you should acknowledge what you already have in that area.

For example, you may want to manifest a new Lexus. Well, if you are truly grateful for the Ford Pinto that you own, you may just get the Lexus.

Perhaps you would like enough money for seafood dinner at a nice restaurant. First of all, really feel gratitude that you have anything to eat at all, even if it’s just a bowl of cereal.

Trying to manifest from a position of total lack (nothing) is sure to backfire because it reeks of ingratitude. We all have resources, friends, abilities, skills, and to deny these and claim you have nothing is living an illusion. See the truth of what you do have and the truth will set you free to manifest more.

I list ten things I’m grateful for before I start my daily holographic creation sheet. I also list ten gratitude items as I go to bed each evening. I start with my hands closed, and extend my fingers as I list the ten items. Sometimes I fall asleep before I’m done, but what a super way to fall asleep!

Gratitude aligns you with the source of all abundance. Is it any wonder that truly wealthy people are full of gratitude? Keep up the gratitude and the world will change for you.

Christopher
Method 55. Start a Money Mastermind Group

By Christopher Westra
Author:  The Harmony Earth 30 Day Energy Diet

Napoleon Hill was one of the first to speak of the Mastermind principle. He said that a mastermind group involves,

"The coordination of knowledge and effort of two or more people, who work toward a definite purpose, in the spirit of harmony." He continues ...

"No two minds ever come together without thereby creating a third, invisible intangible force, which may be likened to a third mind."

We all have strengths and weaknesses, and starting or joining a mastermind group will push you into new areas and give you new insights. Meeting with your peers on a regular basis to encourage and motivate each other is so powerful.

The members of the group help set goals, expand visions, and increase accountability and reporting for each other. The energy and enthusiasm that result when groups come together add purpose and meaning to your work.

Some mastermind groups are devoted to money generation and giving value, and some may be field-specific. For example, you could create a mastermind group for authors, real estate brokers, or internet marketers.

You can learn so much from your group. You will find blind spots that have been holding you back in your business and your personal growth. You will also find out that you have some talents and abilities that are way ahead of the crowd, and you become the expert in these. Your mastermind group can be formal or informal. Create that “third mind” today!

Christopher
Method 56. Joke About Being Rich

By Christopher Westra
Author: Realms of Joy – Time of Light (Holographic Time)

Listen to what poor people joke about. Several times a day, they make a sarcastic joke about how poor they are. Making jokes and statements about poverty is a reflection of how you feel about your own value.

People make sarcastic comments about never having enough money, or that the bills just keep coming and coming. When I go to the post office, people either talk about the weather or about all the bills they are receiving.

I hear people “joke” with their children, asking them if “money grows on trees”, or if the kids think their parents “are made of money”.

It’s almost a way people use to bond with each other. When people make jokes about being poor, they expect you to agree. Don’t do it! You hold to the truth of the vision you have created for yourself.

If at first you need to “Joke” about being rich, then go ahead and do it. The mind listens to what we literally say, even if it is said with sarcasm. So feel free to say.

“I don’t know about you, but I have all the money in the world!”

“I get so many checks in the mail I don’t even know what to do with them all.”

“It’s a good thing we are so rich.”

“It’s easy to generate a constant income stream.”

“Give me the money in $100 dollar bills, or my wallet just gets too fat.”
“It’s just money; I can afford anything I want to buy.”

“What are we going to do with all this money, honey?”

“Can you help me figure out a way to give some money to people who need it?”

What you say in jest, or simply pretending, will come to pass. Your mind doesn’t know the difference. So start acting rich. Walk as if you are rich. Improve your posture. Start talking and joking as if you have all the money you need, and soon you will.

One very powerful way of acting rich is to go test drive an expensive vehicle, which is the next method.

Christopher


For those who have printed this book – type the URL

http://icreatewisdom.com/red/time.html
Method 57. Go Test Drive Your Dream Vehicle

By Christopher Westra
Author: Realms of Joy – Time of Light (Holographic Time)

One way of being bold in your new image is to go test drive your dream vehicle. Does that make you nervous? Good, that means it’s outside your comfort zone and will be good for you. This is a growth experience. Enjoy it.

I went to the Hummer dealership in Salt Lake City and test drove a $30,000 vehicle quite a while ago. I wasn’t prepared to purchase one, but I didn’t tell the salesman that. We explored all the options, and the colors, and the deals. We drove out of the lot into the city and I got a feel for the vehicle.

What is your dream vehicle? Maybe a Lexus, or a Mercedes? Or maybe you are into the fast cars such as a Porsche or a Ferrari? I don’t really want a Hummer anymore. I want to design and build my own hovercraft spaceship hybrid that runs on alternative fuels.

Explore the reasons why you want the vehicle that you do. Is it power, or popularity? Perhaps you want that vehicle for comfort or security? Identify your real reasons and then just go straight for the emotion. Going for a test drive can help you identify your reasons. The car is just a symbol.

With my Hummer, it was power I was after. I wanted a statement to myself about strength. Now I’d rather have versatility and freedom, and bonding with my children as we work on the hovercraft project together. These desires are reflected in my choice of dream vehicle.

Just go to the dealership and walk in. People do buy these cars everyday, and the salesman won’t kick you out. Put on your confident face and pretend you have $100,000 in your pocket to buy any vehicle you want. Have fun with it! C.W.
Method 58. Keep a Color Coded Accomplishment List

By Christopher Westra
Author: Realms of Joy – Time of Light (Holographic Time)

This money mastery method is one secret to my productivity. When I first started my business I knew I wanted to focus on the most productive activities, so I developed this method.

I write down every task I do during the day, using an excel grid, and I must color code each entry according the following plan.

Red – Red items are the profitable tasks. Writing a book, marketing, testing or improving web pages, writing articles, contacting my network about present joint ventures, are a few examples in my business. Red items build my business and make money.

Black – Black items include administrative tasks and busywork. Filing, organizing, paying bills, changing the ink on the printer, answering emails, and such. Some of these tasks are important and need to be done, but they don’t build the business or move me ahead in a major way. These ARE NOT profit generating activities.

Blue – Blue items consist of education, study, long term planning, expanding my horizons, and the like. Examples are market analysis for a new book, reading other people’s newsletters, studying topics of interest, learning computer programming in general, and such. Many of these are important, yet they ARE NOT income producing activities.

Green – Green tasks are super productive. They include simplification, organization, and automation. I expect an hour spent on a green task automating a process to save me dozens or hundreds of hours in the future! Green items “sharpen the saw” and improve my ability to do all other tasks.
I actually have a few other colors for a daily awareness, insight, question, and service item for others, but the four for this money mastery method are red, black, blue, and green.

Most people fill their schedule with blue and black items and stay very “busy” with these. They stay so busy but wonder why they aren’t making much money!

Guess what? Blue items are fun and easy, and black items are boring and easy. Red items are the lifeblood of your business and they take focus and effort. You have to THINK and work and create for red items.

Green items are never urgent. However, they are even more essential and take more focus than red items. I often have to make myself do a green item. I just glanced at my list for today and I haven’t done a green task yet today.

I can do about 40 tasks in a full day, and I shoot for at least one green. I make sure I get at least one black and one blue which is easy, but I try not to have more than three or four of each. Any more than this is stealing from my red productive tasks.

I go for 20 to 30 red tasks each day, and I’ve followed this program for years. At one glance I can see if I’m on track with profit building activities or spending too much time on blue or black items. I can brainstorm and find one way to improve processes forever with a green task each day.

I guarantee that if you start a color coded accomplishment list you will make more money. As of this writing I’ve done 17,476 tasks in my business.

During each day, as I list tasks for the next workday, I also divide these up into red, blue, black, and green. I started my color coding years ago with a BIC four color pen which is why I use those four colors. It’s just a simple method, but it works!

Christopher
Method 59. Identify With the Rich

By Christopher Westra
Author: Realms of Joy – Time of Light (Holographic Time)

In the book Rich Dad, Poor Dad, the author tells how his two “Dads” had very different opinions of the story of Robin Hood. His Poor Dad thought Robin Hood taking from the rich and giving to the poor was a great and noble thing. He identified with the poor.

His Rich Dad thought Robin Hood was a crook, because he identified with the rich. Now there are many other factors in the Robin Hood story so I won’t take this analogy further. Yet I do want you to consider how you think about the rich.

Are you comfortable with rich people? Do you know any wealthy people personally? What do you think of the rich as a group? How do your parents think about people with lots of money? What did your parents teach you? What comments do your friends make about rich people?

What does your church teach about the rich? Can you see any prejudice you have toward the wealthy? Many people own a lot of “baggage” that they must get rid of before they would even consider identifying with the rich.

If you were raised with a belief that rich people are greedy, unkind, and power hungry, then how likely is it that you will be rich? You may say you want money, but your prejudices will hold you back until you become aware of them and change them. I know – I had to go through this process.

As you start to feel comfortable with the rich, and identify with them, some of your political and religious ideas may start to change also. Change is good. Be open to it. If you want to be rich, then you need to identify with the rich and how they think.

Christopher
Method 60. Create Evidence of Riches

By Christopher Westra
Author: Realms of Joy – Time of Light (Holographic Time)

With the power of your mind, you can create “evidence” of your riches all around you. You decide what constitutes evidence. Here are some examples.

Yesterday I enjoyed relaxing in several luxurious spacious rooms with huge chandeliers. The crystals on the chandeliers exuded colored light from the facets. I enjoyed the rich wood and tapestries. All this was evidence that I am a rich man. I don’t own the building but I can enjoy these rooms anytime I want. I am rich, and those rooms are evidence.

I live in the only house on several hundred acres. I can leave my backyard and run on trails for miles without seeing another house. This is evidence that I am a rich man, even though I don’t own all that land.

We have a trampoline in our yard, and a piano upstairs, and these are evidence that I am rich. These items bring joy to me and my family.

Yesterday I also went to a party where the food served was fit for a king. All kinds of salads and fruits and meat and scones overflowed the tables. This was evidence to me that I am rich.

I can use the internet, and the highways, and the public libraries and parks. I can listen to symphonies, feel the sunshine, and smell the flowers. All this is evidence that I am rich.

I also create my own evidence. I have a check for a Million Dollars on my dream chart above my computer, and another check paying off my mortgage amount. These are evidence that I am rich, even if I can’t cash either right now.

Christopher
Method 61. Use Your Own Strengths to Make Money

By Christopher Westra
Author: Realms of Joy – Time of Light (Holographic Time)

The lesson in this money mastery method is to use your unique talents and abilities. So many people try to follow a ready made “money plan” from someone else. This plan may have worked for the person promoting it, but it may not work for you.

Bill Gates of Microsoft loves computers and programming. He not only loves working with computers but he is very good at it. You may be interested in mechanics but not skilled at it. You may be interested in gardening but your strengths may lie in other areas.

Go into a business that makes money using your strengths. What are you better at than 95 percent of the population? What do other people think you are skilled at doing? What type of activity can you do all day easily? Which activities keep you fully engaged and focused?

Make a list of your strengths, keeping in mind they are not the same as your interests. Find other people who make money using these same strengths and you may just find the perfect business for you.

I feel so blessed to discover ebooks and internet marketing because my strengths suit this business perfectly. I love to write, I love to help people. My mind can work with words for part of the day, and numbers for part of the day, and both these strengths are essential for success in what I do.

Don’t jump on the bandwagon and try to follow the latest fad program or scheme. Focus on how you can give value to your fellow earth travelers by using your unique strengths and talents, whether these strengths are inborn or developed!

Christopher
Method 62. Harness the Power of Imagination

By Barry Goss
Creator: Manifest Life Web Site

The question was once asked of a highly successful businessman: "How have you done so much in your lifetime?"

He replied, "I have dreamed. I have turned my mind loose to imagine what I wanted to do. Then I have gone to bed and thought about my dreams. In the night I dreamed about my dreams and turned them into my Vision.

And when I awoke in the morning, I envisioned my day - I knew what action that I needed to employ to help me pull in the resources and people to support my Vision and make it a reality."

Personal Accountability Check - How many of you reading this truly spend at least 15-minutes a night imagining what you want in your mind, energizing it with feeling (i.e., putting yourself in the picture versus looking at the picture screen from the auditorium), and then affirming it mentally when you wake up?

Come on ... be honest!

One of the Manifesting Mentors I interviewed told me emphatically: "Just 15 minutes of creative visualization a day can change your life in unimaginable ways. It's just that most people don't believe in their own imagination".

Read that twice. Three times, if you want to.

Note from Christopher – Barry put together a whole team of professional manifestation authors and coaches and developed the Manifest Life Web Site. This site is the most comprehensive site for manifestation on the web. See more at:

http://icreatewisdom.com/red/barry.html
Method 63. Think Big, Dream Bigger

By Barry Goss
Creator: Manifest Life Web Site

There is the story of the kindergarten teacher who asks a child what she is drawing. "I'm drawing a picture of God," the child replies. "But, sweetheart," says the teacher, "no one knows what God looks like." They will in a minute!" says the child.

Now, that is a perfect example of Thinking BIG !!

Big Thinkers possess this childlike faith. Not a childish faith that lacks maturity and understanding, but an attitude of deep faith in themselves. If you are a big thinker, you have an inner voice that asks "why not..." and "what if..." and you're in tune with your own skills, talents, and abilities to SEE the unseen or create the uncreatable.

Here's another example of a Big Thinker:

The Italian sculptor Agostino d'Antonio worked diligently on a large piece of marble. Unable to produce his desired masterpiece, he lamented, "I can do nothing with it."

Other sculptors also worked this difficult piece of marble, but to no avail. Michelangelo discovered the stone and visualized the possibilities in it. His "I-can-make-it-happen" attitude resulted in one of the world's masterpieces - the statue of David.

Yes, sometimes, all it takes is to have unstoppable belief and high faith in your own creative talents to turn your imagination into reality.

But ... if thinking big is all it takes, by now, wouldn't we already have a world full of people steadfastly achieving their goals and bringing major accomplishments into their life? Well, you must be a big dreamer also.
A bonafide Big Dreamer is somebody who is what I like to call a Vivid Visionary. They have a personally compelling belief in the "inner voice" that prompts them along to take the little steps that eventually lead to bigger steps, unleashing the power of manifestation in their life.

Note from Christopher – Thinking and Dreaming Big is crucial for success in any area of life, including mastering money. In my holographic creation process, I include a section every day for extreme holographic creation.

Extreme holographic creation is the process of taking your visions and dreams to ridiculous levels simply to break self imposed mental limitations.

Barry is the co-creator of Manifest Life – an entire team of professional manifestation authors and coaches. I was honored to be asked to participate as one of the mentors.

Manifest Life is the most comprehensive site for manifestation on the web. See more at:

http://icreatewisdom.com/red/barry.html
Method 64. Believe in a Shapeable Universe

By Christopher Westra
Author: I Create Reality – Beyond Visualization

Most current money masters know the secret of the shapeable universe. Interest in quantum physics is at an all time high during this planetary awakening, and for good reason.

Quantum physics teaches the wholistic perspective that there are no separate parts. Everything is fluid and always changing, and matter itself is shapeable.

We know from Einstein’s famous formula $E = mc^2$ that there is a relationship between energy and matter. In fact, everything is simply energy, moving and flowing according to our thoughts.

As our thoughts produce energy, the universe is in reality shaped and created through the sum total of these thoughts. This is why you must believe something in order to achieve it!

Remember the shapeable universe. Picture the underlying energy molding and forming to your thoughts to create the reality you desire. Constantly think of yourself as a creator and not a victim. Stop blaming your condition and your finances on anything outside yourself. Take full responsibility for your life and your wealth.

Study quantum physics in detail and implement these principles in your thoughts and your actions. Choose to direct your thoughts as they will form your future.

Read my book on holographic creation and learn how to use the holocreation sheet every day to focus your mind. You do shape your universe, so you may as well shape what you want! Remember that mastering money is really only mastering your thoughts.

Christopher
Method 65. Ask Daily Questions

By Christopher Westra
Author: I Create Reality – Beyond Visualization

One Chinese Proverb states, “One who asks a question is a fool for five minutes; one who does not ask a question remains a fool forever.”

This money mastery method is about using the power of questions. A properly formulated question creates a virtual space in which the answer fits. The question and the answer are like two sides of the same coin.

When I studied the power of questions in child psychology at College I learned that questions increase creativity and brain development. A few years ago I started coming up with at least one focused question a day.

I write down my daily question. Most questions are about how to accomplish something in my business (the best way, or the most effective tool), but I include questions about family and life in general also.

Start a question journal, and write down at least one question per day. These questions literally rewire your brain so that you will be “in tune” with the answers when they show up. The daily questions create a space, so the answer will “stick”.

I never go back and look at the old questions, and I don’t write the answers. Yet the answers do come, and they help me to be more successful and focused in all that I do. When the question is properly formulated, the answer will appear.

Questions focus our thinking. Ask questions about how to give more value to others, how to sell better, and how to develop assets that continually increase your wealth.
Ask how to use the internet for delivering value, and how to leverage the efforts of others by giving them value in the process.

You’ve probably heard the famous saying, “When the student is ready, the teacher appears.” Yes, the teacher does appear, and you may have had this happen in your own life. The teacher may be a person, or a book, or a seminar.

The attraction between the student and teacher is just like the compelling force that attracts the answers to your questions. A bowl is useful because of the formed empty space inside. Rubber tires for cars and bikes are helpful for the same reason.

Questions also create a formed empty space which is useful for our personal learning and growth. Enjoy your daily questions, and make it a lifelong self mastery habit.

Christopher

Christopher Westra is the author of "I Create Reality - Beyond Visualization:" How You Can Use Holographic Creation to Manifest Your Desires!

I Create Reality – Beyond Visualization
Method 66. Enjoy Your Problems and Challenges

By Christopher Westra
Author:  I Create Reality – Beyond Visualization

I used to work as an officer at a prison. One night we had some issues flare and the inmates started to get riled up. It was potentially a hazardous situation.

As I consulted about the “problem” with Johnny, one of my coworkers, he replied firmly, “It’s not a problem, it’s a situation!” His simple statement has stuck with me for years. Simply defining a situation as a problem makes it harder to solve.

The story we tell ourselves about an event or situation has everything to do with the emotions we feel, how we handle the challenge, and even our ultimate success in life. One of my very favorite quotes is by Mihaly Csikszentmihalyi, a researcher into creativity and learning. He said:

“Of all the virtues we can learn, no trait is more useful, more essential for survival, and more likely to improve the quality of life than the ability to transform adversity into an enjoyable challenge.”

Can you actually look upon adversity (problems) as an enjoyable challenge? Yes, you can! Money masters do it all the time. They feel excited when faced with unknowns.

Life affords no higher pleasure than that of surmounting obstacles, said Samuel Johnson. Those who run away from challenges in business and life are denying themselves the highest satisfaction in life – true achievement!

Remember these three. 1) It’s not a problem, it’s a situation, 2) you can gain happiness from surmounting all obstacles, and 3) transform adversity into an enjoyable challenge.

Christopher
Method 67. Find and Share Your Enthusiasm

By Christopher Westra
Author: I Create Reality – Beyond Visualization

Nothing great was every achieved without enthusiasm, said Ralph Waldo Emerson.

Study successful and wealthy people and see whether they are enthusiastic about what they do. They display contagious enthusiasm and this creates the energy of success.

This money mastery method has two parts, finding your enthusiasm and then sharing it. We are all different, and you may not be naturally enthusiastic about the same type of hobbies, foods, movies, or businesses that I am excited about.

To make money, you must vibrate enthusiasm. You may as well choose a field that you are “naturally” enthusiastic about. You can’t fake sincerity! I’m just not enthusiastic about auto mechanics, and I don’t try to be. However, I am enthusiastic about health, exercise, mind power, money, teaching, success, and much more. Find your enthusiasm!

I love writing articles, newsletters, and books for people. People feel my enthusiasm through my words, and my subscription rate for my daily newsletter is very high. If you haven’t signed up yet, you can do so at ICreateReality.com.

When you have found your enthusiasm, then sharing it comes naturally. Simply tell others about what you love and use your mind to create a way to make money by selling related ideas and products. W. Clement Stone said, “When you discover your mission, you will feel its demand. It will fill you with enthusiasm and a burning desire to get to work on it.”

Find your enthusiasm and start sharing today!

Christopher
Method 68. Delegate and Outsource

By Christopher Westra
Author: I Create Reality – Beyond Visualization

Money masters know that they can’t do every task in their business. They know how to delegate projects and tasks to others. When this delegation is done on a contract basis to an outside company (rather than to employees), this is called outsourcing.

Because of the ease of communication and transportation in today’s technological world, outsourcing can save you, or make you, a lot of money.

A simple example in my business is my web graphics. I bought a program and started to do them myself, but I soon realized it just wasn’t worth my time. I knew a specialist who designs headers and ebook covers for information marketers, so now I just hire him to do all my graphics.

In order to know what to outsource and what to do yourself, you need to figure out about how much your time is worth. Figure out how much you make in a month, and divide this by the number of productive hours you work each month. If this comes out at $66, then you can use this as a guide.

You can probably hire a very skilled employee at $15 or $20 an hour to take care of some of the tasks that can be delegated. This will free you up to spend more time on the creative, focused tasks that only you can do, and these are the tasks that really generate the income. Your total profit will increase.

Starting small is an option. I started paying someone on a contract basis for one hour a day and then increased this as he learned the business and became more valuable. Hiring this person has been one of my best business decisions!

Christopher
Method 69. Network with Your Peers

By Christopher Westra
Author: I Create Reality – Beyond Visualization

I will admit here that this money mastery method was a little slow for me to grasp. Of course I heard about the value of your network, and that I should be doing more in this area, but I just didn’t quite get it.

At first, I learned how to use the web to get my name and product all over the internet. Soon, other authors, life coaches, consultants, manifesting experts, and marketers started contacting me. Several proposed ideas or joint ventures. I didn’t even know what a joint venture was at that time!

Since then, for social and financial reasons, I’ve learned the true value of networking with peers. First, just one tip from a friend can save you hours or days, or make you several hundred dollars. I’ve also given advice and help in the areas in which I am skilled.

Second, many of these contacts have become friends, and we consult about projects, options, ideas, and websites.

Third, your peers have access to resources, people, and skills that you may not have yet. Your ability, your belief in yourself, and your income level will skyrocket as you use these natural connections.

When people contact you, keep their number and their email. I meet so many wonderful people spreading light upon the earth. They help sell my books and I help sell their books. Many of my network partners helped me in writing this book! You can see who they are at the top of each money mastery method they wrote for me. Success at connecting with others will equal success in building wealth.

Christopher
Method 70. Measure Your Results and Your Performance

By Christopher Westra
Author: I Create Reality – Beyond Visualization

Money masters know how to measure. If you don’t know your stats, then how can you improve them? You can find many ways and means to measure performance and results. One reason I love selling on the internet is because you can get measurements for almost anything.

Business Executive Thomas S. Monson stated:

“Where performance is measured, performance improves. Where performance is measured and reported, the rate of improvement accelerates.”

Even without trying to improve, your performance will still improve simply by measuring and tracking what you do. Study after study has proven measurement to be a key to success.

I know exactly how many copies of each book I sell each day, and how many first time visitors came to each of my websites. I know how much I spend on advertising, how much I made on sales, and the daily profit. I can split test and measure ads, subscription forms, email newsletters, and more.

In any business, measurement is how you know what is working and what is not. Not everything works, but you have to know so you can change and adjust. I track the web stats and find out which of my articles gets the most attention.

This book is the result of that tracking. I found that my guided money meditation was very popular. Well, if people want more information about money, then I’ll write a book about it. I’ll get all my network friends to write about their money mastery methods also. Here you go – I hope you’ve enjoyed the book.

Christopher
Method 71. Delay Gratification

By Christopher Westra
Author: I Create Reality – Beyond Visualization

Psychologists did an experiment with children in which they could choose one piece of candy now, or they could wait a period of time and get two pieces of candy. They tested these kids on all kinds of attitudes and attributes, and then tracked them throughout life.

The children who didn’t delay gratification, and chose one piece of candy, continued to use that tactic throughout their life. They were not nearly as successful or as wealthy as the next group.

The children who could delay gratification by choosing to wait and get more later, also continued this practice. As they became adults, they became very wealthy, successful, and happy as a group.

In fact, out of all the traits and measures taken in the study, no other single factor determined future success as much as the ability to delay gratification.

Why be in such a hurry? If you are heading the right direction, you will get what you want. I was married for over ten years before building a home. I’ve only had one car loan in my entire life, and that is when I was 16, with my first car. Since then, I’ve only purchased vehicles I could buy with cash.

How skilled are you at delaying gratification? Be honest. If delaying gratification is not a strong point, then actively develop it through practice and vision. This skill will help you become a money master by mastering your own desires.

I believe this skill will also help you throughout your eternal journey. We are here on this earth for growth and learning.

Christopher
Method 72. Change Course When Necessary

By Christopher Westra
Author: I Create Reality – Beyond Visualization

I love to read biographies of great men. Just recently I’ve read about Sam Walton of Wal-Mart, Bill Gates of Microsoft, Albert Schweitzer the Doctor and philanthropist, and Muhammad Yunus from the Grameen Bank.

One common thread that strikes me as I read about these financial masters is how they got where they did. None of them took a direct route, and had unstoppable growth to success. Every one of them tried out several things, and occasionally had to backtrack and try another direction.

However, they kept moving and kept dreaming and kept learning. They made mistakes and learned from them. Over the course of years, they honed their talents and skills and discovered just what worked in their field.

If what you are doing isn’t getting the results you want, then do something different! This sounds like common sense, but so many people seem to think otherwise. Many people seem to think, “If what I’m doing isn’t working, then I’ll just do more of it!”

I worked with one autoresponder for months but many of my emails were getting blocked. I found out about a better autoresponder from a colleague switched over.

One time I paid a nice amount of money for a marketing plan and it was a total waste of money. I learned from this and moved on to another plan that worked very well.

Hold to your long-term vision of financial abundance but be willing to change tactics and plans when necessary. Changing course isn’t always easy, but it’s worth it in the long run.

Christopher
Method 73. Pay Attention to the Bottom Line

By Christopher Westra
Author: I Create Reality – Beyond Visualization

Out of all the statistics and measurements that you can track, the most important overall is the total profit. I see some small businesses placing too much emphasis on other criteria when they could be expanding and making more money.

For example, would you rather spend $100 a week on advertising and generate $400 in sales, or spend $1000 a week on advertising and generate $2000 in sales? In the first case, you make $300 profit per week and you make $4 for every $1 you spend on advertising.

In the second case, you make $1000 profit per week but you only make $2 for every $1 spent for ads. Well, which would you rather choose? I'll choose the second case scenario every time! I care a lot more about total profit than I do about any sales ratio, or efficiency.

In the first example, I’d make $15,600 on that project or business, and in the second case, $52,000. Who cares how much you spend on advertising when you make it back in sales? Be willing to spend money to make money.

Obviously you have to be wise and know that the money is truly making more money. That’s what measurement is for, highlighted in money mastery method 70. However, I know so many people who are “tight” with their advertising and spending in general, when they could really expand their business to new heights if they paid more attention to the bottom line.

Be willing to grow, and always watch that bottom line so you know what your profits are and exactly where they are coming from. Focus on the bottom line daily, weekly, and monthly!

Christopher
Method 74. Get the Right Tools

By Christopher Westra
Author: I Create Reality – Beyond Visualization

Go ahead and get the proper tools for building wealth in your business. Look at the people and the businesses making a lot of money and you’ll see that they purchase or build the tools they need.

Yes, you need to be wise and start with what you have. Purchase the tools slowly if you need to, but do get them. Do the research it takes to know what the right tools are. Consult peers and professionals and ask what tools they use.

With a web business such as mine, you can start on a shoestring. I did! Then as I grew, I invested in domain names, virtual private server space, autoresponders, better computers and monitors, networks, backup systems, wordtracker programs, ebooks and books on focused topics, and much more.

I don’t hesitate to get the tools I need and my business has grown because of this decision. However I will do quite a bit of research before deciding on which brand to buy. I’m still shopping for the best laptop, movie creator, and web page split tester. Amazon is well known for their review system, but you can find reviews on just about any product on the internet.

Use these reviews to get the exact tool you need, and also ask your network of peers what they use to get the job done. Start a “tool fund” and consistently save for the next tool you need.

When choosing a tool, consider the cost, but also consider the time investment that it may take to learn to use the tool. If I find a simple program that I can master in an hour, I’ll buy it instead of a complex one that looks like it will take days to learn.

Christopher
Method 75. Create a Finance Day

By Christopher Westra
Author: I Create Reality – Beyond Visualization

This money mastery method is simple, yet it may help a lot of people out there. Instead of doing finances all the time and every day, or whenever the bills come, set a day aside just for finances, transfers, and bills.

I decided on every other Friday for my finance day, and this really helps free my focus for projects during all the other days. When I used to do finances whenever they came up, I felt distracted and unfocused. I hadn’t decided to do the bills then, so it felt like they were interfering with my writing and projects.

I get paid for my online sales every two weeks, so the two week plan works great. On Friday morning I prepare the deposit, make all necessary online transfers to different accounts, and pay any bills. This time is set aside for finances, so I’m still focused and engaged.

Psychologically, having a finance day helps for other reasons also. Most people are in a negative vibration as they do finances because of worry and lack of vision and faith. You will get over this negative mentality with the methods in this book. However, it’s still helpful to “partition” off finance time so this negativity isn’t affecting your overall outlook or your business.

Do your finances when you are mentally strong and alert, not when you’re tired or run down. Organize your finance area and have all the envelopes, accounts, and materials you need. Consciously envision your financial abundance for a few minutes before you start your work.

Raise your vibration and feel confident that money inflow and money outflow are both part of life and wealth. Be OK with it.

Christopher
Method 76. Keep Your Energy Level High

By Christopher Westra
Author: I Create Reality – Beyond Visualization

You can only keep producing your best work if you keep your energy level high. Your level of vibration is so important and you can learn to manage it.

Yes, wealthy people work very hard but they also take breaks. While many people take breaks because they don't want to work, money masters often consciously take breaks to stay at their best so they can get back to work.

Many legendary stories abound about great creative ideas that inventors, painters, and authors received while taking a break from their work. My best-selling book about holographic creation was “received” during a two day drive when I was away from my usual projects.

I often get inspiration when out running in the hills also, or while in the shower. Our body has natural cycles of focus and relaxation and you may as well cooperate with them. Every hour and a half or so, take a 15 minute break from whatever you are engaged in. If you do physical labor, then sit down and rest.

If you do mental labor like I do, then get up during your break and walk around and exercise. I developed quite a routine for my breaks, and this little exercise, bending, and breathing program always gets me rejuvenated and focused. Then I’m ready to get back to work at an efficient level!

Remember your yearly breaks also. Take your vacations. The change of scenery will freshen your perspective and add meaning to your life. Don’t see how many tasks you can do. See how high you can keep your energy level.

Christopher
Method 77.  Feed Your Mind and Your Body

By Christopher Westra
Author:  The Harmony Earth 30 Day Energy Diet

Yes, this method is about proper nutrition and it does make a difference. Coffee and doughnuts just doesn’t cut it when you really decide to become a money master. It’s no wonder that most very wealthy people sport trim healthy bodies also.

The clarity and vision required to master self in money situations spills over into every area of life. You will also master self in eating situations.

No one diet is right for everyone. Your bodily needs change according to exercise level, age, climate, mental work accomplished, season, digestion, illness, ethnicity, temperature, and many other factors.

The only right way to eat is to be completely in tune with your body’s needs. This includes eating by intuition, or awareness. Paying complete attention to what you need right now is what the Harmony Earth 30 Day Energy Diet is all about.

This book contains ten simple secrets to harmonize your body with the earth and increase your energy and vibration in just 30 days! Take the 30 day challenge yourself and enhance your mental abilities and enjoy your food more at the same time.

Tony Robbins has chapters on diet in some of his motivational books. Author Joe Vitale lost loads of weight as he began to use his manifesting skills for health as well as wealth.

Both your body and mind need the proper fuel to run properly. If you want to be a money master, then learn to give your body just what it needs at this time. Experience the energy and abundant vitality of following the Harmony Earth 30 Day Diet.

Christopher
Method 78. Develop Patience

By Christopher Westra
Author: The Harmony Earth 30 Day Energy Diet

Successfully wealthy people are supremely patient. They can work on a goal for as long as it takes, without setting a limit on how long they are willing to work. Yes, they may set deadlines, but they will not give up if they haven’t reached their goal by that date.

When I started martial arts, the master asked us, “What two things do you have to do to become a black belt?” A little boy in the line up said, “Start, and don’t quit”. I realized that he was right. If I started, and didn’t quit, I would become a black belt.

After four and a half years, and one operation, and a break to build my house, I did achieve that goal. I’ve used that confidence in incremental progression to achieve many other goals as well. Incremental actions lead to monumental results.

All worthy goals require hundreds of small steps. You rarely find one who has soared to great heights in a day. If you do, they usually fall very quickly because they don’t know how to exist up there.

You can get any advanced degree you wish. Just start, and don’t quit. You can write a book. Simply start, and don’t quit. You can make a million dollars. You just start, and never quit.

Patience is part of our earth school, so learn it well. We want to jump ahead and be there right now. I know. I feel it too. Trust in the process that God has designed. Goals take time, and the achievement is all the sweeter because of the time and effort you put into reaching them.

Happiness is the progressive realization of a worthy goal.

Christopher
Method 79. Believe in Yourself

By Christopher Westra
Author: The Harmony Earth 30 Day Energy Diet

As a student of psychology, I know that most people suffer under an extreme inferiority complex. Most people think that everybody else is more skilled and more able than they are.

I didn’t realize how insecure I was until I developed my own business, and my self confidence started to rise. Those deeply ingrained insecurities had to be awakened and then abolished. I came face to face with myself, and determined to be worthy, deserving, and able.

None of the skills in this book will help you completely until you really believe in yourself. You must believe that you are important, worthy, skilled, and capable. I tell you right now that you are all that and more. Believe me even if others tell you different. We get too much criticism and not enough praise in this life.

I started to feel comfortable interacting with “high level professionals” whereas before I felt insecure with such people. More importantly, I knew that I possessed skills and knowledge that could benefit people, and I started to share my books and articles more.

To make money, you must believe in your own internal value. The money you make is only a reflection of what you believe about yourself. Your income isn’t a reflection of your true value, for you are an eternal being of light. Your income is simply a reflection of your belief.

Look in the mirror every day and tell yourself you are worth it. If this is hard for you to do, it’s because you don’t believe it. Keep repeating this exercise until you believe it. I did just that.

Christopher
Method 80. Cultivate Deep Desire

By Christopher Westra
Author: The Harmony Earth 30 Day Energy Diet

Bill Cosby said, “Decide that you want it more than you are afraid of it.” This is exactly what you must do to become a money master. Becoming wealthy is a lot of work and a lot of responsibility.

As we explored in method 46, we all have reasons for not wanting to be rich, including fear of the unknown. You must cultivate a deep desire, an obsession even, for what you want to achieve in the financial realm.

If you don’t have a deep desire, you can strengthen it, and cultivate it. When you want something bad enough that you sacrifice for it, then you will get it.

You actively cultivate desire through imagination. You will come to want what you imagine in detail. Through the holographic creation process, you can increase your desire. A side benefit is that as your desire increases, the possibility that it will manifest into reality also increases.

Your imagination and desire merely set up a matrix, scaffolding, or blueprint of the life you want. Then through care and nurture and continued imaging, you add layer on layer of reality. You literally set up a magnet, and the law of attraction draws the people, situations, and resources that you need.

Soon, the very situation or thing you desire exists in the external world for you to enjoy. But it all starts with desire, and real desire always includes faith and hope! Desire also includes deep emotion, gratitude for what you have, and confidence that what you want is coming. Strengthen those desires until they burn within you.

Christopher
Method 81. Use High Technology

By Christopher Westra
Author:  I Create Cash – Cyborg Selling

You can use high technology for money mastery in two ways. First, you can accept and use high technology in your business or profession by mastering communications, replication, and information processing.

Every profession and occupation can benefit from the speed and efficiency of modern transportation and communication. Method 74 talked about using the right tools, and more and more the right tools are products that didn’t even exist a few years ago!

It used to be that the large businesses had the best and most up to date equipment. Now, the small companies own and use the best cutting edge computers and technology. The big companies are simply too slow to adapt fast enough.

The second way to use high technology to create money is to sell the technology itself. Open your eyes to new products and inventions that make life better for yourself and others. Pick those products you have some interest and expertise and training in, and sell them to others.

The number of high technology devices will continue to proliferate during the coming years. Economist Paul Zane Pilzer says that most of the “Next Millionaires” will be made through high technology items.

Using the internet is the quickest way to connect with customers, and using affiliate programs is a way to sell without stocking any inventory at all. The next money mastery method involves selling with affiliate programs. For more on using the internet to sell, see I Create Cash – Cyborg Selling.

Christopher
Method 82. Sell Through Affiliate Programs

By Christopher Westra
Author: I Create Cash – Cyborg Selling

I will say that I love producing and selling my own books. However, a lot of people don’t feel they possess this writing ability, and you can make a lot of money selling other people’s products.

My strength is in selling “how-to” information products, but you can sell nearly anything through affiliate programs these days. For those not familiar with affiliate programs, here is how they work.

Here’s a real example. I tried out the Holosync Audio Technology, and really loved it. So I signed up with them as an affiliate, and then help promote their product. I get paid $30 each time someone I sent to their site makes a purchase of the first level CD set.

Because of the traffic I get, I average over one sale per day! You can do the math, and this adds up nicely. This is on top of my own sales. All the tracking, and the shipping, and the customer service, is done by Holosync.

All I have to do is educate people about how I use the meditation tapes, how they work, what they do for the brain, and where they can go to get their own free demo CD of the audio technology.

The internet makes tracking visitors and sales so simple. One of the best affiliate programs is through Clickbank, because they offer thousands of products you can sell through the same type of easy link system. You can read more about how to use Clickbank at ICreateWisdom.com, or just go directly to this link on How to Use Clickbank.

Christopher
Method 83. Use Education as a Selling Tool

By Christopher Westra
Author: I Create Cash – Cyborg Selling

With selling through affiliate programs, as discussed in method 82, or while selling your own products, money masters consider all selling as education for the customer.

Over the past few years I’ve learned to instantly tell a great sales website from a poor one, and it has nothing to do with fancy design or graphics. The great (meaning profitable) websites educate the customer on the benefits and advantages of the products.

Education isn’t only for websites. If twenty of you came to my house for an hour demonstration on the Vita-Mix, I could convince most of you to buy one simply through education and enthusiasm. The Vita-Mix is basically a super powerful blender that costs about $400 as compared to $30 for a cheap blender.

Even if you aren’t looking for a blender, I’d show you how this all purpose Vita-Mix can improve your health, save you time, increase digestion, simplify meals, and basically help you enjoy life more. If my Vita-Mix broke, I’d order another one immediately, we use it so often. I would show you the results and the fun I receive from my Vita-Mix.

In the twenty-first century, you aren’t going to make millions in resource mining (gold, silver, oil, etc.), or manufacturing, or even distribution. Millions were made in each of these, but no longer. The distribution systems exist now, and the opportunity lies in education! To educate powerfully, learn Cyborg Selling.

Simply connect people with products through excellent education, and let the companies ship their own products. It works for me and for thousands of others.

Christopher
Method 84. Take Risks

By Christopher Westra
Author:  I Create Cash – Cyborg Selling

In order to win, you must risk losing. Risk is inherent in all success and striving for greatness. I have three ideas that will help you become a risk taker on your way to complete money mastery.

The first thing to realize is that security is merely an illusion. Most often, those who hold on tightly to security and safety are at the greatest risk. Those who take risks feel independent and free, knowing that they will always win in the long run.

Second, mistakes and even “failure” are only temporary. Risk takers tend to perceive failure as a learning experience. Making mistakes along the way is simply part of learning. On the other hand, those who shun risk perceive mistakes and failure as terrible. Some people would rather die than make a mistake.

So, change your perception of security, and also change the way you think about mistakes and failure. You are well on your way to confident risk taking.

The third idea is to manage and minimize risk. Most of this is common sense. Invest in businesses that you know and love. Sell products that you can educate people about. If you know stocks inside and out, then the stock market isn’t as risky for you as it is for me right now.

If you know real estate inside and out, then you minimize your risk while investing because of your skill. Skill and knowledge minimize risk to manageable proportions. Invest and operate in areas in which you have lots of skill and knowledge. Expand your skill and knowledge to further minimize risk.

Christopher
Method 85. Eliminate Your Job Mentality

By Christopher Westra
Author: I Create Cash – Cyborg Selling

When I left the prison to work at home full time, I was stymied that so many people were “scared” for me. I must have been asked a hundred times, “Aren’t you scared?”

People in industrialized countries seem programmed with the job mentality. Even though home businesses and self employment do abound, for many the only option is to work at a “job” for somebody else.

Steve Siebold is the author of 177 Mental Toughness Secrets of the World Class. I love this book, and secret number 131 is that world class employees see themselves as self employed!

Amateurs feel trapped in a job. Professionals may work at a job, but they feel free because they consider themselves at liberty to change jobs at any time. They value their skills, and know that they can get another job, or create a business, at any time.

In your mind, be self employed, no matter who signs your paycheck. After reading about the Grameen bank and micro-lending throughout the world, I realized that most of the world is self employed.

Many people in poverty know how to produce items to sell from basic materials. They do it every day simply to survive. After borrowing a micro-sum, they own some capital and they can provide for themselves and their families. Their self confidence soars, their education increases, and the next generation rises with additional skills and hope for the future.

Consider self employment, even if you must start small.

Christopher
Method 86. Create Some Space for the New

By Thea Westra
Life Coach: Forward Steps

The scarcity (Scare City) conversation going on in your head causes you to hang onto those old clothes in the wardrobe or the three outdated cameras that collect dust in the cupboard. Perhaps you do not yet see that connection however, trust me, they are directly linked.

It is now time to make a little more room to allow for all those wonderful things that you desire.

Get a bigger bookshelf if you want new books, or purge some of those old titles that no longer fit with your new abundance mindset. Weed that garden, you know that every time you drive the car into the drive it drops your energy to see those weeds taking over. Pay your bills on time, every time, and each time you do this, give thanks that you can live a lifestyle that incurs such expenses. Empty those rubbish bins around the house regularly and...yes...have a bin in every room then empty them regularly. Go ahead, unclutter your world...it's wonderful for the Feng Shui (a scientific discipline based on the analysis of energy)!

How can anything great come into your physical, spiritual or mind space when you keep filling the spaces with all those unnecessary extras? This includes worry, drama, procrastination, physical clutter and negative conversation.

Where else can you make some room for the "good things" about which you dream? Take a look around, make a list and work your way through it. Set a timer each day for ten minutes if it helps. Pick a sock drawer or a cupboard shelf to "attack" in those ten minutes. Make that phone call or write that email that you've been putting off. Really feel that feeling of having it done and look forward to that reward.
I have two very handy tools at my website that give you plenty of areas on which to go to work to raise the energy that you transmit.

One of these is the CleanSweep and the other is a list of Tolerations. Download these for free from Forward Steps and get into action. (Hint: they are under the heading 'Coaching Tools')

When you even get three-quarters of the way through one of those lists, you'll be ready to create again. You'll be like a drainpipe that has just been unblocked. Things will start flowing toward you and through you once more. That dark little rain cloud that used to follow you overhead each day will magically disappear. Goodness, you might even notice all those opportunities for advancement that have been whizzing by you each day!

That little extra bounce in your step and that lovely clear, clean feeling of everything being right in your world cannot help but attract people and the energy of the universe's power toward you and you'll be ready to give again. You may even have a little breakthrough in self-worth and we all know its immense value in manifestation of success and abundance!

"The problem is never how to get new, innovative thoughts into our mind, but how to get the old ones out. Every mind is a building filled with archaic furniture. Clean out a corner of your mind and creativity will instantly fill it." ~Dee Hock~

Note from Christopher – Thea Westra is a life coach from Australia. She shares my last name but we haven’t been able to track how we are related. She has become a good friend though, and has done personal coaching with my wife.

Check out her site at Forward Steps

If you printed, go to: http://www.forwardsteps.com.au/
Method 87. Direct Your Thoughts

By Thea Westra
Life Coach: Forward Steps

Let's have a little fun with our machine! You know, that little motor between your ears that drones every day.

With anything that we want to attract to ourselves or into our lives, we need to raise our vibrational level to remain open for receiving, manifesting and creating.

A vital component to keeping our vibrational energy high and to maintain our attractiveness to the things that we desire to manifest is our thoughts. The things that we say to ourselves will either raise our vibrations or have us dragging our feet, resisting effective and efficient actions toward our purpose. Your daily actions will ever so gradually, habit by habit, begin to move in the direction of what you think about most and yes, without doubt you will cause the physical manifestation of those thoughts in your life.

If you want to know to what you are committed, just look at "what is so" in your life. What exists in your life is in direct correlation with where your thoughts have been.

What are your thoughts, the words that you say to yourself which conjure up your emotions, feelings, mental images, yet also fears or doubts?

Your mind is a thought-generating machine that can be managed and trained. We are the ones who must be personally responsible in taking on that challenge, moment by moment.

Do this by regularly and consistently asking yourself powerful questions or by making firm declarations.

Here are two that I use daily. I heard these on a wonderful audio with Michael Losier.
Whenever something terrific happens in your day, or something goes exactly the way you'd like it to go, then give yourself a little, "Wow, I love it when that happens!" This teaches your subconscious mind to recognize what it is that you want and what you are creating, and it celebrates these events as they happen. No thing is too small or big to celebrate in its moment. Make it a habit and you will transform, so will your life.

Now, should a thought enter your mind about something that you do not want or a concern crops up about a situation you'd rather not see happen in your life then be very sure to ask yourself this question, "Well, if I don't want that, then what do I want?"...and be sure to answer that question immediately, with absolute certainty. The answer to that question is the most important part of the exercise and I know that you'll have thousands of opportunities daily to throw in that one!

I have a little saying in large letters and bolded print, right next to my desk. It says, "Whatever you focus on WILL expand." Whenever I see those words I immediately become aware of my thoughts during the moments just before spotting the sign. I then ask, "Is that something of which I want more?" If my response is negative, then I flip a switch and redirect my focus.

There are so many tips and tricks you can use to train your subconscious to stay on task with what you deliberately choose to manifest. However, it does ask for our vigilance and being rigorous with those thoughts.

It does not at all help our causes to be bombarded with radio and television media, nor negative friends. Do whatever you can to eliminate those from your environment...that is, if you're up to creating "the big stuff" in life!

"Carefully watch your thoughts, for they become your words. Manage and watch your words, for they will become your actions. Consider and judge your actions, for they have become your habits. Acknowledge and watch your habits, for they shall
become your values. Understand and embrace your values, for they become your destiny." ~Mahatma Gandhi~

Note from Christopher – Thea Westra also distributes a monthly ezine called Triggers. Her ezine contains reviews, recommendations, links, coaching tips, and just great help to improve your life. You can sign up below.

Check out her site at Forward Steps

If you printed, go to: http://www.forwardsteps.com.au/
Summary of I Create Millions – Version 3.0 (Full)

I hope you enjoyed the book. Remember that this version of the book is NOT a free book. You may not alter the contents.

Check back at I Create Millions for the free sample version of the book which you may distribute freely.

If you are reading a printed version, then go to:

http://ICreateMillions.com

or go to http://FreeMoneyEbook.com to directly learn how to make money by distributing the free version.

Remember to subscribe to the I Create Reality Newsletter to find out about videos, audios, and books that will help you to manifest the life of your dreams.

http://icreatewisdom.com/red/reality.html

Thank you. May all your days be filled with faith, hope, charity, and light!

Sincerely,

Christopher