

LOVE TO GROW



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*Remove Your Financial
Barriers, Grow Your
Wealth and Succeed
in Your Business*

Trish Love



NEW YORK

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Your Wealth and Succeed in Your Business*

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To Craig, Jax, Jenn, Kaz, Mars, Bailey and Annie.
I love you more and more and more and more!

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FOREWORD

Keith Randell, Business Psychologist
and Brain Science Researcher

Making a Difference Financially

Most people do not have the wider wealth, money and/or time they desire and yet many of them don't know why. In *Love to Grow*, Trish Love explains the underlying reasons that create a gap between what you have wanted until now, versus what you have actually achieved financially. Much of this information is sourced in three main areas being what you 1) want, 2) believe and 3) do with your financial situation. Trish shares this compelling information in *Love to Grow* so you can bridge the gaps in any or all of these areas.

Looking After YOU, Versus Looking After Your BUSINESS

The first part of this book explains why you are financially operating the way you are. And more importantly, it explains how to improve your financial situation in a very easy, practical and permanent way. It specifically helps you look after you. Much of the information in part one is based in how to improve your financial belief system.

As a business psychologist specializing in researching many leading brain scientists, I know that being able to create permanent change is more than a mere fantasy. Applying the stepped change principles outlined in *Love to Grow* is significant to creating permanent financial improvement. Much of this improvement occurs when we apply simple, practical habits, and as a by-product, we also improve our underlying belief systems housed in some of the oldest parts of our unconscious minds. Trish Love's information and easy exercises will allow you to directly access both your mind's left and right hemispheres. Both are critical for creating improvements and improving barriers that might have previously held you back.

The second part of this book explains how to 'look after your business'. It is important to note however that most of the principles in part two are relevant for business owners and individuals alike. Applying the same concepts to your personal world, job, or business, *Love to Grow* explains the principles needed to improve your leadership skills and business knowledge. Again the easy pathway suggested is critical for forming the habits needed to achieve sound business growth for the type of wealth and success you seek.

Keith Randell,

Bachelor of Psychology, Cambridge University, England.

Keith Randell is a Business Psychologist who brings together research and published works of many leading scientists in personality style assessments and cognitive research. He feels privileged to be included into information resulting from recent international studies to explain how the left and right brain works together to optimize people potential. As well as working with many companies and business owners, he is assisted by leading scientists from elite Universities and Schools of Medicine in America, England and Australia who are involved with brain research projects and modern resonance imaging which measure the brain's control functions.

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To Mom and Dad: You showed how to love the good and forgive the rest. You taught integrity, honor, courage, compassion, unconditional love, patience and to stand up for what we believe in.

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To all our Love to Grow clients: Thanks for working with us over the years. We wouldn't achieve anything without you.

NOTE FROM THE AUTHOR

Trish Love, Business Advisor, Chartered Accountant, Financial Intelligence Specialist.

My 'Why'

In 1988, I got my first full time job working in a medium sized international accounting firm. Over the years I have experienced many business owners and I very quickly became fascinated by the reasons some people “thrive” while others “survive” financially.

It took me a while to learn the formula for building and also keeping wealth in my own world. I am gifting that formula to you in this book. It explains 25 years of working out how to best deal with my own financial beliefs and actions, as well as those of many of my clients.

My fascination around the “why” of financial dynamics originated in my own personal learnings. Coming from a dysfunctional background, there was a lot for me to learn. The irony of training as an accountant is that the educational system seems to presume that we already know about *how* to deal with our own money. After all, we specialize in the field, so of course we must know. Think again. Well, they forgot to tell me at least; perhaps I was absent for that lecture. Admittedly accountants are probably better at some things (as a gross generalization) than other stereotypical occupations. But

I also believe that as a general group, another generalization is that at times we can have serious shortcomings around issues such as fear and control, allowing these to “run the show.”

I can tell you that everything explained in this book has also been practiced by me personally. A few of my colleagues use the saying “we are here to learn what we are here to teach.” Like many, I learn at an experiential level. I jokingly add that trust me, there was a fair bit to work with when I first started out. And like all of us, this will continue forever. I welcome my own learnings and invite you to do the same.

I am privileged to have experienced my own learnings and witnessed those of others. My “why” is to pass this knowledge on to you and those you love. So improvements in your financial domain can assist other areas of your life.

How to Read this Book

I suggest you apply your entire mind to the points I am suggesting. Try not to rush ahead. If you are unsure what I mean about a point, stop. Consider for yourself what I might be talking about. I am unlikely to give you all the answers on a plate, but I will give you the vast majority of them. Some answers however are relevant to only you and these ones will need your own personal understanding. Consider my comments from a number of different contexts and vantage points.

Highlight sentences you find relevant and come back to them later. There are some nuances that will continue to reveal themselves as you grow through your own financial belief system. You will begin to apply your own interpretation to my words, and this interpretation will likely change over time.

This is a good thing. Actively try to engage with my mind and mentally ask me questions as you go. The answers will most likely come to you intuitively. Allow yourself to listen from an empowered place. You will know if you are instead feeling negative about a topic or comment. Recognize that if you are feeling this way it is unlikely to be an empowered response. Listen for the answers that are inspired, and allow these ones to be the seeds of possibility.

The answers you receive will change and grow as you do. After a few months, study the book again and see if your perception has changed. My goal is for you to think that perhaps somebody has rewritten the book in the interim—I would love for your perception of my words to change that much over time. I imagine I will have the same process also occur for myself.

As these changes in your perception occur, your own relationship with wealth will also change. Be open for that to happen. If you continue to ask questions, you will innately find the answers.

Part I



LOOKING AFTER YOU



Chapter One

YOUR INDEPENDENCE DAY

Allow me to draw you into our world and welcome you to it. Grab yourself a drink and make yourself comfy so you can wrap yourself around this book. Please seek a deeper meaning in my words while you read with an open mind and heart and you will learn how to create ‘financial magic.’ I will explain this phrase soon. For now, know that I am glad that you are here and that it is not by accident. It’s time...for us to share what we know.

Your Future Story

Rolling time forward 5, 20, 100 years, I want to help you share the story you and your loved ones will be able to tell from the future looking back. Applying what you learn from this book, you will create a powerful family legacy. With this in mind, I will share parts of my own and also others’ stories, so you can see how you and your business (if you have one) can create your desired future.

If you do not have a business, rest assured, this book is still for you. Regardless of your working situation, you will learn how to:

1. achieve what you want, so you can create your own Independence Day.
2. learn how to operate financially from a place where fear no longer exists.
3. grow in practical, easy steps.

Together we can create this future story for both you and your succeeding generations.

The Wonder of A Fairy Tale

Some years ago, one simple question changed the path of my own business significantly. Surprisingly it came from my then three-year-old son, Jacksen. Despite it not being “business like,” it was to have a huge impact.

Flashback to 2000. I was reading the fairy tale “Jack and the Beanstalk” at story time (yet again!) Jacksen loved that story. However when reading it this time he became upset for Jack, asking me, “Mommy, how come Jack didn’t ask people to help him to get rid of the giant?” He added “Then he could have played on the beanstalk as much as he wanted, without needing to chop it down.”

I smiled to myself as my mind immediately sparked, “Wow! Imagine if people applied those thoughts to explain what is needed in a healthy business. If the business was the beanstalk, what would be needed for it to thrive and grow so it didn’t need to be chopped down?”

“Hmmm...I wonder,” I continued to think, “how could we work with that idea?” Applying the metaphor, I began thinking that if we could help people get rid of their “giants” (in their business or personal worlds), they would have a lot more fun playing on whatever type of beanstalk they wanted. And they could also go get their treasure without problems.

That bedtime story with Jacksen was a defining moment. But like all of us, there are many other experiences that have shaped my path. Understanding the lessons these experiences have taught me has been key to my personal success, and also created my apprenticeship for learning to grow both myself and my business. This apprenticeship as an entrepreneur started well before Jacksen’s question...

My First Independence Day

It was the 4th of July 1997, my last day ever as an employee. I picked the date intentionally, Independence Day. It marked three years of working at Telecom NZ, principally as Financial Controller for Xtra, the Internet division in its start-up phase. Xtra had launched eighteen months prior, achieving massive growth rates.

In our planning meetings the GM had been known to literally stand on top of the board room table, exclaiming “I don’t care what else is happening, we just need to get more fish in the boat!” Our main goal was getting customers signed up and interested in all things online. Like any business leader, he was rightly focused on ensuring we had enough customers engaged.

I now bemusingly recall conversations about us wondering whether this “Internet thing” would really take off. International statistics suggested the Internet would indeed be popular, but few were using it in New Zealand at the time. In only six weeks we achieved our twelve-month target. Clearly we got that part of our planning wrong! We had underestimated how people love technology.

In management meetings our American GM enthused us by saying we would tell our grandchildren we had played a part in bringing the Internet to NZ. Looking back now I see that this is true. We were pioneers, because this was necessary for the business to succeed. Thriving today needs a similar focus.

We learned lots about what to do, as well as what not to do. In particular, the deep financial pockets of the mother ship helped us be well capitalised. Very quick decision making, using intuition and sound business practice, meant we could adapt quickly. Importantly, the division had external eyes watching out for its safety too. All of these lessons, along with my professional accountancy background, contributed to the foundation of my own business, my advice to clients and what I share throughout this book.

My Second Independence Day

Roll forward to July 4th 2012. This marked 6 months since our Love to Grow team (Love to Grow is also the name of my business) had been running the vast majority of our accountancy division, fifteen years after my first Independence Day. You’d be forgiven for thinking this took a pathetically

long time—take comfort in my slowness and know that you can do it too. I tell you the details below so you can think about how to celebrate your own Independence Day in the not-too-distant future.

We planned our celebration six months before July 4th 2012, after setting a business maturity date per Chuck Blakeman's book, *Making Money is Killing Your Business*. The ideas set out in his book were made more real for me because I met Chuck on his own business celebration, a holiday he chose to take in New Zealand.

When I set my Independence Day goal, I had no idea how we would fund it. Plan A didn't work. Plan B didn't work. Plan C worked, only four weeks before July 4th. As always, back up plans were crucial to make sure we achieved this goal.

July 4th 1997 was my last day as an employee. And on July 4th 2012, I took my wider team and family for a champagne breakfast to celebrate my business's Independence Day. One sister flew in to celebrate and my brother sent his well wishes.

Everyone was given rewards—cash, massage appointments and shopping vouchers to enjoy their day. Lunch with my Advisory Board was followed with my immediate family and I flying from Wellington to San Francisco. We crossed the dateline, meaning it was still July 4th when we arrived.

This meant we could continue to celebrate. My last Board member arrived from Michigan, and we watched the Independence Day fireworks together at Fisherman's Wharf. Another sister and her partner arrived from a 50th birthday trip through Europe, a celebration she had been saving up for over 15 years. It was very special that our celebrations collided. We managed to enjoy Independence Day celebrations in two countries with my family, staff and Board, all of whom I view as my wider family. I loved it.

My July 4th celebration was a small but important step in my business and personal progress. But it is only one step. Rest assured, there is a lot more to do yet. Importantly, I don't believe it would have happened unless I had been helped along the way by guidance from others.

Learning From Those Who Have Gone Before Us

Our lives and businesses are built on values we learn along the way; being mindful of these contributes to our success. One of my values was learnt

from my dad. He believed we have a duty to become the best we can, not only for ourselves, but also for the betterment of society. I agree with him. Mom and Dad often spoke of integrity and honesty. They taught me that sometimes we even need to remove ourselves instead of doing something lacking in integrity. Even resign from a job if need be. Although I have yet to do that, I have at times had some intentional conversations to ensure I didn't have to. This is something we all need to be able to do: have difficult but necessary conversations when required with our loved ones, colleagues and clients.

Dad used to always espouse Hamlet's famous quote, "*This above all: to thine own self be true, and it must follow, as the night the day, thou canst not then be false to any man.*" Sometimes others' perspectives of our actions may differ to our own because of miscommunication. But as long as we know we are being true, it doesn't matter what others think. Just be the compass that always points north.

Outside of business, my parents and I have sometimes fallen short on the integrity barometer. I have compassion for our learning; we are all human after all. When we strive to learn from our mistakes, and preferably make them only once, we are growing. And that is what matters most.

My perspectives have changed significantly over time as I have matured and got closer to achieving something akin to wisdom. And encountering differing perspectives along the way has helped bring a richness to my world that I would hate to lose. There is the saying that dogs only bark when they don't know a person. People are similar.

Everyone we come into contact with teaches us, by who they be, how they guide, and how they share themselves with us. In particular, my parents taught me a great deal in the relatively short time I had with them. Mom said to me early on to "not judge a book, or its cover." She deliberately changed the standard saying to suggest people have an inner authentic self that is often packaged with a different facade. And she also reminded me regularly that regardless of where someone was operating "love the good and forgive the rest." I can still hear her saying those words many years after her death. Her ability to be unconditionally loving was remarkable.

Much of my parents teachings were intentional, some not. And some of it was via their actions and inaction. There were also challenges which

enable me now to highly cherish the contrast in my world. I was taught unconditional love, loyalty, honor and compassion at a very experiential level. Some by what not to do. Reading and applying Love to Grow will help you understand how some of your challenges are relevant for your own financial domain.

Everything explained in this book are things we practice ourselves. Occasionally we need to remember our own advice! We have failed at much, and succeeded at most. But all of it has given us a deeper understanding of business and our clients. And I will use it to help you change your world to the one you want. We “Love it. Live it. Teach it.” (“it” is whatever is relevant at hand.)

Our Future and the Journey to Get You There

Not enough small and medium business owners achieve the cash and time freedom they seek. We also know that many people operate from a place of fear with financial matters, so we want to help improve this. We know these things both from our own personal experiences, as well as from those shared with us by our clients and colleagues involved with my business. Dad taps me on my shoulder and reminds me that if we can help, we should. Writing this book, is one way of listening to his message and sharing knowledge to help others.

We want to inspire people like you to create financial magic. I hope this will occur much quicker than twenty or a hundred years from now. And I also hope the teachings will last at least that long. It’s best when we grow honourably, as well as from a place of holistic wisdom and sound business knowledge. We want this is for the betterment of society and to help us all improve our place in it. Imagine a world where survival mode mentality is no longer tolerated and instead we all operate from beliefs that transcend fear and unhelpful elements of control.

So, buckle in, we are on a journey together. Whether you are in our world for a reason, a season, or a lifetime, I welcome you to it. I know you will teach us as much as we teach you. And thank you in advance for your contribution for as long as it lasts. I trust you will find this book helpful and I look forward to hearing about your own personal Independence Day.

Summary of chapter

- Think about your future from you and your loved ones looking back in 10, 20, 50, 100 years time.
- This book will help you:
 - ◇ Work out how to achieve your own Independence Day and create your own legacy
 - ◇ Gain the time, cash and wealth balance you seek
 - ◇ Learn to operate financially from a place which is no longer sourced in fear
 - ◇ Grow in practical, easy steps.



Chapter Two

HOW'S YOUR RELATIONSHIP WITH WEALTH?

“Happily Married” or Heading For “Divorce?”

Creating Magic.

I opened chapter 1 by saying I want to help you create more financial magic. Another word I could use for magic is ease. So by financial magic I am referring to achieving your financial goals more easily. I am not necessarily here to convince you that financial magic exists, but I am here to teach you how to create more of it in your life. I will show you *how* to apply beliefs and actions that support you in this cause.

In the beginning, this may be in spite of you getting in the way. Often we don't know why things aren't working the way we think they should be financially. Once you have fully digested this book, you will understand why.

I often think to myself, wouldn't it be great if we could all live in “fun,” allowing the big kids in each of us to play and enjoy our lives more. What

would that look like for you? This is the type of magic I am referring to—where we create the life we truly want to live, a life where we are free to play, are happy, and have financial security.

If there is one thing I ask of you when reading this book, it would be this; do not be fooled by the simplicity of what I am teaching. It is in the simplicity that you will find the magic.

Results from Reading this Book

I will have done my job if you can put a tick next to the following five goals by the time you have finished reading:

- You think of wealth topics as *Fun* (this might be a shift for you, I acknowledge that).
- I have helped you create *Magic* in your world and for those close to you.
- You have *learned* relevant, compelling, practical strategies to apply to your life—and these have become permanent, positive changes.
- You totally understand *why* this information is *important*.
- You create *balance* in your world as part of creating your wealth.

The above results are very achievable. We will do this by raising the quality of your financial understanding and actions. I refer to this as improving your *financial intelligence*.

The Need For Us to Step Up, to Improve Wider Financial Intelligence

Wouldn't it be fabulous if masses of us could improve our ability to have fun in our life? A key part of achieving this is improving our financial intelligence. Some of us need to improve financial intelligence for ourselves, whilst some of us can help raise it in others. If you are thinking that you don't *need* to continue learning around finances, or your life is just peachy right now, then I'm calling you out. We need self-interest for our own financial benefit. But I believe we also need to see interest in wanting to help others. Well done those of you that already have this. I feel our collective job is to continue to help with the evolution of everyone's financial awareness.

Imagine helping yourself, your siblings, your parents, your neighbors, friends, colleagues, workmates, and strangers improve their enjoyment of life. To transcend culture, religion, discrimination, demographics, education levels, and biases. Each person we reach in a positive way is one more person than if we never even tried.

Some people are very stuck in survival mode; they cannot see how they can help others because they need to look after themselves financially first. That is a reality for some, I agree. But we can still all help others to some extent, even if we need it ourselves. And we need to be able to see the self-interest in wanting to do so. Sometimes we can do this with our spare time—we don't necessarily need money to help others improve financial intelligence and results. We all benefit, when we all benefit.

People often resonate with the concept of helping others, but why should we apply this to finances? I believe it is because finances are so fundamentally important to our society that we need to re-examine the type of financial awareness we bring to money issues for ourselves and others. We will all be better off when everyone is financially stronger and enjoying themselves more, while still operating from a place of sound values.

There is some irony here. As part of helping others create the wealth and enjoyment they seek, we also need to help ourselves; we need to do both. This is because we are more effective at helping others when we have financial strength and stability, rather than struggling financially. So it doesn't matter whether it is us that needs improved financial intelligence or someone else needs our help to raise theirs—our world needs both. It is time more of us did our part in stepping up to help improve the overall wealth of the planet.

Your Version of Wealth

When I use the word wealth throughout this book, please remember that I mean so much more than just money. It can take on a lot of different meanings and include any part of your life that is especially important to you.

Arhh, now, one point. If any of you sense your reactions might be getting into something similar to “stinking thinking” (i.e. operating from a disempowered place), allow me to alleviate one thing for you. The word

“wealth” is whatever you want it to be. It's your world, so your definition. What does the word *currently* mean for you? Okay, now, what *do you want it to mean*? And what can you do to steer your current worldview of wealth toward that? Ask yourself, how much more could you benefit others if your own financial situation was completely sorted?

Your Worldview about Money and Wealth

Rest assured, I'm not trying to change your worldview. But I am trying to extend you beyond it to see other possibilities. I want you to be open to a *really easy way* to achieving the honorable pursuits you want. Whatever they are.

Staying open to the possibility is all I ask. It will be your decision whether or not you go into shut down, judgment, or get stuck in *how* to apply this information. If you notice yourself doing any of these, know that we will address them all later.

I want to be very clear about one specific point. I am not professing that my opinions are 100% correct from every vantage point. We each have varying belief systems that drive the way we operate. To profess that mine are exactly “the right way” would be highly arrogant and definitely not my intent: I am instead inviting your perceptions and debate. Together we can widen all of our views, and become richer for them.

I also invite you to trust me a little bit more than you normally might. I get that for some of you this might be difficult. Your situation to date has kept you safe. I don't want to take away or discredit that; quite the contrary. I just want you to allow me to help *enhance* it, and to do so would be a privilege. So keep an open mind and read my words from a place of empowerment, not disempowerment.

The First Step—Taking a Stand for Your Version of Wealth

We need to work out your personal version of wealth and for you to take a stand for it. What does it currently include for you and all the extensions of who you are in your life? My personal version is partly based on Napoleon Hill's understanding of “life's riches.” If you haven't already read his books, I suggest you do.

As a result of reading them myself and also my upbringing, my version of wealth centers on the concept of unconditional love. It also includes elements such as having a positive mental attitude, an absence of fear, a hope for achievement, an open mind on all subjects, great relationships, the capacity to understand people, a willingness to share my blessings, a capacity for faith, and yes, financial security. It also includes, somewhat reluctantly at first, self-discipline.

Like all of us, the realization of my wealth is a work in progress. I hope it always will be. And importantly, my version of wealth is irrelevant for you. I refer to it only to help you think about the *types of things* you might include in your own. It is probably very different to yours, and that is exactly how it is meant to be. Whatever your version is, choose to take a stand for obtaining it.

Your Why, Your What, Your How

Our minds are very powerful. I know you know that. But often we get so busy in our day-to-day lives *doing* things that we forget how to just *be*. It's important to wake up to this. We need to acknowledge for ourselves our life purpose, the gifts we already have, and learn how to use these to our best advantage.

There is a voice inside you that knows what you are already good at, and what causes you can assist with. It is the one you may have put to one side because it couldn't possibly be you who did something like that. Listen to it. Some of you already have been, and taking action, leading to results. Well done if that is you.

We all need to do this and become the person we were born to be. Consider for yourself your purpose for being on the planet. This may be as big or as small as you feel fits. It doesn't have to be overly deep and meaningful, if you don't want it to be. But just think about it for a bit. What is your "*why?*", your "*what?*" Once you know this I can help you with the "*how.*"

So, why is it important to know your purpose for being on the planet when discussing finances? Well, consider this: once you know your "*why,*" is it easier to achieve this if you are financially secure or if you are in survival mode?

The accumulation of financial wealth in itself should never be viewed as a negative (or a positive for that matter). It is the *purpose* underlying your financial wealth that matters. You don't need to be the same as others whose actions you do not align with. The more we wish to assist others, our loved ones and the causes we wish to promote, the more having spare cash is handy. It helps us be agile and adaptive.

If you find thinking about your life purpose difficult, forget about it for now, finish reading this book, and then come back to it later. Your purpose will come to you over time as you digest more about your life. Meet yourself at a place that is comfortable right now. Stay open to possibilities and things will continue to reveal themselves.

Our "Financial Baggage" Mirrors Our Life – Finding the Keys to Understanding the Rest of Our World

Taking a stand is one thing and so too is learning what is holding us back. Since our unhelpful beliefs or "baggage" impact our results greatly, it is useful to know what these are so we can be more effective and achieve faster financial results. Whatever that baggage is, it will show up in our finances.

When we look closely at our financial domain, it becomes a mirror for our underlying behaviors to show what is also happening for us beyond our finances. *My role is to assist you to pass through this looking glass to see things from the other side.* Stop for a moment. Applying your whole mind and intuition to this last sentence, what might I mean by this?

There are a number of layers to explore about this sentence. Think about this sentence in terms of 1) how others might see you operate with money, 2) the relevance of your spiritual beliefs (if any), or 3) what you can see about the natural energy and flow with your money.

It can be helpful to use our imagination. Pretend you have ultimate power and can choose who deserves to enjoy financial freedom. Would you choose to allow money to flow towards someone just like you, knowing everything you know about yourself? Or would you instead stop, or reduce the money flow for some reason, until that person learned something first?

Put another way, if you held ultimate power would you send lots of money to someone if they had any of the following elements operating too often; disbelief, mistrust, resentment, ungratefulness, laziness, dishonorableness,

fear, too much pride, frivolousness, disrespectfulness, or a lack of awareness about their financial situation?

Or might you instead resist, concerned they might be disrespectful about the money you were about to send them? Would you instead prefer to flow money towards others who operate from places of respect, belief, trust, love, compassion and an unselfish ability to give, financially or otherwise?

Whether we realize it or not, the natural energy of money chooses to flow this way. If we genuinely set the level of money we want for ourselves from an honorable position of power, there is a good chance that we will receive money to the extent we need it. We define for ourselves the level we need. Some people sadly manage to set their bar much lower than they want.

These type of questions are designed to help us think about our financial dynamics from the outside of our world looking in, so we can gain more self-awareness about what is holding us back.

But let's also consider why our financial dynamics can show us the keys to understanding the rest of our world. Our financial situation is an output, a result. It is a symptom of how we generally operate in our life in areas like career or business, relationships, health, and spirituality. For example, cash flow is only ever a symptom: if we look closely we will see the underlying cause of it found in what we have done, thought or felt earlier. We tend to do, think and feel the same way in other areas. So the same baggage plays out in most parts of our lives. It's just usually easier to see the effects of it in our finances.

Sometimes it's easier for us to see another person's issues than it is for them. So one of the easiest ways to see what might be true about ourselves is to imagine we are someone else looking at us. From their perspective they might see that we are *scared, untrusting, controlling, or financially reckless*. All of these can impact our financial situation and also our life generally.

There will be a few doors to pass through to understand yourself better and create your version of wealth. Each door will need a key. And each key is found by resolving the unhelpful beliefs underpinning your financial baggage.

Don't be Fooled by the Value Involved

Sometimes an unhelpful belief takes a while to reveal itself in our finances, but eventually it will. It could show up with something involving a small dollar value, or it could involve many more zeros. Whatever the monetary size, it's important to see the underlying issue. For example, a lack of trust in ourselves or others will likely have a flow on effect to our financial results.

If distrust is relevant, consider how this has contributed to your current financial situation. How might things have played out differently if you had allowed yourself to trust more? Under the circumstances, would this have been appropriate? The answer depends on whether your original perspective was valid and coming from an empowered space. A lack of trust is only one example of beliefs that may hold us back. Most others are also based in some form of fear. Understanding this can provide insight when we look for the connections between our beliefs and our results.

Whether we realize it or not, each day we receive lessons through our financial results that highlight our beliefs. Part of the magic is created when we see them. And if we learn from these lessons, we will improve our financial situation quickly.

Some people are provided a lesson only once, while others get them again and again until they actually learn and change. Do you have something bad that always happens financially? It could be as simple as constantly receiving parking tickets. This could indicate that you believe you cannot afford to pay for parking, or that you might be disrespectful of, or disassociated from, the financial rules of others. We need to wake up and pay attention to the lessons being shown to us in our financial realm. Lack of awareness around this will likely result in these unhelpful beliefs continuing to inhibit us financially.

Your Financial Relationship—Are Your Finances “Happily Married” or “Heading For Divorce?”

My discussion above is centered on the concept that we all have a relationship with our finances. You might not be aware of it, but you definitely have one. Self-awareness is key. My sister Jill jokes that “denial is a beautiful place, as long as we don't stay there too long.”