

# **Operation Yes: Your Economic Solution**

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## Foreword

May 24, 2010

I got a call from Craig Perrine in late 2008 wanting to interview me about my ideas on how to end homelessness. Craig's friend and colleague, Joe Vitale had read my book, *Until It's Gone, Ending Poverty in our Nation, in our Lifetime*, and my assumption that we can and should end poverty resonated with him. Joe, Craig, myself and several others have been collaborating on new strategies ever since.

This book offers the voices of successful people who have tapped into Life in such a way that they have each manifested an immensely interesting and abundant reality. One thing that comes through each one of these interviews for me is a fundamental truth: our minds are powerful tools and if we can see the challenge of homelessness, for example, as something we can resolve, we can resolve it. I invite you to let the insights and wisdom shared in this book to inspire you to focus your mind on solutions. You and I can do so much more than we currently think we can. The problems of homelessness, while intense, chronic, disturbing, and overwhelming, also present tremendous growth, joy, and reward for anyone who decides to get involved in its solutions.

As someone who was raised in an upwardly mobile middle-class home, I was able to take the rules of success that I saw growing up and effectively apply them to my own adult life. I watched my parents set goals and then go out into the world and achieve them. We lived in an affluent neighborhood full of hard-working folks and I attended classes with peers who like me, liked to get good grades and did. No one in my sphere of friends and family was ever homeless. Everyone had a secure roof over their heads. The likelihood of my becoming homeless were for all practical purposes, zero. I had the benefit of growing up in the stability of a middle-class consciousness and it has served me throughout my 53 years.

So how does someone with my background know enough to make any practical contribution to the challenges of our nation's homelessness? It's the wrong question to ask. As I just described above, I know how to focus my attention on goals and achieve them. I have a very positive mind and that is a tremendous asset in any campaign to end homelessness. I know that

our national security does not require homelessness, or any poverty for that matter. And I know that there are viable solutions that are being pursued and new ones that could be pursued. I simply need to take my wonderful goal-setting mind into this world of solutions and apply myself.

Many of us allow ourselves to be confused by “homelessness.” But what would happen if we let go of our confusion and instead, focused our attention of what is working and helped to amplify those solutions? When I gave up being confused about poverty and homelessness, I came to these conclusions:

Every human being is as important as every other human being. People who are homeless came into the world from the same Source as I did and they have the same inherent abilities to live a happy and creative life as I do.

If our nation’s goal is to support the pursuit of happiness for 300 million of us, then obviously one of our top priorities is to ensure that children are not being raised homeless. Let’s do “first things first,” as my Mother often said to me. Let’s first solve homelessness and poverty in general. Then we are in a much better position to create a thriving nation of people who are fully focused on the pursuit of happiness. Let’s not hold back on our money, time, and commitment. Think what it would be like to live in a country that no longer had people stuck in homelessness? Think of how much creative energy would be released in all of us!

No matter where you live, you can participate in the solutions to homelessness. Start first by observing your own thinking about it and then consider letting go of “normalizing” it. If we each develop a conviction that our nation can and should resolve homelessness, we will be planting positive expectations that can grow into very large solutions. Why wait any longer? There are resources listed at the back of this book and on the Operation Yes website. Pick something that appeals to you and get involved! We can and we should solve poverty and homelessness!

With gratitude,

Scott C. Miller

CEO, Move the Mountain Leadership Center, Inc.

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## **Introduction**

**by Dr. Joe Vitale**

*What lies behind us and what lies before us are tiny matters compared to what lies within us.*

*Ralph Waldo Emerson*

Decades ago, when I was homeless and struggling as a young man in Houston, I would have never believed the day would come that I might be writing books about that experience in the hope of helping others – nor could I have imagined starting a movement to eliminate homelessness, or gathering a team of like-minded others to support me in it.

As I learned over the years, such is the nature of miracles.

But then, I didn't know anything about that then. If I had, I'm sure I wouldn't have suffered as much as I did.

And this is what I want to share with you today in *Operation Yes: Your Economic Solution*.

Operation Yes (**Y**our **E**conomic **S**olution) is a 3-part formula, which I'll cover in detail, but the simple version is:

1. Raise or rebuild your self-esteem
2. Think like an entrepreneur
3. Leverage the internet

Self-esteem is the foundation of everything when it comes to creating, attracting, and manifesting the life you want. You see, without that, we won't know that we're worthy of having that life in the first place and, if we don't know that, we won't begin taking the actions to get there.

Raising your self-esteem is the basis of all change because actions can only follow what we believe to be true about ourselves.

Throughout this book, you'll hear my story – and many others' – as well as some of the ways we went about changing our own beliefs so that we could make the changes we needed to in order to have our lives be different. I know you'll be touched and inspired, but, most of all, I believe you'll find something compelling, something that will help you see you're not alone, that there's nothing “wrong” with you, and that there is help for you both within and without.

All of the voices in this book come from people who learned and travelled the “entrepreneurial way.” Being an entrepreneur is as much about spirit and mindset as anything and, yes, it can be learned. Entrepreneurs create their own jobs and that's what makes it a desirable and powerful way to live. Once you know this, you tend to make your own economy, regardless of what the rest of the economy is doing. That's true freedom.

In the final phase of the formula, you'll discover the power in harnessing and leveraging the internet as an entrepreneur by creating your own products. Don't worry that right now you may have thoughts like, “I can't do that. I don't have any ideas. I don't have a computer. I don't have anything worth talking about.”

That's just mind chatter.

After you read this manual, your mind will be having new thoughts, trust me on this. I started Operation Yes to help people become self-sufficient and empowered through education. This book is the beginning of that education.

It doesn't matter if you're worried about a job, your home, family, or the future – although I'll be the first to admit that sometimes life “out there” does look kind of scary. But still, in so many ways, it doesn't matter, and by the time you're

finished reading this book you'll have a better understanding of how you can jumpstart yourself into a new life – the life that is meant to be yours and that is waiting for you.

Just as Emerson suggested in the quote at the beginning of this introduction, the past doesn't matter and the future doesn't matter – what matters is *this moment* and what is within you right here, right now. This pretty much sums up everything I write about these days – and since I've written over 50 books – that's significant.

Sometimes we use hindsight to see the path clearly, but what I've found is that you can actually see more clearly right from where you are – it only takes inspiration and following your inner guidance to walk the path that is uniquely yours, the one where your true success is guaranteed.

Of course, I didn't know this early on in my life. I certainly didn't heed my intuition, although it could have saved me countless hours of misery.

When you do learn to listen to this internal guidance, you'll find that not only do you have everything you need to do it – it will be a glorious expression of who you really are.

You are meant for so much more than you realize and it is my desire to help you awaken to this realization.

Think of each of the people in this book, who've joined me in telling their stories, as a part of your team. They're rooting for you and want you to succeed, just as they have. Some of them started out in poverty, coming from backgrounds that defy all odds for success. Others simply fell into a deep hole at some point in their life.

Whether you start at the beginning and read front to back, or are inspired to read a particular person's story and chapter first, you'll find someone you can

relate to, maybe all of them, on some level. No matter how you get going, make sure you read the entire book.

Then, read it again.

Let these new thoughts and ideas permeate your consciousness. Repetition is your friend here.

If you'll do this, you'll kick start the process of your own economic salvation – and it doesn't cost a cent. All you have to do is implement what you learn and take inspired action.

As I tell everybody, as I end all of my emails and correspondence to people:

*Expect miracles.*

Love,

Joe

Dr. Joe Vitale

Creator of Miracles Coaching®

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## Chapter One

### Question Everything: Joe Vitale

**Craig:**

Joe, we're going to interview you today on how we can get people to increase their own personal prosperity, especially if they're concerned about the economy. It seems a lot of them are afraid of the daily news.

**Joe:**

I'm glad they're getting concerned and nervous because it's causing them to go for what they really do want – which is their own economic freedom. That's why we're calling this *Operation Yes: Your Economic Solution*. I'm all for it, let's get in to it.

I've got a couple of things to say in general. I guess there's a two-pronged way of taking care of your finances so that you have economic freedom.

The first is on an internal level and the second is on an external level, although I don't like to talk about the external until we've taken care of the internal. Sure, I can tell you how to make money online right now. Yes, I can tell you how to write ads.

I've been involved in every aspect of marketing there is for the last 30+ years, so I can tell you about that – and how to make money online, in particular with a 5-step formula anybody can use. And, I'll reveal that shortly.

*But...*if you don't take care of the inner first, what happens is that you will often self-sabotage yourself. You'll say, "Oh, Joe's idea isn't going to work," or you'll make sure it doesn't work because of your own internal beliefs.

To me, you have to take care of the internal before you start to handle the external.

**Craig:**

So the internal stuff you're talking about would be, let's say, if someone has experienced or tried several different business ventures, or they've gone for a promotion at work and think, "You're right. I see certain patterns keep happening. I get to a certain level in my income and then it keeps backsliding. I can't seem to get ahead of that."

**Joe:**

Yes, absolutely. In fact, if somebody is aware of their patterns, they're way ahead of the game.

For the longest time I went through homelessness and poverty, I went through this long period of struggle, depression, frustration, even feeling suicidal at times – and I wasn't aware of my patterns. I was aware that I was very unhappy. I was living in hell and I blamed everybody else for it.

So if you're aware of your patterns, you're definitely ahead of the game. Those patterns are a sign of your unconscious programming, or belief system.

The internal work needs to be taken care of first because, the truth is, it doesn't have anything to do with your employer, outer circumstances, the President, terrorists, or the economy. It doesn't have anything to do with those things. It has to do with what's inside of you.

If you have the right mind-set, you can actually make money like many people did in the Great Depression of the '30s. You can go through recessions and depressions and not only survive, but prosper. You can help others while you're making money.

It's all internal.

**Craig:**

What if someone is seeing the major accounts in their business not ordering, or even canceling? What if they're seeing a real downturn in their income or they get laid off? They might think, "Well, Joe, I got fired. The company's stock dropped and they laid off three thousand workers. How did my mind-set do that?"

**Joe:**

The important thing to remember is that we're co-creating our reality, so we're participating in everything that happens on one level or another.

Sometimes it's obvious. Maybe you got fired because you weren't really doing a good job. You have to look at *why* you weren't doing a very good job. There were probably internal beliefs you had about deserving that job, or about actually doing your real passion.

You have to look at how you are attracting everything in to your life.

I don't want to go on a rant about the Law of Attraction or the movie, *The Secret*, or any of my books. I want this to be really practical for people. I want them to understand that there are beliefs that we call "money scripts" that are active in their unconscious mind right now.

To give you an example, a lot of people want money. They want more income; they want a better job; they want more wealth; they want to be rich. But they're saying this on the outer. On the inner, they think, "Money is bad. Money is evil. Rich people are greedy. Rich people are snobbish."

This goes back to the kind of programming we get when we're kids, programming from our culture, our religion, and our society. Most of us aren't aware of it. I believe we have to become aware of it, let it go and replace it.

I've been reading a book called, *Conscious Finance*, by Rick Taylor and Kathleen Faulks. They list money beliefs – some of them I've had. These money scripts are unconscious – and active – in your life, and cause you to do things that attract experiences to you that you don't like.

For example:

Money is evil.

Only money made by hard labor is worth having.

Most people who are very wealthy have inherited money.

Don't spend money.

There will always be enough.

Taking risks is bad.

There is only so much money in the world.

There will never be enough.

More is better.

Don't go in to debt for any reason.

Don't trust anyone with your money.

Trust everyone with your money.

I don't deserve to inherit money because it wasn't earned.

Money brings you happiness.

Not having money brings you happiness.  
The money will run out.  
You have to work hard for money.  
I don't deserve money.  
Money isn't important.  
If you have a lot of money, you got it unethically.  
People are poor because they are lazy.  
You are not smart enough to have money.  
If you have money, don't tell anyone.  
It's better to give than to receive.

All of these limiting beliefs are lived out in your life in a co-creation that you are participating in. You may blame other people when you don't have money, but the reality part is you don't want it on an unconscious level. You think it's evil, but it's not.

Money is actually neutral. Money is actually paper and coin and metal. We apply meaning *to* it and then we think that meaning is running our lives.

But we are at choice.

You have to clean up your beliefs, the internal, so you can raise what I call *your level of deservingness*. You start to feel that you are worth having money and that you are worth earning more than what you've been earning. You're worth having the job that you want. You're worth being able to follow your passion. You're worth being able to be alive and happy.

You have to raise your level of deservingness in order for any of the "how to" to actually work in your favor.

**Craig:**

That's especially challenging if you see folks out there who are getting laid off, and everyone griping about money. It's common to hear other people complaining about money.

So to have a sense of deservingness and attract a whole bunch more money might feel a little strange for somebody when they first get a breakthrough and start to see it. They're probably going to be a little different than the people they're currently around.

**Joe:**

Yes, it's interesting because the people that are around you are influencing you. They are encouraging you to stay where you are, not in any mischievous or evil way. They are on the level of complaining themselves. They are on the level of feeling like they're a victim.

But if you're paying attention to this *Operation Yes* series, you're starting to awaken to the fact that you have more power than you ever thought before. You'll want to hang around people who have these similar beliefs, maybe start a "mastermind" group.

Bill Hibbler and I wrote a book called *Meet and Grow Rich* that explains what a mastermind is and how to get the most out of one. In short, it's a group of five or six people.

A mastermind can include current friends or family that you bring together to support one another in thinking world class, in thinking like a champion, in thinking like a creator, in thinking like you are the person in charge of your life – and not a victim in your life.

You have to be aware of what people are saying around you and, if it's not supportive, if it's not positive, if it's not nurturing, then you may have to select new friends and people to be with. Not that you're going to fire all these other people because they will actually drift away.

Looking back over my own life when I was homeless, I knew people. When I was in poverty, I had friends. When I worked at jobs I hated, I had friends that I was close to.

As I kept working on myself, taking care of my own level of deservingness and my own beliefs and removing them, those friends fell away. I didn't call them up one day and say, "Hey, you're not on the same level as me anymore, so get lost." They just didn't call. And I didn't call them.

I continued growing, and the people around me kept changing. I don't remember having any conscious control in that. It was more that, as I was working on myself, improving, and clearing, the people around me changed.

I think it's important to be aware. Are the people around you right now supporting you in being financially free? Is their vocabulary one of being a victim saying things like:

*We're in a recession...we're all going to suffer.*

*There's going to be a depression soon.*

*We're all going to be hurting.*

*We're going to be in food lines and soup lines like they were in the '30s.*

Or are they saying, “*Hey, let's be like Richard Branson and Donald Trump!*”

Do you remember the TV show, *The Big Idea with Donnie Deutsch*? It featured people going after their dreams, real go-getters. Watching shows of that caliber can help you reprogram your mind, reprogram your expectations. They teach you, “Yes, you can go for your dreams, yes, you can follow your passions, yes, you can get out of debt and break free financially.”

You can work on your internal beliefs in many ways, for example, reading books of positive thinkers, or biographies of people who have made it.

**Craig:**

So it sounds like we need to question our assumptions about what's okay and what's possible for us relating to money.

**Joe:**

Right. I question everything and am beginning to wonder, “Do we have any limits at all?” It's a bit like being a playful scientist.

I've even read books about overcoming death. Now, that might sound like the weirdest thing in the world to some people, and that's okay. But how do we know?

Maybe the idea of death is a belief, too, a limitation. Maybe we have that belief because we look around and we see that it's happening to everybody. I went to a funeral the other day and it seemed pretty real to me, but maybe it's a cultural thing that's been going on for the longest time.

What if we questioned it and could extend our life potentially to live to be 500 or 600 years old? I had lunch with a medical doctor who said there are studies showing that, with some of the new medicine coming out, we can live to be 700 years old.

It sounds preposterous and like science fiction, but as we start to live longer, they're beginning to discover more things that would keep us young and healthy. Instead of being an *aged* 700-year-old, you could be a *youthful* 700-year-old.

Now, on one level, this sounds like a comedy routine, but what I'm suggesting is that we should question everything, including death. If you do, you'll start to wonder like me, "Well, maybe there aren't any limits."

This means that if you are homeless, if you are living in an apartment, or if you are really struggling and in debt, you can change. As you question your limits and your assumptions, you will begin to move forward.

This whole conversation is a mind expander on one level, but that's where it starts. You expand your mind, which is the internal, and as you expand the internal, you become ready for the outer to change as well.

**Craig:**

It stands to reason that the decisions you're going to make, and the choices you're going to act on, have to do with what you believe is possible. If you don't think something's even possible, it's not going to enter your head or be a thing you try.

We all have our comfort zone, things that we're used to thinking, choices we're comfortable making, and habits we're used to repeating. The important distinction you're making here is that no matter what you assume is possible, or believe are your choices, it's open to unlimited potential.

So, really, you can actually forget what you think and start from scratch saying, "Okay, anything is possible. Now, what would I do?"

**Joe:**

Yes, that's a very good point because forgetting what you think you know is a great step to moving ahead.

If you don't like where you're at, it's based on what you know and what you've done, so maybe it's time to think something differently, to know something differently, and then to do something differently.

Mark Twain said, "*Ignorance plus confidence will equal success,*" and I love that.

If you're confident about a dream you want to pursue – for example, you want to open a restaurant but you're completely ignorant about the restaurant business – if you're confident, you can pull it off.

When you're confident, you'll do everything possible, you'll have an expectation of success, you'll move forward. And chances are you'll make it happen because you'll be thinking differently. You'll even think differently than other restaurant owners because you don't have the background material that's telling you how it has to be.

So it's a matter of questioning everything.

Question the limits, question your current reality, question your beliefs, and question what you know. Start to entertain new possibilities.

**Craig:**

You mentioned earlier that you were once homeless and one of the “money scripts” that you had was “*Wealthy people inherited their money.*”

I can see where people might feel like, “Well, to truly get massive amounts of wealth, you do have to inherit it. Nobody makes that in their own lifetime. Or they probably had a really good job and got stock options or something like that.”

But we know from your own journey that there was a time when your life was 180 degrees from where it is now, so within your own life span, you've done this journey.

It's valuable for people who wonder whether it's possible to change their own life to see this. They can use it as a metaphor and say, “Okay, well, if a guy who was literally homeless and struggling actually can become a bestselling author and ended up in movies and on TV, then, wow, what isn't possible?”

**Joe:**

Exactly.

**Craig:**

It doesn't appear you had any inherent advantage at that point.

**Joe:**

Boy, I didn't have any inherent advantage at all.

It's kind of funny to think about when I'm sitting out on my estate. I've got all these cars out there, a hot tub in the back, a personal gym, even a "catarium" (<http://www.catarium.com>) to take care of our critters. We're looking at new property, one with 366 acres.

Yet I remember sleeping on the steps of a post office one time because I was waiting, hoping, for a check so I could eat that day.

There are definitely times when I pause and go, "How did I go from being homeless, being on those steps, to being where I'm at now where somebody wants to hear what I have to say on an audio recording?"

I'll tell you the big secret – if there's any one secret – it's that I'm constantly working on me. I am working on my beliefs. I am working on my limitations. I am questioning everything...including death.

Debbie Ford has a book called, *Why Good People Do Bad Things: How to Stop Being Your Own Worst Enemy*. I read that book in an entire day. Why? It's not like I don't have plenty to do – but I want to know if there are ways that I still sabotage myself. I want to know if there are ways that I still do bad things in my own life to stop me from having my own success.

I mentioned another book I read, *Conscious Finance*, about uncovering your hidden money beliefs so you can transform your relationship to money. Why do I read that?

Because that's what's gotten me here.

By constantly questioning my beliefs, my assumptions, and my knowing, I'm able to keep stretching...and I am still stretching. I have major goals. I even had a woman come out and Feng Shui my office fairly recently. While I still don't know what to make of Feng Shui'ng my office, it helped me come up with a new intention: I now want to receive \$25 million a month in passive income.

How can a homeless guy get to a point in his life where he's entertaining \$25 million a month in passive income? It comes from this internal work, from constantly changing.

It's also worth mentioning that I don't know how I'm going to make \$25 million a month in passive income, but as soon as I set that up as a goal, ideas, opportunities, books, articles, and TV shows all start to show up. They seem to speak to that intention, to hold keys to it.

You begin by thinking, “Okay, I’m starting to believe that I’ve got to raise my level of deservingness. Yes, I’ve had some beliefs about money. Yes, I’ve hated my employer; I’ve hated my job and all of that. But maybe I could set a goal, maybe I could do something like open my own restaurant, become a performer, write a book, open my own business, go online with a store,” whatever it happens to be.

People say, “But I don’t know how.” None of us know how when we first start with our intention. You have an inkling and that’s where it starts. You set your intention, you do the internal work to clean up the limiting beliefs and you keep taking action.

That’s how I’ve gotten here and that’s how I keep moving forward.

**Craig:**

I imagine people reading this might have a reaction to your goal of \$25 million a month. My question to them is, “How did that make you feel? What popped in your head?” because that’s really good stuff.

Writing down your reactions to what you’re hearing will help you reveal your money beliefs – what you believe is possible for you. If you’re having particularly negative reactions such as, “Well, okay, that’s good for him to say that, but what about me?” those are the kinds of things that can help you zero in on what’s up.

**Joe:**

That’s beautiful.

I gave a talk to a group of very spiritual people and told them about my cars. I told them I have a Panoz that cost \$130,000, and a second Panoz that belonged to Steven Tyler of Aerosmith that’s rare and collectible. I also have a \$90,000 645 CI BMW, and a BMW Z3, which they don’t make any more, it’s a collectible. And, of course, I bought a car for my partner, Nerissa, so she has her own car.

I have five cars here and I work at home. I don’t even drive them anywhere. If I go out, most people come and pick me up and take me to dinner.

When I told them this I could see some of their faces flush. One of them raised his hand politely and asked, “What makes you think having all those cars is spiritual?” I replied by asking,

“What makes you think having all those cars isn’t? How do you know that my desire for those cars didn’t come directly from the Divine? How do you know?” The only way he could say something to that was to be self-righteous about it.

I’m bringing this up because, first of all, I want to see if it’s pushing anybody’s buttons thinking, “Oh, my God, he’s got all those cars!?” If so, I’ve got a punch line to that. I was looking at the Mercedes Roadster McLaren which costs half a million dollars, even though I already have a collection and no place to put all these cars that I don’t drive.

I’m telling people this because I want to know if hearing all this irritates you. If it does, then it’s a good sign you have a belief that can be cleared. If you think it’s greedy, there’s probably a belief in you that says, “Rich people are only greedy,” or something like it. It’s not true, of course.

I’ve told the story several times of the little boy I heard about and still haven’t met, who had a stroke six weeks after birth. I contributed money, along with Kevin Hogan and a few others, to the mother. A couple of years later, I heard that he still had difficulty and sent that family \$15,000 dollars. That was the largest amount of money I’d ever given anybody I didn’t know. I never met them. I couldn’t even take it as a tax deduction.

One of the greatest reasons to become wealthy, to be saved economically, is to be on your financial feet enough to help people around you.

I’m trying to give people some beliefs to take on that are new, and also trying to push a few buttons to let the beliefs that are limiting come up – so they can look at them and let them go.

**Craig:**

You talked earlier about your level of deservingness, which you write about in your book, *The Key*.

When you were talking about the cars, I thought, “What would someone’s objection be to that?”

Okay, nobody *needs* a sports car, period, unless it’s part of their job. Nobody needs three...or thinking of a fourth. But here’s the thing. What we’re saying then is, “Okay, it’s not based on need, but what if you want it?”

If you don't feel that it's okay for you to want what you want, then would you say that's an important thing to clear?

**Joe:**

Yes, absolutely.

It's very important to become okay with your own personal desires because we don't know where the desires are coming from. I'm actually assuming that they come from the Divine. They're coming through us and they're an expression of our personal power and our own personality. I don't see anything wrong with them.

In my book, *The Attractor Factor*, I talk about the idea of wanting something and wanting to influence two or three other people as well. If you do that, then you're not coming from greed, you're actually coming from a contribution to the world.

For example, when I got Francine, my 2005 Panoz Esperante GTLM, I told the entire world. I even put up a website at <http://mrfire.com/francine/>. Why? Partly to share what I've done, but partly to inspire everybody else. That's a bigger goal than wanting it for myself.

I think it's divinely healthy to want something and be okay with wanting it. That's all part of this growth process.

**Craig:**

Cars are toys. I remember reading Robert Kiyosaki's books where he talks about using your investment money, or money you could be using for investing, to buy "doodads" – things like fancy dinners and cars and digital this and that, and big screen TVs.

It really stuck with me because I was a young father at the time. I had a young family and I thought, "Okay, I can get that. Sure, we could go out and buy a Mercedes, but that would be a doodad at this point."

You can get to the point where you could label everything and say, "Oh, well, that's just something I feel like having. It's frivolous, perhaps it's not spiritual to want all these materials things," whether it's a car, a watch, or a vacation, it doesn't matter.

If we expand beyond cars, what we're talking about is an acceptance of buying things, consuming them, and being part of the economy – and taking those actions because you're inspired to or you want to.

**Joe:**

There's also a personal growth reason for doing this.

The subject here is all about financial freedom, your economic solution. The idea is that if you want something – a house, a vacation, a piece of property, a business, a car, clothing – and it's dangling out there in front of you as a goal, it will help you achieve your financial freedom.

My favorite example is when I wanted to buy the Z3 back when I was driving Saturn cars. I loved Saturn cars. They're still some of the best cars in the world. But I saw a BMW Z3 Roadster one day and I fell in love with that car. I wanted it and I set this intention that somehow, someday, I'm going to raise the money in some unexpected fashion to get that car.

I ended up, because of that desire, creating the world's first e-class. Now, people do e-classes all the time now. These are classes by email that are done online only. But I created it as a direct result of having a goal. The goal was the car.

So you can use your goal to increase your financial freedom.

**Craig:**

I agree with the idea that if you state your goal simply as a monetary goal, it isn't nearly as motivating as focusing on the emotional feeling you're going to get from what the money is going to do for you.

**Joe:**

The money itself never motivates me.

I could say, "Yes, I'm going to make two million dollars," or have this intention of \$25 million a month. But, that doesn't motivate me anywhere nearly as much as what I might spend it on, the good that I can do in the world, the foundations I might be able to help, or the foundations I might be able to create.

I actually would like to cure homelessness. I don't know how to do it yet, but one of my goals, one of my intentions is to find a way to fund something that helps in that area or to actually support a group that's already doing it.

And so, \$25 million is what I throw out there as an intention, but what's more powerful for me is, "Wow, I'd be able to buy that McLaren if I really wanted it, I'd be able to buy the 366 acre castle estate if I wanted it, or I'd be able to help families, like the one with the little boy who had a stroke."

Knowing that you have this desire can help pull you up by your bootstraps and get you out of the muck that's there now.

**Craig:**

There's definitely something that happens in the economy when you spend money. When you do that, you are in fact contributing to the velocity of money in the economy.

Let's say you buy a car. The person you bought it from now has a bunch of money and they're going to go do things like feed their family, invest in the stock market, bet on the horses or whatever they do.

**Joe:**

Yes!

**Craig:**

It's flowing through the economy and it's making changes. Things are happening because you spent money.

**Joe:**

Yes, money has to circulate. When you are spending it, you are supporting the economy. In effect, you're helping everybody else around you.

Sometimes you can direct that by spending it in a particular direction, but more often than not, you're supporting a system that's fairly mysterious. You won't see where your money goes. Yet by buying, spending, and earning, you are keeping this system alive.

Again, I want people to work on themselves internally, but as far as the external, I can give you a quick 5-step formula for making money online right now, which I promised to do. I actually learned this from somebody else, but I've adapted it and it works:

The first thing is to pick a subject that you already know something about, or are curious about and would like to know more. It helps if it's a subject that other people want to know about, too. It could be anything that you can think of.

Let's use guitar playing as an example. I picked up mine yesterday for the first time in a while, and was thinking about how much I love it and would like to know more about playing. I'm not a guitar master, but since I'm interested in the guitar, I could choose that as the subject.

The second thing that you would do is go to 10 people who are already good in that subject.

So I would go to 10 guitar players. They don't have to be recognized, celebrity guitar players. I don't have to go to Eric Clapton. I can go to people I already know, for example, my friend, Pat O'Bryan. I could go to him and then find a few people through Pat who play and love the guitar.

I could ask them things like, "What are the secrets of playing the guitar? What are the secrets of learning how to play quick? What are the actual chords I need to know? How do I use my fingers to position my chords and so forth?" I could even record interviews with them so that I have 10 interviews with 10 different guitar players. Great!

The third thing is to take the audios from those interviews, turn them in to transcripts, and then put the audios and the transcripts online as a product that people can buy and download.

I could use something like GoDaddy.com to get a domain name. If I don't know how to put a website up, I'd go to somebody like [www.eLance.com](http://www.eLance.com) or [www.fiverr.com](http://www.fiverr.com) and advertise, "I'm looking for someone to set up my website." I might get somebody in India who'll do it for \$50. At this point I may have \$100 in to this thing, but I'll have a website up.

The fourth step is to put it on [www.ClickBank.com](http://www.ClickBank.com). ClickBank is a wonderful place, especially if you're beginning, to be able to buy and sell downloadable digital products. Obviously, these audios and transcripts are going to be downloadable, so I'll start by putting them there.

The last thing is to start telling people about the website and the product.

Who do you tell? All those people who, like you, want to know how to play the guitar.

You can do research on Google, by looking under Groups and typing in “Guitar Groups” or “Guitar List.” You’ll find that there are people who are already selling things to people who play the guitar or are newbies in the guitar world. This is where you can tell them, “I have this system on how to play the guitar. I interviewed 10 performers and got their secrets.”

You can even offer it to them at 50% off so they have a reason to tell their list about it. In that case, every time there’s a sell, they get 50% and you get the other 50%.

Now you’re up and making money online and all you had to do – without knowing anything in advance – is use these five steps: Go to people already doing what you want to know about and ask them the questions that are actually on your mind. Those questions are the same ones on other people’s minds. Take that information, you’re selling information here, put up the website and tell those people about it.

You’ll be making money online quick!

**Craig:**

That’s really a great formula.

And the neat thing about ClickBank is that, once your products start selling, affiliates can sell it, too – people who are part of the ClickBank system and who look for products that sell well to promote.

If they have an interest in promoting guitar products, like in this case, then they’ll start selling your book, and you don’t even know who they are. You just know that ClickBank sends you checks as your percentage of those sales.

Another neat thing is that this is a digital product you came up with. How many times can you sell the same digital product? It’s infinite.

**Joe:**

Yes, that’s right.

**Craig:**

It’s the unlimited idea we were looking for.

**Joe:**

Yes, it's unlimited.

The other thing, in case people aren't aware, is that there's no shipping, no fulfillment, no production costs. It's not like you're printing things and putting them in your bedroom that you have to ship out the next day.

In many ways it's invisible, but it's a digital product. It has instantaneous gratification for you and the customer. The customer instantaneously gets the download of the audios that you did and you instantaneously get their money. What could be better?

**Craig:**

Absolutely nothing! That's what we were talking about here. Your economic solution starts with taking action on ideas like that and, like you said earlier, doing the inner work to make that all possible.

**Joe:**

Yes, it all starts on the inside, and I'd like to end with a couple comments and reminders about that.

First of all – and I said this in the book, *The Attractor Factor* – whatever your current reality is, it's temporary, it will change. You can help it change; you can accelerate the process by following your passion, being honest with yourself, knowing what you want, and starting to go in that direction.

As you're doing it, clear the beliefs that bubble up. If you had limitations, thoughts, or anger that came up during this particular interview because of anything we said, those are opportunities for you to cleanse them. As you cleanse them, you're actually opening the doorway for more wealth to come to you.

So I say Godspeed in what you're doing and you will do well. Persist.

**Craig:**

To cap off what you said earlier, in good times or in bad times, there are people making fortunes. It's not really about what's out there, it's about what's *in you*. You've hit that on the head here, Joe. Thanks.

**Joe:**

Yes, thank you.

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## **Dr. Joe Vitale**

Dr. Joe Vitale is an author, speaker, musician, healer and movie star - is an authentic practitioner of modern day Ho'oponopono.

He's the author of way too many books to mention, including the bestsellers *The Attractor Factor*, *Life's Missing Instruction Manual* and many more, including *Zero Limits*, the sequel *At Zero*, *The Awakening Course*, *Hypnotic Writing*, and *The Key*. (All published by J. Wiley).

His bestselling e-book, *Attract Money Now*, is free at <http://www.attractmoneynow.com>.

He is also a certified Reiki healer, certified Chi Kung practitioner, certified clinical hypnotherapist, certified NLP practitioner, ordained minister, and holds a Doctorate degree in Metaphysical Science.

Dr. Vitale is a standout star in the hit movies *The Secret*, *The Opus*, *The Compass*, *The Tapping Solution*, *Leap*, *Beyond Belief*, *The Meta-Secret* and *Openings*.

He has recorded numerous bestselling audio programs, such as *The Power of Outrageous Marketing*, *The Secret to Attracting Money*, *The Missing Secret*, *The Abundance Paradigm*, *Joe Vitale's Ultimate Law of Attraction Library* and his latest, *The Zero Point* (all published by Nightingale-Conant).

He's also an accomplished singer-songwriter musician, with seven albums to his credit so far, including *Strut!*, *The Healing Song*, *Sun Will Rise* and *Reflection*. Ten of his songs were nominated for the Posi Awards, the Grammys of positive music.

He's been on the following TV shows: *Larry King Live*, *The Big Idea with Donny Deutsch*, CNN, *CNBC*, *CBS*, *ABC*, *Fox News: Fox & Friends* and *Extra TV*. He's also been featured in *The New York Times* and *Newsweek* magazines.

He created a Miracles Coaching® program and helps people achieve their dreams by understanding the deeper aspects of the Law of Attraction and the Law of Right Action. This man was once homeless but today is a bestselling author who believes in magic and miracles.

He lives outside of Austin, Texas, with his wife, Nerissa, and their pets. His main website is [www.JoeVitale.com](http://www.JoeVitale.com).

## Chapter Two

### Thrive in Any Economy: Randy Gage

**Craig:**

Randy, what would you say to somebody who was feeling doom and gloom right now about the economy? Many people are afraid that they can't grow or even start a business, perhaps, right now because of the supposed climate of reduced spending and people hanging on to their wallets more closely.

**Randy:**

I'd have a two-prong approach.

First, I'd say, "You certainly ought to feel doom and gloom for the economy because it *is* doomy and gloomy, and it didn't work!" We've been in a serious recession which is irrelevant to your own prosperity because it has nothing to do with what you can do for yourself.

I've been through so many recessions, particularly as a speaker and trainer after 9/11 which pretty much devastated the speaking market. Yet every year I've always had my best year ever, for the last fifteen years.

People will ask me, "Well, what are you doing about the recession?" and I say, "Well, I choose not to participate in it."

This is really important from a prosperity standpoint. You can't give away your prosperity to the government, to the economy, to your boss, to anyone else. You have to take control of your own prosperity.

In any economic times, good or bad, people with a prosperity mind-set will always create prosperity.

**Craig:**

That sounds to me like any excuse will do.

If you accept that the government, the local economy, or some external event can control your prosperity, then maybe you can also blame it on things like your car broke down, or you've

got a cough this month – anything really. You're either allowing the idea that you're in control, or you're not.

**Randy:**

Yes, what we're talking about is what I often refer to as “victimhood.”

I'm the expert on victimhood because I lived in victimhood for the first 30 years of my life, blaming all my drama and trauma – everything that happened to me – on the government, the economy, or whatever.

I learned you can be a victim or you can be a victor, but you can't be both. You have to pick one or the other. And, if you're looking to be a victim, there are always a lot of great excuses why you can't make it.

I was a high school dropout and came from a poor family. I didn't have connections, so I certainly could have used those excuses to remain broke for the rest of my life. In my case, it was kind of transformational.

At 30 years old, I lost everything again. I sold all my furniture and was sleeping on the floor. At that point I made a mental decision that I was no longer willing to be a victim, and I was no longer willing to be poor, broke, dumb and ignorant.

I began this study of prosperity that I've been on ever since.

You choose not to accept being a victim, and you understand that in any recession or even depression, there will be people who make fortunes. When everyone is selling, you want to be buying. When they're all buying, you want to be selling. It doesn't matter whether the market is going up or the market is going down.

If you're on your game, you will always be manifesting your own prosperity.

**Craig:**

Because of your perspective and understanding of how our culture infiltrates our prosperity mind-set, could you talk about the social aspect of the victim mentality?

Let's say, as an entrepreneur, you go to business meetings and find a lot of emotional support and agreement for the victim mentality with the circle of people there. When you have that kind of social proof, it might be hard to stand up and say, "I'm not going to be a victim." You

might get some folks thinking you're Pollyanna, delusional, or overly risky in your business plans because of what they think.

**Randy:**

Yes, I think so. All my life people have thought I'm Pollyanna and delusional. I'm OKAY with that.

People say, "You're so positive! You're not realistic!" I'll be talking to someone and they'll say, "Oh, I'm always a day late and a dollar short. I don't have money. I don't have education." Immediately I'll say something like, "Stop! Stop! Stop! You don't want to affirm that negative thing."

Or they'll say, "Well, I'd love to be successful but my problem is..." And then I'll say, "Wait, wait, wait! Don't say whatever it is you were about to say because you're going to own that, you're going to program that into your subconscious mind." They'll often say, "But you don't understand! It's the truth! I really can't do this because of \_\_\_\_."

The truth is they're arguing with their own subconscious mind and convincing themselves why things can't work for them.

So when they talk to me, they say things like, "You're so delusional! How can you think you can manifest positive things and that stuff doesn't affect you?" Well, it doesn't affect me.

I'm going to be 49 in a couple of months, and I have made more money every single year for the last 19 years than I have the year before. Every year my house has been better, my relationships better – all of the things that would make up true prosperity, including and especially money – have increased every year because I've had this prosperity consciousness.

I've had a consciousness that a lot of people would say is Pollyanna, but you know what? That's fine with me. I don't want their version of reality. I don't want their reality where the President of the United States controls my income, or the economic factors taking place in the world market place control my prosperity.

That stuff is irrelevant to me. I'm going to always control my own prosperity.

**Craig:**

The key insight here is that not only can you only control what you believe or want, but you also control your reality. This is important because most people think that reality is kind of handed to them and they adapt to it.

What you're talking about here is a whole different way of thinking.

**Randy:**

Yes. Reality is so subjective.

Reality is, "Okay, We're in this mortgage crisis now in the United States and all of these people are going to lose their houses! It's a crisis!" That's a reality. The other reality is, "Geez. I'm a real estate investor and there's going to be a lot of people who made very foolish decisions on their mortgages and they're going to need to get out of those mortgages. And there will never be a better time for me to buy property because I will be able to buy it at greatly reduced rates that I wouldn't normally have gotten a couple of years ago." That's a reality too.

It's the same situation, but one group of people views it one way, while another group of people views it another way.

So reality is reality. There are finite things going on in the universe, but how we respond to that reality is what makes it subjective. The sun goes up and the sun comes down. Okay, that's a reality. You say that's a universal law and a reality. Or you say, "Well, the sun doesn't really go up or down, the earth turns away from the sun and then it turns back toward the sun." Okay, that's a reality.

Regardless of which one you say, if you don't like to live in the dark, then why don't you turn on a light switch? We all have the same potential reality, but it's very subjective in terms of how we accept what we see as that reality.

**Craig:**

I remember sometime in the late 80s or early 90s the Savings and Loan thing went bananas, and the government had to manage all the properties owned by them. There were absolute bargains, amazing opportunities to buy all sorts of investments then if you weren't completely freaked out by the crises.

**Randy:**

Right.

**Craig:**

It's an example of what you were saying, but it also shows that, from a historical perspective, we've seen this before, even within my lifetime. And there have been many other examples.

In a personal example, during the 90s I was a trader reading "hard-money" and gold newsletters. A lot of bearish people were pessimistic about the stock market then. I traded in and out of the market because, even though it proved to be the biggest bull market in history, my mind-set was, "Well, it's going to crash any day."

Because of that mind-set, I stayed a short-term trader the entire time and never made any long-term investments on that whole Bull run we had! I had listened to not only newsletters, but copywriters – people who were writing to sell me investment advice and convince me of what was going to happen.

**Randy:**

Yes, for people who read the newspapers and watch TV for their financial stuff, it's hard for them to ever manifest prosperity.

If you're watching MSNBC, there's three million other people watching the same program with the same stock tip and the same hot advice. When everybody is zigging, you want to be zagging. It's a bias of the media.

You've got people who don't make a lot of money talking about how to make money, and they really have no concept of what true prosperity is so they'd be the last people to listen to.

I once flew to San Francisco and paid \$5,000 for an investment seminar. It was a gorgeous hotel in San Francisco, very high end, one of those grand old hotels there. With my plane ticket, I had something like \$10,000 invested in this investment weekend.

They had a "penny stock" guy, a "buy silver" guy, and a "real estate with no money down" guy – all the usual suspects. They trotted out workshop after workshop. I sat and listened to this for a day and a half before I realized, "There's nobody in this program who makes more

money than I do. They're not qualified to teach me how to make money!" So I got on a plane and flew home!

I figure I am better off to go home, work my own business, and grow my own prosperity. I didn't ask for a refund. I didn't complain. I'm sure a lot of the people there thought the seminar was wonderful because they bought in to all the bullshit that happens in the financial media and those kinds of seminars. They go for the flavor-of-the-week.

But it's like if you're a personal trainer and want to teach me how to get healthy, you better have a body like a god. You better have six-pack abs and bright, shiny eyes and clear skin and shiny hair. You need to be healthier than me if you're going to be my personal trainer. It doesn't matter to me if you only make \$11,000 a year! If you're more qualified than me in health and wellness, I want to learn from you there.

On the other hand, if you're going to teach me about money, you'd better make more money than me. And it doesn't matter to me if you're 380 pounds, smoke six packs of cigarettes a day, and are two weeks away from a heart attack. If you know more about investing than me, I'm going to listen to what you have to say!

I'm never going to give away my own power. I'm going to always be a critical thinker and evaluate anything anybody tells me. But one of the first things I evaluate is, "Has this person done what it is that I want to do?" And if they haven't, then I don't think they're qualified to teach me.

This is really important for people's prosperity and success in any area of life.

You have to have discernment. How much does the average stockbroker make? They don't make a lot of money! How much does an average banker make? They don't make any money! Talking to your banker or in a lot of cases, financial planner or stockbroker, about how to create wealth, that's like getting diet tips from Hannibal Lechter. What is up with that? You need to find people who have done what it is that you want to do. Those are the people you want to mastermind and network with, ask for advice, and hire to be your guide.

**Craig:**

Let's look at a situation where, say, you're barely hanging on to your home and you don't have the money to take advantage of bargains that might be out there in business or real estate.

What would you say to somebody whose current reality actually is very broke or dire, and they try to affirm what they do want, but everything around them is bleak and feels overpowering? What would you say to someone who is in the kind of place you were in when you were 30, selling furniture and stuff like that?

What got you from that particular day to where you're bettering your best every year for 19 years now?

**Randy:**

The first thing I did was begin a program of self-development, which I've kept to this day.

I start my day, every day, by spending 30 minutes in self-development. I want to read books like *As a Man Thinketh*, or *Think and Grow Rich*, or *The Magic of Thinking Big*, or listen to a positive CD set.

I want to program my subconscious mind with positive programming because I know that whatever gets programmed in my subconscious mind is what's going to manifest in my conscious mind – and that's going to determine the actions that I take.

That's the best advice in the world I would give for anybody at any stage in their life.

Forget the newspapers, forget the news and TV and radio, and actually feed your mind something positive every day. Morning is the best time because that creates your consciousness as you go out in the day.

As you know from Joe's books and *The Secret*, he's a big believer in the Law of Attraction. When you are vibrating at a higher consciousness, you're going to attract people of higher consciousness. You're going to attract deals of higher consciousness and situations of higher consciousness.

So the number one thing is get control of your own consciousness and program your subconscious mind for success. And then, be willing to work!

If you don't have money, great! When you have desire, attitude, and belief, then money is irrelevant. You can always attract money. Billions and billions and billions of dollars are all around us desperately looking for ways to grow. And people with that money are looking for ways to grow their wealth.

You go to your brother-in-law and say, "Hey, I have made some bad decisions in my life and you know what? I don't have any cash flow to speak of now. But I have learned some knowledge in \_\_\_\_."

You can pick real estate, or anything else, and say, "Here is my plan in how I could go out and create wealth. If you'd be willing to come in as a partner and put up the money for this down payment, I'm willing to find the properties and renovate them." Or, "I'm willing to find the things that we're going to flip," or, "I'm willing to find the areas that are suitable for development."

Whatever it is, you can attract people with money. You've got to show them, though, that you're not a victim! You're not looking for charity.

Don't come to me in a victim-like voice and say, "Oh, I'm so bad! I love you! I'm losing my house and I'm broke!" because I'll say, "Well, honestly, I'd rather give the money to the *Make-a-Wish® Foundation*."

I'd rather give the money to the Smile Train and let them do an operation for a kid who needs a cleft palate than give money to somebody who is in a victim cycle – where all they're going to do is piss away my money in bad investments because they're not at a consciousness that is going to attract success.

You have to show someone that you are at a consciousness to attract success, but that you haven't quite got to the level where you've manifested the money yet – you're on the pathway there. It could attract a lot of capital to help you.

And there's many ways to do things without money. Ideas attract money, and if you create the right idea, that is worth a lot of money to somebody.

**Craig:**

That's great advice: to start with your own mind-set each morning.

Sometimes I'll have had a great idea the night before, and if I don't act on it immediately the next morning, some of the passion fades. I have to get back in that state. So it's a great tip for everybody to start the day off on the right foot.

You talk about a lot of these issues in your book, *Why You're Dumb, Sick, and Broke*. Essentially it does come from ourselves. And I love your analogy of someone coming to you

freaking out, trying to play the victim card to raise capital or raise money. It's like a two-year-old covering their eyes, thinking you can't see them.

**Randy:**

Yes, exactly.

**Craig:**

No wealthy person with a lot of money is going to believe that would be a good investment for the most part. They know that person can't handle it because of the fundamental mind-set that person is presenting them with.

**Randy:**

Yes, the fundamental mind-set is the most important thing for wealth and success and prosperity and abundance.

Absolutely.

**Craig:**

Let's talk about your book, *Why You're Dumb, Sick, and Broke*.

**Randy:**

That's the first part of the title. The second part is, *and How to Get Smart, Healthy, and Rich*.

It's not a book where I'm there to beat you up and slap you in the face, although I do a little of that. The real purpose of the book is to show people a roadmap for how they can get smart, healthy, and rich – and how they can stop getting programmed by the media, the government, organized religion, and all these external forces.

If you allow them to program you, it will program you for failure and victimhood.

**Craig:**

Right.

**Randy:**

That's why I wrote the book. It's taken hold in a lot of countries all around the world, so I'm very excited about that. I believe that's the most important work I do, guiding people on how they create prosperity consciousness.

**Craig:**

You talk directly about the cultural and outside influences that are literally programming you through things as simple as song lyrics.

I get a little riled up watching a movie or a television show where usually it's the bad guys who have the money.

**Randy:**

Yes, what I've tried to do in the book is take timeless principles that are in *Think and Grow Rich*, or *As a Man Thinketh*, and talk about how practical those applications are today.

What happens when you watch the top Nielsen-rated TV shows? What happens when you go to Blockbuster or Hollywood Movies? What happens when you read John Grisham best-selling novels? What is the actual pop culture? What happens with organized religion today? What happens with government today?

If we want to solve the economy or prosperity, we have to look at the core foundational issues causing it and let the free market take care of itself.

I don't want people listening to this to think, "Well, Gage has got all his money and now he's this evil, greedy, selfish S.O.B. and doesn't care about anyone else."

My number one expense is charity. It has been for at least 10 or 15 years and will be for the rest of my life. I gave away more money last year than 99% of the entire world made. I do have compassion and I do want to help other people, but I don't want the government to force me to do it at gun point! That's what happens with these social programs.

People say, "Oh, come on. The force of a gun? You're so melodramatic." No, that's not melodramatic.

Try not paying your taxes for three, four, five years and see what happens. Government agents will come to your house with guns and put you in prison, because they say, "No, you have to contribute to the collective so we can help those less fortunate than you."

What that translates in to is: "So we can spend \$200,000 on studies on the flow rate of ketchup, buy \$400 ashtrays for the Pentagon, \$2000 toilet seats, and all the bloated, wasteful, mismanaged spending that takes place when you give it to the government."

That's the core issue that none of the people in the election talk about.

So if you buy in to that stuff, you'll be dumb, sick, and broke for a long time. If you say, "Okay. No, I'm not buying that. They can sell that bridge to someone else. I'm going to take care of my own prosperity," – that's where prosperity lives.

**Craig:**

Yes, that's one of the missions Joe and I are on here, to recognize that if we help people in larger and larger numbers to reach that conclusion, like you're doing by publishing your book, speaking and everything that you do, then that actually is a greater help for the overall economy.

It helps people raise their own boats, so to speak, without waiting for some central solution.

**Randy:**

Yes, and here's the thing.

I did a seminar where, afterwards, the president of the company came up to me. He said, "How can you be talking about driving four different vipers?! The world can't support people that have four different exotic sports cars! And what it does to the ozone layer and the gas economy..."

Now I'm no different than anyone else. I don't drive two cars at a time. I don't drive four. I drive one!

I replied, "Dude! I only drive one at a time. Who do you think is going to save the world, for curiosity's sake? You're talking about the environment and the economy and the rainforest. Who is going to save the world?" He told me, "Teachers and nurses." I said, "You're delusional because you've picked probably the two most underpaid and overworked professions in the

entire world. Honorable professions, but let's be real. Teachers and school teachers can't save the world because they're too busy paying the minimum balance on their credit card payments every month."

It's like the people who go around protesting and carrying their sign: "Save the rainforest! Save the rainforest!" The first thing I say is, "Well, how many trees did you chop down to make those signs anyway?" The second thing I say, "Do you know who is going to save the rainforest? It's rich people! Rich people like me who support conservancy."

The reason the rainforests are burning is because the indigenous people are selling them to developers who burn them and then build development. It's an organization that goes down there, a charity that buys the rainforest from the people and deeds them into a trust.

Rich people are going to save the rainforest. Rich people are going to cure cancer. Rich people are going to cure AIDS. Poor people can't cure cancer, AIDS or anything else because they don't have the money for research.

This is free market economy. If drug companies know that by inventing a cure for a treatment, an illness, or a disease, that they're going to get a return on investment for their stockholders, then they're going to invest billions of dollars.

This is what it takes today – billions of dollars – because you're paying all these doctors, laboratories, testing fees and government registration. It takes literally billions of dollars to develop a new drug today.

Poor people can't do that.

I'm a benefactor of the opera. We go into the schools, do programs for kids, and introduce them to classical music. After the opera this weekend, we had a black tie event. The young artists we support were there, and the resident artists. All this comes from donations.

When I was poor, I couldn't help the opera. When I was poor, I couldn't help the Make-a-Wish Foundation. When I was poor, I couldn't help my church. I couldn't help all of these causes that are near and dear to my heart. Now I'm able to support them. We're able to affect positive change in the world because we're wealthy!

You want to help starving kids in Africa? You want to help save the rainforest? You want to save the whales? You want to save the tofu burgers? Whatever it is, you start by not being poor yourself. Go out and create wealth.

I get 20 letters every week that say things like, "Oh, you've got a lot of money. I've got this cause. I want to start this foundation for orphan beavers in Ethiopia. Please send me \$20,000 so I can afford to do this for the next three months and quit my job." That doesn't impress me.

You want to impress me? Go out and create some wealth so that you can support the causes that are near and dear to your heart. That's what'll impress me because that's what real prosperity is.

**Craig:**

The key is to become your own engine so that you can help the process, instead of being someone who is essentially riding off other people's efforts.

**Randy:**

Yes.

**Craig:**

That's the key distinction. We all need to become our own little engine of prosperity.

**Randy:**

I have a lot of material available to help people, such as my book you mentioned, plus CDs and other things on prosperity.

One of the constants you will see through my work are seven spiritual laws that you have to live by to manifest prosperity. I bring this up because of the movie Joe was in, *The Secret*, which has been a phenomenon around the world. But now we've got all these people that are saying, "Well, I watched *The Secret* 47 times and my Mercedes still hasn't driven into my driveway yet! What's the matter?"

I love *The Secret* because it has brought the Law of Attraction to the attention of a whole generation of people who were not aware of it. But that's just *one* of the seven laws of prosperity – you have to live by all of them if you want to manifest it.

People think they can sit home and visualize their wealth in between episodes of Jerry Springer and Dr. Phil. That isn't going to happen. Somebody needs to say it, so I've appointed myself as the guy.

The Quakers have an expression, "As you pray, move your feet," and it's very applicable here. Yes, a positive attitude is important. You have to create the consciousness. You want to have the mind-set. But then there's the practical application where you have to live by the principles that produce prosperity.

If you do that, you will manifest your prosperity. And that's the important message for everybody.

**Craig:**

I'd love for people to follow up and get more of your information. Is your website [www.RandyGage.com](http://www.RandyGage.com)?

**Randy:**

Yes, that will really link to everything I do, one way or another.

**Craig:**

It's important to note that your material applies these core principles to people's lives today.

A lot of times, especially with the older material, people feel there's a gap between the principles that they read and what they actually see in their lives. It may not always translate. They may not see how it relates to each other and what to do on a day-to-day basis.

I definitely appreciate your work in that regard.

**Randy:**

Yes.

For example, take a book like *Prosperity*, written by Charles Fillmore around 1900. I think it's brilliant, but I also know there are a lot of people who are not going to get the lesson there because of language nuances that are so different from 100 years ago, as you mentioned.

In my work, I'm trying to take those timeless principles and put them to practical application in the world we live in today with “Survivor” and “Fear Factor” or whatever other dumb show is on Fox.

With all the negative programming we're getting, how do you really sustain yourself and counter-program against that in this world? That's really important.

**Craig:**

We've definitely covered some great stuff here. I want to thank you for your perspective and for being willing to share what you think.

**Randy:**

Yes, Craig, I appreciate the work you and Joe are doing, too, and I love the whole idea of the project. I want to tell everyone to go out there and manifest your prosperity because you really are worth it.

So, thanks!

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## **Randy Gage**

Randy Gage is the author of nine books, including the New York Times bestseller, *Risky is the New Safe*. He has spoken in 48 U.S. States, all Canadian provinces and 48 other countries, to more than 2 million people. He was listed in the "Who is Hot" article for *Speaker Magazine* and in 2013 was inducted into the Speakers Hall of Fame.

For more than 20 years, has been helping people transform self-limiting beliefs into self-fulfilling breakthroughs to achieve their dreams.

Randy has been called “the Millionaire Messiah” because he believes that you are meant to be rich, and it is a sin to be poor! Through his prosperity workshops, books and CDs, he travels the world teaching that health, happiness, and wealth are possible for all who desire it. Randy reveals how to harness the power of thought and intention to manifest success in all areas of your life.

A former high school dropout, Randy rose from a dishwasher in a pancake house to become a multi-millionaire. This astonishing journey provides the foundation for the principles he teaches to help empower people to their own prosperity. Today he is recognized as one of the world’s preeminent experts on prosperity. Randy has thousands of success testimonials from people everywhere.

Randy will captivate your audience through his unique and memorable personal stories, teaching them the lessons learned from his in-the-trenches experience in direct selling, as an entrepreneur, and in life. He will help your people see how they can transform challenge into choices, obstacles into opportunity, and tragedy into triumph.

Randy's presentations are more than "rah-rah" rallies. These dynamic and compelling programs provide both the motivation and the strategies to excel in business and in life.

[Book Randy](#) to speak at your next meeting or event! Contact: [Prime Concepts Group, Inc.](#) at 1-800-432-4243 or (316) 942-1111 for availability and bookings.

For more information on Randy Gage, you can visit his website here:

<http://www.randygage.com>.

## Chapter Three

### Improve Yourself – No Matter What: Mark Joyner

**Craig:**

Mark, I can't wait to get your insights on this particular interview. I've always enjoyed your take on things and have loved all of your books, meeting you in person and getting to talk with you.

I want to share your take on this all important topic of helping people create their own economic solution and recovery, instead of relying on outside sources or saviors.

Welcome to the interview.

**Mark:**

Thanks for having me and, likewise, it's always great to catch up with you.

**Craig:**

You've undoubtedly encountered someone who calls you up or hires you in a consulting or coaching role, when you were still doing that, who said, "Hey, I'm struggling, I'm concerned, I'm worried I won't be able to get more customers. Is the economic situation going to affect my business? Should I pack it up and get a job?"

What would you say to someone who was approaching you from that perspective?

**Mark:**

First, I'd say that we have to understand economic theories as just that – they're theories.

You could talk to 20 different economists and get 20 different theories about what's going to happen, what certain figures mean, all of that. Nobody is in agreement. Often what you see on the news is people putting forth a particular agenda and facts shaped around that agenda.

For example, right now we're not far from an election at this point, and there are going to be some people who think that making the economy look bad now would be good for their party – and others who think making it look good would be good for their party – giving the general impression that their party would make it better, right?

So sadly, they don't really have your best interest in mind when they shape and twist information. They have their own self-interest in mind. That may sound cynical, that may sound paranoid, but really it's not. It's basic human nature.

We've got to understand that the people who shape the news, the people who are making our political policies are trying to survive like us. They wake up in the morning, they have breakfast, go to the bathroom, shower, and do the same things that you do – that we all do. It's that their work is influencing large numbers of people. And, of course that work is going to be influenced by their personal interest. It's only natural.

That's the first thing I would say to someone who listens to that information. Basically, you have to question it and ask, "Is it, in fact, true?"

Look at your own real situation. Are you genuinely seeing an economic downturn in your real life? Perhaps you are. Perhaps you hear people talking about an economic downturn and then you see an economic downturn in your life. Does that mean that, indeed, the economy is going bad?

There's this interesting phrase called *Post hoc ergo propter hoc* which is Latin for, "After this, therefore because of this." What it means is that when we see something happen after something else, we often erroneously think the preceding event was the cause of the second event, when often it wasn't at all. In fact, it's usually not.

For example, if you were to drink a glass of milk and then ten minutes later get an upset stomach, you might think, the milk has gone bad, but it could've been something else. It could have been a million things that caused your stomach to hurt.

So, people need to get a healthier understanding of the relationship between their thoughts and the reality around them. You can't really know what's going on out there; honestly, does anybody really know what the economy is doing? How are they measuring that? How are they predicting that?

When you see 20 different economists disagreeing on it, you have to understand that maybe this isn't such a cut and dry thing. This is the first thing I would want people to know because that breaks them away from this erroneous prison that's been created by their own perception.

It's been manipulated by agendas of others.

**Craig:**

It's interesting that you bring up the election cycle.

When President Clinton took office, he was credited with a tremendous surplus and a fallen interest rate. But if you look back on George Bush, Sr.'s attempts to remain in office and get re-elected, he and the Feds had done an enormous amount of easing and other things that take about six months to kick in.

**Mark:**

Right.

**Craig:**

But Clinton got credit for it.

**Mark:**

People don't realize how complex it is.

We hear the way it's covered on the news and we accept that as the reality, when often the reality is totally different from what's being presented.

**Craig:**

So any sitting president, or someone in that position, can actually be credited or blamed for the economy because, like you said, it's a very complex thing, which comes back to my other point.

Sometimes people watch the news with baited breath, saying, "Okay, the president – or congress – is proposing an economic stimulus package." Or, "The feds cut interest rates."

But if we acknowledge that they can't really be given credit for it because it's so complex, then we also can't wait for them to do that and hope that it's actually going to benefit our individual situation.

**Mark:**

Absolutely, and that's the second thing: Focus on your own situation.

Let's imagine that the world really is going to hell in a hand basket and the economic situation is indeed dire. Does that mean that you should curl up into a little ball, or click your heels and wait for Auntie Em to bring you home like in the Wizard of Oz? No, you've got to do something to change your situation.

In fact, there are stories of people who lived through the Great Depression and ended up creating great wealth as a result of seeing the depression in a different way.

It's about what you see in your future with the current situation. You could see a million different things and we can analyze why that works.

We know for a fact that if you think certain things, and you have an intention of doing something, then that translates in to actions. When you envision something in your head, you focus on the things that you can do that are going to bring about a positive result. On every level imaginable, it makes perfect sense.

And that's what I would tell the people who are imagining an economic downturn right now.

Instead, why not imagine yourself being active – as proactive, as responsible, as fast, as healthy, as intelligent – as you possibly can no matter what the situation is?

I guarantee you are going to do far better than someone who sees a negative in this because the guy who sees the negative in this so-called economic downturn is not going to do well when the chips are up either. The circumstances almost don't really matter.

**Craig:**

That's a great point. Those people are, in many cases, all too willing to look at the glass half empty and base their decisions around that.

I know you have a tremendous historical knowledge and perspective. If you look at the history of doomsayers, they have a tremendous track record of being flat out wrong. I could mention Y2K, I could mention some works in progress, like the 2012 Mayan calendar where apparently all of the spiritual people are disappearing.

Or we can go back to Thomas Malthus 200 years ago, where he was predicting worldwide famine because then, existing means of production could not in any way support the growing population and trend.

It ties in to what you were saying before, that human beings have the tendency to look at the current situation and project it linearly out into the future. It's like, if this is the population growth and these are the resources, then we can predict with certainty that in 15 years we're all going to be toast.

And yet, 15 years later, something else has happened – so it's not, in fact, a reality anymore.

**Mark:**

The human ability to predict either disaster or a wonderful outcome is usually pretty suspect.

A counter-example would be H.G. Wells, one of my great heroes. He was the guy who actually coined the phrase to describe World War I as “The war to end all wars.” He truly believed with every fiber of his being that was going to happen.

So we don't really know what's going to happen with the circumstances around us, but we certainly know that we can rely on ourselves to react a certain way if we train ourselves to do that.

If we train ourselves to curl up into a ball, or click our heels and wait for someone else to come in and make it all better for us, we're going to do that no matter what. But if we train ourselves to respond aggressively and quickly and positively, no matter what happens, that's going to happen in the negative situations, too.

One quick example: I was living in South Korea and there was a doomsday cult predicting that Jesus would return on a certain day. I remember watching all this shape up and how it was affecting people.

People's behaviors changed as a result of that prediction because they thought, “Hey, if Jesus is coming in a couple of weeks, well, what's the point of me working? What's the point of me even owning anything?”

So these guys gave up their assets to this other person, and then, as the day they predicted was ending, all of the followers surrounded his building. They were waiting outside his door, wanting to lynch him because all of a sudden it was becoming clear to them that this thing wasn't going to happen.

I would say that definite predictions of anything are almost a sure sign of charlatantry.

**Craig:**

Yes, if you go by the track record alone, it's going to be hard for someone to defend the position.

Let's look at someone who, in the past, felt that because everything was down in the economy, or down in their life, that it would continue to remain down.

What are some of the skills, attitudes and shifts that you would recommend for that person who is saying, "Okay, I get what you're saying and I want to do something different starting today?"

**Mark:**

I'd say to set yourself up with a strategy that's going to work no matter what happens.

Whether the economy is favorable to you or unfavorable – or whether your own situation is favorable or unfavorable – develop a set of patterns and habits that will support excellence no matter what.

If you want to be outrageously successful when the chips are up, you're going to need to be excellent and you're going to need to be disciplined. You're going to need to be fast and you want to enjoy those things.

And, if you want to be successful when the chips are down, exactly the same thing happens.

Make your number one priority on improving yourself. Be healthier, be faster, be more disciplined. Face the tough problems in front of you.

The most powerful muscle that you can build in your life – is the muscle that allows you to face the challenges in front of you. Many people, when faced with a challenge or faced with a little bit of "work," buckle, curl up, click their heels and want Auntie Em to take them away.

There's a great movie that sums this up, perhaps in a mildly negative way, but it really drives a point home – the Coen Brother's film, *No Country for Old Men*.

A lot of people watched that film expecting it to be all violence, and that's all they saw, that it's a violent film.

But what they're really saying in this film is that there is a reality out there – and you can either choose to face that reality or choose not to. And no one else is going to make things happen for you in your life but you.

Jim Rohn said it well, “You can't hire anyone to do your push-ups for you, right?”

**Craig:**

So you're saying outsourcing has its limits, Mark?

**Mark:**

You can outsource, but you can't outsource improvement of yourself – and until you have mastered it and improved yourself, you limit how well you can do with outsourcing certain things.

Yes, you can outsource certain bits of work, but you have to have the mental equity to organize that work and direct it in the right direction.

You can't outsource something and expect someone else to understand you properly. You've got to be an excellent communicator. You've got to be someone who sees the battlefield. You've got to be someone who is disciplined. And it has to be a constant thing.

I think people erroneously focus on outsourcing. It's a great way to leverage yourself, but if you do it without having a clear vision and being disciplined yourself, it's all going to be for naught.

**Craig:**

I want to bring out the fact that you have a whole way of thinking that's disciplined – and that is everything you're talking about.

For example, with your website [www.simpleology.com](http://www.simpleology.com)

**Mark:**

Yes, that's a codified way of looking at all of it.

The reason I set up that site is because, after I had closed down my previous business, I was working behind the scenes with people, writing a couple of books, and staying out of the public profile for a while.

But people were still writing to me every day. My personal assistant was saying, "Hey, this person needs help and this person needs help." I wanted to help everyone, I really genuinely did, but I didn't have the time. If I had answered every single request to help someone become an entrepreneur in order to pull themselves out of a tough situation, that would have been my full-time job.

As much as I want helping people to be my full-time job, I wanted to leverage myself more than if talking to everyone one on one.

So we created a training program, *Simpleology 101* and *102*, where, if somebody wrote in to my personal assistant and said, "Hey, I need help. I need to make some money," then I could say, "I tell you what...I'm happy to help you but go through these two courses first."

The *101* course talks about the individual personal discipline required in regards to managing your time. I say the word discipline, though it's not really a discipline. It actually makes things a lot easier for you when you do it – a habit that you develop.

*Simpleology 102* is a similarly codified way of looking at money in a real but doable way.

**Craig:**

Is *Simpleology 101* something that they can access by going there and signing up?

**Mark:**

Yes, that's totally free.

We have also created some software which helps people automate all of that, a web 2.0 system that will allow them to actually apply the idea. So, rather than teach people a particular way of working, we can say, "Okay, now here's the tool you need to really do it."

A lot of personal development is, “Here, think this thought, do this, this is the way to look at the world.” That’s wonderful sometimes, but the rubber needs to meet the road somewhere.

Our thought is, “Why don’t we be the place where that happens?”

**Craig:**

You mentioned several times being healthier, and I know you have a lot of understanding of that.

Obviously, if you have a debilitating disease and you’re falling apart, that’s a challenge. But there’s also the less understood aspect of mental clarity and the personal energy that you have when you are healthier.

Since you’ve spoken about that passionately, would you talk more about what that would be like and why it’s important?

**Mark:**

Sure.

There are a million and one theories about human health at this point. And while the field of biology is getting closer and closer to totally understanding this, we still don’t have a complete understanding of everything.

So, we have to take all of it with a grain of salt – but there are a few things that most people will generally agree with.

First, I like to distinguish between positive stress, like the stress that you put your muscles under when you’re exercising, and distress.

Positive stress is a stress that your body responds to by making you stronger.

Distress doesn’t make you stronger – it weakens you, such as being depressed and responding to things negatively, or finding only the bad in situations and *choosing* to only find the bad in a situation. We’re finding a direct chemical link in a lot of cases between those types of thoughts and stress in the body.

If you're thinking negatively, if you're "stressed out," then your body's generating cortisol and a lot of other negative hormones in the body.

This causes measurable physiological damage to your body.

It's not the kind of damage that you do to your muscle, where your muscle says, "Okay, I'm coming back and I'm stronger now." It's actually weakening your immune system and making you sicker and sicker.

I don't think you'll find anyone who would disagree with that. I certainly haven't met them, whether they're dyed in the wool, conservative, medical community folks or people in the field of metaphysics. I don't know anyone saying that negative emotions, negative thoughts, bad attitude, or distress is good for you.

The first way to deal with that is to immediately start policing, for lack of a better word, the way you think about things; the way you react to things.

Recently I got to observe someone reacting in a negative way to something that was actually very positive for them – but they chose to zoom in on one particular thing. Their ego got in the way and they focused on one negative aspect of that situation, which became their entire reality.

You could see in their face that they weren't feeling healthy. They were feeling sick as a result of it. So that's the first thing you can do.

The next thing is look at what you are putting inside your body.

For example, I don't know of anyone who tells people they should eat refined sugar and that's okay. Yes, we know that thoughts can impact your body, but we don't know to what extent those thoughts have over the total control of your body. We don't know at this point that you can eat a whole bunch of junky food, think positive thoughts, and make that junky food go away.

I don't know if anybody knows that.

We do know there is a strong correlation between eating certain types of foods and being unhealthy. There is a huge correlation, a strong statistical correlation, between consumption of refined sugar and various types of illness – not just Type I and II diabetes, but also cardiovascular disease.

Another thing is getting more raw fruits and vegetables in your diet, leaning more on the vegetable side because those are higher in fiber and the phytochemicals. They've got less sugar

than the fruits. Again, I don't know of anyone out there telling you to eat less raw vegetables. You can see an immediate impact in your life by doing these very, very simple things.

There are a million things that we can talk about, but one last thing that I would tell people is chew your food. Most people chew a couple of times. I catch myself doing this. I'll take two or three chews and swallow.

What happens is that your body now has to expend energy and actually counteract the gastric distress that you put your body in. This means you've got less energy to do those wonderful things you want to do.

So if you simply start chewing your food 20 to 30 times no matter what it is that you're eating, you're going to see an immediate boost in energy – literally within one to two days.

There are a whole bunch of little tricks that you can do like that, most of them universally agreed upon as extremely positive for the body.

**Craig:**

I've completely shifted my own eating habits to exactly what you're talking about.

I eat mostly fruits and vegetables and very little cooked food. I'm not vegetarian, but I have reduced the amount of meat that I eat, and both my appetite and portions are smaller. It's helped me as a home entrepreneur to maintain focus and feel more energized.

You've been one of the inspirations for that. It really does change everything. I've also dropped 25 pounds. It's been effortless on my part, completely easy, and I enjoy it.

When you're heavily into caffeine, like I was, or eat junk food especially, you feel like you're giving yourself a treat by eating a sundae or cookie if you're feeling down. I found that sugar, and especially caffeine, creates mood swings and concentration issues – almost a sense of ADD. If you have adrenaline and caffeine kicking in, it can make you less able to make effective decisions, or be optimistic, because your body and your emotions are stressed out.

**Mark:**

That's right – ironically, the things that we do to react to stress are things that are going to create more stress in our bodies. This is very easy to observe by changing our behavior.

I'm not against things like stimulants when they're used as a proper tool. But if somebody is eating a diet consisting of a Starbucks® Frappuccino®, a muffin, and then some fast food, then you know that the caffeine is only there helping you to pump up energy levels you are destroying with those terrible foods.

On the other hand, some people have used caffeine and other stimulants to actually stimulate fat loss. When combined with healthy food, I've got absolutely no problem with that at all – it can actually help you kick start getting into the right behavior patterns.

For one thing, you'll boost up your activity and want to move around more. And it'll cut your appetite. But if you're having the caffeine in the form of a Starbucks® Frappuccino®, then you're doing it in a very superficial sense – and doing more damage to your body.

Of course, all these things are relative to what else is going on in your life.

**Craig:**

In addition to the Frappuccino's, which are actually one of my former favorites, the dairy in that isn't helpful if you're trying to lose weight or change your metabolism.

**Mark:**

Not at all.

**Craig:**

I still have a cup of coffee here and there, probably what amounts to 16 to 20 ounces that I drink out of a thermos. It'll take me the whole day to finish, and sometimes I don't. I enjoy the perkiness I get from that, but I used to drink coffee like it was some kind of an IV and that couldn't have been healthy.

Once I was doing a product launch, literally drinking pot after pot of coffee. I almost didn't know who I was anymore.

**Mark:**

Right.

**Craig:**

I'm so glad you brought up that when we feel stress or distress, we are likely to contribute to our own future concerns and worries.

It's actually in our self-interest to look at this and say, "Okay, one of the biggest ways I can reduce my poor feelings and anxiety is to deal with this fundamental shift." This may sound like, "Oh, I won't be able to eat my pop tarts anymore," which I'm saying because I like pop tarts, even though I haven't had them in years.

It's like something Tony Robbins once said, and I'm paraphrasing here, that nothing tastes so good it's worth the bad feelings that come from eating it. [Actual quote from Tony Robbins: "Nothing tastes as good as being healthy feels."] That's not to say you can't enjoy things in moderation.

A month ago I was at a gathering having wine and feeling good. The waiters brought around a wonderful cheesecake and said, "No one claimed this one." I said, "Well, I'm going to make an exception and eat that cheesecake." I did it without any regret or anything because I knew it was an exception, it wasn't a big deal.

I still got to have my cake and eat it too – literally.

**Mark:**

Part of it is portion, as well.

You don't need to walk around with the sense that it's harder now, or, "Oh, I've got to deprive myself of all of these different things for the rest of my life."

One trick that Bill Phillips from the *Body for Life* group tells people to do is to have a cheat day. It actually makes sense biologically as well. For one day or a single meal you say, "For this meal I'm going to cut loose and eat whatever the hell I want," whatever that is.

What happens psychologically is that you know you're going to have that reward – and biologically your metabolism gets kicked back up. Your body says, "I'm not starving. I'm eating. I've got plenty of food." This actually allows you to burn more fat, and there's a solid amount of evidence to back this up.

Bodybuilders do some weird things, as well. Some do things like the Cyclic Ketogenic diet, which is a way of cycling the amount of carbohydrate that you eat. It's an extremely effective way of burning fat off.

Again, it's all relative to what else you're doing with your body.

**Craig:**

The shift I've had, which was actually something a mentor of mine suggested years ago, is to view food as fuel and nutrition with a purpose – and not as entertainment or consolation.

**Mark:**

Yes.

**Craig:**

If you look at it in terms of an automotive example, you wouldn't take your race car and dump a bunch of KoolAid in it because it tasted good. You would know it's going to screw up your engine big time.

**Mark:**

That's right.

**Craig:**

It may not tie in perfectly as a metaphor of making exceptions, but if you have some lower grade fuel in there every once in a while, or even too high a grade of fuel, it's not a big deal.

On the other hand, you wouldn't willy-nilly chuck in a habitual amount of stuff that doesn't really benefit your engine. Not only would you find that your race car doesn't run, it would, in fact, break down.

**Mark:**

That's exactly right, and another thing is that every car is different. A diesel engine requires a different kind of fuel than the normal petrol engine.

Similarly, everybody is different as well. I've met some people who can do all sorts of really destructive things to their body and still function well.

For example, I know one guy who's a musician, an absolute genius. He smokes marijuana three times a day and he can function. If that were me, I'd be a complete bloody mess. I don't think I could function well at all like that and I think most people probably couldn't.

And who knows, maybe he's doing long-term damage to his body, but he seems to be extremely healthy. I would say just be honest with yourself. Look at what the impact of those things are with your body.

A lot of people go out and like to drink alcohol because it's the social thing to do. But I know a lot of people get physically ill when they drink. Their body simply can't handle it. Their liver isn't in any state to remove the toxin, which is what alcohol is, from their system fast enough. You see them getting flushed, or with a stomachache, yet they still go out night after night because of the social pressure.

You have to be honest with yourself and say, "Okay, I'm doing this. I'm going to tell myself that this has some certain effect on me. What effect is it really having? How does this particular thing make me feel?"

There was a period of time, when I first moved down to Australia and New Zealand, that I was drinking a lot of red wine because the red wine from Australia is fantastic, and so is the white wine in New Zealand. But then I started to see that it was really affecting my body so I stopped completely.

Within two to three days my body completely transformed. I felt cleaner and I stopped retaining as much water. I looked better and my skin started clearing up immediately from not having the wine.

People say, "Well, it's healthy to have one glass of wine a day." It's kind of a stupid statement. Healthy for who? Healthy for one person to have one glass of wine a day may be true, but healthy for everyone? I don't think so. I really don't believe that.

You've got to gauge your own body and really, really listen to what's going on. Be honest with yourself and be willing to reject what other people are telling you – no matter how authoritative it is.

About 25 years ago, there was a book called *I Eat to Win*. It was the rage, telling you to have a diet of 70% carbohydrate, 20% protein and 10% fat. Suddenly, everyone authoritatively switched over to, “Oh, no, no, no...having 70% carbs is bad.” People believed very, very strongly in that one particular diet – and then they believed in another diet very, very strongly.

The fact is, we don't really know.

**Craig:**

One of the *Simpleology* courses is geared towards health and educating people on that.

I would encourage people to check out the different levels you address as personal success, and to look at health from that perspective.

Being your own source of economic success does involve how you feel about things – and how healthy you feel or how depressed you are has a lot to do with what you're putting in your body. Alcohol, if nothing else, is a depressant. Coming down from stimulants is a depressant.

So, if we're encouraging people to take control, then we have to give them an idea of what it means to do that in a good way, how to be aware of what the factors are, and what actually happens to them.

**Mark:**

You're totally right. These things are directly linked with how successful you are because how you feel is going to determine how much energy you've got.

As you can imagine, your body is like a bucket. The healthier you are in general, it's almost as if you've got a release valve that lets toxins out of your body. And the healthier you are, the better attitude you have.

Your overall fitness level, such as how much water you're drinking and how much rest you're getting, contribute to widening the size of that spout at the bottom of the bucket. They each improve the quality of the valve so that you can get rid of more. You can pour a certain

amount of poison into that bucket, and if your body is moving fast enough to remove that amount of poison, it's not going to have as much impact on you.

But, if that valve is really faulty or you're throwing in too much poison, you tip the balance such that your body can't get rid of the poison fast enough. That's when it's going to start building up and having real serious effects on you.

I'm sure a lot of biologists are cringing at the over simplification I'm making, but it's a really good way for us to look at what's going on around us and make decisions.

**Craig:**

It's almost ridiculous to think that what we put in doesn't have an effect in some way. So while it may be over simplified, it's certainly true enough that the lay person can say, "Okay, there's something to this. I need to get a working knowledge of how I function so that I can be more in control of my own destiny."

**Mark:**

That's right.

**Craig:**

Are there any final thoughts that you want to add?

**Mark:**

Well, to tie it back to the original topic – that people believe there's an economic downturn and this is going to affect them – what I would say is that there are things that can happen to you in your life.

Imagine that we had a total depression, the banks were taking homes away from people, or that your money was completely devalued and you had none of that. Ask yourself what you're left with. What's left? You don't have a home that you own and you don't have any money. At the end of the day, let's say that all you have are millions of dollars, and the dollar is completely devalued so it's worth nothing.

Who knows? These things could happen. You never know. So what's left?

There you are feeling pretty much like you did before that happened. Your state of health is the same as it was. Your relationships with your family are still there. Your relationships with your friends are still there. What are you going to do in those moments?

People often are surprised when they obtain a level of wealth and they're still unhappy. They go out and get all this money and they think, "Goodness...I still have the same problem. I've still got that pain in my lower back. I'm still absolutely pathetic when it comes to talking with women. I still don't have the best relationships with my friends. How is that going to change?"

I say focus on that stuff now. Improve yourself now. Improve those relationships with your friends and your family and everyone that you love now.

That's what you're going to do when things are bad. It's what you're going to do when things are good.

**Craig:**

It does give you a sense of stability and focus to know that each day you're taking care of what you need to take care of – you're tending your own garden.

**Mark:**

Yes, absolutely.

**Craig:**

That's a great full circle place to come to – for us to realize that it is a matter of our decisions and our habits, and what we do about taking that control and bringing it to ourselves, instead of leaving it in other people's hands who don't always have the same agenda.

**Mark:**

That's right, no question about it.

**Craig:**

Thank you so much. I've really enjoyed our conversation.

**Mark:**

Thank you. Again, I really admire what you are doing here. I think it's fantastic and is exactly what we need right now.

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## **Mark Joyner**

Mark Joyner is the founder and CEO of Simpleology, a web app that doubles your productivity in 24 hours.

## Chapter Four

### The Path of Right Action: Jackie Lapin

**Craig:**

Jackie, thank you for participating in *Operation Yes*. I love the things you talk about – it's clear we're on the same page here.

**Jackie:**

Thanks, Craig.

I definitely believe that conscious creation is one of the most important tools that anybody can have, especially if you're an entrepreneur. It's absolutely critical to your future and the future of the planet.

**Craig:**

I know that definitions and words have different images for people.

In a nutshell, what do you mean by conscious creation, so people will know where we're coming from as a starting point? What does that mean to you and what does that mean to them?

**Jackie:**

It's actually a very simple concept.

The world is all about energy and energy is how we manifest in the world. In other words, our thoughts and our emotions are both packets of energy.

As we go around the world, we're interacting with everything energetically. When you emit energy, it actually has a value that influences how your life turns out. You may choose to control and direct that energy, and have some control over your life.

Otherwise, you are basically being an unconscious creator and you let life happen to you. You have a choice of being a conscious creator and creating what you want in your life – or becoming an unconscious creator and letting life happen to you.

Becoming a conscious creator means that you have the power and the ability to manage your personal frequency. Managing your personal frequency is a very valuable skill.

Here's how this works: If you learn to manage your personal frequency, you are going to be able to have some influence over the future of your life. The reason that you do that is because, as we emit energy, that energy has consequences.

If you are vibrating in the low range of the vibrational yardstick, essentially in emotions - things like anger, frustration, fear, worry, guilt, blame – you're going to be vibrating negative vibrations out of your system.

On the other hand, if you're vibrating from a place of trusting in the universe, being a source of love and compassion and understanding and acceptance, you're going to be vibrating at the high end of the vibrational range.

You want to be vibrating at the high end of the range because the universe itself vibrates at the highest level – the level of love. You want to be in what I call “the art of conscious creation,” which is how you can transform the world.

You want to be surfing the love vibration.

You are then placed into a current that is actually bringing things to you, and experiencing synchronicities of people coming to you when you desire and least expect it. You find your life being easier and more struggle free, with things happening effortlessly.

Most importantly, you'll start manifesting faster. Things are going to start happening when you think about them. All of a sudden, they unfold the way you prefer them to be, the way that you consciously create them to be.

If you are vibrating in the low range of the frequencies, then it's like driving with the brakes on the car.

You find yourself with detours and friction – your relationships aren't always going to work right, your business partners may not be in your alignment, there may be difficulties where you least expect them. It's always much more struggle when you are vibrating from the negative range. While you may make it to your goal, it's going to make it a lot harder and a lot longer getting there.

So you want to begin to change your frequency.

You raise your frequency by changing your emotions and your thoughts, by framing everything in a positive, optimistic light, by rephrasing, rethinking, re-emoting, essentially, and having some thoughts and control so that you are in the high frequency range.

Two things work together to make the Law of Attraction work: being in the high frequency range and consciously creating – which involves vision.

I have 25 different guiding universal principles in my book and the Law of Attraction is only one of them. When you learn to raise your frequency, you are putting all of those 25 guiding universal principles to work for you.

**Craig:**

That's really wonderful and an important message for entrepreneurs in defining entrepreneurial success.

When I was growing up, the mythology and lore of entrepreneurialism seemed to be about pride in oneself for overcoming challenges – as though you got bonus brownie points for how much you'd overcome, and for being able to handle those detours and curve balls.

From what you're saying, it's far from being a sort of a brownie point. Instead, it's a hard road to follow.

**Jackie:**

Why have challenges in the first place when you can set out on a course that gets you to where you're going a lot faster and a lot smoother?

Sure, there's merit in finding a way beyond the problems, and people are to be congratulated for that. But if there are ways to avoid them in the first place, that's really where you want to be.

I was one of those people who see the glass half empty and learned to see it half full, so I'm living proof that people can do this. And I have to tell you, my life is a whole lot easier since I started to walk this path. I manifest so quickly. It's almost unbelievable because once you start manifesting quickly, the feedback is so good. You think to yourself, "Oh, I really want to stay in this high frequency," because look at the results.

If you're intimidated by the prospect of having to try to change your energy habits from negative to positive, the reinforcement is so good that you will consciously begin to think, "I want to do this more."

**Craig:**

That's a great way to look at it.

I love the story you hint at, that there's a pragmatic, almost unbelievable, path to seeing that the glass is half full – by simply watching the results you get in following the process.

**Jackie:**

I have to tell you that my life has gotten a whole lot more enjoyable.

I stopped putting road blocks in my own path. I stopped thinking the worst thing is going to happen, I stopped thinking that “Oh, these problems are going to arise,” I stopped thinking that this person is going to be difficult.

Instead, I envision that it's going to be great, that it's going to work out. I have faith in the universe that everything's going to come to a good conclusion.

I had a reminder recently when I hired a new office manager. We were getting down to the wire and I kept saying to myself, “The universe is going to make this happen, somebody's going to walk in here, it's going to be the perfect person,” and, of course, she did!

**Craig:**

What's fascinating is to talk to someone who's not doing that.

They might be somewhere on the bridge and recognizing they're not at that place yet. When they look at that process, they find that kind of faith terrifying. They feel if they let go and trust in the universe that somehow they're not doing their part in worrying enough and guarding against the potential risks.

What would you say to the “glass that's half full” people who aren't yet on board with this?

**Jackie:**

My biggest issue has been control because I'm also an entrepreneur. I've had a very successful public relations business over the last 25 years.

In fact, one reason this all came to be is because I helped start the worldwide poker phenomenon with my client, The World Poker Tour. When I got in to that, I said, “If I can get

everybody playing poker in the world, then these skills must be used for some good purpose.” I asked the universe, as I learned that you can in this process, and the universe basically guided me to say, “This is what I’m supposed to be doing, I’m to be teaching people how to consciously create with these skills I’ve been given.”

So as an entrepreneur most of my life, control has been a very big issue for me.

The feeling of giving up control is very scary at first. But I have to say that when you start to do this, you find that your worry goes away. I start every day with a practice of consciously opening myself to the energy flow of the universe by asking the universe to allow my energy to flow freely. The next thing I do is say to the universe, “I am now releasing my fear, my anxiety, my worry,” allowing the universe to take over and take care of my needs.

I have to tell you, there is an automatic relief when I do that, when I say to the universe, “Okay, I’m not going to worry about this, I know that you’re going to do what is in my best interest.”

It makes the day a lot easier because you’re not carrying around that big cloud, that big burden. You automatically know that everything’s going to work out fine. Of course, that doesn’t mean you don’t have to do anything. It means that you have to take action within a positive framework that is in your best interests.

If you come to a crossroads and you don’t know what to do, ask the universe. There is always an answer there.

**Craig:**

I want to know more about how you ask the universe, but let’s rewind a bit in terms of perception.

Obviously you have always had a tremendously successful career, so one of the gifts in this interview will be for people who are successful now, but want to break through some feeling they experience and take it to the next level.

So before, you were controlling, worrying, stressing, or trying to plot everything out on your own ego shoulders, instead of trusting the universe to do the work for you. Based on your success, someone could point to that and say, “See, that worked.” But it sounds like what you’re

saying is you've found a way to get to the next level that's not only more successful but *feels* better, too.

Feelings are something that a lot of entrepreneurs or hard-core business types are encouraged to disregard.

**Jackie:**

I think I've been a conscious creator all of my life and never known it.

For example, when I was 11, I told my parents I was going to be a sports writer – and there were no women sports writers. I was at the *Detroit Free Press* at the age of 21, the *Associated Press* at 22, and the *Washington Post* a year after that.

Yes, I'm a conscious creator, but I was sort of drifting along, half with one foot in that area, and half with the other foot in the traditional world.

I've removed the blinders and the brakes. I can now see clearly that, if I can combine my skills of being a conscious creator along with my newfound knowledge of how to work within the universe, my pathway is clear. It happens a lot faster.

So I was partly on that path before but I'm much farther along. As for the emotions, yes, the emotions are a real factor. The first thing anybody needs to do is learn how to read those emotions.

I started on my spiritual journey when it became apparent I was not in touch with my emotions and didn't know what I was feeling. I couldn't use them as guidance because I didn't know what was there. I knew I felt things. So I began to really get in touch with those emotions.

Now when I feel something in my stomach, I know that fear. When I experience it, I say, "Well, what is this fear about, why am I experiencing it? Is this real? Is this something I should release to the universe? How else do I address it so I can let it go?"

You can learn to use your emotions as a guidance system to help you understand what is going on energetically. This is really important because what we're really talking about here is energy flow.

You want to know what it is that the energy in your body is doing and where it is blocked because, when you block your energy, it prevents you from raising your frequency. This prevents you from manifesting and many times from being healthy.

So, when you learn how to release those blocks and communicate with your body and your emotions, you are putting yourself in alignment with the prospects of opening abundance – and providing the kind of free flow of good will, intelligence, guidance and money that will make your life a lot easier.

**Craig:**

Earlier you said that you “asked the universe.”

One concept entrepreneurs are familiar with is that they can get a lot of leverage from other people’s money. They don’t have to rely on their own capital to grow or build a business. Metaphorically, you’ve recognized that the universe is, in fact, a greater leverage for you to achieve your goals and make things happen. Would you agree with that?

**Jackie:**

I absolutely would.

You’ll find that, as this world opens and expands to you, and as you open your own energy to it and to your own intellectual and intuitive abilities, there is so much knowledge and wisdom available to us – partly out of the universal store of energy and knowledge, and partly because the universe is going to direct you to people who have the knowledge and experience that you need.

How often is it that you think, “Oh God, I need somebody that can appraise my business,” and the next night you’re at a networking party and meet somebody who’s going to appraise your business?

Those kinds of things become tangible and real because you’re basically saying to the universe, “I’m opening myself up to whatever knowledge or resource you can bring me,” and it begins to appear.

**Craig:**

Could you talk about what it looks like, feels like, and sounds like to directly ask the universe? How do you live that in a pragmatic way, what do I do next? How does one ask the

universe anything and, perhaps more importantly, how do you check out or even recognize the answer?

**Jackie:**

The first thing to do is get quiet. This could be meditation or it could be simply being in a quiet place with a little music, without interruptions. You quiet your mind, no longer listening to the chatter or paying attention to all the things you have to do that day. You're living in that very moment. By opening your mind and your heart to create this connection that you have, you're opening the channel between your highest spirit and the universe. From this place, allow yourself to ask questions or say, "What is it I feel? What is it I want? What do I think is the best for me here?"

You may get a combination of responses from your own self, "This is something that feels good to me, this is something that doesn't feel good to me," and you need to pay attention to that. But you also may get the sense of that knowledge coming from outside.

Let me give you an example of how this happened to me. I was in the process of hiring another person for one of my clients. They liked this one particular woman and asked me to tell her that she had the job and to bring her in for a last interview. For the second candidate, they said, "Well, let's tell her that she hasn't got the job."

One day while I'm in the shower (which is where I get a lot of my ideas because water is filled with very positive conductive energy), I got a message that clearly came from outside. It said, "Don't tell the second gal to go away, bring her back, too." At the time, I had no idea where that thought came from, but I was starting down this path so I said, "I'm going to trust that." Sure enough, when we offered the job to the first gal, she refused it, and the second gal came in. She was the right one.

So I've learned that listening is an important thing for me. Some people hear things, some people see things. Another way I get intuitive messages is that I see images. I don't necessarily hear somebody saying something but I see an image. I see myself getting ready to do something really exciting but I'm not sure if I'm ready yet – it's an image of myself launching on a rocket pad. I know then that the universe is trying to tell me I'm on the launching pad ready to go.

**Craig:**

Would you say that you're a visual person in general? Do you visualize things? Do you think in terms of pictures?

**Jackie:**

I do. I'm a writer so I think in terms of words and pictures. My brother, on the other hand, is auditory, but I'm visual. That's the way the universe communicates.

You have to understand that communication goes both ways. The universe gives you information, and you give your desires and wants to the universe. The way to do that is part of the conscious creation process.

Once you have raised your frequency, the second part that's required is visualization, which is determining what it is that you actually want, being very clear, and then sitting down and visualizing it.

You start by kind of putting yourself into a meditative state. Initially, I like to put myself in a visual place, in a forest with beautiful running waterfalls and pools. This relaxes me.

Now I'm almost in an alpha state. I'm enjoying the beauty of what it is and start to visualize what is it that I desire, what is it that I want. This is the life I want to lead, here's what I want to have happen, here's what I want to come to me. And here's the really important component of that – you have to experience the emotions of it. You have to put yourself in that place and experience the emotions.

I call the emotions the express mail to the cosmic post office because it's like a silver bullet – it takes your message and delivers it with impact.

What you're feeling, seeing, and experiencing – this fabulous place, this world situation that you desire and want to be in – that's the message you send. You sign off by thanking the universe for already having granted it to you, and then expecting it to actually come to fruition.

Those are basically the steps.

**Craig:**

So from that perspective – visualizing and then feeling the thing as if you have it – the process is about imagining that what you want is already there.

It's more a question of allowing it in than actually going out and creating it?

**Jackie:**

Energy says that everything is a possibility. What you're doing is taking that possibility and bringing it into reality. Basically, you're assembling those molecules into reality.

**Craig:**

I like to explore people's language and belief systems, and translate them.

In one traditional, faith-based language, I've heard the phrase "with God all things are possible." It sounds like we're talking about the same thing.

**Jackie:**

I absolutely think that is true.

Somebody asked me whether the content of conscious creation is compatible with religion. In fact, it really is.

This is not something that is separate from faith. It is part of faith, it's the way to use faith, and it is the way to see God and the source in a different way. When I talk about the universe, people have different interpretations of that. You can see it as something that is energy and movement, or you can see it as a force, or God. I allow people to view it any way they choose.

The simple answer is this is the way it works.

There is a force out there and you can apply it. You can apply it within the confines of a religion or you can apply it without the necessary focus of religion. It blends with religion and you can use it to manage your own life.

**Craig:**

You mentioned having faith in something, and the word trust.

As you said, you are listening and being receptive to what you're receiving from the universe – or the external source. But it sounds like if you have faith, that it is possible.

If faith is the belief in things as yet unseen, it seems it would be very difficult for a “glass is half empty” type of person because they have this “I’ll believe it when I see it” type of approach to life.

**Jackie:**

Somebody who disallows the possibility that they’re getting aid from unseen sources is really selling themselves short.

In our world, there are lots of unexplained things. If you take everything exclusively on a literal level, I think you are missing out on opportunity that, as you said, leverages on your behalf. There’s real value in opening yourself to new beliefs in keeping with a world that is evolving in some really extraordinary ways.

**Craig:**

We’re both living that right at this moment.

I’m operating a touchpad on my cell phone, which even in my lifetime would have been unthinkable. Who would have imagined having a phone that didn’t have a cord attached to it, connected to a telephone pole, connected to a switch?

We’re now operating on things like wireless and nano technology, things that require a whole lot of faith. But we seem to accept it more in a technology environment than a life goal environment.

As a metaphor to play with, perhaps some people are still more in a wired and analog world.

**Jackie:**

Let me speak to that issue because one third of my book is about the science that validates what you think you can create.

There are 72 studies in it by renowned scientists which show that our emotions and energy emissions, our thoughts, actually do change the world. It changes our bodies and it

changes the animals and plants around us. It changes the material world around us, very specifically.

If you were to read that particular chapter in the book and were still a skeptic, I would be very shocked.

**Craig:**

We've all heard the phrase that dogs can smell fear. It's the same analogy.

You're talking about how an animal can pick up the energy being put out in fear. But what you're saying is, it's not the dog, it's actually an entire echo system you find yourself in – whether it's the ground around you, or people you don't know that you attract or repel from you.

**Jackie:**

Absolutely. Would you like me to tell you how that exact same analogy works with plants?

**Craig:**

Yes.

**Jackie:**

There was a study done by a scientist who wanted to see how the energy of a plant and its owner interacted. He put a monitor on the plant and a monitor on the owner who was 3,000 miles away from her plant and terrified of flying.

The measurement showed when she actually took off in the plane and experienced all this fear. And guess what? Three thousand miles away, the plant registered her fear!

**Craig:**

Wow!

**Jackie:**

That's one of my favorite stories. The book is filled with similar ones, which tell you exactly how intricately we are connected to the rest of the world.

This is why I say that we can change our lives and we can change the state of the world.

We have to stop looking at all the negative aspects of what's going on in the world and begin to focus on – not only what we can do to change the world – but how we visualize the world. We need to focus on how we can begin using our energy to heal the world, to restore financial abundance, and to bring ourselves out of this downturn – or at least look at it differently instead of in the state of panic that has possessed Wall Street, the consumer, and the news media.

We can begin to change the future. We have the energy that can change and make and create a new reality.

**Craig:**

What's the title of the book?

**Jackie:**

It's called *The Art of Conscious Creation: How You Can Transform the World*.

The first part of the book is about how you can use the skills to personally transform yourself. The second part of the book is the science. The third part is, once you've learned to do this for yourself, here is how you can begin doing it for the planet.

It's a solid step-by-step guide to using conscious creation to dramatically improve your life, and to begin helping to improve the life of the planet.

**Craig:**

It sounds like it puts the person reading it in the driver's seat as opposed to waiting for someone else to ride in and save the day, or to hear that the chairman of the Fed has decided the economy is okay now.

It gives the entrepreneur something to sink their teeth in to and go out and do today. That's empowering.

**Jackie:**

The interesting thing is that people think, “Did you write this book thinking of people who are already in the mind/body/spirit movement?” No, I wrote this book to the entrepreneur sitting in his office because I believe these people are on the cusp.

I believe I was destined to write this book, which is already a number one bestseller on Amazon, because I come from the secular world, not the mind/body world. I have morphed there, but essentially I am a strong, experienced and successful entrepreneur. I understand how and why this has been an opening door for me.

I believe these are the people who can help lead us in changing the world because they’re already doers. They’re already people who know how to make things happen, they’re not sitting around waiting.

Take these tools and they’re going to make you doubly successful.

**Craig:**

One of the central pieces of an entrepreneur’s self-identity is that, as a group, they do create something out of nothing. They create businesses where there was previously none. They create industries and, in fact, entire changes in lifestyle for millions of people based on an idea.

**Jackie:**

The opening chapter of my book starts with the fact that entrepreneurs are conscious creators. They are among the most powerful conscious creators in the world because, you’re right, they take an idea and they make it a reality.

This is one reason why I say I’ve been consciously creating since I was 11 years old. This is “sixth sense” business. We create out of thin air, but that air is not in our heads. It’s also part of our heart and spirit. It’s part of what the universe endows and gifts us with – skills to make happen.

This just creates a clear and easy step-by-step process to put all that to work for you.

It’s exciting to have people like Joe, who are in the business area, endorse this book because they believe that it’s going to get people there a lot faster. It’s opening doors for people who, many times before, have felt that this is too esoteric for them. I tried to be extremely practical.

For example, one thing I do every day, and encourage everybody to do, is consciously create their day. Get up in the morning and create your vision for the day.

I like to connect into the universal energy as if I was opening the tap. I actually sit there and think, “Okay, how is my day going to unfold? This is what is going to happen, this is what I’d like to have happen, and this is what I’m going to experience.”

On days I do that, it happens so much more easily. I don’t get nearly as many roadblocks. On the days I forget, I’m always hitting myself in the head saying, “You should have done that because look what happened today.”

**Craig:**

It’s fascinating that you return to the metaphor of entrepreneurs as conscious creators. They don’t always know it.

What you’re teaching allows them to tap into their full power and potential, making them conscious of this other aspect that they attributed to blood, sweat and tears and slogging through things. You’re bringing an element of the intangible and making it real to them.

You’re a bridge from the secular to the mind, body, spirit aspect.

**Jackie:**

I absolutely think that.

We spend so much time as entrepreneurs in “do, do, do” and “give, give, give” and “make it happen, make it happen” that we don’t spend a lot of time in the ‘I shall receive.’

Receiving energy is a more feminine energy, which isn’t to say men shouldn’t have it. Men and women should have a blend of both energies in them to be balanced. But almost all of us entrepreneurs operate largely in the masculine “push, push, push” energy, and we don’t allow ourselves time to sit, relax, and receive.

That’s one thing I’ve had to consciously do, and it’s true for of a lot of women entrepreneurs as well. We often put our feminine side aside, so we have to open that door and say, “Okay, today I’m going to receive. Today I’m going to get knowledge. Today I’m going to open myself to the gifts that are going to help with my day,” rather than saying, “I’ve got to power through this. I’ve got to get it done.”

The message is to spend more time being and less time doing.

For me, that is a difficult thing to do because I've got so much on my plate. But I'm increasingly saying, "No, now is the time I have to sit, receive, and be quiet – and open myself to the knowledge that's out there for me."

**Craig:**

If someone is looking to create a successful business and have the financial rewards of that, then the reward is, in fact, a form of receiving. So if you don't allow the receiving, acknowledge it, and become aware of the importance of it -- you're actually limiting your financial rewards by not being open to the full extent of what that means.

**Jackie:**

I think that's absolutely true.

We block our prosperity in so many different ways. We aren't even conscious of it most of the time. That's one thing about becoming conscious. You start to notice the ways in which you are creating limitations and lack in your life, and you start to consciously eliminate those blockages and open the energy flow.

Again, money is energy. All you're really doing is opening to the opportunity of receiving money, and any other form of energy to your life, in ways that will make it more beneficial.

**Craig:**

A popular concept in stories and movies is having business, or a rich person, as the foe, or the nemesis. The lore is that business people are only gaining at someone else's expense.

So the idea that it isn't the case is probably a bit of a shocker if we really look at what our normal cultural inputs give us.

**Jackie:**

That's obviously a false idea. There are plenty of conscious business people out there and many of them never tread on anybody else.

The simple answer for people who are experiencing a sense of competition is that competition is a concept of lack and separation. If you see yourself competitive with others, then that means you're rooting for their failure and your success because you perceive there's a lack of available resources "out there," and you have to get them before they do.

You have to change your thinking to know that there is enough abundance to go around for everybody. You cheer your "competitors," you cheer your competitor's success. You help them, they help you. When you support each other, working together to raise the marketplace and to create a solid economic engine, the amount of abundance that comes forth for both parties is amazing.

As an entrepreneur, it is in your highest good to seek abundance for all and to see that abundance coming for all. Raise everybody's boat and yours will go, too.

**Craig:**

The copywriter in me is jumping in here as I was thinking of a possible objection from the "glass is half empty." They might feel, "Well, if I'm trying to raise my competitor, what's to prevent them from taking everything that I have?"

Granted, that's a scarcity mind-set, but how would you respond to that person's objection?

**Jackie:**

If they're vibrating that negative fear, I can guarantee you that the competition will do just that.

If I project that out, that's what I'll attract back. If I project out that my competitors are going to be my colleagues, that we're going to better this industry and business, and that we're going to work together and both be successful, then that is far more likely to happen.

**Craig:**

So we've come full circle back to trust and faith in things as yet unseen.

**Jackie:**

And consciously creating, putting out there what you wish to have happen.

**Craig:**

If you're following a vision, as you mentioned earlier, that's where you become conscious in your creating by inserting the vision of what you want.

**Jackie:**

Exactly, but let me put a disclaimer out here.

A lot of times what you want isn't necessarily going to happen. There are lots of reasons why that could be.

For example, you could be vibrating something else in the negative. You could be wishing one thing and feeling something else. You may put conditions on it that you won't do this unless this happens.

There are a whole variety of why things do not necessarily happen the way you want them to. Some of these are things you have to look at on your own, such as what you're doing. Some of them may be attracted to you because they're in your highest good and you need to learn from that experience. You may not be aware right now why they're in your highest good, but that may become apparent at another time.

So I don't want people to go out there and think, "Okay, if I sit down and I consciously create, my life is going to be exactly the way I want it." It may not, but it will go in a more positive direction than it would if you weren't consciously creating. At least you'll have some degree of potential control over the future by pointing the arrow in the right direction.

**Craig:**

Right, it's not necessarily going to prevent any adverse things from happening.

What you're saying is there's really no good that'll come starting from a defensive position and fearing negatives, instead of focusing on what you do want.

**Jackie:**

Or even sort of letting things happen.

People don't understand why things happen to them, but it's because they're not consciously focusing on any one thing. We all learn in the Law of Attraction that things happen based on where you focus your attention. So if your attention is scattered all over the place, then who knows what's going to happen or what you're going to be attracting.

Put your attention in one direction and you even the odds. It's like going to Las Vegas. You bet on the odds that are going to give you the greatest potential for success.

**Craig:**

It sounds like one of the ways you can deal with scattered attention is by having the quiet time to focus, getting to where you listen more carefully, and presenting the vision of what you do want.

**Jackie:**

Exactly, I treasure my quiet time and wish I had more of it.

First of all, it's amazing what happens to your body. I can immediately feel my blood pressure go down, I can feel a sense of peace, I can feel a sense of much greater joy. I have a much better sense of what it is I'm thinking and feeling and I give rein to those emotions. I get clarity over what it is that I want. I get clarity over situations that are outside of me and say, "Oh, now I know what's going on."

It is amazing that when you get quiet, a whole world opens up to you and it's an inner world that's connected to an outer world. It's like an illuminating light.

**Craig:**

It's like you're becoming aware of things that have always been around you but now you're learning from them. You're listening and paying attention.

As you said earlier, you're letting go of the place of trying to control it, surfing with the waves instead of going against them.

**Jackie:**

We have an innate inner wisdom which most people turn off because it's not what they've been taught to do, or they don't think it's going to make them money, or they think that it's that funny voice in the back of their head.

That wisdom, that voice, is there for a reason. Once you begin listening to it, you will find that you have so many more options.

**Craig:**

People view their options in a much too limited frame of mind. They do what other people tell them they should do, or they believe they're following a path that was set for them.

It sounds like this is a great way to overcome that.

**Jackie:**

Yes, and part of that is having faith in yourself and faith in the universe. That is the combination. It's not caring what other people think, not listening to what other people tell you to do. Know what is in your best interest. Your higher self and your heart always know what's in your highest good, and that's where you need to focus your guiding system.

It's about listening to the knowledge and the wisdom that's available to you, and making decisions based on the internal, not necessarily the external forces.

Sometimes you have to consider that you're going to make less money in order to live the life you want. Trust me, if you're living your passion, ultimately enough money will come to accommodate what it is that you desire and want to do. It will support you.

**Craig:**

You gave a great example of that earlier with the second candidate that was in the running for the position you were making a decision on. You didn't have a committee or take a poll. You just got that idea and you went with it, and the correct outcome, the highest good, ended up happening.

**Jackie:**

I firmly believe that if you place your faith in the universe, asking and receiving right information from yourself and the universe, that you are being given a compass that will direct you. It will lay down the path in front of you to go in the direction you choose.

Each opportunity, every choice that we are given, is an opportunity to choose a path for the new life. You can make a conscious choice to go toward the light as opposed to going away from the light. Stay on your conscious path.

I discovered as an entrepreneur running a public relations agency that it was a very large overhead for a woman who started her operation when she was only 28 years old. But whenever I got to a place where I would think, “Oh, Lord, where is the money going to come from to pay payroll this month,” as long as I was doing what was right and what I thought was in concert with the universe’s set of morals and guidance, the money would come in the door.

On the other hand, if I did something that I thought was maybe a little shady, such as letting my temper get out of control, or I did things that were not based in the kinds of high frequency that we talked about – love, compassion, trust, generosity – and didn’t follow that path, I paid the price. Money would stop arriving when it should arrive.

When I learned that there was an exact cause and effect, I started making sure that I stayed on the path of right action. I’ve always been taken care of since then.

**Craig:**

There is a real pragmatic side to approaching the intangible aspects. This is going to be a new vision of how things work for many people.

Yes, you want to do the higher frequency things because you know there’s a consequence to not doing them, or to doing low frequency things.

**Jackie:**

An important thing about being an entrepreneur is how you treat people.

In *The Art of Conscious Creation: How You Can Transform the World*, we talk about words being energy – and how you use your words and the consequences of them.

I had quite a temper in my old days and I have learned to think before I speak. Now I ask, “What energy am I putting out in to the world? What is the result that I want to have happen?”

If I fly off the handle, I guarantee you that the results I want are not the results I'm going to get. If, on the other hand, I think, "Okay, I'm having a little difficulty with this person. How am I going to get them from here to there?" then I'm going to go in another way.

Instead of saying, "You did this, you did that," I'm going to say, "Look at what we did here, isn't that funny? We need to do this different next time." It isn't accusatory. It involves both of us in being responsible, not just her. I have basically put myself in their place and been a bit empathetic.

I get a lot more for what I need, and they get the point that they screwed up without me pointing the finger at them saying, "You screwed up. Here's what we have to do the next time."

I'm very careful about the kinds of words I use. Every entrepreneur needs to take a long look at the kind of verbal energy they're putting out. This is different than their physical energy or the spiritual energy we're talking about. It's all energy and it will either attract what you want or it will repel what you want.

You want to be on the path of consciously creating and attracting what you want, and to activating the Law of Attraction and all those other guiding laws of the universe – as opposed to deliberately, unconsciously or consciously, setting off a chain reaction of repelling what it is that you want in your life.

**Craig:**

It's a beautiful sentiment that a lot of folks should apply to themselves as well. In addition to what they say to other people, it's how they communicate what they feel about their own successes and failures.

**Jackie:**

I would agree. A lot of the energy blockages that arise come from how people speak and feel about themselves.

If you say to somebody, "Oh, I'm not really good at that," or, "He's better looking than I am," or "I'm a terrible athlete," sometimes you can be joking but sometimes it's really a reflection of how you feel about yourself. If you are not feeling good about who you are, if you

doubt yourself constantly, if you feel that you are less than others, or if your self-esteem is an issue – it's an energy blockage.

This is *the* most significant energy blockage.

The two biggest energy areas that I have been challenged to overcome is the one I talked about, control and learning to trust, and how I feel about myself.

Each one of us has something we were told in our youth, or we had an experience, that makes us feel that maybe we're not good enough. It's evolving and growing out of that place that really gives you a spiritual wholeness in life and allows you to fully be in your potential and power as a human being and conscious creator.

As we grow out of that and leave it behind, we let go of our feelings of inadequacy and grow in to the feelings of power, success, value, goodness, graciousness, and generosity – all the loving qualities we have to gift to the world.

This is when we really come in to the light and where we become, not only fabulously successful entrepreneurs, but fabulously successful human beings.

We help the earth become a better place and help correct the economic and problematic issues in this world, because we become the empowering force for change by the goodness of who we are.

**Craig:**

And we've come full circle.

We started out talking about the economy, which many people think is a troublesome force in the universe right now. This is exactly the advice that we've been leading up to – to look inward, to manage these views and feelings and actions consciously, and to create what you do want.

**Jackie:**

The most important thing for people to come away with is they are a powerful conscious creator.

Consciously create what you want in your life, and then use those same tools to help restore the economic stability of the rest of the world and make the world a better place. You

have the power, you have the wisdom and, far from being one little tiny un-empowered person, you have an enormous radiance to create change in your own little life, in your own big life, and in the world.

**Craig:**

Where can people go to find out more about what you do?

**Jackie:**

My website is [www.jackielapin.com](http://www.jackielapin.com).

You can sign up for our newsletter there and get a great e-book which gives a lot of science and facts.

Also, you can also sign up to get a manifesting tip daily. Once you've got the book and started down this path to become a conscious creator, we're going to boost up your manifesting skills day by day with these new tips.

**Craig:**

That's wonderful, Jackie. I encourage people to use this information, as well as to take the next step on the journey with you.

Thank you for joining us in *Operation Yes*.

**Jackie:**

Thank you for including me. I really appreciate the opportunity and hope the message is one that will be of value to people.

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## Jackin Lapin

Jackie Lapin is the world leader in educating, mentoring and coaching people on Practical Conscious Creation. Her newest book, *Practical Conscious Creation: Daily Techniques for Manifest Your Desires* (Findhorn Press) follows on the heels of her Amazon.com No. 1 bestseller *The Art of Conscious Creation, How You Can Transform the World*, which received unqualified endorsements from such personal growth leaders as Joe Vitale and Mark Victor Hansen. Since that book, Jackie has become a noted speaker, coach and transformational business consultant. Her mission is to turn millions of people in to Conscious Creators, so that they consciously create their lives, rather than let life happen to them.

Jackie also founded United World Healing, a non-profit organization designed to bring people together for shared visions to change the world.

As the creator of Conscious Media Relations, she also helps people with a mission to transform the world by delivering their messages internationally. Her media relations agency serves authors, filmmakers, companies, practitioners and resources who are committed to positive individual and planetary evolution.

Jackie has proved herself a pioneering spirit who has succeeded at the highest levels of multiple careers. She was one of the national's first women sportswriters, and then became a nationally recognized media relations expert with a world-class client list for more than 30 years. The publicity she generated has sold millions of dollars' worth of products and services and launched multi-million-dollar companies.

Jackie is also the co-founder and innovator behind **LifeWisdomNetwork.com**, the Virtual Village that is the marketplace, directory and information resource of the fast-growing

Consciousness and Transformational World. Life Wisdom Network is designed to support the *abundance and prosperity* of all leaders, practitioners, retailers, product suppliers, service companies, organizations, social networks, information resources, spiritual centers and events that serve the growth of consciousness and personal transformation around the globe.

## Chapter Five

### Change the Feeling – Change the Experience: Peggy McColl

**Craig:**

Peggy, the general theme in *Operation Yes* is to help shift the mind-set of entrepreneurs regarding things like recession or worrying about the economy.

We want to point people to the idea of their own economic solution and how that is, to a large degree, under their control.

**Peggy:**

It's a privilege to be a part of this. Congratulations to you for what you're doing! It's going to make a valuable and positive difference in the lives of many.

**Craig:**

That's the goal. I wish I'd had this kind of information when I started out years ago, so I'm excited from that perspective as well.

What would you say to someone who, when they look at their inbox of orders and all their expenses, wonders whether they can survive this month? Or where the money is going to come from?

**Peggy:**

That's a great question.

You mentioned control. I think that's very important because many people don't realize that the control resides within. There are definitely outside influences, but we've always got the option and the opportunity to make changes within our own self – changes that are going to reflect what shows up in our life.

When we're faced with financial challenges, where there's an overwhelming pile of debt or obligations and no sight of how that's going to be resolved, what we need to do is engage in the emotion called faith.

This can be a challenge because faith is a belief in things we can't see. It's not tangible; we can't put our fingers on it. We can't point to something. It's not something that we can say, "Well, I know for absolute certainty it's going to come from there."

As a human being, we tend to go to the place of determining how we're going to solve problems. While it's important to look for ways to solve challenges or problems, the first thing to do is to turn on that emotion called faith – and it's an *emotion* that's within all of us.

I like to help people understand their emotions by using the analogy of a dimmer switch that goes up and down for lights. Emotions are like that. They move up and they move down. The emotion of fear is the opposite of faith.

So if we're constantly hearing about the recession or financial setbacks in the media – newspapers, radio, television, or Internet – and we can get caught up in the emotion called fear, it makes everything appear dark and bleak. It literally acts like a breaker switch that shuts down our vision to see where the opportunities are.

We need to find ways to move up the emotional scale and feel more faith, to believe that we're going to solve this. When we're feeling that, we're feeling good. And feeling strong will cause us to see opportunities in front of us – because opportunities are absolutely everywhere.

If we look back at other financially devastating times, there were still people making millions. How is it that some people were making millions while other people were struggling?

The emotion of fear is really like a poison that filtrates everywhere. It contaminates everything. As individuals, we need to watch that emotion, and become aware if we're getting caught up in it. If we are, that's fine. Simply notice it without judgment, become an observer, and then choose to do something about it. Find ways to switch out of that emotion by feeling more faith.

One way you can do this is look at what others have done. Look for examples of how others have overcome challenges and adversity. Find people who can help, guide, or encourage you to find where these opportunities are because they're out there. There's not anyone you're really held back from.

When we're feeling that emotion called faith, things will start to happen that will help take us in the direction we want to go in.

**Craig:**

You said something about why one person and not another, and I'd like to dig a little deeper here.

Struggling entrepreneurs often feel like, "Yes, so what if somebody else made a lot of money? Maybe I'm not good enough. I don't have the skills or the connections or advantages they must have had."

I think that's a fairly common recording they have going on.

**Peggy:**

You're right.

I was speaking at a local engagement in my town and a mother and daughter came to the event. The daughter had been to a number of my seminars, so the next day she called me. She said she was happy to bring her mom, but that she'd said something in the car that startled her on the way home.

Her mother said, "Oh, that Peggy is so lucky. She's so lucky; she's like one of the chosen ones, chosen to be successful." And this girl said to her mom, "She's not lucky. She's not any different than you. She struggled, she was broke, she was depressed, she was suicidal at one point in her life, and she discovered that the power to change your life resided within. She chose to make those changes and she went to work on herself. And so, if she can do it, you can too."

Her mother was stuck in the belief that there are people who are lucky, born with a silver spoon in their mouth. Things that have happened for others can't happen to them. That belief was literally holding her back.

**Craig:**

That's a common one.

It involves a certain amount of responsibility to say, "Okay, if it wasn't luck, then if she can do it, I can too."

**Peggy:**

Right.

**Craig:**

It places the responsibility squarely back on the mom's shoulders in that case – and if you're in a place where everything is pretty dark and you're not seeing a path – that can be annoying to hear.

**Peggy:**

Yes, it can.

It's hard to shake ourselves out of that place, but that's when we have to do it. That's the moment when we have to find the extra energy, like in the last *Rocky* movie. There's a scene where Rocky is in the ring fighting and his trainer says to him, "Where's all this passion and drive coming from?" And Rocky said, "Well, I had to go into the basement. I had to go in and pull it out of the basement!"

It's when we're in those desperate times that we need to go into the basement, right? We've got to dig a little bit deeper because it's in there. We've got the passion or drive, but sometimes it's harder to find. We have to dig deeper to pull it out and make the change. Often we choose to make those changes when we say, "Enough. I've had enough and I want to make a positive change in my life."

And that's when we do it, that's when we start to make those switches.

**Craig:**

That's a common theme in people I've interviewed, and in my own life, as well.

There seems to be a defining moment – usually found after hitting bottom – when people come to that place. I think “Enough” is what people often say when they've finally had it with the direction things have been going, and they're willing to do whatever it takes to go to the next level.

**Peggy:**

Yes, although it's not two roads.

There are many roads, but people think, "I've got two roads. I can go down the road with everyone else, which is heading for things being worse and darker and bleak, or I can look for another solution. I can take a higher road where there are more opportunities and advantages."

I did a 12-day business trip to South Africa where there are a lot of economic challenges. They have had a 40% unemployment rate. While I was there, in addition to doing nine speaking engagements, I was interviewed on radio and did a number of TV shows. I realized very quickly that they had a common financial challenge.

My recommendation is really quite simple. We need to find a way, individually, to take responsibility for our own situation, so that we don't get caught up in the fear and get sucked down a vortex of creating more economic challenge in the country. We need to look for ways to be a part of the solution rather than being a part of the problem.

There's always an opportunity at some point where you can bring more value or fulfillment to another person's life. You may not know exactly how that's going to happen, but you can look for the ways. Just become aware of what's going on in our country and realize there are opportunities. And, with the Internet, there are opportunities worldwide. In fact, that's how my relationship began with the woman who hired me to go to South Africa.

We can look for ways to create a business that solves current challenges. We can help another become wealthier, or have more value, happiness, joy, or success in their life. Ultimately, this brings more good back to us.

That's when we're being a part of the solution, not a part of the problem.

**Craig:**

As you mentioned, our emotions play a role in how we create things, and in what happens to us.

Would you say the emotion of feeling down and out produces the results – or that results produce emotions? Which is the cause and which is the effect?

**Peggy:**

I think it's both ways.

I have had experiences in my life where I've dropped to my knees in gratitude and thanked God. I've also thanked God in advance for certain things. They're different experiences, but I think it goes both ways. Our emotions show up absolutely everywhere.

There's a great line in the movie *The Secret*, when our friend, Joe Vitale, says that the secret in our life is to feel good. He says, "All you need to do is feel good!" And he's right, he's nailed it right there.

All we need to do is feel good, and it's the same thing for having anything – more love, greater health, more success. It works the same way for having more abundance of anything you want.

When you feel good, your emotions are vibrating on a higher level, a more positive level. You're attracting more good into your life. It's so beautiful he said that in that movie.

**Craig:**

Let's say someone is getting an eviction notice, or something equally dire. How do you feel good in that moment?

I'm thinking of the person who is struggling and saying, "They're about to tow away my car. I'm not going to feel good right now."

What would you say to somebody when, objectively, their current reality has nothing they can see to feel good about? Or something really bad is about to happen, or has happened – and they're not feeling that feeling?

**Peggy:**

I would never expect anyone to be feeling good all the time. That's completely unrealistic because our emotions do go up and down. But when you notice your emotional level is down, you've got an opportunity in that moment to switch. In fact, my fourth book, called *Your Destiny Switch*, teaches people ways to switch their emotional level and move it up.

Let's take your first example where they're coming to take the car away, which reminds me of when I was living with my brother a number of years ago. He had this lovely Corvette and they came to take it away! The tow truck showed up because he hadn't been paying for his car.

He stood there looking out the window and his heart sank. He said, "Oh my God!"

They're actually doing it. They're taking my car away." Then he turned to me and said, "Well, at least I don't have to make any more payments. I don't need to worry about that anymore."

He had an absolutely phenomenal sense of humor. He may not have been very responsible financially, but he did have an optimistic attitude. He looked at it, watched the tow truck take the car away, and immediately thought, "Well, I guess that's a problem that I did have that now is solved because I don't have to make another payment." He made a joke about it.

Essentially, he switched how he was feeling. He realized that, "Okay, if I'm going to make that kind of a financial commitment, I better be prepared." He learned something from it. He experienced it. No one got hurt. He was still standing there and, at that time, still had his health. They weren't taking his house away.

But there are people who are losing their homes. One woman on my Magnet for Money Intensive program sent me an email saying she was losing her home. It was going in to foreclosure with the bank. She said that, by taking the program and going through all these switching strategies, she realized she had the opportunity to look at it very differently.

I often say, "Put on the hat of an appreciator. What can you appreciate about this experience and what are you grateful for?" When she did that, she started to look at the situation from the perspective of, "What am I grateful for? What can I appreciate about this experience?"

She was then able to appreciate that she'd had the home for the time she did, and that it had provided shelter for her and her two dogs. Now she had the opportunity to move to another part of town she preferred. She ended up finding a lovely place to rent where she wanted that was really inexpensive and that would also allow her to have her two dogs! That had been one of her biggest concerns, "Where am I going to go without having my dogs?" I said, "Don't ask yourself the question about where you are going to go without having your dogs. Ask yourself the question, 'Where am I going to go and have my dogs, have it affordable, and have the experience be harmonious and smooth and easy?'"

This is another switching strategy: Ask yourself a different question. You have to really focus. Every day we wake up, we are creative. We're creating every day. We're also destroying every day. So start to become aware. That's really where it all begins. Become aware of, "Am I creating or am I destroying? Am I creating in this moment? Am I destroying in this moment? All day long that's what we're doing, so become aware of that. Notice when you've moved to a level

that is really destructive and not helpful, and then make a choice to switch that emotion to something that's going to feel better, to look at how you can appreciate it.

Years ago a friend of mine had to file for bankruptcy. When I asked her, "What are you grateful for?" She looked at me like I had two heads. "What kind of a question is that?!" I said, "I'm serious. What are you grateful for?" She responded, "I can't think of anything I'm grateful for right now!" I said, "Well, what if you could? Think of something, one thing."

"Well," she said, "I guess I'm grateful that there's a bankruptcy company that can handle this for me, and that I'm being released from all these financial obligations. It's wiping the slate clean so I don't have to be going through sleepless nights wondering how I'm going to pay all these bills."

One question led to an answer that started to change how she was feeling.

When I was on the plane flying over to South Africa, I started to think about my mom and her health. Then I started thinking of my son going snowboarding, "Is he going to be okay?" I began to feel anxious so I decided, "Okay, Peggy. You're on your way to South Africa, the other side of the world. Is there anything you can do about this right now? Yes, you can change how you're feeling."

I was sitting in a section where they had TV screens so I chose to watch a thriller movie, *Rush Hour 3*. I love all the Rush Hour movies. I think they're hilarious! I plugged that in and within a matter of minutes I was laughing hysterically – and changed how I was feeling.

In those kinds of situations, we can look for different techniques and strategies to use that can switch how we're feeling. We can move from a low level energy to a much higher, more positive level energy.

**Craig:**

While we're on the subject, I want to recommend your website. You have a free emotional analysis tool that's great at [www.Destinies.com](http://www.Destinies.com). It's wonderful for people who want to take a close look at how their emotions are running. All they have to do is sign up to become a free member and they can use it.

**Peggy:**

The site offers switching strategies as well. There are lots of recommendations for how to switch out of the low level energies to the higher level.

**Craig:**

What role does deservingness play in your program?

When people go through bankruptcy, like in the stories you mentioned, people can end up feeling pretty down about themselves. Even if they are relieved of all debt, they may continue to feel a sense of owing, or that they need to be punished. We put financial failures in pretty black and white terms.

Or do those things show up in their life because they already feel that they're not worthy of a greater financial success?

**Peggy:**

I can relate to that because deservingness was my issue – the feeling of, "Do I deserve this?" I didn't feel that I deserved to be loved. I didn't deserve money or abundance. It is a very real issue and something that I have worked on for many years.

A couple of things are required. It's not a matter of forgiving because we don't need to forgive ourselves. We did the best we could with what we knew. If we criticize ourselves, if we're hard on ourselves or down on ourselves, that is not going to help. That's going to hurt.

Instead, we can look at our experience and say, "What can I learn from it? What can I take forward that can be a benefit to me or an asset to me – or that I can, perhaps, even share with another that's going to be helpful to them?"

Rather than look at our experiences from a critical eye, look at them as an observer. Learn from that experience and then bring it forward.

A part of where that feeling of not deserving comes from is low self-esteem. We really need to build our confidence and recognize that we are loving beings. We all deserve to be loved. We all deserve to have abundance. We all deserve to have happiness, joy, and all of the good things. I truly believe this.

If it's something that we don't believe in, we need to work on that, which we can do through a number of different methods – through repetition. Tony Robbins said, "Repetition is the mother of skill."

As I said earlier, we're getting up every day and we're creating. We need to create some tools that we're going to use every day. I use affirmations and I read my goals every day.

I also have something that I find to be the most powerful tool that I've ever used: a power life script I created.

It's a script of how I see my life in the current state, present tense. I have a complete description of it. My life script is 29 minutes, 33 seconds – so it's rather long. I wrote everything in to it – the relationship I have with my son, the relationship I have with my husband, my business, my friends, family, my finances, our homes, the car that I drive, the physical condition that I'm in, the things that I do, the trips that I go on, things that I'm a part of, and the achievements that I've made.

All of this is scripted as if someone wanted to know, "What's your life like?" They could read it and go, "Wow!" because I have a lot of verbs in there, a lot of emotion.

After I wrote it, I recorded it with my little digital recorder, put it on to my computer and burned it on to CDs. I always carry a CD with me. I have one in my car and one beside my bed. I can drive to the bank, or the grocery store, or take my son to school and play it. If I'm hearing that every single day, it reinforces the beliefs that I am worthy, that I'm deserving, that the opportunities are everywhere, and that I'm already rich.

It's like exercise every single day. Our emotions are like muscles. If I work them out every day, they're going to become stronger and stronger.

So that's what we need to do – use tools and implement those tools. Use them every single day so that we can be emotionally strong, and turn on the power that resides within us to attract all of the good we deserve into our lives.

**Craig:**

That's fantastic!

I know that when I hear something over and over again, eventually it becomes automatic. It's like you hear a song 1000 times and you know what sound, what note or what words are going to come next.

**Peggy:**

That's right, you're singing along.

**Craig:**

I've noticed that there appears to be a sense of entitlement, especially with younger people who may never have experienced harder times.

In talking about deservingness, I'd want to make sure that people aren't mistaking that for, "Okay, I'm entitled to success even if I don't do anything."

This attitude is prevalent in our culture and it's not very helpful.

**Peggy:**

I agree. I have a 14-year-old son who I don't think has that issue, but I have seen it in friends and others. I'd say they're in for a "rude awakening."

An entitlement issue is the belief, "I'm entitled to that."

While I've discovered that it's *not* that we have to work hard for things, there is definitely effort involved. There's a quote in the *Bible* that says, "Faith without works is dead." We can have faith all day long, but if we don't do anything about it, we're not going to get the results.

So for people who have an entitlement mentality and don't think that they have to do any work for it, I think they'll have a rude awakening – where one day they're not going to be handed that thing.

Sure, they may get some things, but they're not going to be handed the things that they want. They'll realize there's absolute effort required in order to draw those things into their lives. And sometimes those lessons come in a hard way.

**Craig:**

I agree. I just wanted to make sure because that's one thing people say when they criticize *The Secret*, or anything along those lines. They imply that what we're teaching is you can click your heels and things will magically appear – and you don't have to do anything.

If you were to recommend one thing that people could start doing today, what would that be?

**Peggy:**

One of the greatest lessons I've learned is that if you want to have something in your life, cause another person to have it. When I first heard that, I tilted my head like a dog sometimes does when you talk to them.

If you want to have more joy in your life, cause another person to have more joy in their life. If you want to have more abundance in your life, cause another person to have more abundance in their life. And if you want to have more love in your life, then cause another person to have more love in theirs.

An action item could be to think about what it is you'd like more of in your life – and then find a way to give that to another person – and it will be returned to you.

**Craig:**

Excellent advice!

In closing, I definitely want to encourage people to check out your [www.Destinies.com](http://www.Destinies.com) website. There are great resources there, including the free emotional analysis and information about your programs.

Judging from the pictures of people you have posted there, it's obvious you've met some highly successful people and that you've been a force of success in your own life. You do know what you're talking about.

**Peggy:**

That's great, I really appreciate it.

That's why the site was built. It's there to help people, so thank you for encouraging folks to visit it.

**Craig:**

Absolutely.

Thank you for joining me here and sharing your thoughts and wisdom on this. I look forward to talking with you again.

**Peggy:**

Thank you, Craig!

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## **Peggy McColl**

Peggy is the President and Founder of Dynamic Destinies, Inc., an organization that trains individuals, authors, entrepreneurs, corporate leaders and employees in some of the most compelling and strategic goal-setting technologies of our times.

She is the author of several books including:

- *Be A Dog With A Bone Always Go For Your Dreams*
- *Your Destiny Switch; Master Your Key Emotions and Attract the Life of Your Dreams*
- *21 Distinctions of Wealth; Attract the Abundance You Deserve*
- *The Won Thing; The One Secret to a Totally Fulfilling Life*
- *Viral Explosions!: Proven Techniques to Expand, Explode, or Ignite Your Business or Brand Online*
- *99 Things You Wish You Knew Before Marketing on the Internet*

## Chapter Six

### Your Emotions and Your Bank Account: Joan Sotkin

**Craig:**

Joan, how would you respond to a small business owner who was concerned about the economy, and concerned about how to grow their business – or even survive – in the forecasted economic climate that we have here?

**Joan:**

I would say to take a look at what your habits have been in terms of finances all along.

If you have a habit of taking care of your money and moving forward financially, then generally there's no reason why that shouldn't continue – because who you are is not affected by the economy, and your responses to life are not affected by the economy.

It's a matter of pushing away the beliefs that are coming towards you from the media, and being willing to stand firm with your belief in yourself. It relates to your ability to stay tight with who you believe yourself to be.

**Craig:**

You've said before that during a recession, or economic hard times, there are people who, in fact, do prosper and then come out on the other side – or even better off – than when they started.

**Joan:**

There's no doubt about it.

We live in a dualistic reality. Every time there's a good, there's a bad and every time there's a bad, there's a good. So when the economy starts changing, it doesn't mean you have to stay with what you've been doing.

In other words, you have to adjust your strategy and tactics, sometimes in order to be more in tune with what people need and to fulfill that need. Your services might shift a little bit, the pricing on your goods might shift some, but that doesn't mean you have to do badly. It means

you have to find a way of serving your audience in a more creative way so that you're giving them what they need during the downturn.

**Craig:**

I'm fascinated with your understanding and focus on our emotional responses to money, and in this case, business or business news.

How do you think that really affects someone in a recession, considering the "gloom and doom" talk constantly on TV? What sort of emotional effect can that have and how might that affect your bank account?

**Joan:**

Your feelings affect your bank account.

There are five main feelings acted out through emotions, and the two big ones are abandonment and shame. If you have a feeling that your government is abandoning you, that your customers are abandoning you, that the system is abandoning you, then you're going to act that out by not generating as much money.

In other words, when people say, "I'm afraid of losing money," what they're really saying is "I'm afraid of losing people," because money is always attached to people. You can't run out of money, you can only run out of people.

So when you start having these money feelings, the idea is to say, "What am I feeling about the economy, or about my money?" and "How does that relate to feelings that I had in the past, particularly as they related to my family of origin?"

If you look at your bank account, and you see it falling down, there are feelings that come up other than fear. One of the feelings that often come up is shame. You're actually ashamed of what's going on, but shame doesn't come from your money. It comes from your self-concept, and your sense of yourself in the world, which started when you were a tiny little baby. It didn't start yesterday.

What an economic downturn enables us to do is to really look at the emotions, thoughts, and beliefs behind our financial behaviors because they're exacerbated during those times. Your

normal concerns about money – and entrepreneurs tend to worry about money – will be exacerbated.

You have to be able to say, "Well, this has nothing to do with money. This is a feeling habit that I'm bringing forth from another story, from when I was young." And then look at that and say, "Is this really an appropriate response to what's going on, or is it a habitual response?"

If it's a habitual response, then you get to *change* that response. You get to decide to feel better, despite the fact that everyone is feeling fear. You get to feel whatever you choose to feel. As adults, we have that choice. We didn't have that choice as little children.

**Craig:**

That's congruent with the idea that our reality is created from within, which is a new concept for a lot of people. We generally view certain external circumstances as being the source of what happens to them.

**Joan:**

I believe in the phrase, "there are no victims, there are only volunteers," and the idea that "life happens *through* us, not *to* us."

A long time ago, when I couldn't make any money and yet had two millionaire brothers, I asked, "Why?" That's how I got into this work.

I realized we have a belief, we have a thought, and the thought stimulates an emotional response. That emotion acts as the bridge between our internal reality and our external world, because that emotion will stimulate a behavior. So if I have fear, I'm going to act very differently towards you or the world than I would if that emotional response is one of positive expectation.

I began to see that the dynamic force behind how we create our reality is our emotion. While the thoughts are very important, it's the *emotion*, that "energy in motion" as John Bradshaw called it, which creates the actual story.

So we start by paying attention to our emotional responses. These don't actually happen in our head, but rather as a kinesthetic experience in our body. Once you are aware of that experience, you can choose to change it.

Does it happen overnight? Is it easy? No, because those habits are deeply ingrained. I believe we have these threads of emotion, which the fabric of our lives are woven around.

It's a matter of taking out the emotions that are the main force behind our life's creation, and changing them to develop a new habit. We can develop new neuro-pathways in our brain that allow us to respond differently.

**Craig:**

Can you talk about your concept of the identity – how it is often our anchor and the center of returning habits and repeating cycles in our lives? Does this identity hold us back from acting out any new knowledge we're gaining from books and courses?

**Joan:**

Absolutely.

It's like weight. A lot of people have what they call a "set point," where they weigh a certain amount, lose weight or gain weight, and then before you know it, they're right back where they started.

The same thing happens with finance. People have a certain financial level that's comfortable to them. Their whole world is built around that. Their peer group is familiar with their financial position. They even have a financial position in relation to their family of origin.

As you begin to shift your finances, the people around you are going to respond to you. They don't want you to change your position because they like you where you are. They're going to push back.

For example, let's assume you've got a habit of making \$50,000 a year, and suddenly you start bringing in \$75,000 a year. Your behaviors are going to change. Your world is going to change.

People get what I call "the moving stupid." It's like when you move from one house to another and you really want to be there, but you don't know where anything is – you get really stupid. You lose your keys, you lose your wallet. It happens to almost everybody who moves.

It's the same thing when you're shifting from one identity to the next. There's actually this period of discomfort where you feel a little disoriented. People tend to go back to where they

were, where they know what to expect. We're so afraid of uncertainty that when you go into this new space and you have no idea what the future's going to bring, it's scary for a lot of people.

It happens on a very internal level, so you tend to go back to where you were.

**Craig:**

So you might not even recognize that's what you're doing. You'll emotionally start making choices that might reverse the new prosperity you have, and send you back to something that you may not like, but is more comfortable.

**Joan:**

Yes.

People use the term "sabotaging yourself," but I use the term "protecting yourself." When you're moving in a certain direction, and you start making decisions that look like sabotage, I think you're *protecting* your old identity.

What people do when they self-sabotage is criticize and pick on themselves, which is part of the old behavior that creates failure. You have to be in a place where whatever you're doing is okay, where whatever mistakes you make are okay. It's a matter of seeing yourself differently, of having a different emotional response to your behaviors.

So you don't judge your behaviors. Instead say, "Okay, this didn't work. What else can I do instead?"

**Craig:**

So it's really about understanding that no amount of kicking yourself, or blame, or giving yourself insulting feedback is going to help in any way.

**Joan:**

No, in fact, it's quite the opposite because that only exacerbates the shame.

In other words, that's how our parents, or some authority figure, spoke to us in the past. So you go back to that habitual response. When you do something "wrong," you hear in your

mind, “I’m ashamed of you, I’m disappointed in you.” You’re hearing that critical parent that shamed you in the past, and you’re going right back to that shame space.

Shame and success don’t go together very well.

**Craig:**

From a pattern point of view then, if you did something in your early years that was “bad” or not approved of by this authority figure, you’re going to apply the same pattern and emotional trigger to your learning behavior today – whatever language they used, and the response that you got from doing something that was not approved.

**Joan:**

Absolutely, and what’s really sneaky about it is that you’re actually going to do behaviors that will allow you to *have* that response, because that’s how you know who you are. It’s part of your identity, “I’m a person who makes mistakes, and gets criticized.”

**Craig:**

Having lived through a few recessions and studied economic history, I’ve seen that on a societal scale we all tend to plug into, “Okay, it’s a recession, so this is how I need to behave, this is how I need to feel, these are the limits to my opportunities and what I can do because of the economy.”

It’s sort of a “group think” that occurs.

Even though things like factories, roads, and the Internet are still the same around us, we all collectively decide that times are hard. And, if you buy in to that emotionally, it will yield certain responses from you.

**Joan:**

Absolutely.

Sometimes I ask, “Why, as a group, did we create the recession?” In other words, we don’t create our individual financial position. We create our “group financial” because we’re acting as one being. You can’t separate yourself out from everything.

In the United States, our sense of self has been degraded because of what has been going on and what has happened to us on the world stage. As a result, we feel shame.

**Craig:**

That's interesting.

So, when you are in that collective consciousness of shame, and also have your own money shame and fear of abandonment – what is the best step to take once you're aware of the fact that you *do* have an internal compass you can follow? What's the next step to take to rise above the collective and follow your own drummer?

**Joan:**

The first thing is to become aware of the feelings. It's really quite simple and you don't even have to have a "feeling" vocabulary.

Here's a simple exercise: Notice how you feel when you're getting ready to balance your statement, or you're thinking about *not* balancing your bank statement – anything that has to do with money, such as opening a bill or thinking about the future.

If you feel uncomfortable, close your eyes, and become aware of the kinesthetic experience of that emotion in your entire body.

For example, let's say you feel heaviness in your chest. You would put your hand over your chest, and then make the *sound* of the emotion. Sometimes people start out with little squeaks. The idea is to get to the point where you're *really* letting it go. If you live in a house where you don't want to be heard, you can do this into a towel, or you do it in your car.

What you're doing here is expressing the emotion. Emotions, by their nature, want to be expressed. You're expressing all those molecules of emotion...so just that little bit of shame, or other feelings, is no longer swimming around in your system anymore looking for expression – which it otherwise does through your life story.

This helps you to stop being afraid of your feelings, and understand that you can get them out of the system so that doesn't have to be *your* expression anymore.

The other thing is to actually practice new feelings. Practice joy. Practice compassion. Practice gratitude as often as you can to get that feeling and those endorphins, those positive emotional molecules, going through your body.

Then decide, “I have the opportunity, I have the willingness, I have the ability to create a strategy that’s going to work for me in this economy.” Then sit down with yourself and brainstorm. You can also go to places like the Small Business Development Center, located around the U.S. It’s free and you can brainstorm with other people about what you can do.

The worst thing is to isolate, and to go inside. That exacerbates the aloneness. The idea is to connect to other people. Create a network for yourself, where you’re moving with other people in a more positive direction.

Networking is great – it’s creating little business cells of people working together. This whole individual, “I’m going to do it all alone,” doesn’t work really well. I think you’ve got to put things together.

For example, I’m starting a new business in the middle of this economy. It’s called New Mexico Natural Healing [[www.NewMexicoNaturalHealing.com](http://www.NewMexicoNaturalHealing.com)]. I put together a directory because in Santa Fe, where I live, we have a huge number of natural healers. I got the Tourism Department to become part of it. We’re doing things together and learning new skills together.

That’s what’s going to make it work...because we’re not trying to do it alone.

**Craig:**

That’s a wonderful example of something helpful in this economy.

When we *do* come together, it really does inspire others. You actually attract not only the energy, but the kind of people that are going to want to be around hope and inspiration at a time that otherwise has a lot of bad news and scary headlines.

**Joan:**

Exactly, and hope comes from inside of us. No one can give us that. We have to *see* the goodness. We have to *see* the potential. As long as you stay in the house by yourself and wishing it was different – nothing is going to happen.

The real solution is connecting to other people on an authentic level, so that you feel connected. Feeling connected to other people is one of the paths to prosperity.

**Craig:**

That's wonderful!

Thank you for participating in this interview. It's been very inspiring and gives the sense there is personal opportunity in all this.

You've also shown how to do emotional clearing so that people can begin going where they want to, actually prospering during what other people are calling a recession.

Where can people find out more about your work?

**Joan:**

My main website is ProsperityPlace.com. I also have a podcast, which I'm not doing anymore, but there are close to 80 episodes available for download at [www.TheProsperityShow.com](http://www.TheProsperityShow.com).

**Craig:**

Do you have any final thoughts to add?

**Joan:**

I'd like to say to people, it's *your* opportunity. Go grab it! Keep a smile on your face, and love yourself! Keep that space inside, where everything's okay. You *are* okay. You're fine today.

Keep going with the sense that you're going to make it and you're okay.

**Craig:**

That's great advice.

I've learned from studying centuries of economic cycles is that recessions, as they're labeled, come and go. People live, people survive.

**Joan:**

Yes, it's like the tide. It ebbs and flows, so fish when it flows and mend your nets when it ebbs. Ebb and flow – it's a part of life. It's never going to be different.

**Craig:**

There's always a way to prosper, no matter what's going on, if you're paying attention to the opportunities around you.

**Joan:**

Absolutely.

**Craig:**

Thank you, Joan.

I know people will gain clarity and awakenings out of these concepts of looking within – particularly in understanding their own identity and emotions where it concerns money, and in knowing how to grow into someone else – with a new pattern, a new habit, and new results.

**Joan:**

Thank you so much for giving me the opportunity to share this with people.

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## **Joan Sotkin**

Joan Sotkin is a coach, author of *Build Your Money Muscles: Nine Simple Exercises for Improving Your Relationship with Money*, and founder of the popular website [www.ProspertyPlace.com](http://www.ProspertyPlace.com).

Joan battled under earning, chronic debt, bankruptcy, and even homelessness until she discovered the connection between emotions and money. Now she teaches others how

to break free of debilitating money patterns and develop healthy financial behaviors so they can become financially fit.

Her website is: <http://ProspertyPlace.com>.

## Chapter Seven

### Unplug the Mythical Whispers: Asha Tyson

**Craig:**

Asha, are you familiar with what we're doing in *Operation Yes*?

**Asha:**

I understand it's a collaboration of modern day thinkers and philosophers having a conversation about the state of the economy, and why so many people are defeated by it.

The question becomes how to move to a perspective that is not defeating. How do you get people to say, "Hey wait a minute? There are some folks getting rich during what we call a recession. Why can't that be me?"

**Craig:**

That's exactly what we're doing.

It sprang from a conversation I had with Joe about the self-fulfilling nature of all this recession talk, particularly with entrepreneurs who have to make risk-taking decisions about what to do in their business.

**Asha:**

Right.

**Craig:**

*Operation Yes* is designed to help people solve their own economic situation and to thrive, to march to a different drummer – an internal drummer.

That's where the work comes in around passion, inspiration, and clearing issues and beliefs.

**Asha:**

It's a great idea and something I speak about, so this is a wonderful opportunity to really embrace that concept. I talk about it in passing throughout my work, but it's exactly what I do and believe in.

Recently I shared that one of my best financial years was in the middle of a recession, a terrorist attack and a war. My book, *How I Retired at 26*, came out two weeks after 9/11. Here you've got this whole celebration, "Hey, I retired" while other people are saying, "Well, we lost five of our loved ones in one shot in a building."

So at the time, I didn't note it, but it turned out to be the most lucrative financial year – the first one anyway – of my life. Again, we were in the middle of a recession, terrorist attacks, and war. I didn't even do what we supposedly do to be successful business-wise, so it really has to be something else going on.

I'm happy to be able to share that here with *Operation Yes*.

**Craig:**

Joe is very passionate about ending homelessness. It's obviously a big and grand mission, but it comes full circle, starting from the *Operation Yes* platform of helping entrepreneurs create their own economic solution.

The proceeds of the entire operation are going to go to people who are in a place to receive giving right now. It's geared towards helping foster independence – not necessarily giving aide or a handout.

The goal is to inspire or help create circumstances and resources for people to get back on their feet, something we're all passionate about. It completes a giving circle that is integral to the process of getting something going, especially when there is a dark cloud hanging over.

**Asha:**

My first thought is, "Wow, he's hitting me right where I live." I was a homeless child, so I love it!

**Craig:**

I'd like people to know about your *Seven Day Supercharge* program.

I understand you have a *Seven Day Supercharge* program where you talk about how to overcome bad habits.

In your story, you discuss about how everyone had essentially given up on you, but failure wasn't an option for you. Obviously there were problems with authority and things that most people would regard as "bad habits," or self-sabotage.

We haven't covered that yet in any of the interviews, but that's a reality for people who say, "Why do I keep doing this to myself?" It's a case where circular events or patterns keep reoccurring, whether it's authority issues or something completely different.

It still amounts to internal self-destruction.

**Asha:**

Correct.

**Craig:**

You obviously have a great amount of insight in to how to catapult beyond that and get to where you do want to go.

**Asha:**

Right, I can definitely address that.

**Craig:**

One particular aspect of your story that really jumps out is when you recalled how you got into college, a breakout point where you were completely authentic. You put your cards on the table and said, "Look, here's the deal, I don't fit any of your profiles for coming in the front door, but let's do this thing anyway."

**Asha:**

That's pretty much it.

**Craig:**

There are plenty of people who look at their lives and say, “That’s great for other people to be successful, but they don’t have my challenge, or, if people knew this about me, they wouldn’t let me get ahead.”

What do you say to this?

**Asha:**

People hold themselves back out of fear. They’ve been told by various elements outside of them, “You can’t. You can’t. You don’t have this, you don’t have that, you’re a single mom, you’re too old, you’re too young, you’re the wrong color or nationality, you’re broke.”

All these things are in our minds. I call them *the mythical whispers of society*, whispers that feed into your ear.

You may have worked up enough courage to try one step, but the moment you meet defeat, it’s over.

It’s a combination of things. One is not having a big enough “why” to overcome these mythical whispers. Why do you need to move forward – for real?

You have to truly be with yourself, with your soul hanging open, and ask, “What is it that I really want and want bad enough that none of that is going to matter?” because we all get that stuff, we all hear it. Somebody’s got something to say about anything. If you think I’m kidding, go to a Christmas or holiday dinner and let them tell you all the things you’re doing wrong, “You’re not raising your kids right. You can’t cook. Why did you marry her?”

It’s going to be a million and one small things that equal, “Maybe I’m not good enough.” So it becomes establishing for yourself that “I really need to move forward because…” Only you can fill in that blank for yourself.

When I got on that bus with \$80 and a box of chicken wings, I went to that college to beg my way in, knowing I had a .68 GPA and no money. Eighty dollars and somehow going to college. Eighty dollars isn’t enough to go to the mall.

Trying to start a new life, I knew these things were not things that were going to get me in, but in my mind I said, “If I get one shot, I know I will never have to be broke and unhappy.”

Keep in mind I was very young, around 18, so I had a very poorly-developed sense of fear. I was ignorant of the odds against me, so my “why” back then was, “I want to get rich

because I can't stand what it means to be broke. People are mean to you, you can't afford this, that and the other."

It wasn't a very mature "why," but it worked at the time and what I needed to move to the next level. I begged my way into college because I thought that was the ticket to success – meaning only money because at the time I didn't have any.

I thought that everything I'd ever been told was irrelevant. If I could get an education, the ticket was education. I knew that if I could just get into this school, I could make something of my life and never be told "You can't have because you can't afford."

Being young, I lived off that for a couple of years. Teenagers really want to know if you're broke or not before they'll listen to you. So that was the first thing, finding a big enough "why" in terms of fear.

Hocus pocus as this sounds, here's a powerful concept I've begun to realize: When you start to see failure as something, you should celebrate.

In fact, I'm considering having a "failure party" at my home and inviting 10 or 15 close friends to celebrate and discuss our last 10 failures. What have you tried and failed at? Failure is a law of probability. You have to keep trying at things to hit success, but the problem is people are afraid to fail so they don't keep trying. The key to celebrating failure is to recognize that if you celebrate failure, embrace it, expect it, and look forward to it, then what that really means is you kept trying at something.

Ultimately, we know that if you keep trying, success is inevitable. So it's about people's perception of failure. They see failure as an "end-all, be-all" and "Oh my goodness, I've done bad," as opposed to "Wow, the law of probability says if I keep trying at anything, I'm bound to hit it every now and again" so let's get that failure out of the way and cross it off the list. What's next? Cross it off and what's next? Cross it off and what's next?

You learn more from your failures than your success. Once I really embraced that, failure was a natural process of moving forward. It was not holding me back.

**Craig:**

So a repeated bad habit in that construct, then, is really a form of failure?

**Asha:**

Correct.

Another thing is that people are slow in adding up their failures because it hurts so badly. It takes too long to get back up. “I was defeated and, boy!”

So we have to talk about it and give it life. We’ve got to tell 20 million people rather than dusting off and jumping back up.

It’s in the existential moment, that same moment we hit the ground, that we need to jump up and get moving again – but because we decided it hurts so badly and that here is one more thing I didn’t do well, it takes longer to get to the success.

**Craig:**

One thing you overcame was the judgment aspect of people who had “given up on you.” It wasn’t something you accepted or stayed with, although I think most people do. They say “Okay” to it. It’s not only their internal dialogue, but they accepted the judgment coming from outside. That’s a key, because you’re saying you didn’t see that failure was an option.

So while a reasonable person would agree there was no hope there, and regardless of the facts, you said, “You know what? That’s not the way I’m going to decide this. That’s not what’s going to determine what I choose to pursue.”

**Asha:**

Here’s something I’ve never shared with anyone before that I think you’ll appreciate: I used factual data to move forward.

Yes, my grades were poor and I had no money. These were tangible things anyone could look at and say, “You have no right to expect that things will get better.” Any reasonable person would have said, “There is nothing logical about the expectation of this girl’s success.”

In fact, I was voted least likely to succeed in high school based on empirical data. But I also used facts to see where it could be better.

For example, who were the people telling me that? Where were the commas in their bank account? What was the nature of their relationships like? I really looked to people, almost like a job interview, to see if they were qualified to have this impact on my life.

**Craig:**

It takes an internal compass to do that, to step aside and evaluate those passing judgment.

**Asha:**

Yes, and as a young child I got punished for this kind of questioning. They thought I was being sassy.

My parents and grandparents were very old-school and believed children ought to be seen and not heard. You were not allowed to have an opinion. In essence they said, “You’re not allowed to think until we tell you.”

One time I was watching *The Jeffersons* on TV and my grandfather told me to do something that I thought was unreasonable. I asked my grandmother why I had to do it because it didn’t really make sense to me. She explained how my grandfather is this and that, and edified him. I remember thinking, “Well, if he is really all that good, how come we don’t have a maid like George?” I said, “How come we don’t have a Florence? How come we don’t have this, that and the other if he’s really doing this?”

I got in trouble because that was considered sassy and talking back, but really, I was using television in that moment. Here was a guy who had “moved on up to the East Side to a deluxe apartment in the sky” and he did not have a high school diploma. He had even been to reform school.

I was paying attention to all that.

Even though I knew it was fake, I wanted to believe that it was predicated on some form of reality. Maybe somebody in this world *could* take the remnants of their life and, with persistence and determination, steer to move forward.

So I really asked that question. It started me thinking, even though I received punishment for it and never said it out loud again.

This became the basis for evaluating anybody who ever had an opinion about my life. I looked to theirs to see if what they were telling me had served them. “It’s your mind that created your circumstances and your life, and now your mind is giving me advice. Do I want the results that you have – because that’s what your mind produces?”

By the way, actor Sherman Hemsley, who played George Jefferson, later became a good friend of mine. When I told him this story, he laughed about it. He thought that was really funny.

**Craig:**

That's a wonderful way to look at it.

Earlier, you said that you didn't know you couldn't do some of these things, and that it wasn't a mature way of looking at it. It sounds like it was a real gift that you didn't accept the wisdom unquestioned – that wisdom turned out not to be wisdom at all.

**Asha:**

That's exactly right.

Sometimes adults know too much about what's not possible. They live inside it, which goes back to the entire recession thing.

We're hearing from stockbrokers, financial analysts, and economists that there's a drop in the stock market, long term interest rates are falling below the level of short term, and there's a decline in housing activity and high unemployment rates. We're listening to the Fed and news programs that tell us we're in the throes of defeat.

When you embrace all that, you start to believe it.

**Craig:**

It seems that one of the gifts for people to take away here is that you were not looking for someone to follow who wasn't where you wanted to be.

Most people determine where they're going by what other people tell them where their future is, whether it's the Fed or something else.

**Asha:**

It's not bad if a person is where you want to go.

For example, there are people who have lives they're generally happy with, like Joe, who've built what I call a "full-figure" life. A full-figure life is when you're emotionally,

financially, spiritually and physically handling your business. You are living a life on your terms and you're happy with leading that life.

When you find someone like that to mimic, when an expert is before you and available to teach you, you can learn from them. The interesting thing is they'll never say you can't do it. Anyone who is happy and full never discourages anybody else who's trying to get there.

**Craig:**

Would you say that the kind of leader you want to follow are people who believe in possibility instead of pre-determined limitation?

**Asha:**

Absolutely.

They will be living possibility in addition to speaking it. You should be able to see the fruits of their labor somewhere.

**Craig:**

You're taking ownership of judgment and discernment. You're saying, "Okay, that's my place to make that call. It's not someone else's unless it supports me."

**Asha:**

Correct, that is it in a nutshell.

I will listen to absolutely anybody, based on how they've conducted their own lives.

Now I happen to have extremely high standards in terms of who I select to come into my marketplace of understanding. I need you to be more than rich. I need you to have strong, loving relationships because I want it all. I want it all.

I'm somebody who loves living from a really rich perspective, which means loving and well-nurtured relationships, being physically fit and not putting poison in my body, making sure I'm taking care that I have healthy organs, not taking that stuff for granted, and balancing my life in a way that I am saying it's a good one.

I only look to mentors who are doing the same thing – it’s not enough to have a bunch of money. That’s not enough. There are a lot of people who are not happy with a ton of cash. I want the whole enchilada.

**Craig:**

You said something beautiful before when you talked about the “marketplace” of ideas. You’re choosing which ideas to buy and which ones not to buy, which ones are something you want to own, and which are not worth paying attention to because they don’t have the right end result. They don’t have proof.

You’ve proven that your concepts work because you started at less than zero – you’ve gone from watching the TV to being in the TV – being friends with the actor from the show.

**Asha:**

Right, and he was such a great guy. I cried when I shared my story with him and thought, “Oh boy, now I’m crying in front of George Jefferson.”

In fact, I cried when I first met him at Times Square. I was doing a speaking engagement in New York and he was there. They were bringing his limo around and I went up to him and said, “Oh my goodness, you are…” and he said, “Sherman Hemsley.” I said, “I know that. I need to thank you because I was a significantly abused child, but during prime time on Sundays from 8:00 to 8:30 p.m., I wasn’t being beaten because of your work. If there’s anything at all that I can do for you right now, please call me.”

He thought that was amazing and I gave him my book. We exchanged phone numbers and we were friends from that moment on.

**Craig:**

There are people meandering through life with not nearly the challenges – and yet they have not reached your level of success.

You had the kind of massive disadvantages that most people would say are insurmountable and we should start social programs to fix. But you started your own social program – a social program of one.

**Asha:**

Yes, that was what was there to do.

In all honesty, I did not have all this insight when I was moving forward back then. What I'm sharing with you now is the result of looking back and tapping in to, "Asha, what were you thinking? What was in your head in that moment and why was it in your head?"

I've learned that the more I can remember and the more I can lock in on that, the more I can help people.

When it comes to circumstances, I have to be honest with you. I am so happy to have had the life that I had and grateful that I started with less than nothing. It built character and definitely gave me a respect for people in general. It made me less judgmental because you never know where a person started. You never know what set of circumstances they dealt with. It's given me an appreciation for life.

What's beautiful about us being so diverse is that it doesn't even matter your set of circumstances. They're all going to be varied, but you want to become good at looking at your own unique set of cards – because it's like a card game. We're not all going to get the same cards when they're dealt, and we know that.

Let's say you're playing the game of Spades. They're going to deal cards and, of course, you're not going to get all spades and all jokers. That would be ideal, but you know going in you're not going to get all that – the ideal hand.

What you do know is that your intention is to play the best you can with the hand you get. You transcend the belief system of your life.

**Craig:**

One of the most limiting beliefs I see in people is they want to know how they're going to do something, how they're going to make it work. They want to know the plan before they take any action. They want to know that it's going to work and that they're not going to fail.

But you didn't know when you first walked into that college office that you'd be an international speaker – and yet you got there. If you had waited to know that, you never would have probably done anything.

**Asha:**

Oh, absolutely!

You can't wait till all the lights turn green before you drive down the street. You can't do it. It wasn't necessary to know. You said I didn't know, but I don't think I really cared. I just had a sense of, "I'm going for the best that I can go for in this moment," and that released me from disappointment.

I didn't have an expectation. I went to do one thing and one thing only – beg to get into college. I couldn't see next week.

We can borrow from some of that lack of wisdom – or maybe it was exceptional wisdom depending on your perspective, in that I was ignorant to the odds against me. I didn't know that it didn't make sense to go begging your way into a new life. I didn't know that you shouldn't try that. Many times as adults, we're a little too wise.

So I don't think that information is even necessary. All you need to know is that the world is full of possibility. As long as you have some desires within yourself and you're not satisfied with the moment you're in, you've got some work to do. It's yours to get out there and try at it. I'm not sure it's necessary to know in that very moment what the outcome is.

On the other hand, I do believe in a plan, but I hold on to plans loosely because, at any moment, they can take a turn. You've got to be flexible.

I know you've got to be – otherwise I wouldn't have been an international speaker. Maybe I would have decided to join the Peace Corp and do work that way. The bottom line is that what I do know, and what I'm certain of, is my end result is always going to be serving.

If you have an understanding of what you want your life to be defined by, you don't have to get caught up in the tactical. Just go for what you know. Start where you are, use what you've got, and do what you can.

**Craig:**

That's a really key insight.

It sounds like if someone had tried to sell you on the idea that begging your way into college would open the door to being an international speaker, it could have backfired. You

might have said, “I don’t know if that’s me. I don’t think I can. You’re crazy. That’s not who I am.”

**Asha:**

You’re exactly right. I would have said, “That’s not what I want to be when I grow up.” What did I know at 18?

**Craig:**

So people can look around at their existing circumstances and say, “This has absolutely nothing to do with where I could go. I don’t know where I’m going to go – and I don’t have to know right now. I do know the next step that’s in front of me right now.”

**Asha:**

That’s absolutely correct.

Ask yourself, “What is in front of me to do?” This really does work. Start where you are, use what you have and do what can.

This means that everybody has what they need to start in their hand right now – whatever they need to get where they want to be. Right now.

So where does it go missing? Some of it is in getting distracted by internal conflicts. Where else does it fall by the wayside? By thinking that you don’t have what you need. But it’s not what we have that stops us – it’s what we think we need.

**Craig:**

Yes, absolutely.

Another thing that can limit people is what we refer to as “common sense.” We hold that up as a virtue, thinking that a “reasonable person” does this, that or the other thing. Some of our internal dialogue is about trying to conform to being reasonable and prudent.

When I first came across self-help information, I struggled with the commonly agreed-upon advice which said, “Okay, come up with a five-year plan. Where do you want to be in five years?”

That approach is directly opposite to what you ultimately succeeded with doing.

**Asha:**

Oh absolutely, that can overwhelm you.

I am very unorthodox. While I recognize a lot of things have worked for others, that doesn't mean everything will necessarily work for me. Some things don't.

Being willing and having confidence is the first step to self-growth. You have to begin having mastery over your life and establish your values so that you can start to call into your life things that line up with that value system.

When I was 17, asking me to write a five-year plan would have definitely backfired. That's a lot to think about. I had to start where I could start.

So start here, right now, in this moment. As you mature in your ability to excel, as you mature in your ability to have faith in possibilities, you can then stretch it out longer because you have a track record, once you can believe in yourself.

Maybe you can plan out three months, a quarter of a year. Maybe you can plan out six months, then a year, then two years. You may not be able to follow a big 5-year or 10-year plan. I know some people who can do 20 years, very successful folks. Again, you have to identify what works for you, with your unique self-expression and your unique set of circumstances.

People ask me all the time what kind of planning system I use. I use good old-fashioned paper and pen. I've been carrying a Franklin planner for years, even though they do have software.

What's the best system to use? The one that works for you, that keeps you organized and on time. That's the best system. If that's a notepad that you got from the dollar store, it works.

**Craig:**

So as you adopted principals down the road, eventually you added things in to your game, like being organized. I doubt you were organized when you first walked into the college environment.

**Asha:**

You're absolutely right.

I was a mess, things were everywhere. What did I know from one thing or another? I basically thought, "Here I am. I have a 0.68 GPA. All the odds are against me, that's what they tell me. My mother's lost her mind. She's a homicidal schizophrenic, she's tried to kill me and if you know where my father is, tell me and we'll both know."

I went in saying. "But if you let me into this school, sir, I promise you, I'll do something with my life or I'll die trying. There's nobody here willing to work harder as a student than I am right now."

I wasn't asking for charity. I had dignity. I said, "I'm not asking for charity. I'm asking for a shot. If you give me a shot, a fair shot, and I don't cut the mustard, I'll leave without a word. I'm skinny – stick me in a corner back there. I don't take up much room. I don't eat a whole lot. Let me in here, sir." And it worked.

Now, how I was going to achieve all that, I didn't know. I had no idea. I'd handle that bridge when I got to it. When I went to college I didn't know where you put a comma. I was not academically prepared. I didn't do well initially, but I refused to get put out. I refused to be defeated. So I pretty much stayed in the library and utilized all the tutoring services. By the end of that college semester, I was tutoring other people.

I burned the midnight oil once I learned there was a mechanical way to attack the information. That's what's beautiful about personal growth. There is a way to attack that information. I call it your "private quarters."

After you identify that there is something growing in you that you want and need to do, every single day go into your private quarters. Listen to people like Joe Vitale and Dan Kennedy, listen to various people who feed your spirit, who've made it, and who are now sharing their wisdom.

It has to be something you're willing to embrace and tackle, something you do and grow from.

**Craig:**

So lacking those mentors in your direct environment, you reached out and eventually collected an ensemble of people that served as virtual mentors long before you probably met

them in person. You assembled your own mastermind of people that inspired you, gave you energy, or gave you hope.

**Asha:**

Absolutely.

I tell people that if you don't know any successful mentors, buy some. I flat out say, "You don't know any that are in your direct contact, within your reach. You don't know them yet, so buy some until you can rise to the level of frequency that you can know them."

Buy them and listen to them. Grow. Look at the friends around you and do what Gene Simmons says, "You know what? Get rid of your friends, you're not who you want to be because they're you."

**Craig:**

You brought a combination of humility, dignity, and a sense of wanting more to the table. It takes courage to stare somebody in the eye and say, "You've got no reasonable expectation of giving me this, but here's what I've got. Let's work something out."

It sounds like it starts with asking for what you want.

**Asha:**

It definitely does. You've got to be willing to ask for what you want, but like I mentioned before, you have to have a big enough "why."

Even though I was there in fear, it wasn't fear of moving forward, it was fear of falling back. I so badly did not want the life that I had grown up in. I thought the only way was to lay my cards out on the table, to be honest with someone, and pray to God they had a heart.

That was my big plan – that's all I had.

**Craig:**

This is inspiring to know, especially for people who may feel that the odds are against them.

Obviously, the odds had absolutely nothing to do with what ultimately happened to you. The results unfolded along the lines of the most unlikely set of circumstances. In fact, it probably couldn't have been planned out in advance. The odds weren't how you made your decisions.

**Asha:**

Correct. The odds can't be how you make decisions or you'll never make any – at least, not any quality ones.

Possibility is how you make choices. You've got to make choices out of possibility. I viewed my circumstances as moments of happenstance. They were not the core finalizations of my destiny. They were only moments of happenstance.

“I'm here in this homeless shelter and I'm not even really sure how I got here – and I'm not really sure how I'm going to get out but I am going to get out.” I didn't assign those things to be my character. They were happenstance. “This is where I happen to stay, for a split second anyway. This is where I happen to fall in place.”

**Craig:**

If we look at a bell curve, statistics say that the majority of people get a very limited set of rewards in life. Those are the odds almost by definition.

You don't want to settle for what is reasonable because then you won't excel, you won't take the risks, you won't do anything beyond that normal outcome.

**Asha:**

I promise that with logic and reason, you'll confuse yourself. Miracles are not logical.

Everybody wants a miracle, but they don't realize that miracles are miracles because they are extraordinary. The extraordinary is not measured by standards. It's an oxymoron to expect a miracle, but need it to come within a standard.

**Craig:**

You don't have to be a college math junkie to appreciate that, from a bell curve point of view, you moved yourself from the far left of the bell curve all the way to the far right.

**Asha:**

Right.

**Craig:**

It looks like you climbed up over the bell, too.

**Asha:**

In all fairness and respect to studies and statistics, they have their place. But any belief that compromises your ability to grow and produce will not be one you want to adopt.

**Craig:**

The odds of your getting into college were next to zero, but you got in anyway.

**Asha:**

It's the same with this whole idea about a poor economy.

Economists would definitely say, "Hey, Asha, wait a minute, my numbers are real. I'm not making this stuff up. It's what it is. Banks are cracked under pressure with write-downs, households are upside down on their mortgages, and there's general chaos on Wall Street. We're all about to be in bread lines. This stuff is real."

I agree that calculations are factual. But the key to being on the left side of the bell curve is how you perceive your situation. That's what impacts the circumstance. Yes, the facts are there.

It's a fact that I was homeless when I was 17. It's a fact that my mother was terminally ill, physically at first, then later mentally ill with schizophrenic. It's a fact that I was voted least likely to succeed in high school. These are facts. These are all facts that could be backed up by some form of research.

The school center building in Detroit will have my grades on file. My mother's death certificate will say what she died from and how long she suffered. The homeless shelter still exists where I went. In fact, I went back there, did a book signing, and the lady that used to do

my laundry is now the Director. We took pictures and were in the newspaper together. It was great.

All these things can be measured. But I perceived those facts to be moments of happenstance. So it's all about how you're seeing the facts that will decide the impact on your life, good or bad. That's the difference.

Statistically, I should have about six children, all by different men. I was born and raised in the city of Detroit. I was in a broken home with a mother who was in the hospital seven months out of the year. There really was not a whole lot that I had a right to be hopeful for. Not statistically. But it was how I chose to perceive the facts that made the difference.

**Craig:**

They don't call economics the "dismal science" for nothing.

**Asha:**

That's good! Yes, the dismal science.

**Craig:**

I almost minored in economics, but got turned off when I realized that all the core assumptions are based on averages – and those assumptions are not human. They're based on logical, rational decisions, and I don't know a lot of people who actually make those kinds of decisions.

Once I realized that the assumptions were flawed, I couldn't believe in any of the models that they piled on top of it.

Things like the economy, the Dow Jones, and interest rates are all averages. According to statistics, they're the mean, the average of all the highs and lows. So they really don't have a predictive quality.

In fact, the most conventional investors believe in the "random walk" theory, which means that you can't beat the stock market by picking and choosing your stocks because you're not going to beat the average.

It's interesting how our conversation has moved from a spiritual and personal growth perspective all the way around to the basic flaw in the matrix for predicting recession in the first place. There's never been a group of people who've been more public about being wrong than economists. And unfortunately, all my economics training has not served me at this particular moment.

If Thomas Malthus was still alive today, he'd probably be ashamed. He's the guy who predicted 200 years ago that we would run out of food and the planet couldn't support the population. It didn't turn out to be true.

So the predictions of the economy, which we've established by a pretty reasonable, rational means, have no independent bearing on your outcomes if you're willing to do something that's extraordinary.

**Asha:**

Wow! You've just explained how I overcame the judgments – it's the same reasoning. Like me, you stood back and said, "Hey, listen, the entire foundation of your assumptions are flawed. So I'm going to question and not be able to believe in any model you build on top of that."

This was exactly how I saw it when people had opinions about my life. I would think, "Well, based on the life that I'm seeing you live, and based on the assumptions you're making about what I'm capable of – either based on what you're capable of or weren't capable of – looks flawed to me."

**Craig:**

So that disbelief shattered the doubts, and the wall that was in front of you turned out to be nothing more than a projection of nonsense.

**Asha:**

You got it. I've never heard anybody give me an example that sums up how I avoid the judgment still to this day – because we never escape it. It's not as frequent, certainly, but I definitely hear it. I'm human. I'm living on earth with everybody. People still have opinions.

I was on the *Tyra Banks Show* and my family still says things that make me think, “Boy, you’re still talking like that after all these years?”

You have to be able to stand strong against the judgment, which is a whole lot easier these days, but it still comes. And that’s what I want people to know, that I still use these things. It’s not babble. These are real concepts that I live by. I’m not in a business -- this business is in me. I live by these principals because they work.

**Craig**

I mentioned Thomas Malthus earlier, and that’s how the word “Malthusian” was coined – it refers to someone being pessimistic.

You said there are people who still don’t believe what you’ve done, even after everything you’ve accomplished and all the examples you’ve set. It seems that if you’re wired in a Malthusian, negative kind of way, no amount of good, positive evidence is going to sway you unless you let go of the fear. If you don’t let go of that, there’s not any way to overcome it

**Asha:**

Correct, because now you have evidence swinging the other way that’s measurable and empirical. It is what it is.

There are some things you can vividly see and measure that one would reasonably call success. But if you’re hard wired and have decided, “My ego sustains my fear and I ain’t giving that up for nobody,” then you’re going to be right.

That’s why these self-fulfilling prophecies are so dangerous. If you believe you’re incapable, you’re going to be right. That’s dangerous. If you believe you can, you’re going to be right about that, too.

It’s really important to know the power of your thinking and your belief system.

**Craig:**

As you said, the power is in being flexible. You’ve got to be willing.

You were willing to be flexible with what you believed based on results, instead of based on dogma that somebody told you was true.

**Asha:**

Right, and that was their truth. But it's all perception – because what's really true?

What was true for cousin Smoky down the street who tried it, may not be true for me. It may not be true for you, and we have empirical data to sustain that.

We both know people who set out to do things and made it, and some who have not, so the empirical data suggests it is possible. We do have something. You don't have to motivate yourself right in to what they call "faking yourself out."

The truth of the matter is that there is empirical data – there are the Joe Vitales of the world, real people.

**Craig:**

Would it be fair to say that the one thing you ultimately believed in was change?

Obviously, possibility is one way of framing that – but essentially, it's having the core belief that change is personally possible for you that opens the door to rising above what cards you were dealt.

**Asha:**

Absolutely, but while I think everybody believes change is possible, I don't think they necessarily believe that positive change is possible for their own individual life.

People fear change. Even if you're not happy with your current condition, anything that's a change to that is a change. Change is change.

Unfortunately, people are afraid of change even when it's good, so the key to embracing change is still about dealing with the fear of failure.

**Craig:**

There's much more support for believing in bad change or bad luck, than there is for believing in good change.

**Asha:**

It depends on what world you decide to live in.

This is why I say that if you don't have successful friends who are feeding you possibility and encouraging you to get on to the next big, best and greatest way you can serve with your life, you need new friends. You need to buy some. You can buy friends through mentorship, virtual mentors, until you start to attract people who will support your new belief system.

If you've decided that your core connection with people and friends is founded on everybody doing something and serving with their lives, and believing in possibilities, then all of a sudden, that's the world you know.

If you're only plugged in to watching a lot of TV or what's not working, what's broken, what you can't do, how much defeat you're in, and that you're doomed, then you're going to believe that, too. That'll be your world.

So it's best to surround yourself with positive influences because you will become what you're hearing every day. It's so much easier to believe in what's not working if you've plugged yourself into a system of not working.

**Craig:**

It's powerful to point out that no one can factually deny what you've done. So no one has any real reason to hang their hat on any of the negative facts – because you've proven that anything is possible, simply by virtue of your own past.

**Asha:**

And I'm not the only one, which is why I say that low self-esteem is old fashioned.

There was a time you could possibly understand why people had self-doubt and lack of confidence. Maybe there wasn't enough empirical data or mentorship available. Maybe we didn't have enough real, measurable evidence that people are living their dreams – but that is a thing of the past.

So today, you have to ask yourself, "Okay, I've got proof, what really is going on here?"

**Craig:**

Not only did you not have mentors, you had aggressors and oppressors. You didn't have any supporters in the usual circle.

It's clear that if you believe change is possible, if you're willing to decide you're going to go for it and take that action, then you can be flexible in who you listen to. You can run in any direction that opens up for you.

Given that people are faced with an array of choices on a daily basis, what would you say about how to choose? How do you know it's the right step and direction that will ultimately feel empowering? How do you follow the path we're talking about here?

For example, if you're looking at five different choices, what do you use as your internal compass for choosing the thing you step toward?

**Asha:**

Everything should be predicated on your value system – that's your internal barometer. It's how you choose any life direction, be it a small choice or a large one, from what style or cut you're going to have on your hair all the way to whether or not I'm going to marry – big choices, small choices.

It's extremely important to get into your private quarters, which I referred to earlier. It's having solitude with yourself, unplugging the mythical whispers – who people say you should be and what you should do. Really revisit it.

It's going to take a bit of sitting with yourself to get to the core of what every other choice will then be predicated on. You're figuring out what your values really are. Who do I want to be? At the end of your life, at the end of all that you've done, all the people you've met, all the things you've bought, all the things you've given, what do you want all that to equal?

Every choice you make from there, moving forward, should line up with what you value.

If you value children, the question becomes what goals have you set in your life to help you realize that value? Do I want to open a daycare center? Do I want to have a children's network on television where I'm teaching them the primary skills? What exactly can you do to express what you value?

If you value help, and you want to take that to a global level in terms of service, what long-range goal can you set? The long-range goal will then allow you to set daily tasks that equal the goal.

It's like a pyramid. At the bottom, your value is the foundation.

Let's say you value health and that is your foundation. The middle of the pyramid is where you place your long term goal. What's the long term goal? Well, I'd like to have a gym or a string of gyms, maybe a chain of them. How big is this dream you'd like? Long range, we'll say a gym. Then, at the tip of your pyramid, you ask, "What am I going to do today to have a gym because I care about health?"

So looking at the five different choices, any that do not line up to my having a gym and promoting health, does not get on my schedule.

**Craig:**

To sum it up, you don't base that on who you are today, you base it on who you want to be and how you want to look back.

**Asha:**

Correct, because right now you may be someone who barely has your rent money. You may be someone who's struggling day to day to pay the bills, so having a gym is the furthest thing in your mind.

That's where dreaming comes in, where possibility is real. That's the beauty of what it means to self-actualize. That's where you want to be. But for right now, get it in on paper and make some sense and tangibility to this dream.

That's living in possibility and doing it well.

**Craig:**

Of course you're always free to upgrade the goals that you're shooting for.

**Asha:**

Right, we're all about upgrading. You're absolutely free to do that once that goal is met in that particular area.

You'll have four pyramids: One for your personal financial wealth, one for your personal spiritual growth, one for your emotional balance, and one for your physical wellbeing. The question becomes, "What am I going to do today about my value of emotional balance?"

Maybe my ultimate goal is to be a good mom and that's what I value. So what's my long term goal? Long term I'd like to have a good relationship with my daughter. What can I do today to have a good relationship with my daughter? Well, maybe we can have a mom and daughter day out. Maybe we can have lunch and talk about what's on her mind. What can I do today to get moving forward on what I want to be, and ultimately have a good, supportive relationship with my daughter?

Then you move to your next pyramid. I care about my own personal health, that's my value. Long term I'd like to lose 10 pounds, get toned. I like the size I am but I want to be toned. So set that long term goal. Then ask, "What can I do today, right now, to be toned or to lose 10 pounds?" Perhaps I'll walk around the block. Maybe I don't have the stamina to do a mile. I'll do what I can.

You do this for all four pyramids. At the end, when you look up, your to-do list for the day will have four things: Go to lunch with your daughter, walk around the block, say a prayer because in your spiritual block you had decided you wanted a closer connection with your God, and then financially, I'm going to call the bank and ask them to lower the interest rate on my credit card. Those are the four things on your to-do list.

It becomes tangible if it's all predicated on "Who do I want to be?" and then living inside of that possibility. Once those things are accomplished, once the credit card is paid off, and once I've lost the pounds, I can now upgrade to a different goal. What would I like to be now? And it all continues serving the same value.

**Craig:**

What would you say to somebody at a place where they have no idea what they want? They're so far away from believing that they don't know how to answer that question.

**Asha:**

You may not have a conscious recognition of that answer, but it's always there. It's a common problem for people to feel like, "Boy, I've got a lot of talent, I'm eager, I can do a lot of things, but what if it's not clear to me what one thing I can do?"

When a person is in that kind of disarray, what I typically find is that they've gone on autopilot. They've stopped thinking and feeling. It's really important to start paying attention to life, for at least seven days.

Pick a week out of your life where you're going to pay attention, and commit to journaling your results at the end of each day. While it's a pain, you need to record your thoughts and how you interacted with others, things you bought and what that meant to you, and the headlines that captured your attention on magazines when you were in the grocery store line.

It's the small things that equal what's important to us. We're waiting for some big answer to arrive like a FedEx package, but the truth of the matter is that you tell yourself everyday who you want to be. Are you paying attention to the answers? The answer is there, but we've got to slow down and capture them.

So take a week and journal each day. Really pay attention to how you're stimulated by certain elements of life. What's happening, who are you talking to? If a group of people were in a corner, and they were having a conversation, what would make you want to get involved in that conversation? What are they talking about?

These are the kind of telltale signs that tell us who we are. What would get your attention? What would get you going? What would make you late for another meeting because you're enjoying the topic so well? We take these things for granted and think it's no big deal.

**Craig:**

That's a great idea and very insightful.

I know you have your *Seven-Day Supercharge Program* and I want to tell people how they can participate in it. Where would they go to check that out?

**Asha:**

My main website is [www.ashatyson.com](http://www.ashatyson.com), which is where they can find the *Seven-Day Supercharge: How to Change Your Life in One Week*. It's a free seven-day program. I have other free success tools that change every now and again, so I encourage people, if they're interested in that program, to get there quickly.

I try to give bigger and better all the time.

**Craig:**

It's a sign of those success principals that you offer that life transformation for free right at your website.

The foundation that you provide is "Look, anything's possible," and that's the message we're trying to teach here. You're a perfect example of that. I hope people take immediate action and follow up on what you're doing.

I also want to honor how generous you've been with your time.

**Asha:**

Thank you so much.

What I want to leave with people and impress upon their heart is to start where you are, do what you can and use what you got.

**Craig:**

That's what you did and it worked out beautifully, so I can't think of any better advice than that.

Thank you, again.

**Asha:**

Thank you, Craig.

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## Asha Tyson

### Highlights:

- 635 speaking engagements for fortune 500 companies and governmental agencies including Pepsi, Microsoft and the CIA
- Top 100 international Amazon.com International Best-selling author
- Inducted into the self-publishing hall of fame alongside Virginia Wolfe, Mark Twain and Edgar Allen Poe
- More than 50,000 copies of *How I Retired at 26!* in print worldwide
- NBC's Apprentice Finalist Told "The Donald" "You're Fired!"

As seen on TV...heard on radio and featured in internet and print media throughout the world...This personal development superstar has taking everyone by storm! Audiences throughout the country describe her as "dynamic" - "compelling" - "spellbinding". When you need someone who interjects solid techniques, state-of-the-art information and interactive humor all in an action-packed make-it-happen now process, you need Asha Tyson! She leaves listeners, viewers and readers anxious to apply her effective approaches to their own lives. Her powerful delivery and sensible teachings help educate people to new levels of achievement even if they are starting from scratch!

Asha Tyson's own rise from abuse and homelessness to prominence deems her an expert on personal success. Born the only child to a single mother who was dying. At the age of 17, Asha lived abandoned and forgotten. With no connections, no mentors and only \$80 dollars in her pocket, Asha went to college, financed her own education, and obtained both Bachelor and Master degrees in record time. Through persistence and determination, this first generation college graduate immediately launched a professional career then retired at the tender age of 26!

In Tyson's #1 national bestseller *How I Retired at 26!* she reveals the secrets of her proven success formula by offering an easy-to-understand blueprint to creating a life of freedom and wealth at any age no matter what! In her second book – scheduled to be released March 2008 this highly acclaimed life coach raises the bar by teaching others that: *You Can Be Happy, Healthy & Rich!*

Let Asha Tyson start you on track to achieving your personal and professional success right now by using the FREE success tools available only at [www.ashatyson.com](http://www.ashatyson.com).

## **Chapter Eight**

### **It Looks Like the Bottom: Arielle Ford**

**Craig:**

Arielle, we've been talking about the dramatic increase in stress, and all the gloom and doom thinking recently, which is what inspired *Operation Yes*.

We'd begun to notice entrepreneurs clenching up and freaking out, shutting down their vision for prosperity.

**Arielle:**

I think it's in the field. If you watch television, that's all you're seeing. If you talk to your friends, it's what you're hearing. If you talk to your customers and clients, you know there are many stressors right now.

Even if your personal business isn't going through a downturn, all of us are so interconnected that much of the negative thoughts we're having – the anxiety and stress that we're feeling – may not even be our own.

In fact, I think there are some researchers that would assure us 98% of it isn't our own. It's out there in the field, but because we're all vibrating at about the same level, we're picking it up. We're co-existing together and co-suffering together.

**Craig:**

Absolutely.

It doesn't take too many customer or client accounts to go bad for somebody to say, "Man, these are tough times. I'm cutting back. I'm not investing because of the economy anymore. I'm concerned about the forecast for the next six months." And then, how many people walk around saying, "Man, with the economy the way it is...."

You keep saying that and it becomes what you believe. Even if theoretically it's true, it doesn't mean it has to impact what you decide to do today.

**Arielle:**

That's true, but I think some of these things have been predicted by sages, astrologers, and neurologists. It's no surprise that what is happening is happening right now because this time has been predicted. And even though it feels really bad when it's happening to us individually, on some level it's a very deep cleansing. Things have to bottom out before they get better.

If we look at the collective for what it is, people have been on this mad spending spree. Individuals are overspending on their credit cards, and our government has way, way, way overspent, living on credit and borrowed money. It's affecting everyone all the time.

So can you tough it, use all of your manifestation skills, put blinders on, and cower through it? Yes, some people can. But for most of us, even if we're not suffering, we're picking up on the suffering of others.

I think it's a time to use all of our skills to recognize what is ours, what isn't, and how to have a good, happy life in spite of the circumstances.

**Craig:**

What opportunities do you see in times like this? Obviously, when there are a lot of problems, it begs someone to come around with a solution.

**Arielle:**

That's part of it, and I think it's also about finding what your true north is.

In 1990, I was living in Los Angeles and we were going through very similar economic times. I lost 85% of my business in six weeks. At the time, I had 4,000 square feet of prime Beverly Hills office space, a dozen employees, and no MBA to back me up in the business I was in. I had gotten very lucky and was very successful.

Suddenly, I was confronted with this thing called a recession. I didn't understand it. I was losing all my business and had lots of money going out with none coming in.

The first thing that happened, besides getting depressed and sick, was I realized that I hadn't really enjoyed my work for the past three years. I had been in it for the money. So now I was faced with having work that I didn't like, having more bills than I could pay, and not really knowing what I wanted to be when I grew up. It was a huge meltdown.

What ultimately came out of it was an incredible rebirthing of myself on every level. With all this time to think about who I was and what I wanted to do, I realized I wanted to commit myself to representing only people, places, and things that were good for the planet, no matter what that looked like. And I didn't know what it was going to look like.

I also realized that I had to rely on my spiritual principles. At the time, I was a student of *A Course of Miracles*. My line was, and still is, "In this moment, I have everything that I need."

I had to learn to be in the present moment, *now*, and keep reminding myself that "Yes, in this moment I have everything I need." The suffering was from living in the future and projecting what I didn't have or what I wasn't going to have.

It was a two and a half year process, but I learned to use a lot of different skills. I learned to figure out what made me happy. I let go of a lot of my materialism. I found out that even though I wasn't making a big six-figure income, my life was still great. And out of that I created a new career representing people, places, and things that were good for the planet.

It didn't happen overnight, but gradually it did happen. I found new ways to be healthy on a mind, body, and spirit level. When I look back at the recession of the early nineties, I see it at the most pivotal, transforming time of my life, and I'm grateful for it.

**Craig:**

So on a personal level, it had a cleansing or rebirth aspect. It sounds like it cleared a path that probably wasn't healthy or fulfilling for you.

**Arielle:**

Yes, it completely altered my life in a good way.

**Craig:**

When you went through that, did you have any idea about what was next?

**Arielle:**

I had no idea.

I didn't know if I was going to stay working in public relations and media, become a TV producer, or go make coffee at Starbucks®. I was clueless. I just had to wake up every day and use my manifestation techniques – and what I call “feeling-izations.”

Visualizations are nice, but they are no good unless you have emotion tied to it. I had to practice all my acting “as if” skills and create vision boards, and then do what was in front of me, taking it moment by moment.

Sometimes I would think, “How do I get through the next five minutes? Or how do I get through the next hour?” I had to learn to breathe, soothe, and calm myself to release the anxiety. I had to totally surrender and trust that something bigger and better was on the way to me.

**Craig:**

So there was a real faith aspect to the process. Was that always there, or was it something that you grew in to?

**Arielle:**

I totally grew in to it.

There were a lot of places where I was shifting between total anxiety and fear, then I'd shift in to complete exhilaration and excitement about what was to come. I finally reached a point where, even though I didn't know what was next, I could feel that it was on the way. It was almost like how, before a thunderstorm, you can smell the rain coming.

I could smell that good things were on the way, even though I couldn't tell you for sure what they were going to be.

Little signs started to appear. I'd get a new client, and it was somebody who was doing great things for the world. They liked me and I liked them, and I could get great results for them. A year later, I had five clients like that.

I never got the big picture dropped into my lap. It just evolved, but the more I trusted, the safer I felt, and the faster it evolved.

**Craig:**

When you say that you were taking little steps, taking actions, did the feeling you were talking about present itself, or did you have to work to create that emotion first, and then think of the steps to take?

**Arielle:**

They were both happening at the same time.

I was trying to use every tool that I had ever read, studied, gone to a workshop about, and talked to about with other people. It brought me to a place of great humility and to being able to ask other people for help and advice.

Back in 1991, I went to lunch with a friend of mine named Patrick. I shared with him what was going on, and I was at a real low point. He said to me, “If you could represent anyone in the world, who would it be?” I said, “Well, there’s this guy I saw speak a couple of times and I read one of his books.” Many people had not heard of him then.

Patrick said, “I know somebody that knows him, let me get you a meeting.” By five o’clock that afternoon, I had a meeting scheduled, and a week later, I sat down with him. The first thing he said to me was, “I only have five minutes.” I said, “That’s not a problem, I only need two. If you’re as smart as I think you are, you’ll hire me to do your publicity because I think you’re the best-kept secret in America.” And he said, “Deal.”

**Craig:**

Wow.

**Arielle:**

He wasn’t a superstar then, but we went on to work together for twelve years, and we’re still really good friends.

**Craig:**

That’s a great way to start out a relationship – what a great exchange between the two of you.

Let me shift gears here and talk about what effect the downturn of 1990 had on your relationships.

In a romantic relationship, especially, that kind of stress can really have an impact.

**Arielle:**

Oh, yes, I failed to mention that my romantic relationship blew up at the same time, within 30 days of my business blowing up. It all went at the same time – my career, my relationship, my health, my mental stability. It all went.

What came out of it was so much bigger and better than anything I could have imagined for myself. I will always be grateful for those very dark nights of the soul.

**Craig:**

It seems like it happens that way. When it blows up, it doesn't leave any stone uncovered and affects every area of our lives.

**Arielle:**

Yes, it was devastating and shattering, and ultimately the best thing that's ever happened.

**Craig:**

In times like these, when stress levels go up and there's stress in relationships, entrepreneurs often follow the urge to never leave their desk, to constantly be in survival mode.

What are your thoughts on that approach?

**Arielle:**

I find that that doesn't work for me.

When I'm super stressed out, the best thing I can do is go for a walk, take a bath, or do something that is completely outside of being focused and obsessing on work – because I stop the action. My fear and anxiety is like a lead wall that prevents any good from coming to me.

When I go and do something that's good and nurturing for myself, a walk, a bath, 15 minutes of meditation, suddenly there's a shift in my energy, which allows new energy to flow

in. I use it whenever I'm getting stuck. I'll say to myself, "Okay, time to go for a walk, I've got to get out of here, I'm getting in the way."

As an example, if you're a farmer and want to plant something, you tend the soil, plant your seed, water, and then let it grow. You don't go out at three in the morning and start tugging on the little tiny leaves telling it to grow faster. You have to trust and surrender that you've done what's necessary – you've prepared the ground and now you have to wait for the universe to do its magic.

**Craig:**

Yes, it's the faith aspect, trusting something else to be doing it while you're taking a bath or going for a walk.

You can't really do it all yourself, which is one of the major messages I've heard from people – that it isn't about you bearing the whole weight on your shoulders.

**Arielle:**

No, it doesn't leave any room for magic or miracles.

Otherwise, you're saying, "Okay, this is what has to happen, and this is how it has to happen, and this is by when it has to happen." It may happen, and it may not. But if you get out of the way, and you say, "I'm open to receiving that which is in my highest and best good," things you never would have imagined could happen.

**Craig:**

That's interesting because one of the more traditional success principles is to visualize what you want. And yet, I've seen a pattern emerging in people who went through a transition, and now are on a new journey. They had no idea the greatness they were in for, and didn't visualize anything.

**Arielle:**

No, which is why I've never had a five-year plan – because my life keeps turning out better than anything I could dream up.

The way I use what I call feeling-izations is not to visualize and feel an exact future somewhere out there, but rather to get in touch internally with the feeling state that I want to live.

I want to live in a world where, in every cell of my body, I am happy, safe, financially secure, and working in a creative way that serves myself and others. I get into that feeling state, that is what I am projecting my life is – not, “I’m going to make ‘x’ amount of dollars by this date selling ‘x’ amount of units of this thing.”

That’s a very precise way to do it, but like I said before, it doesn’t leave any room for magic and miracles. So for me, it works better to live in the feeling state of where I’d like to be 24/7.

**Craig:**

What do you do when that feeling state is interrupted? Are your feeling-izations more of a meditation time you do on a regular basis, or periodically when something comes up?

**Arielle:**

They used to be a twice-a-day daily practice.

I first started doing it in 1984 when I moved from Miami to L.A. with no job, no connections, no friends, not a lot of money, and a lot of time. I would constantly put myself into a state, twice a day, where I was living in a place that was fun and affordable, I was working with people that I liked and liked me, and I was being productive and earning a fair amount of money.

But now, it’s almost second nature to me. And I’ve learned a lot of different techniques which I use when I get into a negative feeling state.

For example, I use the Sedona Method, a release technique that is fast and easy to do on your own. Another one is from the Institute of Heart Math. They have several release techniques and “Heart Lock” techniques that I use. I also study chronic healing, so if I feel I’ve been slimed with negative energy, I clear my body off and put good energy back into me. Or, I’ll put a pound of salt in a bath and soak in a salt bath for a long time.

I’ve got a lot of tools in my toolbox that I use to release myself from negative emotions when I fall in to them. And like everybody, I still do from time to time.

**Craig:**

So you don't really try to fight that and stay happy constantly. It sounds like you're really more open to the whole range of experiences.

**Arielle:**

Well, you know that saying, "What you resist persists."

If I'm feeling down, but resisting it and trying to cover up that I'm feeling down, I get more of feeling down. So the first thing I'll do is completely allow myself to remember the experience of feeling sad in every cell of my body. I give myself a cosmic hug, and then I'll use one of my techniques to start releasing the memories of those feelings.

A lot of times, they're memories. Something triggered it. It's not like something happened that's causing the disturbance. Even if something has happened, it's really a memory, and so I let go of the memory of feeling bad and go back to my normal state, which is pretty happy most of the time.

**Craig:**

What would you say to somebody who is looking around right now, stressed out, and recognizing that they've been here before?

For example, let's say you repeatedly run out of money before the end of the month, or the way you take on new clients or business is bringing in the same havoc, and you're becoming aware of that. What would you say to someone like that?

**Arielle:**

Welcome to the human race – it happens to all of us.

We have our patterns, and the idea is that you spend some time doing personal growth work to identify your patterns, find the source of them, and do your best to relieve them. There's no fast easy answer; we all have our patterns.

One of my earliest patterns was being a bag lady. My greatest fear in life for a long time was that I would be a bag lady, that I would be homeless with a shopping cart. It took me a

couple years of therapy, workshops, and release techniques to finally learn to love and embrace the inner homeless Arielle that lives and coexists with me. I finally realized I do lead a blessed life. I've never been homeless and there's no way that could happen to me at this point in my life.

My circle of friends and family is wide enough now that I have a safety net, and I've set up financial things to take care of myself in a way I will never be homeless in this lifetime. But it was an issue I worked on for a long time. Not only was it something I was born with, I believe in my family it's genetic.

I have a grandmother who was a child of the depression. I grew up listening to her stories about how there's never enough and listening to both my parents saying it. I was so programmed that I lived in a small world where there wasn't enough and there's never going to be enough for me. I had to undo years of programming until I could get to the point that I could realize that I'm safe.

Do I still have moments where I think I still don't have enough? Absolutely, but I work through them a lot faster now.

**Craig:**

From a manifestation point of view, it's interesting that you have that core issue, but that you didn't actually manifest being homeless. You were able to transcend that, or educate your way through that.

**Arielle:**

Yes, it can be very real for some people, and it's a painful thing to go through. Some days I pull out my retirement account and look at the numbers to remind myself that I'm over that.

There are a lot of things you can do. If you want to go to a deep weekend-long process, my sister's got an amazing one called *The Shadow Process*, which is on her website at [www.DebbieFord.com](http://www.DebbieFord.com). For the Sedona Method, go to [www.Sedona.com](http://www.Sedona.com), or go to [www.HeartMath.com](http://www.HeartMath.com).

There are so many tools and techniques out there. Look at Joe Vitale! He's got a million websites. You can learn how to do tapping, or EFT. You say things like, "I'm totally learning to

love and appreciate myself,” as you tap yourself on your head, face, and body. It really works. In fact, I bookmarked one of his websites today for the tapping. And there’s another one. You can find it on the Internet in five minutes and start working on yourself.

**Craig:**

Absolutely, and one of the books I recommend for the clearing aspect is Joe’s *Zero Limits* books.

**Arielle:**

Oh, yes! Isn’t that wonderful?

**Craig:**

Yes, it’s a process of clearing that, in some cases, you don’t even know what caused it. You’re saying, “Whatever the cause, I’m turning it over to the Divine,” which is the faith that we were talking about earlier.

The other tapping site you were thinking about is [www.TryItOnEverything.com](http://www.TryItOnEverything.com).

**Arielle:**

That’s right, [www.TryItOnEverything.com](http://www.TryItOnEverything.com). [Updated url: <http://www.thetappingsolution.com/>]

Yes, I forgot about *Zero Limits*.

**Craig:**

I’ve been to both of Joe’s *Zero Limits* seminars with Dr. Hew Len, and they were quite amazing.

**Arielle:**

I really wanted to go to the one in Hawaii, but every time I tried to get online to book the airfare, I would get bounced off at the last second. All these things kept happening that got in the

way of me doing it. Eventually, I said, ‘You know what? The universe is trying to tell me something here. I’m going to tell Joe I can’t go.’

A week later, I injured my knee and ended up getting knee surgery, so there’s no way I would have been able to go.

**Craig:**

That’s fascinating. It seems there’s a knowingness you can develop when you start seeing signs like that.

For example, I wrote an email to my list once when I was in a huff. I wrote about a controversial issue in our industry and I was mad. When I was about to send the email, my browser crashed. It wiped the email out – it was gone.

You’re probably saying to yourself, “Did Craig get the message that maybe he shouldn’t send that email?” No, I did the best that I could to recreate it very quickly and sent it out.

I’ll never forget what happened. It was a Friday afternoon, and I got a phone call from one of the big guys in my industry that I didn’t even know was on my list at the time. He said, “I can’t believe you sent that out!” We talked for about two hours, and it all worked out fine. No backlash ever really happened.

But there was that moment when the browser crashed. I should have seen it for what it was and said, “Maybe you shouldn’t send that thing out in the first place.” So you can power through those messages.

**Arielle:**

I’ve learned not to. I’ve learned that there’s always a good reason why it’s not coming together, and as frustrating as it is, I need to walk away for a while.

So of course, I was so happy I didn’t buy that ticket to Hawaii.

**Craig:**

I’m sure that they’re going to do another event at some point. The neat thing is it doesn’t mean that you can’t ever go again or it won’t work out in the future. But isn’t it interesting, even

though we can't prove it, that you had a situation with your knee that prevented you from going?  
Did you know about it in advance?

**Arielle:**

No, I didn't, and I've never been injured in my life. It was a freak accident, at least at the time it seemed that way.

But it was funny, because the night before it happened, I'd found these very cute, strange little sneakers at a Nike Store in New York City. They had a Velcro strap to get them easily on and off, and I ended up wearing those for the next six weeks because my foot was so swollen. It was the only shoe I could get on and off after my surgery.

At the time, I thought I was buying them because they were cute, when it was really some part of me that knew I needed them, and that I was going to go through this process with healing a knee.

**Craig:**

That ties back perfectly with what you were saying happened to you in 1990.

Given the unlikely nature of your journey, there were probably similar events like that in your process of getting back on your feet and reaching new heights – little decisions you made where one thing led to another and, before you knew it, you went from one client to five.

**Arielle:**

I'm sure there were things that happened every day, synchronicities that tied the next person to me and then what happened.

Now that I've got some altitude on the whole thing, I can see that it was something I signed up for before I even came into the world for this lifetime. It's like I must have planned it a long, long time ago, or somebody planned it for me, and it's worked out really well.

But, the older I get, I've learned that at the end of the day everything always works out. You've got to trust that you're going to be okay.

**Craig:**

It shows people that, if they have an inspired idea, they should have the courage to act on it, even if it doesn't make any sense at the moment, like your sneaker story.

There are lots of stories like that in business, too, like the one you mentioned earlier where you had a conversation with a friend that led to an appointment that led to a 12-year relationship in business. Had you not brought it up with your friend, it might not have ever developed.

**Arielle:**

Yes, he asked me the right questions.

I'd never thought about it before. I'd never asked myself, "If I could represent anybody in the world, who would it be?" because, prior to that, I'd never actually gone looking for client. They'd always found me so I'd never had to ask myself that question.

It's really serendipity that he asked the question and then that he had the connection to get me where I needed to go. And it wasn't an accident – because I don't think I ever saw that guy again after that lunch.

**Craig:**

It's interesting how people come and go on our journey.

We're coming to the end of our time here. Can you tell us how to learn more about what you're doing these days and what things you're passionate about?

**Arielle:**

I've got a website called [www.SoulmateKit.com](http://www.SoulmateKit.com). It's the *Soul Mate Kit: How to Manifest and Meet Your Soul Mate*. It's a DVD, three audio CDs, and a workbook on everything I used in my life: every prayer, ritual, project, visualization, feeling-ization, and vision map to manifest my soul mate, Brian. We're celebrating our tenth anniversary in a couple months.

I have another website called [www.Everythingyoushouldknow.com](http://www.Everythingyoushouldknow.com). It's *Everything You Should Know about Publishing, Publicity, and Building a Platform*, designed for people who want to become a bestselling author and expert. It's 23 CDs and a 500-page resource guide on everything you need to know, from what agents are looking for, what publishers are looking for,

and how to do your own PR marketing. It's got the direct line to my favorite Oprah producers and tons of resources.

I also work for a company called Gaiam, a large lifestyle media company that creates products and DVDs all about green, healthy living. I've got a newsletter you can find at [www.Gaiam.com/trends](http://www.Gaiam.com/trends).

I'm also working for Spiritual Cinema Circle™ and Earth Cinema Circle, two DVD clubs that specialize in inspiring movies.

And, in my spare time, I like to read fiction.

**Craig:**

Who's your favorite author right now?

**Arielle:**

This guy named Steve Berry who writes historical novels similar to the *DaVinci Code*, only more complex. I'm really enjoying his books at the moment.

**Craig:**

Excellent! Who knows? That's probably a connection for somebody.

I've been reading a lot of non-fiction for the last many years, but when I did read fiction, Robert Heinlein was one of my favorites.

**Arielle:**

Ah, *Stranger in a Strange Land*. That's a great book.

**Craig:**

Yes, I've been fascinated with the non-fiction market for a long time, but I like to watch movies because I do like a good story.

**Arielle:**

Go to [www.SpiritualCinemaCircle.com](http://www.SpiritualCinemaCircle.com) and sign up for the free trial. You can get the first month free and just pay the \$4.95 shipping. Every month the movies include documentaries, features, and shorts. They're really terrific.

We have an extraordinary documentary I was looking at about a woman who has Down's syndrome. For the past 37 years, she's been the caretaker of a woman with cerebral palsy, who is non-verbal, and it's about their life together. They're activists for people with disabilities.

**Craig:**

I remember when the Spiritual Cinema Circle™ started. I was very excited about it and am glad it's really taken hold.

Thank you for taking the time to talk to me today. It's been really great!

**Arielle:**

Thanks, Craig.

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## Arielle Ford

Arielle Ford has spent the past 25 years living and promoting consciousness through all forms of media. A nationally recognized publicist and marketing expert, producer, author and consultant she has catapulted many authors and celebrities to stardom and enormously facilitated the rapid growth of the self-help and human potential movement in the US.

As the former president and founder of The Ford Group, a successful public relations and marketing firm, she helped launch the careers of Deepak Chopra, Jack Canfield & Mark Victor Hansen creators of the *Chicken Soup for the Soul* series and Neale Donald Walsch, author of *Conversations With God*. She has also handled publicity for myriad best-selling authors including; Wayne Dyer, Dean Ornish, Debbie Ford, Gary Zukav, Marianne Williamson, Louise Hay, don Miguel Ruiz, Kenny Loggins and many other notable authors, 11 of whom became #1 on the New York Times bestseller list.

As one of the nation's leading book publicists Arielle compiled her knowledge and expertise in the industry to create a 25 audio CD and resource guide, *Everything You Should Know About Publishing, Publicity and Building a Platform*, [www.everythingyoushouldknow.com](http://www.everythingyoushouldknow.com). It is a favorite among first-time authors and has received rave reviews.

Arielle is also the author of eight books herself, including the popular *Hot Chocolate For The Mystical Soul* series. She is also the author of, *The Soulmate Secret: Manifest the Love of Your Life with the Law of Attraction* (Harper One) and her latest book, *Wabi Sabi Love* (now available in paperback).

As one of the founding partners of the Spiritual Cinema Circle™, a DVD club dedicated to movies about love and compassion, Arielle created unique marketing and affiliate strategies that added to the success of the company, which was bought by Gaiam in 2006.

Arielle is also the co-producer of Deepak Chopra's *Happiness Prescription*, a new PBS pledge show that aired nationally in March 2008.

She lives in La Jolla, CA with her husband, Brian Hilliard. In her spare time she raises money for [www.justlikemychild.org](http://www.justlikemychild.org), reads historical thrillers, loves traveling to India and exotic locales and truly believes there is enough love in the world for everyone.

Please visit her websites:

[www.soulmatesecret.com](http://www.soulmatesecret.com)

<http://arielleford.com/>

You can also find her at [www.facebook.com/ariellefordfanpage](http://www.facebook.com/ariellefordfanpage)

## Chapter Nine

### The Better Way Starts With Me: John Assaraf

**Craig:**

John, I'm fascinated that, as part of *Operation Yes*, we're all on a continuum. The difference between a homeless person or a billionaire is really not that wide, and people have gone both directions. They've been wealthy and ended up on the street through circumstances, and vice versa.

You're known as the street kid. You started out on the street and so, as someone who has taken that continuum and gone in the direction that we all want to go in, I'd love your thoughts on the process.

**John:**

Yes, I spent a lot of time on the streets when I was a kid.

We lived in a very small apartment and my parents didn't like any other kids at the house, so I developed a great friendship with a small posse that spent a lot of time on the streets. We would run for three or four miles to a different neighborhood. Later, we'd double-team on bikes to get to the other neighborhoods. So I spent a lot of time on the streets and got a lot of lessons of life there.

The school of hard knocks is the way I grew up. I knew that if I stayed on that path I wouldn't really amount to much. I'd probably either end up in jail or dead.

What opened the door for me was somebody calling me "Champ." At the time, I had a job across the street from where we lived making about \$3.65 an hour. This guy apparently saw some spark, some enthusiasm, something in me and he got me to think differently. I thought, "How come somebody looks at me and calls me a champ?"

Then I had some wonderful mentors who taught me that the way I think and behave, and the skills that I acquire, could change whatever area in my life I was stuck in. That's when I started to glimpse the possibility that maybe there was more for me. Maybe I could become more – even though my dad was a cab driver, my mother worked at the local department store, and we

really didn't have much. We did have lots of love, which is a great, great thing to have, but we didn't have any of the materialistic things.

When some of our friends were going on trips, we were talking about why we couldn't. When some of our friends were going to nice restaurants, we were talking about why we couldn't. When some of our friends were buying new cars, we were talking about why we couldn't.

So when I was younger, my mentality was, "Well, we can't because look at our circumstances." My mentors taught me that no, it doesn't make a difference what your circumstances are. Your thinking has got to change first in order for your circumstances to change.

I became a voracious student when I learned that there was a possibility. All I needed to see was a little bit of hope.

**Craig:**

I know that when I've been down and out in my own life, or when I've talked to people who really seem stuck, there is a certain resignation and lack of hope.

It seems to me that believing it's possible is a key catalyst. Or, like you said, having someone recognize you and say, "Hey, Champ," and give you that spark.

**John:**

When you have doubts and fears and anxieties you're constantly struggling with, it's like a mental loop that plays over and over.

Sometimes somebody disrupts that loop and says, "You know, that CD you're listening to is not what I see and what I hear. Let me show you something different." If they can get the window open enough for a little spark of hope to enter, your life can change. But you have to be willing to do that.

You have to be willing to say, "Maybe there is a better way and maybe it has to start with me thinking that there is a possibility, a glimmer of hope." When that happens, the universe starts to offer up opportunities beyond your wildest imaginations.

**Craig:**

Let's talk about the imagination aspect of it.

It seems like, when you first got this spark of hope, you didn't necessarily have the vision of what your life would become. Is that true?

**John:**

I had no idea.

My vision was "Maybe I'll drive a cab, maybe I'll work in a factory, or maybe I'll work in some department store doing something." I didn't like school and they liked me less. After 11<sup>th</sup> grade, I left and said, "That's it for me."

I thought my choices were limited, but I hadn't looked at all the opportunities. I was looking from a lens of lack and limitation – not abundance. I had no idea what all the possibilities were, and I had to be taught what they were.

**Craig:**

You mentioned you had various mentors and studied these things voraciously. I assume that was a progression and didn't happen all in one day?

**John:**

No, of course not.

**Craig:**

It's very clear that you changed your self-identity – who you thought you were or who you could be.

**John:**

Yes, it has to start with your self-image.

Your self-image is what you believe to be true about yourself at different levels of the game of life. There's what you believe to be true about yourself as a potential father, a brother, a

sister, and an employee. There are so many different self-images and categories we have of ourselves.

When somebody is displaying negative thoughts, feelings, behaviors, and outcomes, the question is “What’s the cause of that?” It always come back to what’s going on in between their ears – their brain – not the circumstances.

If you look at a tree that has apples, and you don’t like the apples, you never blame the apples. The apples are the effect. You have to look at the seed. And the seed of all human results, all of our effects, are our thoughts. That’s where it begins.

**Craig:**

It seems there was a catch-22 in the beginning, before you got that spark of hope, because your thoughts were probably confined to a certain range. You had a certain self-image.

I’m fascinated with the process of transformation – how you went from one place to the other. Can you give a specific instance that turbocharged that process?

**John:**

The first thing was going to a seminar I couldn’t afford to go to.

Somebody invited me and ended up paying for me to go. I think it was \$95 for the day. The speaker talked about the power of our brain and its different parts, and about the universe and how the universe worked – the correlation between thoughts and what we attract, how we feel, and what we do.

I was fascinated because, for the first time in my life, this made things very simple for me. I said, “You know what? I think I can learn this stuff. I think I could learn how to set goals, how to achieve goals, how to learn more about taking advantage of this powerful brain that God gave me,” even though I didn’t know anything about it. I said, “You know what? I’m going to devote some time, nothing more. I’m going to devote some time to studying,” even though I hated to study before. But I hated being poor and miserable even more.

So I started a daily regimen of reading and visualizing my life a different way, something I was taught in that course. I also began a daily regimen of saying the right affirmations because

they said that, if I started to declare certain things that weren't true at the time, over a period of time I'd start to believe those things.

And, if I started to believe those things, like "I'm a genius and I use my wisdom daily," or "I have everything it takes to make \$100,000 a year," which is what I used to say back then when I was in my early 20s, I would start to think differently, act differently, and attract differently.

I told myself that these people were doing better than I was. They had a process that was working for them, and plenty of testimonials of people who had previously been miserable, unhappy, and broke. They had applied the same process – and now were healthy and happy making more money than ever before.

I said, "Listen, my process isn't working. Look at my results. Their process is working."

It was very believable, so I started to apply it and went from not having a job to getting a position in a real estate company making \$30,000 a year – to making \$150,000 a year and my entire life changed. So I don't care what anybody else says, I know what happened. I was at the scene of the crime.

It's not a matter of "I think it works." For me, it's a function of the fact that I've studied this for 27 years and have applied it in my own life. I've made tens of millions of dollars for myself and others, if not hundreds of millions, and I live a pretty wonderful lifestyle. I don't share that in an egotistical way, but in a way to let people know that I know it works.

I've helped thousands of people around the world apply the exact same process. They're getting great results, so there must be something to thinking, feeling and doing the right things that will yield a different result – no matter where you start from.

**Craig:**

That's not bad for a future cab driver.

**John:**

No, that's right.

**Craig:**

Even though you didn't like studying, the proof was motivating enough. Like you said, you hated where you were worse.

That's the starting point for people, to believe that it's possible.

**John:**

You'll never believe it's possible if you stay thinking and behaving where you're at, though.

You have to be willing to open the door to the possibility that somebody knows more than you, and have a little faith and trust. You have to get out of the stubborn, hard-headed, "I've-got-enough-proof and enough evidence" mentality and say, "You know what? Great!"

Let's say I do have that mentality, and I have enough proof and evidence that I'm stuck forever, I'm no good, I'm worthless, and I'm a piece of crap. For a moment, imagine that's all you're seeing right now, but somebody else is seeing something different. Why not have that one second, that one minute of hope, and let them guide you?

The worst that can happen is you go back to where you were.

But until you have that one second where the window opens up and you allow the universe – whether that's God, another human being, a book, or something else – to show you, you'll never get out of the misery of where you're at.

**Craig:**

The door clearly opened when someone invited you to the seminar you went to. You couldn't even afford it – and that was made possible, as well.

That was a form of action-taking, but as you said, people often wait until they have sufficient proof or until they fully understand before taking action. They end up not doing anything because their fears drive a wall between them and taking that next step. They're waiting for full proof or no way to fail.

You, on the other hand, were risking what you couldn't afford to lose by going to that one seminar – and it changed your life.

**John:**

Absolutely, I had to.

I was going to that seminar and a part of me was saying, “Nothing is going to work, nothing is possible.” But I had to also say, “What if I’m wrong? What if the one idea I’m holding on to is wrong?”

And guess what? The ideas that I was holding on to about myself were wrong. The ideas that I was holding on to about what’s possible were wrong. The ideas about what other people said about me were wrong – until I found one person who knew more than all of them and me combined, who showed me a plan, a process, and a way of thinking that changed everything.

But I had to be willing to make a mistake one more time.

**Craig:**

What’s really important is how you treat yourself when you do make a mistake.

I found that the people who really do something and break out of their circumstances have a different way of treating their mistakes than those who are really stuck.

**John:**

Yes, it’s just like a child. They would never learn to walk unless they fell down. They would never build the stabilizer muscles in their legs unless they fell down as many times as they did. If a parent was to pick up a child every time it fell down, the child would never learn to walk, ever.

When you lift a child, you stop the child’s growth in all areas, including the neural networks, brain building, and stabilizer muscles. It prevents strong muscles from growing and developing. All these circuitries are needed in order for standing, balance, and walking to happen.

**Craig:**

Can you talk about the application to business owners? I know that your book, *The Answer*, covers this.

**John:**

Yes, we've got a great book out called *The Answer: Grow Any Business, Achieve Financial Freedom and Live an Extraordinary Life*, published by Simon & Schuster, Inc.

I've studied the natural laws of the universe and how they apply to my success, and I've also studied the brain to understand the latest research about getting me to see more than I see, increasing my perception, and getting me to do more than I do. This is what we teach our clients in 35 countries all over the world – how to enjoy their lives more by being more productive.

What I share is how to combine those two things with your business building practices – the proper way to attract clients, the proper way to generate leads, and the proper way to convert leads from prospects to paying customers and then up-sell them.

We've created the book specifically for business owners who want to know how Murray and I have built 17 multimillion dollar companies from scratch to several hundred million in revenue – and from scratch to over two-and-a-half billion in market cap on NASDAQ with one company.

I've got another company that does \$6 billion a year in sales. We've done it multiple times from an idea to real revenues, to real results in life, and in doing so we wanted to teach other people a process for doing that.

That's what this book, *The Answer*, does. It will teach people step-by-step how we do what we do - from thinking to strategizing and all the way through to the tactics. We've gotten rave reviews across the spectrum of business and personal growth because we've combined the two.

**Craig:**

That's the part of the Law of Attraction people are missing, and why they may not see results in the real world. You're talking about the bridge.

**John:**

Yes, there's a lot of talk about the Law of Attraction, which is really the Law of Resonance if you look at it from a scientific perspective.

There's a resonance and I like to understand why. Why do my thoughts make a difference? What's happening when I think a positive thought or a negative thought? After what was happening was explained to me scientifically, I really started to understand.

So when you talk about the Law of Attraction, you have to talk about the Law of Gestation, which is one of the other natural laws of the universe. If you're talking about the laws of attraction and gestation, then you've also got to talk about the Law of Action.

Unless somebody takes action, whether it's to plant the seeds, water the seeds, till the soil, or get the hoe ready to grab your harvest, nothing happens. There are miscarriages in business and in life, in different areas when you don't understand all of the process.

It's like baking a cake. If you've got a great family recipe for a chocolate cake, but you omit the eggs, sugar or cocoa, you're not going to have the same recipe or the same outcome as the recipe suggests.

We've reverse-engineered everything that my business partner, Murray Smith, and I have learned in the last 27 years of building companies – and put it into one book and one philosophy for living life.

We've taken the best of several different disciplines, including quantum physics, and combined it with our business growth strategies. We've got a predictable transformation occurring all over the world in small business owners.

**Craig:**

This is fascinating. I know you write about the quantum field and the brain on your blog at [www.johnassaraf.com/blog](http://www.johnassaraf.com/blog).

Do you have any final thoughts for someone who might decide to use this for moving forward in their life and making some big changes?

**John:**

Yes, my number one thought is, "Be open." Be open to the idea that there are other choices.

There are so many different ways to succeed in life. A lot of people have had a hard time in life and continue to have a hard time in life, but when you're open and willing to look at

another option, and you are relentless – meaning you’ll never stop until you find the option – then you will find the option because all the options exist in the universe right now.

There’s a great saying in the *Bible* that says, “*Seek and ye shall find.*” You can never stop seeking. There’s always an answer. If there isn’t an answer right now, somebody is going to come up with an answer. That’s how come we keep advancing in every part of science, in every part of human nature, and every part of our understanding – because somebody keeps seeking an answer.

For somebody who is struggling, stuck, or beyond understanding how they can get out of whatever they’re getting out of, you’re not alone. You’re not the first. You just have to be willing to take action until you find a solution.

**Craig:**

To sum things up, in the beginning of your life you followed a certain recipe. You followed a certain pattern and had certain outcomes. What you’ve done since then is follow, develop and reverse engineer a different recipe that’s worked a whole lot better. That’s the recipe that you’ve put into *The Answer*.

Is changing recipes a helpful metaphor?

**John:**

Yes.

If what you’re doing is not working or not working fast enough, there is somebody else who is working a different recipe who’s getting better results. Why not be smart and copy what they’re doing – at least to get out of the place and result you’re at?

I’ve called myself a copycat my whole life. If you were to look at my office right now, I’ve probably got 25 books sitting on my desk, and I’ve got a library. I’ve also got a library at home. I’m forever learning what other people have spent years to research and discover, and then apply what they say.

So you don’t have to be a rocket scientist. I’m certainly not one. I just love to find things that work, copy them, and make them better. I’m always willing to share what I’ve done so other

people can copy me, as other people are willing to share what they've done so I can copy them. This is a gift we share with each other all over the world. Giving back is one of my joys.

Another joy is to understand things that might be hard for other people to understand, and explain it to them in way they feel like, "Oh that's how I use it!"

It's a joy for me and for every other human being who likes to live a full life, to somehow contribute to other people. Take advantage of it.

**Craig:**

That's a beautiful vision, John.

Today I've learned from you to be open and willing to change recipes. Anyone can do that. It's not about someone naturally being destined to be great. It's literally changing the recipe and being open to that possibility.

**John:**

Absolutely.

**Craig:**

That's a beautiful, beautiful message. Thank you for joining me here.

**John:**

Thanks, Craig, it's been great to talk with you as well, and good luck to everybody.

**Craig:**

Great, thanks!

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## **John Assaraf**

John Assaraf is a serial entrepreneur, brain researcher, and CEO of PraxisNow, a brain-research company that creates some of the most powerful evidence-based brain retraining tools and programs in the world. A relentless explorer of consciousness and human behavior, John's passion is discovering and teaching people how to release the mental blockages that hold them back from achieving their fullest potential.

Thousands of companies, entrepreneurs and individuals worldwide are currently using PraxisNow programs to develop unstoppable confidence, certainty and the personal power needed for achieving their goals and vision.

In the last 25 years, John has grown 5 multi-million dollar companies in real estate, Internet software, brain research and life and business coaching and consulting. He's the author of 2 New York Times bestselling books, *Having It All* and *The Answer*.

John has appeared on almost every major TV program such as *Larry King Live*, *Anderson Cooper 360* and *The Ellen Degeneres Show*, and was featured in the blockbuster movie and book *The Secret* and in the special documentary *Quest for Success* with the Dali Lama and Sir Richard Branson.

Today, John researches, writes and lectures extensively around the world on the neuroscience of success and achieving maximum performance.

See more at: [www.johnassaraf.com](http://www.johnassaraf.com).

## Chapter Ten

### Instant Income: Janet Switzer

**Craig:**

Janet, your book, *Instant Income: Strategies That Bring in the Cash for Small Businesses, Innovative Employees, and Occasional Entrepreneurs* became a number one bestseller the first 48 hours it was on sale.

What's the premise behind the *Instant Income* book? Do we really need another marketing book?

**Janet:**

We know there are millions of ways to make money in a small business, but there are select strategies that are very quick to execute – and also bring in the cash quickly, too. Those are the strategies that make up the *Instant Income* system.

The good news is you don't have to be a traditional brick and mortar business. You can use these strategies with your home-based business or with money projects on the side. It also works if you and your spouse are employed and you want to get a big pay raise at work. You can use these strategies to make your employer more money and share in the profits.

There are strategies such as little-known advertising techniques used by a tiny fraction of business owners, and strategies for getting existing customers to spend more money with you. If you don't have customers yet, there are specific joint venture strategies that actually recruit other people to bring in the cash and new customers for you.

There are other strategies, too, like how to bring on professional sales people at no cost to you, and how to make tens of thousands of dollars your very first month on the Internet. There are 35 strategies in all that make up the *Instant Income* system.

Most businesses we know run on cash. If there's still money in the checking account, you know the business is alive. But if you're about to close your business on Friday because there's no money in that checking account, these are methods that can put money there by Thursday night, and yet they're only being used by a tiny percentage of the businesses and solo entrepreneurs out there.

That's why I wrote *Instant Income*, to detail these little-known strategies for everyone to use.

**Craig:**

That's great. I know you've worked behind the scenes generating cash for some of the best-known entrepreneurs out there.

What are some of the strategies that have worked for them that can also work for everyday business owners who are not so famous?

**Janet:**

One of the most illustrated stories is a strategy that I executed for Jack Canfield. Many people know Jack as the founder of the *Chicken Soup for the Soul* book series and the entire branded empire, but he's also very well known as America's foremost authority on the subject of self-esteem in the classroom and self-esteem in the workplace. He was an educator before he became an author.

One day he called me and said, "Janet, you've got to get down to my office. I'm holding a seminar in six weeks and there's only 15 people signed up. If you don't do something, I'm going to have to cancel that seminar because the tuition from the 15 people is not even enough to pay the cost of holding the seminar." This was a self-esteem training seminar, where he trains people to be junior Jack Canfields, to go out into the work environment and do all the workshops, training, and consulting that Jack can't get to, given his schedule.

I determined that if anybody could get past the gatekeepers and get Jack on the telephone, he could convince them to go to the seminar. So I decided I had to get 1,200 people – besides Jack's prospects at the time – on the phone with him in the next five weeks so they could sign up for the seminar.

This was years ago, before so many people were using the marketing-oriented teleseminar strategy, and I invited those 1,200 people by sending out a postcard. We didn't even use email much back in those days. Anyway, I invited them to a large group teleconference call to discuss business and career opportunities for them in the self-esteem field.

We ended up filling two of those teleseminars. I scripted the entire thing for Jack, created a moderator script, and an in-bound customer service script. We did some telemarketing follow-up so people knew they were invited to the teleseminar. After about five weeks, Jack had signed up 130 people and deposited \$105,000 in his bank account.

This is a great strategy for a solo entrepreneur. You could get a joint venture partner – another business owner in town or across the country who would like to have you speak to their people – to announce teleseminars to their list.

If you think you need to be an expert on the level of Jack Canfield in order to execute this strategy, let me tell you about Nancilee Wydra, who's one of America's most published authors on the subject of Feng Shui, the eastern science of how environment affects human behavior. In addition to being a Feng Shui consultant for companies like Eddie Bauer and Ralph Lauren Home, she also teaches people to be Feng Shui consultants through the American Institute of Feng Shui studies, which she founded.

Nancilee was having trouble closing people into her training program for Feng Shui consultants, and she executed the same strategy as Jack Canfield. She called me up one day and she said, "Janet, you're never going to believe it. Last week I spent \$176 and today I have \$10,000 extra in my bank account." She went on to earn \$20,000 closing people into her program, almost overnight using this same strategy.

**Craig:**

It's perfect for the economy we're in right now.

Even though your entire book is not about the Internet, you do have a thorough section detailing easy strategies for getting started on the Internet in a big way.

What's the first thing business owners should do on the Internet to make an instant income?

**Janet:**

I think that the Internet is daunting to many small businesses.

There are so many things you can do on the Internet, but they're not sure what they should do. I have a very easy, three-page website formula that anybody can use to get started

selling on the Internet. Most people don't actually have websites that are set up to sell anything. They're brochure sites with information about their company. So this three-page formula works really well for selling.

Page one is where you give away something for free on what we call a squeeze page. It has a headline with a big promise, some testimonials about the advice, expertise, or assistance that you've given people and what their benefit was, and some information about your free giveaway, which is really an introductory piece. Maybe it's a special report you've written, a white paper, or an audio recording of you teaching somebody new information about your area of expertise. You give that free item away on your squeeze page.

At the bottom of the page, you have an opt-in form. You request that people put in their first name and email address. I recommend their zip code, too, so that you know where your customers are coming from and maybe a pop-down menu where they designate who they are – a business owner, student, or corporate executive. Whatever information you're trying to gather, you put that in a pop-down menu.

When people opt-in to that box and hit the submit button, a couple of things happen. First, their data is collected into a database that's running behind the scenes, an autoresponder. These autoresponders can actually be set up and programmed to send a sequence of pre-written emails programmed into the autoresponder. Those emails are then sent out sequentially.

As examples, you can offer an online course, or you can give people a daily tip for 15 days, something that not only delivers the free report or free item in email number one, but also gives them more information about you and your expertise.

You want people opting in on that squeeze page, so they start circulating in your universe and appreciating who you are as a business owner or expert.

The second thing that happens when they hit that submit button and opt-in is they're taken to page two of this three-page formula – the congratulations page. It basically says, "Hey, congratulations, you've opted-in successfully and now that free information is going to be flowing to you. But, to get started right away building your business, changing your life, or improving your relationship with your teenagers – whatever you're teaching people to do or offering as service – click here to read about our \_\_\_\_\_." This is the item you're selling on page three.

For example, on one of my sites, I say, “Click here to read about my 166-page marketing plan. It teaches you this...you’ll discover that...you’ll know how to do this...it helps you do that...you’ll discover this...” and a little paragraph about what that item does. Then there are a couple of testimonials, “Here’s what one person said about it, here’s what someone else said about it, click here to read more.” That’s really all that’s said on page two of this formula.

When people click on those links, they’re taken to page three of this three-page formula, which is the sales letter for an entry-level item you’re selling. For someone who’s a consultant, it might be a one-hour consultation, or a preview consultation. For a small service business, like a retailer, it might be an initial service call. It could be a purchasable item that they ship to the customer. Whatever it is, it’s an entry-level priced item, usually under \$100, that you’re selling on page three.

This is the same formula that enabled my company to make over \$51,000 our very first month on the Internet.

So, to repeat, the formula is giving away something free at page one and having them opt-in. By collecting those names, you could do further marketing to them with additional emails over time. This is a very easy way to get started on the Internet.

Once you do that, you can start running additional campaigns to those names like the 28-day product launch campaign. It’s a really easy, fun campaign, which I detail in *Instant Income*. Some business owners are making over \$1 million in one day on the Internet with it. Talk about instant income – that’s an amazing amount of money!

You start with a free giveaway item – a special report, audio interview with you, or maybe a video of you presenting some information. Then, you ask dozens of list owners, other website owners with their own customers, to give this item away to their customers as a free gift or an unexpected bonus.

They send out an email about it to their customers so their customers can go to your website to opt-in and get the free item. Then, over the next 14 days, you send emails to this new opt-in list, giving away more information and familiarizing people with who you are.

On day 14, you send what’s called the “mission critical” email that announces you have a new product you’re finalizing, and you ask this new list of yours for their input on what they need to see in that product. This creates a flurry of interest in that new product.

After day 14, you continue sending more emails with valuable information and more free giveaways. I know of one marketer who ran a three-day contest and had people go to his blog in order to enter the contest, which created lots of activity and interest, as well. The point of all this is to get the people on your list focused on you, your business, and your new product, waiting for the next email communication from you.

Next, you send an email announcing that your product is going to be available for purchase at 9:00 a.m. on Tuesday morning, which is day 28. You offer bonuses that will disappear as the hours go by, and you report to your list via email how people are calling your office trying to buy early. It creates all this frenzy around the product release.

Finally, on day 28, your sales day, you activate your product sales letter at your website, and the orders literally pour in.

The big benefit is two-fold, really. One, you build a big list really, really quickly, and, two, you generate tons of new affiliates, who are really joint venture partners on the Internet because they see all of the professional marketing that you're doing. They start to think, "Wow, this is a product or marketing campaign that I can rent to my list as an online affiliate, or a joint venture partner on the Internet."

The main benefit, which is really important in this economy, is that you generate a huge amount of revenue from a brand new product almost overnight.

You can also do this in order to re-release an existing product – simply upgrade it in some way. When I did one of these product launch campaigns, it created a huge frenzy of activity. My campaign actually got written up at other websites and blogs, so people all over the Internet were following my campaign.

My free report ended up going viral, which meant that thousands of people were actually passing it along to their friends. But most importantly, I sold hundreds of thousands of dollars' worth of product, and recruited 220 new Internet affiliates and joint venture partners to sell my other products and services.

Those are two things you can do to make life easy getting started on the Internet: a three-page website formula and the 28-day product launch campaign. Both are very effective strategies.

**Craig:**

Yes, those are great. Thanks for sharing them. I've seen them work as well.

What are some other strategies that bring in instant income?

**Janet:**

Another strategy I recommend to retailers and service businesses is to start bundling products and services together. Rather than selling individual items, they actually bundle them into packages.

Here's another story about something I did for Jack Canfield way back when *Chicken Soup for the Soul* was first published. Jack had just gotten his first big speaking engagement, speaking to 3,000 orthodontists at the American Orthodontic Association.

I told him I wanted to put together a number of his existing audio trainings, books and other things into a \$299 success library. Jack had never sold a product at that price, but I bundled it together. He thought it wouldn't sell, but I have to say that, once he came back from the training, he said he had made the most money of any back-of-the-room effort at any speech he had ever given. After a one-hour presentation, he made over \$3,000, and the most popular-selling item was the \$299 success library I had put together.

If you don't have logical bundles, you can sell a three-pack of the same item. That's also very effective, so start bundling products and services together.

**Craig:**

Great!

What if listeners don't actually have any customers to speak of? What if they're just starting out?

**Janet:**

The fastest way to make instant income under those circumstances is to seek out joint venture partners and market to their customers and prospects.

There are three different kinds of companies, or categories, you should look for in an ideal joint venture partner – synergistic companies, competitors, and completely unrelated companies.

Synergistic companies are companies selling something like what you're selling, maybe a similar type of service, product bundle, or retail item. Their people will probably have a need, desire, and want for what you have to offer. You can easily go to those companies and suggest they endorse your product or service to their customers, and pay them a commission whenever sales are made.

Joint ventures are nice because in most cases, sales commissions are only paid when sales are made, so it's not very expensive to execute these strategies.

The second category is your competitors. Most people think of competitors as the enemy, but in reality, your competitors are operating a business like you every day. And what are they doing? They're bringing in prospects and potential customers, either selling them, or not selling them, something.

A lot of people will say, "You know what? Your product is too big, it's too small, it's the wrong color, it's too expensive, it's not expensive enough." Whatever the reason, some people will not buy. Why not go to your competitor and say, "Hey, I'd like to help you monetize all those people who are never going to buy from you. Once you give up on them as prospects, why don't you endorse my product or service, and I'll pay you a commission when sales are made?"

Alternatively, there are some customers of your competitors who've already bought everything your competitor has to offer, so there's really nothing more to buy. Similarly, you can go to your competitor and say, "Hey, I'd like to help you monetize all those people that are finished with you. They've already bought everything you have to offer, and I'd like to help you earn money on those names by having you endorse my product or service."

The third category of companies to look for as potential joint venture partners are completely unrelated companies. These are companies who don't sell anything like you have to offer, but their customers and prospects have the right psychographics. You've heard of the word "demographics" – male, female, household income, geographic residence, and all that – but psychographics tell us what causes people to buy, what their hobbies are, their interests, what they're reading, where they shop, and how their opinions are formed.

If you can find completely unrelated companies whose customers and prospects have the right psychographics to buy your product or service, then you can go to them and offer a commission if they endorse your product or service. Again, you pay that commission when sales are made.

These are easy ways to get going for those companies who don't have any customers to speak of right now.

**Craig:**

Perfect. I did that myself when I was getting started, so I'm a good testimonial for that strategy.

Janet, you're one of the top direct response copywriters in the world. What's one thing about selling in print that helps people make instant income?

**Janet:**

My best advice is to make specific product and service offers.

So many businesses say things like, "We have quality products, we have low prices." Instead of sounding like every other business in town, why not make a specific offer that has a sense of urgency about it? Get people to pick up the phone and call you.

If you have an air conditioning service company, for example, you could say, "For the next 14 days, we'll install a brand new, top of the line heating and air conditioning unit for \$3,285, including a five-year written warranty and free replacement filters for as long as you own your home." That's a lot different than "We have low prices."

This is one of the easiest strategies to execute because it's only a matter of changing the way that you advertise your products in print, or changing the way that you tell people about your company or service when they call you on the phone. It's very easy to change that articulation.

**Craig:**

What can everyday people do who don't have writing skills or training to create ads that sell?

**Janet:**

One thing they can do is ask their customers to tell their story in print and produce testimonial-style ads.

If you haven't yet identified customers or clients who are really happy with your work, services, or product, do that now. Eventually, you'll want to be able to approach individual clients and customers to be interviewed for newspaper or magazine ads. In *Instant Income*, I detail a strategy for interviewing the customer or client, including what to ask and, most importantly, the order in which to ask the questions.

If you conduct your interview in the order I suggest in the book, the ad will virtually write itself. In this particular chapter on writing testimonial-style ads, I feature the story of an ad I wrote for a hypnotherapist selling hypnosis programs for golfers. He increased sales of his program by 800% in one week by using an ad that featured the story of a golfer client of his who had gone through his hypnosis program for golf.

The premise behind these ads is that you gain huge credibility and boost response rates when someone else tells the story of how great your company is. These ads usually start out with the customer or the client detailing how terrible their life or how badly their business was doing before they met you.

Next, they talk about how they first heard about you and your service. They might say they were skeptical initially, and talk about how something made them call you anyway, along with how pleasantly surprised they were when they first visited your business. They can talk about stress-free sales and the buying process. The ad continues to detail the immediate benefits they experienced once they started using your product or service.

The ad ends with an appeal from the customer to the reader to pick up the phone and call. I've seen ads that generate a 20 to 1 return on expenditure, especially if you have a high-priced service.

Testimonial-style ads like this are very easy to write if you interview the client in the right way, and they're very effective as a sales piece.

**Craig:**

Are there ways for more traditional brick and mortar or service businesses to make instant income?

**Janet:**

Yes, there are actually two ways that work really well.

One is to liquidate your inventory if you're a manufacturer or retailer service business with any sort of inventory on hand.

For example, I have a client who is one of the leading golf bag manufacturers in America. He uses a great two-part strategy which I detail in the book. Instead of liquidating inventory via closeout sales, he manufactures additional units of older, obsolete designs specifically to sell at closeout prices. Typically they're at the end of their two-year popularity cycle. He also uses leftover materials to produce these golf bags and sells them at super slim margins..

He still makes tens of thousands of dollars, but more importantly, he sells them as starter inventory for smaller accounts that can't afford his current product lines and designs.

Another aspect of his liquidation strategy is what he calls "level pricing." He'll set one low price of \$49 on several golf bags that range in price from \$49 to \$79 wholesale, as long as his customer will agree to retail every one of those golf bags at a higher price, which he dictates.

Not only does he close out a lot of distressed bags this way, but he proves that his designs will actually sell at these high prices, which in turn generates a lot of new accounts for next season. This is one of the strategies that I detail in the book.

The second way that a brick and mortar business can make instant income is to start selling excess service capacity. If you're a service business with excess service capacity, it means that your service technicians or other employees are literally sitting around with nothing to do on weekday mornings or other unique times of the week.

You can actually run specials to get people to book you during these down times or charge a slightly higher rate for premium times like afternoon, evenings, and weekends. This is when most people are off work and would normally avail themselves of your services.

For example, there's a day spa that I go to in town that emails out special offers for massages and other treatments if you can come in on Monday and Tuesday mornings. They know that's their down time. They reduce their normal pricing by about 30%.

The first time I took advantage of one of these offers, the parking lot was packed. So it's a good way to utilize excess service capacity – getting people to come in when your staff is sitting around doing nothing.

Both are great strategies for brick and mortar businesses – liquidating inventory and selling excess service capacity.

**Craig:**

You write in the book about going into business with the boss. What does that mean and why should employees read *Instant Income*?

Janet:

If you're employed, you can actually boost your paycheck by identifying the income opportunities in your employer's business. You can then go to your employer and negotiate a pay raise or a promotion, or even a percentage of the revenue, for helping to bring in that cash.

When I was 29, I worked for a small consulting firm that also published special reports and training tools on the side. In my fourth year of working there, my employers offered me the opportunity work exclusively on marketing all of the published materials I'd helped develop over the previous three years. And they offered to pay me a percentage on every dollar in revenue that I brought in.

I'd never been an entrepreneur before, but I got to step into the role of being an internal entrepreneur. I ended up almost doubling my salary and even earning a nice \$20,000 commission on one promotion that I did. I used the *Instant Income* strategies to create that revenue for my employer.

There's also a chapter in the book on how to negotiate the deal with your employer and how to have the initial meeting. And, on my website, I feature information for employees who want to do the deal and write their own deal point memo, which they may want to have their attorney look over.

Employees can do a lot to help boost revenue at the company. I don't think any small business owner in the world would turn down an employee who wants to help generate extra cash for the business.

**Craig:**

I've never seen anything like the tool you've included in your book to help people decide which strategies to execute first.

**Janet:**

I discovered from working for gurus like Jay Abraham, Mark Victor Hansen, and others that people get a little overwhelmed with the abundance of good ideas. They say, "This is all great stuff, but tell me what to do first."

So as part of *Instant Income*, I developed a section called "The Instant Income Overnight Audit." It literally walks you through every single strategy. You're asked to jot down the exact products you'll upsell, which customers you're going to convert into a continuity program, and which prospects you'll follow up on using outbound telemarketing.

It also helps you add up the actual dollars you'll earn from executing each individual strategy, so that you can decide which strategy to pursue first. If the audit tells you, for example, that you'll make \$39,000 from strategy A, but you'll make \$63,000 by executing strategy B, well, of course you're going to pursue strategy B right away.

By the way, I put the entire audit at my website so you can calculate everything online. The online version, which is free to *Instant Income* readers, also ranks your final results and produces a nice, clean, easy-to-read report of all your plans and anticipated financial outcomes.

This customized, written strategic plan is also good for employees. They can spend an hour doing the audit and then present their findings to their boss as part of their pitch to be paid more for identifying these new profit centers, and bringing in cash for their employer.

**Craig:**

What if someone is really desperate? What if their business is in serious trouble and they need emergency cash? What can they do?

**Janet:**

They should go to my website right now at [www.InstantIncome.com](http://www.InstantIncome.com) and download a special companion guide that goes along with the book. It's called *The Instant Income 10-Day Turnaround* program, and it helps you identify how much emergency money you need to make, who can help you bring in that money, which strategies to execute to bring in the cash, and the exact implementation steps for earning the money and depositing it right into your bank account.

In fact, it actually tells you exactly what to do every day for ten days.

If your personal or business finances are in trouble, often the most difficult thing to do is take the first step towards turning your situation around. You need to transform all that worry and anxiety into action and empowerment. *The 10-Day Turnaround* program helps you do that.

You'll see a special link right there on the home page at [www.InstantIncome.com](http://www.InstantIncome.com) for *The Instant Income 10-Day Turnaround* program, and it's free to everyone.

When you go there, you'll see I have a number of free gifts for people who buy online and return to my website with their order confirmation number. By the way, the strategy of giving gifts with immediate purchase is one of the 25 instant income strategies I detail in the book.

Simply go to [InstantIncome.com/freegifts.html](http://InstantIncome.com/freegifts.html). Click around, see how it works, and even replicate it if you like.

**Craig:**

Thank you, Janet. This has been wonderful. You've shared so much great information and given people some action steps they can take right now to go further with you.

**Janet:**

Thank you, Craig.

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## Janet Switzer

Janet Switzer – From her first job as campaign coordinator for a Member of Congress at age 19 to building an international publishing division with over \$10 million in assets by age 29, Janet Switzer epitomizes the personal achievement and professional accomplishment that comes from applying these proven principles of success.

Today, she's the New York Times and USA Today bestselling co-author of *The Success Principles: How to Get from Where You Are to Where You Want to Be* with Jack Canfield (HarperResource 2005), now published in eight languages worldwide. As well, she is the #1 bestselling author of *Instant Income®: Strategies That Bring in the Cash for Small Businesses, Innovative Employees and Occasional Entrepreneurs* (McGraw-Hill, 2007).

She's also the cash-creation genius and business growth expert of choice for some of the world's top success gurus: peak performance expert and Chicken Soup for the Soul® co-founder Jack Canfield, master motivator Mark Victor Hansen, marketing icon Jay Abraham, international speaker Les Brown, Internet income expert Yanik Silver and Jesus CEO author Laurie Beth Jones, among others.

Janet regularly speaks to thousands of entrepreneurs, independent sales professionals, corporate employees and industry association members on the principles of success and income generation. Additionally, she helps achievers who are experts in their field attain worldwide status and million-dollar incomes by building publishing empires around their business strategies, training concepts, industry expertise and unique market posture. Her multi-media short-course *How Experts Build Empires: The Step-By-Step System for Turning Your Expertise Into Super-Lucrative Profit Centers* is the industry's definitive work on the subject of developing and marketing knowledge products.

## Chapter Eleven

### Play Big – Play Full Out: Lisa Nichols

**Craig:**

Lisa, I know that finding your passion is one of your key themes. Can you talk about that?

**Lisa:**

When you ask me about passion, I get excited just hearing the question, because passion has been the number one undercurrent of all of my success. I came into the business of self-development and personal improvement through the back door, meaning I didn't study it for years. I didn't have access to it. In my community, you went to church, prayed, got up, and moved on.

So my passion is what has driven me to all levels of studying, to all levels of experience, and, ultimately, to the level of success and wealth I've attained. It is passion that's been the foundation. I believe that when passion is a foundation, all of a sudden your obstacles simply become an opportunity. They're not a true barrier. They're an opportunity for you to show your passion.

Passion and conviction really sit side-by-side. Conviction is when you're willing to do the things you might not do if you weren't completely sold on the project.

You see people's conviction around their children. We'll do whatever it takes for our children, but what if we do whatever it takes for our passion, as well?

When you're living that reality in your life, that commitment, then when people's conversation turns to economic stress, deprivation, or lack, you'll say, "You know what? We may have some challenges right now. However, my passion and my conviction are far greater than my fear and my scarcity and I choose to live abundantly."

The day I recognize what is available to me, regardless of my culture, the community I come from, or my family's economic history, then I begin to live limitlessly and to create the life I want. What's available to me is so much greater.

You create the life you want based on what you believe.

When you take on the conversation of scarcity, deprivation, and lack, you're going to create life based on the conversation that you're having in your head. When you choose to live in passion, scarcity, lack and deprivation won't be able to stay in the same community.

We all live in communities. I live in a community of possibility and in the community of possibility – lack, scarcity and deprivation are not invited.

Passion is the underlying foundation to everything else that we get to create.

**Craig:**

I've seen parents who have a passion for their children at the same time they're caught up in scarcity as an entrepreneur, or in their jobs. Their passion for their children, combined with fear, can prevent them from opening up to opportunities around them that they might also be passionate about – and connect those two worlds.

It's as though they feel they have to protect what they have and hold on to whatever will make the money today. They don't reach out and do anything more exciting to them or that has more opportunity to it, because they feel they might lose what they have.

I love the idea that they could connect with something they're passionate about doing for wealth and prosperity, knowing that is how they can serve and love the people that they're so passionate about protecting.

**Lisa:**

I agree with you.

People often believe "I can't be an entrepreneur and live in my passion and be in service and have wealth." Somewhere down the line, we began to embrace the conversation that to be in service and to be a good person didn't come with being wealthy. It's a sacrificial, martyr mentality.

Here's what I know, though. I know that good people really get to do well. You can do well while doing good and good people who are doing good should do very well – because when you become wealthy you're going to become more of who you are. I love the fact that great people make tons of money because they're going to do more great things with the resources that they've created for themselves.

There are many examples of this. Look at Rhonda Byrne who created *The Secret*. I'm excited she's had so much fiscal success for that. She's a good person doing well. I love that my company has become a multi-million dollar company because I'm going to do more good with that.

Oftentimes people think, "We'll have to hold on really tight to this little bit we have because we may not get any more." But the reality is that, if you ball your fist up right now and squeeze tight, nothing in your hand will ever come out. When you hold on tight to something, nothing in the universe can ever get in.

There's far more in the universe trying to get into your hands than that little bit that you're holding on to. When I want to bring more good to my family, I have to be open to do more good. I have to be open to more possibilities.

For example, when I was asked to do some of the large projects that I've done, to go on *Starting Over*, *Oprah*, or *Larry King* or to be in *The Secret*, the first question I asked myself was, "How will this serve the masses? How will this serve bigger, greater? How will this serve more?"

If the answer showed up as really clear and powerful to me, then it was an easy yes. If it showed up as unclear, then I needed to pray about it or be still about it a little longer.

We need to realize that we get to be in service to ourselves, to our highest good, to our passion, to our core truth, to our inner being, to the way of being we've been designed to be, and to the gifts we've been brought here to give. We get to do all that.

We get to take care of our families, we get to have amazing, wonderful relationships and we get to experience financial abundance. We just need to tie all those together and recognize that we don't have to forfeit one for the other.

One thing I'm most proud of is my amazing relationship with my teenage son. I invested in that while I was investing in my company, believing all the time that I get to live my passion, build my business and develop this wonderful relationship that I have today.

That's a true thought of abundance.

I'm not perfect. I'm a mother figure and a businesswoman that's growing every day, but everything sits on the foundation of "I'm living in my passion, and my passion is to serve as an

entrepreneur and businesswoman, and to be in service as a family member and mother, and to leave a legacy, not a liability for my family as I move on.”

**Craig:**

I know the company you founded, *Motivating the Team Spirit*, is a great achievement of yours. It’s a wonderful example of following your passion and creating something.

Could you talk about that?

**Lisa:**

We teach teens how to make integrity-based decisions and how to fall madly in love with themselves. That’s what I do for a business and it’s also my passion. I love it. Every time I’m with them, I absolutely get that I am in service and that my gifts are being used for what I’m supposed to be doing – and I’ve built a business model.

In order for me to accept wealth at the level that I wanted to build for myself, I had to learn early that when I do well – and doing well means doing fiscally well while doing good – I’m positioning myself to do good for a longer period of time.

So when you are doing good and you allow yourself to do well, you do all the work necessary to shift, enhance, and expand your relationship to money. And whatever you need to do to becomes a vortex for all the things you need: money, resources, people, contacts, everything.

When you’re doing it from the basis of doing good, the universe will stand behind you and send everything and everyone to you that you need. You’ll say, “Gosh, I have so much available to me, what do I do with all of it?” You accept it, you embrace it, and then you find out what’s next.

By the time we’ve done this interview, *Motivating the Team Spirit* will have impacted the lives of over 100,000 teens inside of a workshop. We’ve prevented, on record, over 3,050 teen suicides. That’s personal. That’s my passion. That’s my gift because when I was a teenager I had a great mom, a great dad, an awesome family – and I was so confused.

I was so lost because I didn't love who I saw when I looked in the mirror. I wanted to change everything about me. I didn't embrace my mocha skin and my full lips and my round hips and my kinky hair.

I didn't embrace that because that's not the beauty that was shown to me on television. It created a downward spiral of emotions and feelings. I got in relationships that I didn't really need to or want to get in to.

So I created a company that could give other teens the very thing that I needed to have when I was a teenager – a safe space to find and discover who I am. I wasn't a teen in trouble. I was a teen trying to figure out what "right" looked like or what "healthy" looked like, or what "emotional prosperity" looked like.

I wanted to give back to humanity the very thing I needed, so I created a business model that would support me to do it always. Now my company has made millions of dollars. We've helped thousands of teenagers and parents. And a huge reward of this business is that my son is now a junior facilitator in my company and I get to watch him teach. This legacy will live long past me. I can retire somewhere, maybe in Maui, and my son is excited about doing the work.

If he chooses it as a living, that's great. If not, that's fine too. Regardless, he's in the conversation of managing negative self-talk, of removing the internal hurdles that sit inside of us like procrastination and fear. My son is realizing that he may not be able to change the events in his life, but he can change his responses to the events in his life, thus changing the outcome that he wants to create.

My passion has created my business and allowed me to live the life I love and love the life I live. The cherry on top is that my son now has an emotional, healthy experience because of what I've chosen to do.

And I'm still learning to make choices every day that will create a life I can look back on and say, "I did it. I played full out. I lived in my passion. I accepted the gifts. I allowed myself to become financially and fiscally wealthy, and I gave to my family."

When I talk about *Motivating the Team Spirit*, I get really excited because I get to do good. By doing good, the universe is in alignment for me to do well.

I believe this is available to everyone. If you can hear my voice, it's available to you. Do you have to dig and find out what it is? Are you going to crawl before you walk and then walk

before you run and then run before you fly, before you soar? Yes, you will do that, but everything will lead you to the next thing. It will all be purposeful and perfect because it's all based on your passion.

**Craig:**

I really want to applaud you for saving over 3,000 teenagers' lives. My high school was about half that so I can imagine it visually – two high schools full of kids who are now with us and able to do things.

As parents, a lot of people worry about their teenagers, but most of them would be content to sit there and just worry about it. You created something based on your own past and personal vision that's an economic success.

Whether it's a recession or everyday life, there's always plenty of people wringing their hands about something. If you can find a way to reach out and serve them, that's a great place to start finding your economic prosperity.

**Lisa:**

Absolutely, find the need and become the solution – first out of the heart of service because you want to be a part of the solution. I'd much rather be a part of the solution than a part of the challenge.

What led me to creating the company, *Motivating the Team Spirit*, is that I was working in the Los Angeles area and had to find wraparound services, meaning services that would support children and families to stay in school in the Los Angeles unified school district. I had services for kids from infant to 12, and could find services for adults who were 21 and older, but there was a dark gap between 12 and 20 where there were no services.

I searched and searched and finally realized, "Maybe that's what I'm supposed to do." If there's a lack, discomfort, or need screaming in your face, then it could be because you are to become the solution for that. You are to become a part of the answer to that. It feels good to me when I'm in a workshop and I know that I'm a part of the solution.

Every single person that chooses to be in business is normally choosing that because they want to do the service. There are fiscal opportunities to it, as well, but as an entrepreneur you're

going to invest a lot in the beginning before you see something come out immediately. You put 10 units in and get one unit out, but it's because you know those 10 units are necessary. If the one unit that comes out is worthy, you'll keep putting 10 units in, until one day you look up and find you put one unit in and you got 10 units out.

You've created a tsunami of great energy, a tsunami of abundance, and you become that vortex for everything you need – even the things you haven't asked for yet. The universe will say, “Oh, by the way, you're going to need this next so I'm going to send it to you now.” You become that, but you have to be steadfast and keep moving forward, no matter what. It has to be a “not-an-option” energy.

Most people in business for themselves, or who take on a project, compromise. They make it optional. They'll talk the talk, like “Oh, I really want to do this.” Sometimes that means “I really want to do it as long as it stays easy.”

The reality is that, when your passion and conviction are tied in to it, then you ride out any and every thing. You don't let any of the external circumstances make you waiver. You are solid. You are steel and you're steady.

It's like there's a pole going through your body all the way down to the center of the earth. You can be in the middle of a storm and stand in the eye of that storm, but you keep moving because conviction and passion will have you stay focused and on target.

When you agree to make your passion and your business “not-an-option,” and you take on that “no-matter-what” energy, all of a sudden everything that's around you becomes a part of your tool belt, building you up so that you can handle the strength of the tsunami that the universe is going to send to you in abundance.

There is no way eight years ago I was ready for *Oprah*, *Larry King*, *The Secret*, or *Chicken Soup*. I had to go through everything I had to go through, including all the sacrifices as a single mother. There were days when my son had pork and beans and wieners. It became his favorite food and I'm glad he loved it because it was all I could afford at the time.

But in those moments, I always saw abundance. I never once wavered that I wasn't going to have the life I loved and love the life I lived. Even in those moments I was appreciating and loving and grateful for what I had.

I laugh when I look back on my son's "beanies and wienies" days. This past year we were surfing in Maui together. He came up on the beach and said, "Mom, do you realize that I love the life I have? We got back from South Africa three months ago and now I'm surfing in Maui." It was like, "Mom, thank you for this life."

I recognized that he may not remember the beanies and wienies being necessary. But I remembered it, and I also remember the passion that I had when we were in that stage and the passion that I have now.

**Craig:**

That's powerful, and maybe what's missing when people start a business and give up, feeling like they're not on the right track or it's not moving fast enough.

It's so important to be involved in something that you do from the deepest parts of yourself, something you feel passionate about. That's what gives you the drive and the determination. And it's hard to have that drive and determination if you don't truly care about the outcome.

**Lisa:**

Yes, it's like you're saying, "I only want to do it when there's fair weather." You become a fair-weather businessperson.

No, you've got to understand that after every rainstorm, the sun shines more brightly. It's more beautiful. We have rainstorms because we need water. There is a great opportunity in everything that you're experiencing. I say the best gifts often come wrapped in sandpaper.

People talk about economic scarcity and lack. I get that. But the universe truly is an abundant universe. You don't have to force the grass to grow as we saw in *The Secret*. You don't have to make your hair grow. You don't have to make your body move forward. If you lean forward, your body is going to go forward. When we try to force it and it's not happening at that time, that's the way it ought to happen.

For example, when I first started my company, I said, "I'm going to motivate a million teens in three years." The universe knew, thank God, that I couldn't handle that.

There are times when your gifts and your growth come in bite-size, palatable, digestible pieces. You may not be able to digest what you say you want and the amount that you say you want in that moment.

The universe will give you exactly what you can handle, both the great and wonderful things that you call great experiences, and also the uncomfortable things that you get to look at as great lessons. You get them both so that you can build your muscles, so you can climb up your own mountaintop.

I love that every single one of us has our own mountaintop. I can't take your mountaintop, you can't take my mountaintop. I can't even give my mountaintop away. It'll always be there for me.

That mountaintop is prosperity, love, peace of mind, great relationships, spiritual growth, emotional growth, and emotional steadfastness – and that mountaintop is mine. It has my name on it and, if you can hear my voice, you have a mountaintop with all those things available to you with your name on it.

But the journey as an entrepreneur, parent, woman, man, child, sister, brother, or anyone else in any relationship, that journey comes with hiccups and speed bumps. Sometimes all those pitfalls are doing is building your muscles so that you can climb the mountain and stand on your mountaintop.

Sometimes, though, we want to stand on our mountaintop, but have someone helicopter us and land us on the top without doing the journey.

The life that I live right now – where I can look out of my office window, work from home, see the Pacific Ocean, hang out with my boy and spend quality time with him, or be in South Africa and do all these other things – I can embrace better now because I climbed that mountain and I built those muscles into my character.

Through all the economic distress and physical challenges, I never stopped moving. And that's the number one lesson: Don't ever stop moving.

You may be running sometimes, you may be walking sometimes, and there may be some times that you're crawling. That's okay, don't stop. Get convicted, tap into your passion, and make all of it “not-an-option.” Keep moving, no matter what.

**Craig:**

Thank you, that is absolutely perfect and a crucial piece. And thank you for sharing the passion of it not being optional, but being something you're going to do.

**Lisa:**

You're welcome.

Many times we're in a position where money has a tendency to define us. I don't believe anyone knows how they get there – they just end up there. But money can become a bigger conversation. I believe that money is attracted to you when your spirit, passion, and conviction have all lined up. All of a sudden you begin to attract it.

I love that *Operation Yes* is going to the core of this, so that fiscal and financial wealth becomes simply a spin-off of the work that you've done at the deepest level.

So I want to honor and celebrate you and Joe for doing this. It's completely in alignment with some of the things that my company is doing. [My company reaches out to entrepreneurs to sponsor a teen workshop in their area. We create a safe space for over 100 teens in any given area, so that they can tap into who they are].

These are ways our success can overlap and serve higher causes. Joe's passion is connected with my passion, and we're both in service together because of what we each have done individually.

When you tap into your greatness, your greatness will then spill over onto others and become a permission slip for other people to tap into their greatness. People often think that I've known about the Law of Attraction for a very long time. But to be honest, growing up in my world, it was called the "law of no-matter-what." I didn't know about the Law of Attraction as a child. I only knew about the law of no-matter-what.

And so you hold on to whatever you need to hold on to to make it work for you. Hold on to what you're creating, not what you're avoiding. Hold on to the possibility, not the scarcity. Hold on to the outcome, not always the process.

Sometimes you can get caught up in the process of things and you start looking at the issue microscopically. You forget the outcome and what you've been brought here to do.

Remember that at the end of your life, when you're in the last stage of your life, and all

you can do is look back on it, you want to say, “I did it. I did it all. I played big. I played full out.”

Create the life now that you will look back on and be proud of.

People ask me, “How did you do it? How did you get to this point? How did you...how did you?” The day after I was on *Oprah*, we got over 9,800 emails that asked that question because people want to know. So I created a free report about three things I did, and I still do in the mirror. It’s a very personal piece of writing for me that I never thought I would make public.

I had to have a breakdown and a breakthrough while doing these things, but when I got on the other side of it, the gates of abundance opened to me.

At one point, I got so many emails in 36 hours that I realized people were hungry for something to do, not something to know. So if you want to do something that can help you move to that next level, get that free report and do those things. But be in action about it.

**Craig:**

Your website is [www.lisa-nichols.com](http://www.lisa-nichols.com).

Is that where people can get your free report?

**Lisa:**

Yes.

If you’re not comfortable being in action yet, then download it and put it away. If you do really want to be in action, download the free report, do those things and watch the immediate shift. Don’t get afraid of the feelings that will come up because that’s okay, you’ll move past those. But you’ll feel an immediate shift.

If you love being in action, then that’s the first baby step that can turn into a big step.

In my book, I share stories I’ve never told before. Some of these stories are from different times in my life when I had to build a different muscle in my character to get through that moment.

For example, I talk about how I built my faith muscle, my surrender muscle, my forgiveness muscle, and my honesty muscle. All of those muscles helped me to get to the top of my mountain. They didn’t come with sprinkle fairy dust or a magic wand. They came with a

circumstance that caused me to either stay where I was – to shrink or to grow. I share when I shrunk and froze, and I share when I was able to grow. I really put it all on the table in this book. I also give you how-to steps and action items.

Let's say you find a muscle that you want to develop such as a forgiveness muscle, or a take-action muscle, or you want to be in action all the time. I give you some really great steps on how you can do that.

It's a really wonderful blend of memoir and how-to. It's Lisa off the podium and Lisa in front of the camera – it's Lisa in a very bare place. I have to take a deep breath even talking about it.

I talk about how at one time I was so lonely that I had got in an unhealthy relationship. Getting up physically from that relationship was the easiest part because I ended up being emotionally and physically abused. It was getting up emotionally that I had to work on. When you're looking at being successful in life, you have to look at every area of your life.

I wrote this book so that as you bring forth success, it's wholeness and total wellness. This piece is very important to me because it brings forth all of you – your spirit, your relationship, your emotion, your finances, your family. It brings forth all of this.

**Craig:**

You said it was the emotional process of getting back up that was the hardest part. I think that's the other side of the coin and why passion is so important – because passion is an emotion, a state of being. How we feel is the biggest thing we need to wrestle with, especially in the darkest times when it's hard.

You've presented a vision that I think is so much more powerful than working hard by itself.

**Lisa:**

Right.

Emotion influences your behaviors, and your behaviors influence your actions. Your actions determine the quality of your life. So everything begins with your feeling.

If your base feeling is passionate, then wow, look how you color everything else that's going to happen. If your base feeling is hurt, look how you color everything that will happen. If it's scarcity, lack, or fear, it does the same thing.

If your base feeling is passion – passion about your relationships, your children, your physical make-up, your culture, society, success – all of a sudden you live a passionate life, which will innately become contagious for those around you. You'll begin to attract passionate people.

We all want people around us who are adding value to us. You are a reflection of the people that you hang out with. They're a mirror for you, so if you love them and they're wonderful, great. If not, take a look at that.

For example, I have the best people on the planet in my life right now, and I know it's from what I call my “come-from” space, my foundation of passion and encouraging service – so I get a bunch of passionate, courageous people in service around me.

I started with this statement and I'll close with this statement: Passion was the one thing that I knew I could always deliver because I always had it. And passion is the one thing that I can bring to any relationship, any business relationship, or any relationship with my teens.

When there were times I didn't have the answer for my teens, I knew I could bring them my passion for helping them, my passion for loving them. Even without the answers, and absent of the answers, my passion for loving them could heal. It was a healing balm by itself. So passion has been the very thing that has gotten me to where I am today. Passion was the foundation and everything else was on top of that.

It's always my pleasure to talk about this particular topic because I've lived it. I'm always living it, and am now watching it in the lives of the people around me and enjoying that. It's not something that's tangible, but it's definitely something that influences everything we produce in our lives.

**Craig:**

Thank you, Lisa.

**Lisa:**

Thank you, Craig.

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## **Lisa Nichols**

Lisa Nichols is CEO of Motivating the Masses, one of the top training and development companies in the world, a bestselling author of six books and one of the most sought-after transformational speakers whose global platform has reached and served millions.

Ms. Nichols' extraordinary story of transforming her own life from a struggling single mom on public assistance from South Central Los Angeles to now Millionaire Entrepreneur is the inspiration behind her bold mission to teach others that it is possible to do the same. Using her signature *No Matter What!* system (and based on her New York Times Bestseller by the same name), Lisa teaches people how to master accomplishing unfathomable goals and to tap their limitless potential.

Her featured teacher role in the self-development movie and phenomenon, *The Secret* catapulted her popularity across the globe. Lisa has appeared on *The Oprah Winfrey Show*, *Extra*, *Larry King Live* and starred on NBC's Emmy Award-winning show, *Starting Over*.

Coined "The Breakthrough Specialist" by her peers in the industry, her powerful message of empowerment, service, gratitude and excellence has been delivered via workshops and programs which have impacted the lives of millions of adults and over 200,000 teens through her non-profit foundation, Motivating the Teen Spirit.

Honored with numerous awards for her work, Lisa has received the Humanitarian Award from the country of South Africa, The Ambassador Award, and The Legoland Foundation's Heart of Learning Award. The City of Henderson, Nevada named November 20th as Motivating the Teen Spirit Day and the City of Houston, Texas named May 9th as Lisa Nichols Day for her dedication to service, philanthropy and healing.

As a founding member of the Transformational Leadership Council, Lisa joins other personal and organizational development luminaries such as Jack Canfield, Mark Victor Hansen, John DeMartini, Marci Shimoff and others to co-create value and learning that help people change their lives and change the planet.

As CEO of Motivating the Masses, Inc., Lisa Nichols leads a highly energetic, heart-centered and experienced team of business and leadership development master trainers and coaches who serve speakers, authors and entrepreneurs with world-class programs, masterminds and products. Lisa lives, plays and works in the greater San Diego, California area and on stages around the world.

## Chapter Twelve

### The Multiplier Effect: Neale Donald Walsch

**Craig:**

Neale, we began *Operation Yes* to help people in business. They may be starting, or struggling on the edge of losing everything. We want to show them ways to reframe and refocus on their own economic solution.

We're highlighting people who have actually transcended a place such as homelessness, or who have gone from one kind of life to a much different level. It offers a beacon of hope and, in some cases, will provide specific knowledge to guide them along that path.

**Neale:**

Thank you for telling me that.

One of the things you'll encounter with me is the same thing the producers of *The Secret* encountered – that after filming me for two hours, they wound up using around 96 seconds of me. And I understand why, because every other word out of my mouth is “God.”

As a matter of fact, if you watch the movie carefully, you'll see that the word God is not mentioned until around four minutes before the end of the film. It's all about a person's individual ability to suddenly create the necklaces around their bodice, or even children producing bicycles in the driveway. Somewhere around three and a half minutes before the end of the film, the word God is gratuitously dropped in, and then not discussed very much.

So, I need to warn you about what I discuss when I talk about the challenges that people face, whether it's changing their economic reality or any other part of their current reality, or for that matter, changing the world – which is not mentioned at all in *The Secret*, as well. It's a very self-centered movie about individual aggrandizement and individual acquiring of all the goodies in life.

But, after I saw the film, I thought, “Isn't it interesting? If we really *have* this ability to create our own reality, why wasn't one word – and I say the word advisedly – not one, *single*,

word mentioned about how to use this wonderful power to affect and change the world for the better?”

It was an interesting film that directed its attention *exclusively* on self-aggrandizement and the satisfying of individual use and desires. That’s not the place I come from. In fact, I wrote a book about it called, *Happier than God*.

After *The Secret* came out, I talked to the director, Drew, and said, “You guys spent two hours with me. Was I really *that* bad? I’m told on the circuit, that I’m one of the better presenters.” He said, “No, actually, you were really magnificent, but every other word you mentioned was God and the producers of the movie were not interested in that. They didn’t want people to get the message that their power came from another source. They wanted people to have the understanding that their power came from a source within.” I said, “But, Drew, I was saying that. I was saying that the source within is what we call Divinity, or the God within us.” He said, “Yes, I know, but that was way too big a notion for the film to try to embrace.”

**Craig:**

I’m on the same page, that’s wonderful.

**Neale:**

I wanted to warn you.

**Craig:**

In fact, that’s a great place to start.

I’m very inspired by your willingness to talk about God. I notice that a lot of other people, including myself in the past, were very unclear as to how that all plays together. It’s limiting to only talk about individual circumstances, attitudes, and beliefs when there’s a much greater relationship.

One of the missions of *Operation Yes* is to go beyond our own needs and work on something that is more important than getting another Ferrari.

**Neale:**

Then we're in a good place to talk about this because I see everything *right* about a person reaching out for all the gusto and wonderful gifts of life in any form -- however those gifts might look like to any particular individual. People should seek those things, but it's also necessary to understand there's more to life than that.

In fact, it goes further than that when we include others. When we use this so-called Law of Attraction or the Mechanism of Manifestation in assisting others, we dramatically increase our ability to produce for ourselves what we want.

I discuss this in my book, *Happier than God*, and I say to my readers, "Look, you can sit there and use the so-called Law of Attraction if you please in order to bring yourself the Ferrari, or the new house, or the perfect mate, or whatever else it is that you long for. That's perfectly okay. God was intending us to have all the happiness we can gather on the earth.

"Yet, you're going to find that it's a lot easier to acquire whatever it is you want in life -- all the happiness, joy, goodness, and wonderful aspects of life on the earth, including financial abundance -- when you use the 'Golden Law' that says, 'Do unto others as you would have it done unto you.'"

When we place our life in the service of others in that way, suddenly, life works astonishingly well for us.

So if we want more power in our life, power in *any* form really, then first we empower others to have more power in their life -- and suddenly we have enormous amounts of power.

If we want more happiness or companionship in our life, and we provide happiness and companionship in the lives of others, suddenly we have all the happiness and companionship we could ever long for.

This is true even with regard to financial abundance.

When we make it our business to make other people successful, to be the mechanism by which they become more abundant, abundance is ours to the point where we almost don't know what to do with it all. It falls in on us virtually without effort.

The reason that this mechanism of giving away to others what *we* would like to experience for ourselves works so well, I've discovered it, is that it invokes what I call the "multiplier effect."

In other words, the Law of Attraction works. It demonstrably works, there's no question about that. But if you're pulling something in from the universal contextual field, what my friend, Deepak Chopra, calls the "field of infinite possibilities," only in singular form, then you're using the energy in singular form, as well.

On the other hand, if you're pulling those possibilities in multiples of times 10 for the 10 people for which you wish those outcomes, or the 20, or the 200, then you're simply multiplying the power of the Law of Attraction times 10, times 20, times 200.

Not only do you empower others to have those outcomes – miraculously so sometimes – but the appearance of those things in your life becomes almost automatic. What flows through you, sticks to you.

This is an amazing aspect of the Law of Attraction that was not mentioned in *The Secret*. But it is mentioned elsewhere, and I think it's important to talk about that.

**Craig:**

I agree.

I've found in my own work and life that we only seem to allow ourselves to have certain states in life, whether that's happiness in a relationship, or business success, or health. So, if we don't feel we deserve certain things, or the next level of happiness, or enlightenment, the most direct path is what you said – to start serving others. It raises our sense of deservingness because we can see all the good that we're doing.

This seems like a pretty direct path for someone to change their self-image. Would you agree with that?

**Neale:**

Absolutely, and there's a psychological principle here at play.

Often we cannot see ourselves as worthy, but we rarely fail to see someone *else* as worthy. Somehow or another I've got it that you're more worthy than I am. That is not the truth, it's not what's real, but if that's the psychological corner in which I've painted myself, at least temporarily, I can push out of that corner by simply noticing that I *do* feel that you're worthy,

even if I'm not. I can play in to that using the energy of *your* worthiness, in order to experience my own.

This is exactly what you're saying. Every successful person knows this.

Zig Ziglar once said, "You can have anything in the world you want, if you'll help enough other people get what *they* want." And Napoleon Hill, who's somewhat noted for his work in producing abundance in his life and in the lives of others said, "It is literally true that you can succeed best, and quickest, by helping others to succeed." Les Brown, who's also in the self-growth field, says, "Help others achieve their dreams and you will achieve yours."

I can quote people up and down. Every single person who talks about success and life, and how to achieve it speaks in those terms.

It's not a coincidence that every great religion has agreed and why, as I mentioned earlier, that the Golden Rule became the Golden Rule.

Every great religion has its own version of it. You can check all the religions of the earth, and you'll find some articulation of "Do unto others as you would have it done unto you," not because it's a high moral principle – *it is*. But, that's not the reason. The reason is because that's the mechanism by which manifestation works.

You multiply the power of manifestation by doing for others, and, of course, it's done for you because, on the metaphysical principle alone, there's only one of us. So there are a lot of reasons why it's important for people to understand.

In fact, talking about a business owner, I know somebody who *did* this. He had a small family-owned tire business facing very rough times. Even before the economy started changing, he was finding he wasn't able to make it and didn't know what to do. He tried everything in the world of "doingness" but it wasn't helping a whole lot. He just managed to stay afloat.

Then he happened to pick up on this principle of an outward-reaching action. He said, "I can't be the only guy in the tire business who's having a problem here." He got on the Internet and asked, "Anybody in the tire business having a problem? I want to help you. We can help each other." He immediately set out to work with other people throughout the country.

Within six months his business was booming. Among other things, they formed a conglomerate of 16 family-owned tire stores around the country, and began buying in bulk. Suddenly they had buying power.

It's a long story, but the point is that by assisting others in solving the same frustration that he couldn't seem to break out of the box, he solved the problem for himself.

There are thousands of examples like this. The secret is right there.

**Craig:**

The natural urge for many of us in that situation would be to grasp at what little we did have left, and view those other people as competition and push them away.

**Neale:**

Absolutely, in fact, one of those stores was in the very next town, no more than 35 minutes away.

But, in the world of the new spirituality, there will be no such thing as competitors.

**Craig:**

Let's talk more about that because that is where the spirit of *Operation Yes* is going. We want to help people see beyond the limitations and the traditional categories.

**Neale:**

The idea of competition, one of the 10 illusions of humanity, emerges from a larger idea that there's not enough – or the illusion of insufficiency.

If we thought there was a sufficient amount of everything, no one would compete for anything. But, of course, we don't think that. We live in a thought system that says, "There's not enough!" of whatever it is we think we need to be happy. Not enough money, not enough time, not enough love, not enough food, not enough water, not enough oil. You name it. Whatever it is, there's not enough of it.

And since there's not enough of it, we have to create this system by which we can work to gather at least enough for *us*. If we're good people, and most of us are, we'll gather enough for ourselves and then we'll share. Certainly we'll share. We'll make sure that if we have some surplus, some leftover, that we give to those who also don't have enough, and who have even less than we did. Certainly, most people do that.

But the primary consideration of our society is to gather for ourselves and our families first, and to compete with each other as a way of doing that. And, after all, it's fair. We all get on the same starting line, "Boom!" the starting gun goes off, we race to the finish line, and to the victor goes the spoils.

So we do this thing called "compete with each other." We set up a whole system of competition in every area of life, not just economically, not only in terms of commerce, but everything – including religion, where we compete with God because there's not enough of that either.

So we have these competitions, and they're all based on a single fallacy – the fallacy of insufficiency that there somehow is not enough of what we need, so we've got to compete for it.

Now this wouldn't be too bad if we truly did all start off on the same starting line with an equal opportunity and equal chance to cross the finish line. It wouldn't be so terribly bad. Competition is kind of ruthless, but at least it would be fair.

But, in most of the systems of the world, we've chosen the winners ahead of time.

We've decided in our various societies that, if we're a particular skin color, religion, culture, gender, class of citizen, or whatever it is that we think makes us superior, that we have a natural right to the spoils. And we get miffed if we don't finish first. So we rig the system to allow us to finish first.

I know that people don't want to hear this, but that's exactly what's going on. It's called the universal economic system. And you can't blame anybody in the long run. It's totally understandable because we've got it set up "to the victor go the spoils," and also to "survival of the fittest," both deeply engrained human cultural stories.

But those stories are based on a foundational fallacy that there's not enough of the stuff that we need – this is the model.

When I do my lectures, workshops and retreats around the world, I ask, "What would happen if you thought there was enough of everything? What if, philosophically, you thought there was enough of the stuff of which there's not enough (but, of course, there really is enough)? What would you do then? How would you live? How would you shift your inner and outer reality? What would you tolerate from other people, from other organizations, from corporate bodies and so forth? What and how much suffering would you permit in the lives of

others? Would it be okay for you that 400 children an hour die of starvation on this planet if you thought there were enough resources, and enough ways to distribute food, clothing and shelter to them?”

I realize I’m talking globally and massively here all of a sudden. But the point is that if we live inside of a thought system that said, “There’s enough,” competition would disappear. In fact, in highly evolved societies, competition is absurd. There’s no reason to compete for anything, because there’s more than enough.

I often talk about the Thanksgiving table. You’re sitting down with 12 people at the table. Aunts and uncles have come over, cousins, other family, and you’re overjoyed to have everybody there. You’ve planned for it, and everybody’s been invited. There’s tons of food, enough for everyone.

And then a knock comes at the door. It’s Uncle Joe and Aunt Matilda who heard about it. He was going to be in Dayton, but, by golly, he changed his plans and here he is! You weren’t planning for them to be there, but you don’t say, “I’m sorry, not enough!” and slam the door in their face. Quite to the contrary, you’d say, “Please come in! Sit down! Have a chair. Hey guys, make some room for Joe and Matilda.”

Of course, being classy people, they say, “You guys sure? Is there enough? We don’t want to barge in,” and the answer comes back quick, and certain. “Of course there’s enough. True, we only made what we thought we would need for 12, but *of course* there’s enough! If we each have a tiny bit less, divided by 12, there’ll be enough for you guys. You’re family!”

There’s always enough at the Thanksgiving table for family. There’s always enough in life on earth for family, too. All we have to do is consider that the people in places like Haiti or Darfur are *family*. What a novel thought.

If we were to embrace that thought as our living, functioning reality, then everything in the world would change overnight.

**Craig:**

I agree.

In fact, when Joe and I talked about it, the whole concept of calling them “the homeless” had a big flaw in it, because it categorized people separately, and denied the fact that somebody

could literally be in a six-figure, high-powered, white-collar job one month, and, theoretically, the next month be homeless.

It's worth focusing on the soul and the whole person, instead of just the economic status – it shifts how we view the options. So I like what you're saying about the viewing everyone as family. That brings it completely to another level.

**Neale:**

I know what it's like to be riding high and suddenly turn around and find yourself down and out. I wasn't living on six figures, but I was making a nice living. How that happened in my life is not important, it's that it did. And it wasn't for a week or two, or a month or so, but for a year.

I was homeless for two weeks shy of a year, on the street living in a homeless camp in a tent with no job, and no hope of getting a job.

I was walking the streets, panhandling for a quarter here and fifty cents there. If somebody gave me “folding money,” actual, real live folding money, it was the high point of my day, and sometimes the high point of my week. I gathered soda cans and pop bottles in the park for the five-cent return deposit trying to stay alive. I did that for a few days shy of a year.

I tell my audiences, “If you think that's an interesting story, don't take a shower for about four days. Don't shave. Don't clean yourself up. Keep the same clothes on while you're at it. Sleep in them. Walk in them. And then go outside after about four or five days of that, walk the streets, and ask people for money. Or apply for a few jobs. See how far you get. Do that for a weekend, and report back to me next week and tell me how it felt. Then imagine going out there and doing that for a year. You will have lived the longest week of your life. Multiply that times 52 and you'll understand what I went through, and what people are going through now, sometimes for many, many years.”

It's an extraordinary education. I wouldn't have done it deliberately as a social experiment, but I can tell you that, having done it, I learned more about life in that 52-week stretch than I did in all the years before, and most of the years since. That was my real liberal education, as my father would call it.

It taught me a great deal about people, about life, and about the Law of Attraction and the Power of Personal Creation and the Mechanism of Manifestation. It told me that there is plenty, that we do live in a Universe of efficiency, that there are ways to use the Universal Laws that we hear talked about by everyone, and it's okay to use those laws.

In fact, they're there for our use, but as I said earlier, only when we start using them in the way for which they were intended.

First, they're there for us to provide super help and assistance in all the things that people desire to the degree that we can for others. Second, they're there to enhance and enrich our own life – in that order. Then, we suddenly invoke the Power of Manifestation at a very high level. Even people who are homeless, if they choose to embrace these principles, can find themselves in a better place very quickly.

I didn't get a lot of assistance when I was out there. Five people out of six, eight people out of ten, would walk right by you, not wanting to even look at you, much less talk to you, or give you a quarter.

It was all I could do to step into a restaurant or place of business and ask if I might use the washroom without having to walk all the way back to the park where there was a public bathroom. Sometimes the manager of a hotel or restaurant might be kind enough to say, "Okay, slip in and slip out and don't cause any ruckus," or "You can use it but, be very, very quick." It's degrading, it's humiliating, but it doesn't have to be that way.

So I'm delighted to know that this program, *Operation Yes*, is seeking to assist those who are out there, because I was one of those out there and have a kinship for them.

**Craig:**

As a part of this project, we want to make sure we're providing useful information for everyone, regardless of where they are on the economic scale, whether they're without a home or struggling to make their payroll.

Let's say somebody is in very desperate and trying times right now, whatever that means for them. It seems very overwhelming to consider that they, alone, are the only one who can do anything about it, without greater access to something like the Divine or God.

Can we talk more about that?

**Neale:**

This has to do with the whole nature of ultimate reality, and who we are in relationship to all that is.

My experience has been that most people, me included, spend the largest number of the years of their life living a case of mistaken identity. That is, they don't understand who they really are. And they don't understand who and what God really is, or the purpose of life and how it functions.

I don't mean to indict everyone here but, in fact, that's been my observation, and I include myself in that group so I can say those things. They certainly were true for me. And as I observe the world around me, I see that they're true for a large number of people, as well.

So the fundamental problem is a case of mistaken identity – we don't know who we really are. We somehow think we are separate from God because most of us grew up either inside of, or at least on the fringes of, what I call “Separation Theology.”

Separation Theology is a theology that says, “I'm over here, God is over there, and I don't know how I got over here separate from God.”

We believe in a separate God. God's up there and we're down here, according to most human mythologies. We've been separated from God for some sin that we didn't commit, but somebody way, way, way back when apparently did, upsetting God to the point where God felt it was necessary to separate us from “Him,” and then caused us to try to “work our way back.”

And, of course, we can all work our way back. There's no problem as long as we obey the rules and do what God wants – except that it's not clear what rules we're supposed to obey. Nor is it clear what God wants. There are 265 known Holy Scriptures on this planet, and as many religions as you've got hairs on your head. The differences between all the major ones, to say nothing of the minor ones, are enough to boggle the mind.

So the question then is, “Hmmm. Which is the right path? How do I get back to God? How do I know if it is this path or that path?”

And boy, you better pick the right path because, if you pick the wrong path, not only will you not get home, worse than that – you'll be condemned to everlasting damnation in the eternal fires of hell. So say some religions, and not just a few of them.

It looks fearful and makes you feel like, “Whoa! What game of Russian roulette is this? Which chamber has the bullet in it, and somebody help me out of this!” That’s the construction we’ve found ourselves in, even people who don’t believe in God.

By the way, there are many people who don’t believe in God for the very reason I’m giving you. The God in which most of the world believes in appears to be insane, or Machiavellian at best. It makes people think, “Wait a minute. That can’t be the way it is. Obviously, there’s no God.”

And it’s sad either way you look at it, whether you believe in a God that’s unlike the God that *really* is, or you believe in no God at all.

In my conversations with God, I was given a moment of great insight and clarity that allowed me to see all of this and articulate its clarity for others – to see that God exists, that there is no separation between us and what we call God, and that Separation Theology sincerely, for the most part, has it wrong.

Religions are plainly, and simply, inaccurate.

They’re not inaccurate in their totality, but merely in their incompleteness. That is, most of the religions have much of the story, just not the whole story. And the part of the story they don’t have is the part that says we’re not separate from God at all.

Separation Theology wouldn’t be such a bad idea if it was merely affecting individuals in the way they think about God and life in their innermost ideas and thoughts. But, unfortunately, Separation Theology produces a separation towards everything. What emerges from this theological worldview is a cosmological worldview which suggests that everything is separate from everything else, that we live in a world of separation.

This kind of cosmological view, a separation cosmology, produces a separation sociology. It becomes a way of socializing with each other which says, “I’m over here, and you’re over there,” and our interests may not be coinciding.

And when they’re not, we’ve got a problem.

Ultimately, separation sociology produces separation pathology – pathological behaviors of self-destruction. Pick up the morning newspaper. Turn on CNN. This is exactly what’s happening on the planet right now. It’s more than a theological issue. It’s not, “Oh, Neale’s always talking theology.” This has to do with sociology and the pathology of the human race.

If we simply shift our ideas about who we are in relationship to God, and who and what God is, and what God wants, it would change everything.

So you ask about God? Matt Lauer asked me on *The Today Show*, “Neale, you claimed you have had a conversation with God. Fair enough. What’s God’s message to the world? Can you give it to me in a paragraph?” I said, “Matt, I can give it to you in five words!” He said, “Whoa! Okay! Here, ladies and gentlemen, is God’s message to the world in five words.”

Those five words were, “You’ve got me all wrong.”

If that message is correct, then it throws all the cards back up in the air and invites us to reconsider everything we thought we knew and understood about ourselves, about God, what God is, and more profoundly, what God wants.

I wrote a book, by the way, called *What God Wants* that addresses this very question. It is an astonishing book because it has an astonishing revelation. Chapter 13 is all about what God wants. I devoted the entire chapter to that one subject – what God wants – and the entire chapter is made up of blank pages.

When people get to Chapter 13 of my book, they do one of two things – either throw it away, because they can’t even imagine a Deity who wants nothing, or they sing and shout, “Hallelujah! I found the book at last that really says it all right out there!” But no one has no reaction to it because, theologically, it’s a revolutionary idea.

Imagine a God who wants nothing, or, to put it even more directly, wants nothing more than *you* want. That couldn’t happen, of course, unless you and God were one, unless we were aspects of Divinity – truly, drops of the ocean. The Deity is the ocean, we are the drop thereof. And a God like that could not possibly want anything more for us than we want for ourselves.

Interestingly, traditional religions suggest that all of us have free choice and operate within the paradigm of free choice. So, because God gives us free choice, we are, in fact, at choice in the matter either way. Whether in traditional religious understandings, or so-called new spirituality understandings, we are empowered by the Divine to create our own reality. That’s true no matter what belief system you embrace. We, as human beings, are empowered to create our own reality.

Traditional religion says we have God's ever present help with which to do that. New spirituality suggests exactly the same thing – that God operates in us, through us, as us, in every moment of our lives.

Of course, if we don't believe that, then it can't work for us, because even traditional religion says, "As you believe, so it will be done unto you." Therefore if you believe that it *can't* be that way, then it *won't* be that way because your belief, in fact, is creating the foundation of your own reality.

Could *that* be true? And if it is true – if you decide that it's true and operate within that truth as *if* it were truth – your life will change. It cannot *not* change. Even inside the paradigm of traditional organized religions, that thought has changed lives.

Reverend Doctor Norman Vincent Peale, a Christian Minister, wrote a book a number of years ago called, *The Power of Positive Thinking*. It sold millions of copies, and changed lives all over the planet. Yet it came from deep inside a Christian theology. So whether you're a New Thought person, a new spirituality person, or a traditional religionist doesn't matter.

Every philosophy says, "Look, there's a power greater than you. You are a *part* of that power and it flows through you, in you, as you. You can call on that power whenever you wish. Your wish, in fact, is its command."

Can you believe in something like that? Can you believe in a Deity, in a Divine power that says, "Your wish is my command?" – a "genie" in a bottle that is literally released every time we have a thought about *anything*? And yet, that's exactly how it works.

It's amazing that we're still discussing these things as we move deeper and deeper into the 21<sup>st</sup> Century because they've been talked about from the beginning of religion and faith itself, even from before that time in various ways and cultures.

The question is not whether these things could possibly be true – the question is when will we get it and what would it cause us to do? Try it. Don't believe me. Don't believe Joe. Don't believe *anybody*. Don't believe any book, gospel, or pronouncements. Try it.

**Craig:**

Would you say that a lot of people believe that they have to suffer to get what they want, or that they don't deserve what they really want?

**Neale:**

Yes, and if they believe that, it will be their reality.

It's a self-fulfilling prophecy: "As you believe it, so will it be done unto you." So that's exactly the experience they will have, which allows them to then double back and say, "You see? I told you so."

What is required is a breakout from the boxes in which we have placed ourselves, both individually and as a collective known as human society. We've got to think a revolutionary new thought. We've got to allow ourselves to notice that *every* thought we have that suggests we're not worthy, or not able, or not capable, or there's not enough.

Any thought that denies life to life itself must be inaccurate, for life is a process that provides for life through the process of life itself. That's the process. It was designed that way. All we have to do is know how to use it.

It's beyond simple.

In fact, it's so extraordinary, that it's frustrating when you know about it and see people who don't understand it. You want to get out there like you and Joe do, like all of us do, and talk to as many people as possible, as fast as you can. You realize that, once you understand these principles, the world need not be in the situation it is.

When we begin to use these principles, not merely to change and save our own lives, but to change and save the lives of the millions of people around the world who haven't the foggiest idea what you and I are talking about right now, we can raise the collective consciousness of humanity itself – by changing the world's mind about God, life, and who we are in relationship to each other.

When we use the Law of Attraction, for those purposes, everything shifts and changes throughout the world. And our own abundance, success, happiness, comfort, and joy is assured. It's guaranteed.

This is not New Thought philosophy or New Age stuff. So don't go around asking, "What are we to eat? What are we to drink? With what shall we clothe ourselves?" Seek ye first *what?* The Kingdom of Heaven, and *all else* shall be added unto you. That's New Testament theology:

“Seek ye first the Kingdom of Heaven and all else will be added unto you, for even before you ask, I will have answered.”

**Craig:**

Could you suggest how to use the Golden Law as a mechanism to whatever you seek by giving first?

**Neale:**

First, look to see what it is that you want. Make a list of three things you'd like to experience more of right now, whatever it might be – even if you've got plenty. We all want more, and it's okay to want more. So look inside and see. I would like more of this, this, and this.

After you've made that list, carry it around in your mind's eye. Carry that list in your head for the next month or so. And watch carefully.

Intend to be the source of those things in the life of another, even though *you* think that you don't have enough, because they're on your list. You want more. Defy the appearance of "not enoughness" that seems to be presenting itself in your life, and act as if in fact you've got not only enough for yourself, but enough to share. And look for people who apparently have less of those three things than you do.

What do you want more of in your life? Let's say abundance of cash. Fair enough. Companionship. Good enough. And, love? Well, that's pretty close to companionship. Let's say health. So I want more love and companionship, health, and abundance.

Now make it your intention to be the *source* of that, which is what *Conversations with God* says, "Be the *source*, not the recipient."

When you choose to be in the square on the playing board called "I receive, I am the recipient of all these good things from a good God," then you are dependent on God, and dependent on the will that God has created in order to receive them.

If we're looking for our next raise from the office or our next companion, then every time we see somebody, we're out there searching for that perfect companion. We're looking for all the right diets, all the right pills to take, all the right therapies so we can improve our health. We're

looking outside of ourselves for all these things. But *Conversations with God* says, "What would happen if you thought you were the source of these things for another?"

Look for a person who doesn't have good health. Look for a person who is not companioned. Look for a person who has even less money than you. Be the *source* of it in their life, in whatever way feels appropriate to the moment. And when the moment presents itself, you will know what that way is.

As you begin sourcing those things in the lives of others, you'll discover an amazing thing. You had it all along to give away, and the more you give away, the more you have to give away. That's true of love and it's true of things like money. It's true of anything you choose to source to another. You become like a magic person.

You become like a sorcerer.

**Craig:**

I love that. It does seem like magic.

It seems the more I experience this in my own life, the more it accelerates.

**Neale:**

I'll never forget a man who was at a retreat of mine a few years ago in Toronto. He was on the down and out and had come on a scholarship, dressed in ragged clothes. He was out of money and barely able to be there on that weekend, but he came as a last resort.

I gave him this message, this particular gospel: "My friend, I want you to go out and give to others, whatever you have enough of, even if you don't think you have enough of it. I don't care if you've got 15 cents left, give 10 cents away." He said, "Why? You've got to be crazy, man!"

I said, "You know what? If you think I'm crazy, don't do it then. But, if you think that I may have something here, then I want you to notice that when you place yourself in the position on the playing board called 'I am the source,' you'll discover that what flows through you, sticks to you. If you've only got 15 cents left, give away a nickel anyway, to someone else who has even less than that. You'll feel a rush of energy moving through you, the likes of which you've never felt in a very, very, long time, if ever."

Two years later, I'm in Montreal at a retreat and this same man shows up, but I didn't recognize him at first. He was in the front row for the first two days. He finally raised his hand and said, "You don't know who I am, do you?" I said, "No, I'm awfully sorry. I meet a lot of people every year. Were you at a previous event?" He said, "I was in Toronto, dude!" and he told me the whole story. I said, "You're kidding!"

This guy was dressed to the nines. He looked like he had stepped out of a salon, wearing very expensive clothes. I said, "What happened to you?" He said, "Well, I tried it, it worked, and one thing led to another." I said, "Well, what do you do these days?" He told me he sold real estate, "But I don't sell houses, I sell buildings, shopping centers – big pieces of properties. You make one sale like that a year and you're through for the rest of the year."

I tell you there's plenty in the world, plenty in the universe. There's no reason to go without. This guy was a living example.

I was kidding with him and said, "Wow, you're looking pretty wonderful. I love your jacket. I don't know where you got it, but I want it." He got up, walked across the space between us, took off his jacket and gave it to me. I said, "No, no, no, no, no. I can't, really, I was kidding you. I was fooling around." "No, no, no" he says, "you've got to have it."

It was a beautiful suede outer coat. I said, "No, I can't. Really, I can't take this." He said, "Oh, now you can't receive?" So, I did. I tried it on. And, by golly, it fit. "Hey, this thing fits me!" He said, "Of course it does. It was meant to be. It's yours." The audience burst in to applause, and I still have that jacket in my closet.

**Craig:**

Well, if the jacket fits, wear it.

Like you said, people will start experiencing it when they do the process you described. Years ago I wouldn't have believed it, but I've experienced it myself. Neat synchronicities happen and you get that validation back.

I remember once being at a seminar, here in Austin, Texas and an attendee came up and asked to buy one of my books. I said, "I'm actually giving away the books." He said, "I know but I wouldn't appreciate it unless I gave you money. Here's \$20." I understood what he was doing, so I gave him the book and took the \$20.

Later I was talking with a friend of mine out on the walkway. A man in a wheelchair came by and entered our conversation. We had a great chat, and I passed the \$20 on to him. He lit up and was very excited.

Ten minutes later, another attendee came up and did the same thing – he wouldn't walk away without giving me \$20 for my book. This kept going and I kept passing the money along. It was wonderful how the opportunities came up, like a little dance with life. I had a lot of fun with it.

**Neale:**

Yes, life will contrive to demonstrate its truth to you, if you'll allow it to. That's a wonderful story. Thank you for sharing that. I'm not at all surprised.

This is what people will discover. They may not discover it in the first few days, or the first few weeks. They might call me and say, "Wait a minute! I tried this. It's been 12 weeks and nothing."

But you know what? Have faith, because it doesn't necessarily happen within 15 minutes. But it *will* happen, though keep in mind it doesn't always come back from the source to which you give it. But it *will* come back to you.

What goes around comes around, ultimately. That's the world in which we live. That is the mechanism of life. You either believe that or you don't.

**Craig:**

Exactly, and some percentage of people will say, "Well, in *my* experience, in *my* life, things have been this way. That's who I am. That's all I'm capable of." So far, it may have been very limiting and very negative.

Hopefully they're going to be open to reconsidering what they believe their possibilities are, and be patient with the process of opening to the awareness of being the source, instead of looking to receive.

**Neale:**

If they make that choice, they'll discover that many things can change in their life. But we will live what we believe, so it all depends on what your perspective is. It depends on how you see and look at life. That is, you see what you see depending on where it is you're looking from. What's the hill you're standing on?

Perspective creates perception and perception creates belief – seeing is believing. Belief creates behavior, behavior creates experience, experience creates your reality, and your reality creates your next perspective.

It's a circle, and when we change any one of the points on that circle, all the other dominoes fall. All we have to do is be willing to step outside of the box, or in this case, outside of the circle, and change one of those elements. The easiest one to change is your perspective. It's at 12:00 high. It's the first domino. Change your perspective, and watch all the other dominoes fall.

**Craig:**

I've heard people refer to it as our unconscious mind. How do we communicate with this unconscious mind, since you mentioned changing that top belief and watching the dominoes fall? Given our beliefs create our reality, we may end up feeling stuck.

Could you talk about how to uncover, break through, or transcend any past limiting beliefs we may be unconsciously walking around with?

**Neale:**

You won't have any problem uncovering the past limiting beliefs. Just look at your life! Your life will show you what your limiting beliefs are within 30 seconds, so it's not difficult uncovering what the belief is. Your life will demonstrate that to you.

The challenge is to *shift* the belief, and to hold a new one.

At the outset of that process, often, though not always, we have to do it in the face of evidence that appears to be to the contrary. In other words, "Judge not by appearances." So you have to look right in to the face of all the evidence around you that says that one thing is true, and insist that, in fact, another thing is true.

We become like the Mad Hatter sitting at the table in Wonderland, pouring a cup of tea for Alice into a cup that has no bottom, and insisting that what is so is not so, and what is not so is so.

We look at the life we have created around us and say, "I realize it looks as if (fill in the blank) and it looks to me, too – until today – as if I have very little (fill in the blank). Problems beset me. A relationship never works. I can't seem to make enough money to do anything but barely skimp by. I don't have any fulfillment in my life. I'm very unhappy. *All these things look like that's what's true.* And here's what I now declare to be so."

Then make your declaration in the way that you choose, and begin to demonstrate that by being the source of those things you wish to experience in the life of another.

And inside of six to nine months, and often much sooner, but rarely later than that, watch things begin to change in your life. Watch things shift between now and six, eight or nine months from now. Sometimes it's six or eight or nine *weeks*. It's an amazing thing!

But the first step in the process, often the most difficult part for many people, is that we *do* have to look at the way things are, and literally deny the reality of their existence.

Now, here's what I tell people in my workshops and retreats. You can't deny what's standing right in front of you. You can't deny the physical reality of your life. That would be foolhardy. They put people in little rooms with rubber walls when they do that.

So you don't try to deny reality – but you *can* decide to experience the reality in which you are standing differently.

In other words, the exterior, outward circumstances of your life may be what they are, but how you experience those conditions and situations interiorly, inside of your mind, is something else altogether.

When I was homeless and didn't have two nickels to rub together, a very gentle, sweet man gave me a large sum of money on the street – a *large* sum of money, a couple of hundred dollars. He had some cash in his pocket and he said, "You know what? You need this more than I do."

I stood there as if he'd given me two million dollars. I couldn't even imagine having \$200 in my hands at one time, when I was out there on the street like that.

So perspective creates everything. I learned from that experience that even two dollars can feel like two hundred if you choose for it to.

So feelings are everything.

I love, love, love – *adore* – the writings of Esther & Jerry Hicks and the teachings of Abraham on this subject. If we can begin to shift our feelings around the exterior conditions and circumstances of our life, it helps us to move to a new place of belief about that, even when the appearance of things would seem to argue against the belief that we wish to embrace.

So the tool I give people, that I offer people, is the tool of your feelings.

*Conversations with God* says, "Feelings are the language of the soul." We all know people who can feel rich with two bucks in their pocket, and people who can feel loved with the love of one other person in their life, and so on.

It's about shifting your feelings about things, and feeling a new way because feelings are the beginnings of belief. And belief is the beginning of experience. And experience is the beginning of reality.

I advise people to sit there and begin to conjure a feeling – because that's what no one can take away from you. No one can take away your power to feel a certain way about a thing. I'm extraordinarily impressed by people who have demonstrated this in their life under unbelievable conditions and circumstances.

Nelson Mandela comes to mind. Twenty seven years in prison in South Africa, and to walk out blessing his captors, without a bad word to say about anybody. How in the world did he survive 27 years in jail? He did it interiorly.

In his exterior circumstances and conditions, the guy hardly ever saw the light of day, but his interior world was bright as the brightest sun. He taught humanity an extraordinary lesson there. Most of us are not ever going to face those kinds of circumstances no matter how bad life has made it for us – at least not most people in *this* country.

So we change our mind, we change our life. This is where it all starts for me.

When I talk to people whose conditions are presently not what they would choose to embrace, I say, "Great. I got it. I hear that. That's truth for you. Don't try to pretend that it isn't true. It is true. It is true. But embrace the truth in a new way."

Say, “Thank you, God, for helping me to understand that this problem has already been solved for me.”

**Craig:**

That is wonderful! It goes to the heart of what we’re talking about.

Do you have any other closing thoughts, anything you would like people to know in terms of your website and what you’re doing?

**Neale:**

I’m happy to pass along my home page address.

If anyone wants to learn more about what I’m up to, or how they might participate in anything we’re doing here in the *Conversations with God* world, it’s really easy. People don’t always know how to spell my name, so we created a website homepage that can be reached at [www.ndwhome.com](http://www.ndwhome.com). NDW stands for Neale Donald Walsh.

**Craig:**

Thank you very much.

**Neale:**

I appreciate the opportunity to share that with everyone. Thanks a lot.

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## Neale Donald Walsch

Neale Donald Walsch is a modern day spiritual messenger whose words continue to touch the world in profound ways. With an early interest in religion and a deeply felt connection to spirituality, Neale spent the majority of his life thriving professionally, yet searching for spiritual meaning before beginning his now famous conversation with God. His *With God* series of books has been translated into 37 languages, touching millions of lives and inspiring important changes in their day-to-day lives.

In addition to authoring the renowned *With God* series, Neale has published 16 other works, as well as a number of video and audio programs. Available throughout the world, each of the CwG dialogue books has made the New York Times Bestseller list, *Conversations with God-Book 1* occupying that list for over two and half years.

The *With God* Series has redefined God and shifted spiritual paradigms around the globe. In order to deal with the enormous response to his writings, Neale created the Conversations with God Foundation, a non-profit educational organization dedicated to inspiring the world to help itself move from violence to peace, from confusion to clarity, and from anger to love.

Neale's work has taken him from the steps of Macchu Picchu in Peru to the steps of the Shinto shrines of Japan, from Red Square in Moscow to St. Peters Square in Vatican City to Tiananmen Square in China. And everywhere he has gone – from South Africa to Norway, Croatia to The Netherlands, the streets of Zurich to the streets of Seoul, Neale has found a hunger among the people to find a new way to live, at last, in peace and harmony, and he has sought to bring people a new understanding of life and of God which would allow them to experience that.

## **Chapter Thirteen**

### **Secrets of a Dealmaker: Peter Wink**

**Craig:**

Peter, I understand you're passionate about communication. How does this relate to business and prosperity, and to growing and thriving in what you're doing?

**Peter:**

That's a great question.

Communication is everything, and something everyone, including myself, needs to learn more about. It's always been a hot topic for me.

All business is predicated on communication. Everything anybody gives you in your life is communication, whether it's money, sex, relationship, or even a talk with your neighbor about something going on.

It's important that we talk to each other regardless of how we decide to communicate, although what we say to each other and how we say it is also important. And, we want to make sure that the person on the other end is listening and understands clearly what we're trying to say. This is a big thing for people.

For example, if I say to you, "Craig, I love you," do you even know what I'm saying to you?"

**Craig:**

I would probably want clarification, depending on the situation,

**Peter:**

Exactly.

My definition of love and your definition of love may be completely different, which is one reason why a lot of men and women have issues. Women equate love to romance and feeling, while men equate love to sex.

I could take *Men are from Mars, Women are from Venus*, wad it up and throw it in the garbage. A lot of times that's what it all comes down to because communication is everything.

There are a lot of statistics on why people get divorced, why relationships fall apart, and it all falls in to negotiating and deal-making. I cover this in my new book, *Buying Secrets Retailers Don't Want You to Know About*. It's also in my old book, *Negotiate Your Way to Riches*.

Communication is the #1 reason people break up. It's not about money, it's not about kids, it's not about the in-laws – it's about communication. Someone isn't talking. Someone isn't expressing themselves. Some people express themselves to each other and they don't even understand each other.

We've all been there.

**Craig:**

Many times I've been involved in a conflict that, at the end of it, it did come down to a miscommunication. Someone wasn't being understood.

Often, the good news is that we weren't that far apart on our positions, we were just communicating poorly.

**Peter:**

I agree with you.

Here's a perfect example of this. Let's say you're having a bad day and I can tell by the nonverbal signs you're communicating. We've all seen that with people. If I say to you, "Craig, what's wrong?" you're going to get a certain feeling. But what if I say, "Craig, what's wrong with you?" Now it's gone from "what's wrong?" which could be an external issue, to "what's wrong with you?" – meaning you created something or you have something internally wrong with you.

Those are the types of things that catch people. Depending on how I ask you that question, you may get happy and want to share information, or very defensive, saying, "Well, who the hell is he to think something's wrong with me?"

**Craig:**

If I'm talking with somebody about something positive, I will generally associate it with them personally.

On the other hand, if I have a concern or it's negative, it seems it would be a very valuable strategy to de-personalize it and make it an open-ended inquiry, so they don't personalize it in to something negative or critical.

**Peter:**

I agree.

A lot of people make communications negative. They make it personal and that just doesn't work. Of course, you've got to remember that some people may already have a perception of you, for whatever reason, or they may walk in negative already. The minute you put someone on the defensive, you've got a whole different list of things that you have to worry about.

Once people gain trust, they bring their defenses down and their perception of you is different, so your communication can flow differently.

For example, I can ask somebody who I've known for years and built a track record with to do things for me in a specific way, and it'll get done with little defense. Other people who don't know me might think, "Well, I don't know too much about him. We haven't communicated a lot. I don't know his track record."

It's a whole other conversation and usually a different result.

**Craig:**

I've heard the phrase, "The value of your communication is based on the results you get."

So if you think you said something to someone and told them your wishes or your expectations, but you got a completely opposite or ineffective result, you have to ask yourself whether you communicated to them in a way that they understood in the first place.

**Peter:**

Absolutely.

A lot of it comes down to what you tell other people, and if you've thought through your communication. Another big part of it is listening because there's a difference between listening and hearing. Listening and hearing makes all the difference in the world of communication.

I can't tell you how many times I've heard something that goes in one ear and out the other, and I don't think much of it. But when I'm listening to something, I'm picking up all the clues and details in order to have an intelligent conversation, answer someone's question, or provide feedback and information.

Sometimes you'll be talking to somebody and, all of a sudden, you get a pause – like they're trying to remember what you said or think of what you said. Right off the bat I'm defensive and think, "I don't want to talk to you anymore if you can't give me 100% of your time right now."

Then I'll say, "I'm going to ask you a question. When can we have this conversation where I can have your 100% undivided attention so we can solve this issue, or get to a certain objective?"

I have no problem being very direct with people. I don't beat around the bush and I don't think anybody should do that. If you need to know something, ask the question. And ask the right person.

How many people do we know who get a medical ailment – their knee hurts, they have headaches, or their arm is not feeling right – and they ask the wrong person? If someone were to ask me that question, I'd say, "Call a doctor." Don't ask me questions I can't intelligently answer for you.

That's another thing with communication. People come to me for financial advice all the time, but I'm not a financial advisor. I'm not a stock picker. Go talk to those people. Don't waste my time. But if you want to know about deal-making, communicating, buying secrets, how to buy things for pennies on the dollar, or how to do marketing, we can have an intelligent conversation.

And please don't take me wrong or be defensive. If I say to you, "Don't bother me. Go to someone else for something," it may be the best person for you.

**Craig:**

Most communication is not as direct as your style. You don't like beating around the bush. You just want to get to the point.

In our culture, especially among Americans, beating around the bush is almost an art form – or at least the status quo.

**Peter:**

You're talking about one of my pet peeves – this overly sensitive society we have right now.

Everything is everybody else's fault. Nobody wants to hear the truth. Let's sugarcoat it. But then, when we hear it, we're going to get mad at the person who told us. That's B.S. in my book.

I always say if you don't like me, you can tell me. I'm fine with that. Then I won't waste my time in conversation with you or trying to do business with you. Or, I may say to you, 'What don't you like about me? What have I done to cause a problem or a rift with you? Can we fix it? What can we do to fix it?'

Obviously with the last question we can get a “yes” or a “no.” But “How do we fix it?” is the more important question, along with “When?” I also want to know what is success for us at the end and how do we get to that point?

It's really about thinking through a process. It's like having a linear flow chart in your head. If you do this, then do this. If you do that or that, then do this or that. I even draw a flowchart in my new book.

In fact, every one of my books has a flowchart on communication that talks about the senders, receivers, feedback, mechanisms for the feedback, clutter, and disruptions. There are so many things that mess with communications nowadays.

Email is a great example. I can't stand email unless I'm asking for a yes or no answer. It's too damn one-sided. I want to have a communication with you on the phone or in person so that we can have a dialogue.

People get short with people on emails, and sometimes it looks like someone's angry when they're not. Talking to you, hearing your voice, hearing your tone, your inflection, it all

makes a difference in communication. I get a lot more from doing that than sending emails back and forth.

We've become very non-social as a society because of computers, Skype, and all these different technology things. There's nothing like face time. There's nothing like hanging out with people, talking to people, learning more about them, and being face to face.

**Craig:**

Verbal communication definitely compresses the amount of time it takes to complete the communication.

What I don't like about email is that it's time independent. A person might read the email the next day, the next minute, or a week later. Or it might not get to them at all.

**Peter:**

And it takes away the brainstorming of an issue. A lot of great ideas come up just from dialogue, talking back and forth, or talking in a group.

**Craig:**

So the written communication loses something when you're trying to go back and forth?

**Peter:**

Not necessarily – you have to consider your audience and who you're talking to. Different people have different ways of communicating best.

For example, some people I've worked with love email. I don't understand it but there are people like that. Then there are some people who always want to get on the phone with you, or want to have a meeting with you. It's important to understand this about people. The big thing is listening and getting to know people.

Another pet peeve of mine is when people talk about building rapport using a methodology like NLP, or using these tacit ways to get into people's heads and influence them. It's all B.S.

It's true there are visual words, kinesthetic words, and auditory words. That's great for ad copy but, at the end of the day, you want to communicate.

The person you're communicating with needs to be interested in what you have, whether it's an idea, information, production, service, or whatever. You talk to them and level with them. You build rapport with them. You show integrity and make sure that what you have is exactly what they need. That's what you need to communicate with people, and being nice doesn't hurt.

All those other illicit or tacit things – “Say it this way, say it that way” – throw that one-stop shop crap in the garbage once and for all and just be people. Just be a person. Just be part of a community. Just be friends with somebody. Have a relationship where somebody feels like there's a two-way, win-win, mutually beneficial situation – something that has an objective at the end that you're driving towards.

**Craig:**

So you'd rather let the deal speak for itself, and, if you're not getting where you want to go with your deal, you're saying you may need to evaluate the deal instead of how you're communicating it.

**Peter:**

Absolutely.

There's nothing wrong with gathering information about people or building rapport with them. These are all great things. But I'm not going to go in there, script myself, and say, "I'm going to only use visual words because they talk visually," or "When they cross their arms, I cross my arms," or some crap like that.

I've tried that stuff in the past when I was stupid. It works such a small percentage of the time it isn't even worth it. When I hear people with NLP, Gestalt theories, or this, that and the other – anything that sounds like, "Do this and you're going to get this guaranteed result." – I don't buy it.

I have never seen anything scientific in any of that which has been proven consistently, every time. You know why? Because we're all different types of people. We all want to be treated differently and we like to communicate differently. Those are important things for

anyone, whether it's a business deal, or a committed relationship with a spouse, girlfriend or boyfriend.

I love the Golden Rule theory about treating people the way *you* want to be treated. Personally, I always go back to “I'm going to treat people the way *they* want to be treated.” There are some people who like to be treated like crap, for whatever reason. On the other hand, I don't want to be treated like crap.

So, to me, the Golden Rule has become a thing of the past.

**Craig:**

I agree with you.

It's more sophisticated and effective to understand how that person wants to be treated – because that's who you're communicating with. Ultimately, the value of your communication is in its effectiveness with them specifically.

It may be that your overall strategy, in general, works with the majority of people, but if it doesn't work with the person you're talking to, then the value of that communication is greatly diminished.

**Peter:**

There's no doubt.

**Craig:**

One thing I do almost automatically with people is get a sense of what their beliefs are, how they communicate, and whether they're guarded or open. Then I try to pace with them – not in an NLP sense, but in terms of being congruent with them. I like to match what they're doing because I grew up in a lot of different environments – from rough neighborhoods to private school. I've been around a lot of different kinds of people.

So for me, pacing means I can relate to them and I understand where they're coming from. I don't talk to them about things I know would set them off necessarily, or that they would inherently disagree with.

Take politics, for example. If someone is very committed to a Democratic position and I have a Republican thing to say, there may be a need to say that if that's part of the conversation. But I also know it's going to have a very predictable result and stir up conflict because, fundamentally, the two things disagree.

**Peter:**

Yes.

When I was a supervisor with the United Parcel Service years ago, I had a reputation for being the person who could take in “rejects” from other people's departments who weren't doing a good job. People would say, “Give the rejects to Wink, he'll make them in to a million dollar superstar.”

They'd always want to know how I succeeded, and the truth is, I just talked to people.

I remember one guy who was in to rock and roll music – and he looked like it. He had the stereotypical long-hair and was a little disheveled and dirty. We started talking about music, talking about his interests. I was the first person who ever did that with him. He thought of me as a confidant, like a friend and, in turn, he did a great job for me. Nobody else could get anything out of him.

Now am I saying that happens 100% of the time? No. There are some people that are their own worst enemy and don't count for what I'm talking about. Eight or nine times out of ten, though, I would get a result with people. Of course, I had to do my part, which is where most managers are missing the point of their job.

It's not about understanding the company and inflicting all the company's goals onto people. It's not push, push, push. The biggest part of it is making sure you have the right people, communicating what needs to be done to get the result that you want, and working with them to get to that point.

From a communication standpoint, I may treat A one way, B another, and C another – understanding that all people are different. Some people come in and have a good day, some have a bad day, and you've got to get past all that with people.

We tend to put people who have the title of manager, director, or executive on a pedestal, but most managers are garbage. I did Fortune 500 consulting for a long time and you wouldn't

want to put these people on a pedestal. Nice people, but garbage at their jobs. They didn't belong as managers. They couldn't get along with people. They couldn't relate to people. They couldn't communicate to people – not a good combination. And they'd wonder why their business was having trouble.

It always comes back down to people.

As CEO, the most important functions are the people you hire and getting to know and understand them. You have to find out how they're being treated, or why somebody is getting fired. A lot of times it's a managerial issue, and, if you dig deep enough, you'll see that a manager has high turnover in an area. Chances are it's because they're a poor communicator.

**Craig:**

Essentially, by focusing on the employee aspect of it or the person that got fired, they're missing the true source.

**Peter:**

Absolutely.

I'm not saying it's every manager, but in my experience, most of them. Let's face it. We've all worked for garbage in our careers. I might be a little unconventional, but if you really think about it, there's truth to it.

**Craig:**

There's also the 80/20 rule, which is what you're saying.

It doesn't have to offend anybody. It's just the truth that the majority of people in any field or profession are not going to be as effective as the top 20%, or even competent. And while most communication isn't effective, a small percentage of communicators are extremely effective, to the point where they can “move mountains” with just their words.

**Peter:**

Absolutely.

I always go back to the same questions from a methodical standpoint in communication. Everything comes down to “What's your objective?” no matter what you're doing or how you're communicating.

If you're writing an email, what's your objective for writing an email? That should be your communication. If you're leaving a voice mail, calling someone up on the phone, or starting a project – this is all communication. What's your objective?

If you can't define your own objective, how do you think the other person on the other end of the phone, at the end of the email, or sitting across from you is going to understand what you're doing?

I can't tell you how many times a day I get emails from people – nice people who really want to make a difference in their lives – who say to me, "Peter, I want to collaborate with you on a project." Or, "Peter I want to do business with you."

Then they'll sit back and expect me to figure out how to do it. So I write back, "Give me your plan. What is it you want to do? Talk to me. I don't know!" And I never hear from them again. That's a perfect example of a miscommunication.

**Craig:**

It's also a missed opportunity, potentially.

**Peter:**

You never know because you don't get to that point. The communication wasn't good enough to find out!

I can't figure out other people's business. They have to tell me. If you write to me, tell me what it is you want. It could be as simple as you just need someone to talk to because you have a problem. Okay, I get that, but don't leave it vague and open-ended.

I have a rule that someone taught me a long time ago, and you can experiment with this for yourself. I don't believe in positive thinking 24 hours a day. I get angry and my anger can inspire me. However, when I'm angry, I will not call someone, send an email, or do anything to communicate with that person on that emotional level. I wait.

I guarantee that 24 hours later, you will not feel the same way and you will be glad you didn't do that communication. You'll be glad you didn't call, ask to meet, or send that person an email because emotions can really cloud up communication.

You've got to be careful what you say to people.

**Craig:**

Absolutely. I've seen this in family conflict, in particular.

Whenever someone comes to me and they're complaining about a sibling or their spouse, the first thing I want them to do is exactly what you suggest, "Calm down, then we'll talk about what to do." They always want to talk about what to do in the heat of the moment, but sometimes admit, "I'm really tired today," or, "I had a really bad day at work and then I came home and so-and-so set me off."

My thought is, "You've just admitted you're not coming from your best place right now, so do you really want to make any decisions in this mental or emotional state?" Especially if it's a long-term decision like, "I'm going to break up with them because..." and you find out that their career has been tough lately. Sometimes they're just out of sorts and that's being projected onto that other person.

Like you were saying, when the emotions fade away, we're able to see our own contribution to the problem, whereas before we blamed the other person.

Also, if we wait, things may resolve themselves if you don't cause more damage in the heat of the moment.

**Peter:**

I don't know if they resolve themselves, or if things just get put to the side in people's minds. If it doesn't, it all comes back eventually – if someone cares. Sometimes what we think is something that was resolved is really someone not caring anymore. We see this in relationships all the time.

For example, someone may quit fighting with their spouse or a business situation. All of a sudden, one of the parties isn't saying anything about it anymore. They may have decided, "To hell with it!" They're done and that's the end of it.

I say if there's an issue, let's get it out on the table now. I try to do that. I always say the best relationship is the one you test with your spouse. If we have an issue, we sit down by the end of the day and say, "Have we resolved this? Do we feel comfortable about it? Or what is it and let's talk more about it."

I can't stand knowing that there's a conflict out there, whether it's a spouse, a girlfriend in the past, or a business person I'm working with. I want to do my best to resolve it, which means reaching out, opening up to people, and communicating with them.

Most people figure, "Let's just bury it under the rug and it goes away." I've never really seen it "go away" in situations where a relationship was going to continue. It usually has to be resolved one way or another.

You can choose to disagree. I've had plenty of times where I just couldn't come to an understanding or agreement with someone. I'll say, "I've nothing against you, I just don't agree with this particular thing. You know, everything else we're doing is great. I like you, no problem, but this one thing, we just can't agree on." Sometimes we get around it and keep talking about it, and sometimes we just choose to go our separate ways. We walk out, shake hands, and that's the end of it.

**Craig:**

The challenge is when we can't let go of trying to change the other person's mind.

**Peter:**

You can't change anybody. People have to change themselves. I don't believe we can control anything or change anybody. That's when we can get really frustrated in life.

Once we get around that, we're usually in pretty good shape.

For example, I can't control my wife. There are things she does that drive me crazy. There are things I do that drive her crazy. The difference is that we both know what those things are, we've talked about them, and neither one of us wants to change them necessarily. So we both agree, "Okay, we can live with that. It drives me a little crazy. I wouldn't do it."

But here's the thing: I don't want a wife, business partner, or anybody else in my life that is the mirror image of me. That would make me sick, and I don't mean that I'm a bad guy. I just want some sort of variety in my life.

**Craig:**

It's nice to have people around you who complement your strengths and weaknesses. Not only do you function better as a team, you're simply more interesting to somebody else.

We want to admire people who are better at something than we are. If they have strengths where we have weaknesses, it makes for an interesting relationship, as long as everything else lines up.

**Peter:**

That goes along with win-win and building rapport with people. We tend to like people who we admire for their risk-taking abilities, or who are adventurous – different things of that nature.

I have friends where we have very different moralistic views on things. We don't complement each other at all on this – and I don't care. I'm going to do what I've got to do, and they're going to do what they have to do. I'm not going to lose sleep over anything I can't control, which is why I sleep like a baby most of the time. I don't care about everybody's issues. I don't want to change everybody. I want to get along with who I can get along with based on who they are. I don't want to change anything about them. That's their problem to do. Their mother should have started on that with them when they were born.

**Craig:**

You have to recognize where the boundaries are on that responsibility. Some people feel they have to take it on themselves to change people.

And, of course, that's a very frustrating road to go down.

**Peter:**

I agree, although there's nothing wrong with being a little frustrated. Sometimes we learn things in frustration.

It goes back to everyone being overly sensitive. They get frustrated with someone and want to lash out, or defensive and want to sue them. Sometimes it's okay to be frustrated. It's a learning curve. Some things are out of our comfort zone. That's okay.

Not everybody's meant to do things the way we want to do them. In fact, I would challenge most people don't.

**Craig:**

It sounds like you would agree with the statement that it's more important to be honest than to be polite.

**Peter:**

Absolutely, although, as we said earlier, there is always a better way to say things – for example, "What's wrong?" versus "What's wrong with you?" A lot of it depends on what our objective is.

There are some people whose objective in communication is to get personal and hurt people. At that point, it just becomes an argument nobody's going to win. "You're worse than I am – I'm worse than you are." Around and around we go to see who can exhaust their insults first. Who wants to live that way?

Let's say you don't like me and want to hang the phone up right now, but before doing that you say, "You know, I just can't stand you. I don't want to deal with you. I don't want to interview you. I don't want to talk to you. I don't care about what you have to say." [And I reply] "Okay, I get it. Is there anything I can do to change that? Is there anything I did to make you feel that way and we could turn around?"

If you say "no" to me, then we just agree we're going to end this relationship. We don't have to talk to each other again. We hang up politely and that's the end of it. I'll forget you even exist.

**Craig:**

So when someone says something to you, you don't take it personally. You don't internalize it as being true *about* you. You just recognize they said it.

**Peter:**

Absolutely.

There are always going to be people who hate people who are less than 6 feet tall or over 7 feet tall. There are people who don't like brunettes, or don't like blondes. The list goes on and on.

I could care less what people think of me. As long as I'm doing right, being honest, and a good person as what I define that to be, it doesn't bother me that there are people out there who don't like me. I can't please everybody.

There's no one who is going to please everybody. Someone's going to have a beef over the stupidest thing and there's nothing you can do about it. If you worry about it, you're just going to lose your mind. You're going to lose your sanity and cut your years down on this planet even more.

**Craig:**

It sounds to me, though, that you don't like feeling you're misunderstood.

**Peter:**

Yes, but I blame myself for that.

If something is misunderstood, I first ask myself if I exhausted all the methods of communication – was I articulate and detailed enough in a way this person understands to get my point across?

If I didn't do that, I should expect a misunderstanding.

**Craig:**

How do you know when someone has understood something? What do you do to make sure they've understood you?

**Peter:**

I look for clues. Sometimes I'll ask the same question a couple of different ways to see if I get the same type of answer, which means they were listening. I love when somebody listens to me and then reads back what I said.

For example, I was having lunch with an author who wants to hire me to do work for him. He'd be giving me details and, periodically, I'd stop and say, "Okay. Let me understand that. You're saying this, this, this, and this." He would either say, "Yes," or "No," or "That's right, except this."

We understood each other because, when I repeated it back to him or he asked me questions about what he said, I was listening. Listening includes me in the conversation.

And that's a great point to make here: Ask people questions while you're talking to them. It keeps them alert and from daydreaming. They're thinking to themselves, "Oh, great. I'm going to be constantly asked about this. I don't want to look like a fool or look like I'm not paying attention, so I better get these details in case I get asked." Just like in school, right?

About a half hour in to our lunch, he said, "You know, I have to compliment you. You're terrific to talk to. I say that because you're a great listener. There are very few people who do that." And he was 67 years old! He said in his whole life he'd had very few people who ever did that, and we're talking about a guy who owned a multi-multi-million dollar business.

I thought, "So true. When you get someone who finally sits and listens to you, it shows they're interested." We all want people to be interested enough on some level, and to feel like we count – like we mean something to them.

The essence of communication is making people feel like they're important and being genuine about it. If you don't want to know something about someone, or get in to conversation, get up and politely walk away. I've done this. Just say, "I've got something else I've got to do."

You can find a thousand different excuses but don't waste people's time. People know it anyway. It's obvious. There are a lot of nonverbal clues that people give that they're bored to death.

**Craig:**

A lot of people make assumptions in their communication about the other person, so asking questions gets around that. Instead of making an assumption that you understood them, you're confirming it actively.

You referenced non-verbal communication. What are some signs that a communication is going well, or not going well, in particular?

**Peter:**

There are a lot of clues.

They're being inclusive and asking questions, repeating things back to me that I'm saying, nodding, and looking intently at me. They're not talking to other people, sitting on their Blackberry, typing on their laptop, or getting up to go to the bathroom and coming back 15-20 minutes later.

For instance, in a presentation, you get people who drone on and on. They don't shut up. They'll be up there for an hour going through slide after slide on PowerPoint, trying to communicate a message to someone. People are looking at their watch every two seconds, rolling their eyes at each other, getting up, and leaving.

When you see this stuff, you better wrap it up. You've lost your crowd. We've all sat in those types of presentations.

PowerPoint is a great example of a communication piece that is so misused. It's just supposed to be a few slides, a slide every so many minutes and a couple of points. Tell people something and then remind them of what you said.

It comes down to a few major points. As you're talking to people, make sure they understand those few points. At the end, wrap it up. Did you understand everything I said? Ask them questions to find out if they even know.

People wonder why I like public speaking and presenting so much. It's because I want everyone to do half my work for me. When you see me in a presentation, it's always more of a forum where I ask the audience questions and they answer. I feed off of that and we have fun. Rapport is built because it's not just me standing up there preaching.

Another thing people have to consider is, when you're communicating with someone, do they even want to be there? People have a lot of issues. They're worried about the mortgage, the

car payment, their sick child, a problem child, or the wife they're not getting along with. You've got to break through a lot of different barriers just to capture the few people that are interested.

For some reason, most people who sit in a presentation were forced to be there. You have to remember that as you go along. Be a little entertaining. If you're funny, be funny – if it proves relevant to what you're doing. Try to connect on any level you can.

I'm always listening and watching people to see if they're listening to me – because the minute I think somebody's not interested anymore, I wrap up and that's the end of it.

**Craig:**

Yes, because they have to be present in the communication. They could be hearing you but not listening.

**Peter:**

And sometimes they're not even doing that. For example, we've all heard that most people think about sex over half the time during the day.

When I trained consultants for a Fortune 500 company, I used to tell them to remember that out of all the things people have to deal with, most of them are thinking about sex at one point or another. That's the truth.

How are you going to beat the thought of sex? What are you going to do to keep someone's attention from thinking about sex?

**Craig:**

I can't see a lot of Fortune 500 conversations overcoming that.

**Peter:**

Have you ever thought about sex during a presentation?

**Craig:**

When I was a presenter or in the audience?

**Peter:**

Either.

**Craig:**

It depends on who is in the audience.

**Peter:**

That's a good comeback. I like that. It's an honest statement.

**Craig:**

I had some fun with that, and it's my style to have fun with people while we're doing whatever serious thing we need to be doing.

It's the glue you're talking about. It may not be more interesting than sex, but I've found that engaging laughter is often a way to keep people present with you. I don't strategize it – it just seems to come out of the moment.

**Peter:**

Yes. I agree.

**Craig:**

I love your insight here.

It's a great benchmark to shoot for: What headline or opening are you going to use that's significantly more interesting than sex in that moment of distraction?

Ultimately, it might not be more interesting than sex, but it should be something that holds their attention and keeps them from drifting off in to fantasy.

**Peter:**

It goes back to making sure they're aligned with your objective, and getting that out as fast as you can. Say what you have to say. That's it.

In fact, I have a list of my top 20 “quick tips” for communication. I actually have hundreds of them, but these are some of my favorite ones. Would you like to hear them?

**Craig:**

Yes, absolutely.

**Peter:**

Here they are:

Don't bore the other side to death.

Make sure the other side is receptive to your message.

Lay off the boring, mundane PowerPoint presentations.

Be quick and to the point, making very few points.

Make sure you answer the most important question and the objective fast – what has to be done.

Bring all the necessary parties together in one place.

Be passionate about anything you communicate about.

Look successful. I can't tell you how many people get up on a platform with great information looking like an absolute slob, and they lose all their credibility.

Stay friendly with people.

Look them in the eye.

Remember that your credibility and your personal characteristics will affect the other side's initial reaction and receptivity to your message.

Remember that you and the other side may hear the same message and interpret it differently, attribute different meanings to it, and react to it in different ways. In other words, you and I could see the same accident happen, yet see it in completely different ways. You saw one side at fault, I saw the other. You never know what happens.

If you wish to persuade the other side to your way of thinking, present both sides of the situation and show how your problem is the more effective, wiser choice.

Remember nobody wants to be told what to do and they don't want to be sold. People like to be consulted and make their own educated choices. I hate cons – people who try to convince people of things and persuade people. Those words just don't do it for me.

If the other side is educated on your product, service, or market, always present both sides of the story. Again, show how your way of thinking is the more effective choice, but let them come to that conclusion.

The first part of your message has the greatest impact on people with low interest. The last part, of course, is the opposite. The last part of the message has the greatest effect on people with high interest. This is something all good copywriters know.

Using low-fear negotiating tactics and messages is definitely going to have more compliant people than high-fear messages and threatening people. There's nothing worse than somebody who goes in to a negotiation saying, "It's my way or the highway." It usually doesn't work.

There are three factors that affect the impact of fear messages: The seriousness of it, the likelihood that the fear is going to happen, and the course of action. So if you're threatening somebody, those are the three things people are always going to look for. I would suggest you stay away from this because you build up a defensive shield.

Communication scholars and practitioners consider face-to-face communication the most powerful way to communicate to people. I agree. There's nothing like sitting down at a face-to-face meeting as my first choice. The telephone is second. Skype is a great way to communicate internationally. I love to talk to people and I use it to talk to people all over the world.

Lastly, any time you're talking to someone with low self-esteem, or feelings of inadequacy, they're going to be more influenced by your recommendations – things you choose for them, or guidance you give them in certain directions. Let them come to the conclusion, but keep in mind that they need more help than most.

**Craig:**

That's a great list of things for people to focus on and where most people break down in their communication.

**Peter:**

It's like writing copy. Put your most important thing up top because chances are you're not going to have a lot of time to grab somebody. People are busy and they're bombarded with messages, so you need to get to the point. What do you need from me?

It's like the example about emails people send me. Just tell me what you want. You don't have to be my best friend. You don't have to warm me up. Tell me what you want because if it's the right message for me and I'm interested, we don't need to do a "dog-and-pony" show.

**Craig:**

Would you agree that being plain, simple, honest and straightforward about what you want is refreshing?

As a style of communicating, it seems you'd get farther by the authenticity of your presentation, even if it's controversial and without total agreement,

**Peter:**

There's no doubt. Honesty, trust, and integrity are the most important things.

When you start talking about controversial, now we're back to opinion, and opinions tend to convolute and cloud communication all the time.

If I have a certain opinion of something and don't go in open-minded and neutral to something, I'll automatically have a preconceived notion. Preconceived notions kill more deals and relationships than anything else. Just be open. Something doesn't have to be controversial just because you and I disagree.

It's like the abortion issue. Personally, I don't care what a woman does with her body, but I've had someone say, "Oh, that's controversial." Based on what? Whether you believe in abortion, or don't care one way or another, how's that controversial? It's just somebody's opinion or rules to satisfy someone's agenda.

What I'm saying is not a statement about whether I care if abortion was enacted or whether it wasn't. I have no right to tell another person what they should do with their body because I can't control them. That's your problem. And you know what? I don't want you to tell me what I can do with my body.

If I want to know your opinion, I'll ask you – and I'll ask you a specific question about it. That's good communication.

I don't want to hear about how I should think a certain way, or how I should do things a certain way just because that's the way it's always been done or somebody has an agenda. No thank you. I'm not interested. I'm the wrong guy to talk to.

**Craig:**

That's a great way of looking at it – everyone doesn't have to agree with you and you don't have to agree with everyone else.

**Peter:**

Right.

An example of this is in-laws trying to force their kids to have kids. "Oh, you should have kids. Oh, you should do this. Oh, you should do that." No. Don't listen to that kind of crap. That's their agenda and what they're communicating. They're not paying attention to what your needs are as a person. That's bad communication and you've got a problem. The minute you say, "No, I don't want to have kids," for whatever reason, they don't get that because you're not satisfying their agenda.

Whenever you communicate, try to figure out the other person's agenda. No matter what you say to somebody, if it doesn't match what they wanted to hear, then you're not going to get a good response.

I love my family, but I've had certain members who, when they ask me a question and I give them an honest answer, get mad at me. My response is, "If you don't like my answer, don't call me. Don't ask me. I'm going to give you the answer as best I can from an honest, trust place in my heart."

I'm the guy who, if you ask me if you look fat, I'll tell you. If somebody doesn't tell you, you could be headed for a disease or some sort of health ailment. I don't want to be your best friend and lie to you. I'd rather tell you the truth. I'd be lying to you if I don't, and I might be saving you from something in the future.

But you have to come to me. I'm not going to offer that to anybody on the street because they didn't ask.

There are people that need help out there and are either afraid to ask, or they ask, and then don't like the answer. If you don't want to hear an honest answer from someone, don't ask them the question. End of story.

**Craig:**

That is exactly what most people do, though.

They don't ask for someone else's opinion because they really want it – they're simply looking for people to agree with the opinion they already have.

**Peter:**

There's a lot of truth to that – I should frame it.

I always tell people, "You know, if I'm not giving you the truth, go make up your own truth. Everybody else is doing it. Do whatever the hell you want, just quit calling, quit bothering me, and never ask me the question again."

**Craig:**

Another thing people do is ask the same question and expect, or hope, for a different answer, even when they already know how somebody feels about something.

It's especially useless when you're dealing with core issues and core values.

**Peter:**

Right.

I will say there is a sense of tact that people should have when they answer questions, especially things that may hurt people.

I don't think there's anything wrong with saying to somebody, "You're overweight." I don't have to say, "You're a fat slob." That's not right or kind. There are a lot of reasons people are overweight, such as medical issues, and you have to always consider that. But there's nothing

wrong with saying, "Hey, you know, if you took off 20 or 30 pounds, you could look like such and such."

I have a great illustration of this. Years ago, in my 20s, I used to be a crappy dresser. Somebody said something to me one day that was an honest communication. I thought it was really nice and it changed the way I thought. They said to me, "Why do you wear such cheap clothes? You have a great body and a beautiful look. Why don't you try to bring that out in yourself? Just try it. You're such a great-looking guy."

Now, whether you think I'm good-looking or not isn't the point. If somebody's telling me this, I should take a look at it. They didn't say it from a place of, "You look like a slob. I hate your clothes," and make it personal. They gave me some constructive feedback in a nice way from the heart. I felt like, "You know, maybe they're right. Maybe I should be open to this and try it."

Ever since, I've always bought the best quality clothes and like to look nice. It makes me feel better about myself, and it communicates to myself about being successful and being a certain type of person. It's worked very well, but again, it was the delivery.

**Craig:**

The key theme is to deliver it without a personal attack.

It's like feedback that's intended to be helpful, or at least clear and honest. This is when communication is most effective – you're maintaining your space and your boundaries, without trying to change, influence, attack, or tear someone down.

Just get your point across and have a good outcome.

**Peter:**

You're dead-on.

Recently, I told a friend they were starting to look heavy. First, I asked questions about what they were doing that may have put some weight on them, and then offered solutions to help them take it off. But I positioned it as, "Hey, we're friends. I don't want to see you get obese or get so overweight that you get sick and you're not around anymore. You're a great friend. I want

to keep you here. It may sound selfish, but I want you to stay here, so if there's anything I can do to help you, let me know."

**Craig:**

Yes, and again, the common thread is that it was coming from a place of love and caring.

**Peter:**

Think about a couple that fights and argues. Soon it becomes a shouting match and gets personal, so all these feelings come up. Then someone says, "Well, I'm going to go to counseling." In a way, at that moment, they've already checked out.

But, at the end of the day, the objective is to get to a place of peace where you get along – to keep the marriage going, or keep the business deal going – whichever way you're going. You have to stop the screaming, and somebody needs to ask the question, "How do we fix this together? What is success for us? Where are we taking this?"

That's the problem – most people don't do that because they don't want to hear the answer. Some people may just hear, "You know what? I've checked out. I don't want to be married. I don't want to do business with you. I don't want to have anything to do with you."

Those are tough things to hear but sometimes we have to hear them.

I always remember that some people are meant to be in our lives and some people are not. Some come, some go. Some teach us things, some take from us, some give. You've got to put it all in perspective. If everybody stayed in your life since the day you were born, you'd be pretty busy. In fact, you'd probably be insane by now.

**Craig:**

Yes, especially considering that people often leave for a good reason.

**Peter:**

And there's nothing wrong with that because people have to do what they have to do.

It's the same with relationships. I'm married now, but I've had people break up with me. As I've matured, I've taken the attitude that people broke up with me because they found they

were looking for something different, or their path was a little bit different. Somewhere they changed mentally from when we met, and we weren't on the same wavelength anymore.

I've had to realize that this is stuff you don't want to try to fix. Let them go and have their experiences. If someone doesn't want to do business with you, let them go somewhere else. If it's not something they want to do, find a way to be at peace with that.

It's okay, there are more people. Just relax. Life is short.

**Craig:**

Yes, it's not about coming up with a communication strategy to change their mind. It's about honoring the relationship as it is.

**Peter:**

Right, and it's why I can pick up the phone today and talk with any ex-girlfriend or business person from the past.

I still have ex-girlfriends that stay in touch with me and let me know how they're doing, even though some of them are people who dumped me for some pretty strange reasons at the time. I get it now.

It's the same with business. There are some people that, for whatever reason, didn't want to do business with me. Oftentimes it isn't about me personally, but the product or the company I work with. There are a lot of different variables. And it's okay, life goes on, but it's all about communication.

Everything in life is about that. The clothes you have on your back are the result of a communication. The beautiful child you have was the result of a communication. Your relationship with me is a result of communication.

Sometimes you just need to open up to different people so you can have a different experience or result. Just be open. Something put us together on this planet, in this universe – so we could all come together in some way. We may not understand all the details, and you don't have to. It's okay to reach out and just be yourself – be honest, be open, have integrity, and have some fun.

**Craig:**

That's a great way to look at it.

As you say, be clear in your communication about what you want, understanding that most people just want to be heard. So do you.

It's really a question of being educated about how we communicate, and being more intentional, getting across exactly what it is that's going to allow the best outcome for both parties.

**Peter:**

We all want to mean something on a business and personal level. We want to mean something. We want to leave some sort of a legacy behind us, whatever that is. We want to touch somebody in some strange way. We want to feel that closeness with other people.

I've noticed that people who are more reclusive tend to be unhappy. There's something about human interaction. Being open and honest with each other is the blueprint, framework, or foundation, if you will, to make that happen.

**Craig:**

Yes. I do think we all crave human connection, and communication is what makes that work or not work.

These are all great points challenging some of the conventional wisdom on communication.

**Peter:**

It's also important to use your intuition when it comes to communication.

For example, if you want to say or write something to someone and your intuition is saying, "It's not right. It's not the right time. I didn't say that right. It could be miscommunicated, or they could read it a certain way. I'm not in the right place to make this communication now," then don't do it. Wait. Just wait.

There's not much out there that has to be done right now. So do yourself a favor and wait, because you could end up hurting somebody for the wrong reason. And the worst part about that would be if you know it and still go ahead and do it.

Remember, we all want to feel important.

**Craig:**

I'd like to switch gears here a bit and talk about some of your other strategies.

In addition to communicating, you have a lot of savvy when it comes to bargaining and negotiating – getting things done. You're a wealth of knowledge about the topic and your book, *Buying Secrets Retailers Don't Want You to Know About*, is all about these strategies.

**Peter:**

Yes, I like being a dealmaker, negotiating and helping people – and that's why I write books.

**Craig:**

You definitely add a voice here. Most of what we've been covering in the *Operation Yes* program so far is mind-set things and inner work, with some how-to marketing information.

As you say, you love to get things done, and this is a place where I think a lot of entrepreneurs really fall down.

**Peter:**

Speaking about mind-set, I talk about the dealmaker's mind-set: discovering deals everywhere, seeing yourself as a dealmaker all the time, just like a car mechanic sees himself as a car mechanic.

I'm a dealmaker. That's what I love to do. I'm physically and mentally in it to win, and I practice every day. It takes a lot to get there – way beyond the scope of a simple phone call. There's that element of a positive self-concept – not a delusional self-concept, but being very positive, knowing that I did my due diligence.

Due diligence is something you have to do if you're going to be a dealmaker. You have to know what you're doing from step A to step Z, and you have to be able to keep the big picture in mind. That's all part of the mind-set.

I go in to every negotiation saying, "I'm going to win this thing." Granted, I want to make sure everybody is happy, but I'm going to win. There is no option of loss for me. It just doesn't happen in any aspect of my life.

**Craig:**

That's a valuable way to look at things. It probably gives you a real sense of being grounded.

**Peter:**

It's very bottom line thinking.

One of the core concepts I live by is the law of detachment. It's important for people to understand that when you go in to a deal-making situation, you have to come in through “neutral-based” thinking – not positive thinking, not negative thinking.

I'm very neutral. Everything is black and white. I look at it from a business perspective. I understand that there's good and bad in this world and you have to be ready to master both, as well as understand that both are going to come at you.

This is one of the reasons that in my book, *Buying Secrets Retailers Don't Want You to Know About*, I cover unethical deal-making. Nobody talks about this, but I do because it's been used against me several times and I've learned how to counterattack it.

We don't live in a perfect world, and anyone out there who tells you we do, turn that tape off, turn that radio station off, and click off that channel on cable or TV. Look at any type of religious commandments and it says: Thou Shalt Not Murder, Thou Shalt Not Commit Adultery. But I know people who've murdered people, I know people who've been murdered. I know people who've committed adultery, I know people who steal.

We could go on and on, but the bottom line is that neutral-based thinking and deal-making is the best approach.

**Craig:**

That's what people face when they have challenges in their business, for example, working with a new vendor, or trying to close a deal, where the other party is trying to get one over on you in negotiations.

**Peter:**

You have to do your homework.

You have to know, inside and out, who you're dealing with and the culture you're dealing with. Shame on you if you deal with an unethical person and you didn't do your due diligence. I'm not saying you can't run across some jackass by happenstance. It happens, but you have to be smart enough to realize that as you're going along.

**Craig:**

So due diligence means making sure you are aware of their history, or what their priorities appear to be?

Where do you start if you're coming in to a negotiation situation, say with a possible deal or vendor? How would you approach the due diligence? What would be a way to go about that?

**Peter:**

There are two different things – knowing yourself and knowing the other side.

I have to know my motives and my reasoning. I need to know what my debts are, so I understand what I can and can't do financially. What are my resources? What are my hidden agendas, if I have any? All this is really important.

Also, gather information about the other side, whether it's talking to their references, trade journals, or going to the library to look up information about people. When you know your business, you usually find it's a small world out there. People talk. If you know the right questions to ask people and you know the right resources, it's not that difficult.

Again, if you go in with blind faith, shame on you. You didn't do your homework. That said, it's not a perfect world. We're not going to know everything about everyone. This is why you still have to have an intuitive sense, and why not everybody can be a dealmaker. Not

everybody can be a negotiator, a successful one anyway, just like I'm not going to go out and be a successful car mechanic.

Being a dealmaker is almost a career in itself. There is a specific methodology to it, and having an intuitive sense helps with that methodology. It's also why it's very difficult to explain a specific negotiation. We could sit here for three hours and talk about the minutest things.

**Craig:**

Right, for that I'd definitely encourage people to check out your bestselling book, *Negotiate Your Way to Riches*. It's been published in three languages, right?

**Peter:**

That is correct.

**Craig:**

Also, your book, *Buying Secrets Retailers Don't Want You to Know About*, is another great resource for the kind of things we're talking about here, especially from an implementation, detail-oriented point of view.

**Peter:**

It's common sense deal-making.

What kind of company culture are you dealing with? For example, computer software makers are sharks, but you've got to accept and understand that when you go in.

Who are you negotiating with? What's that company or individual's agenda? Are they reputable people? That's huge.

Have you questioned people who've done business with them? Have you investigated their financial position? Because if it's a desperate company I'm doing business with, I go in with a whole different mind-set.

It's the little things that count in deal-making.

I've been very successful and have specific methodologies in what I do. Results speak volumes and that's all I care about.

**Craig:**

I know that that you're very effective at getting things done.

**Peter:**

Joe talks a lot about inspired action, and in terms of deal-making or anything else, that's very important.

When you have an idea, a specific deal in mind, or anything you want to do, you need to make out a list of steps – A, B, C, and D. Then put dates on them and live by that.

When I do a deal, for instance, I have a very specific methodology. Here are the players. I'm doing my homework on the players. Here's the deal itself. It's a specific mind-set I get in to, but I put dates to everything.

So, for example, I'm not going to investigate the other side's background for six months. I do everything with timelines.

**Craig:**

I imagine you've got to have a lot of energy to negotiate and set things up like you're talking about. I know you're very dedicated and have a lot of energy and focus.

So an important aspect to being a successful negotiator or dealmaker would have to be their stamina – how much can they stay focused on the job at hand.

**Peter:**

There's a two-part answer to that and I'll try to hit them both at one time.

There's mental focus, which is absolutely key. I always begin with Steven Covey's principle: Begin with the end in mind. This means knowing your objective.

I always know my objective. I also understand what success is pertaining to that objective. That's how I go backwards in my negotiation. Every step has to come up to that. So, for example, if it's to save a certain amount of money, exactly what are the steps I'm going to have to take and what is my timeline to accomplish that goal?

Even at the gym, I have an objective. If I'm doing bench presses, I already know, "Okay, my goal is to bench press 300 pounds by such and such a date." I always keep that in mind, no matter what I'm doing, so I'm always furthering myself and evolving, getting better, getting stronger, and getting more energy.

I bounce out of bed at 4:30 in the morning, go to the gym, and then I'm on my computer at 6:15 a.m. And sometimes I'll work till midnight. That's why I have so many books coming out this year. I'm in a good mode.

A professional wrestler, under the name "Triple H," wrote a book on developing a better body. He said a big issue with a lot of people is working out without an objective, which is why they get bored or disinterested. They end up saying, "To hell with this," and don't go back to the gym.

Do you want to be working out for baseball? Do you want to work out to improve your cardio? Do you want to be more muscular? Do you want to be thinner?

You have to understand your objective or, otherwise, you're just wasting your time. You're not going to get anywhere. You're going to feel like a ship without a rudder, if you don't mind my using an old cliché one more time.

Physical stamina is really important because some of these negotiations can go on for hours. I'm not saying you have to be Arnold Schwarzenegger or run marathons to be able to handle that.

**Craig:**

There's a pattern here. You go in to a negotiation to win, but you've now added that you begin with the end in mind – your objective. And, you put dates on the calendar.

I also want to point out that you're out of bed at 4:30 a.m. and you go to the gym. A lot of interviews and success profiles leave valuable other pieces of the person's lifestyle out of the picture – things they do that actually enable their success to happen.

**Peter:**

There's no doubt about that, and you're hitting a very important thing on the head for me.

People often say, "I put my family first, then this. Or God first, then that." But I put my health first. I do everything around my health schedule because if I don't have good health, I'm worthless to anyone else.

My sense of health and my sense of adventure and risk-taking are my two top values in life. I believe they drive everything and make me a quality person. They allow me to deal with all the other people in my life – my family, friends, and acquaintances.

I use that term “friends” very tightly because my friends are, as Jim Rohn would say, the type that I could call if I was in a Mexican prison. They'd do everything they had to do to get me out.

So when we talk about deal-making, I always say you've got to be very black and white with the people you're dealing with. Don't go there to make friends. Go there to tie up a business arrangement. If you happen to get a friend at some point out of that, great. But you have to be able to separate it.

**Craig:**

It can even be a negotiating tactic to get friendly. The idea is to disarm your opponent so they get comfortable, and they won't negotiate too hard because now you're friends.

**Peter:**

It doesn't usually happen in the beginning, and you're not going to do that with me. I'm always going to come in the skeptic, but remain open.

Gaining trust is huge and has to be done over time. It involves things like being fair with people, admitting when you're wrong, following up, going the extra mile, and hitting on a track record, so to speak. Do those things and a lot of the other things take care of themselves because now you've put someone at ease. You want to lower someone's defenses so that, over time, deals become easier to do.

In fact, a friend asked me to talk about the steps for deal-making, and what's important in negotiating, at a Chamber of Commerce here. Instead, I decided to do a speech on trust because that's the number one thing missing in business today. People just don't trust each other, so everybody is going in defensive. Everyone puts up their wall and nothing gets done.

**Craig:**

As you said, building trust is about things like admitting when you're wrong. Someone who is not being straight is going to try to cover up those sorts of flaws.

**Peter:**

It's more than not being straight. Some people are timid. They're afraid to admit they're wrong.

I would challenge anybody to consider if there was ever a time where they've gone through a span of a year and weren't wrong about anything. How about a week, or a day?

We're all wrong about different things – sometimes from ignorance, sometimes for lack of information. And it's okay.

I've come to a place in my life where if I did something wrong, I have no problem telling someone I was wrong about something – and here's my solution to fix it. If I've done my due diligence and there isn't a solution, I tell them, "I just screwed up. I apologize. Here's what I'm going to do to make it up to you."

Admitting when you're wrong is a big trust-builder because we're human. We're taking in information as best we can at any given moment – and it isn't necessarily always correct. It's like that stupid phrase people have, "practice makes perfect." That's B.S. *Correct* practice makes perfect.

Garbage in, garbage out. Great stuff in, great stuff out. Just like a computer.

**Craig:**

That's right.

In fact, I have an example of practicing something incorrectly. I learned how to play pool and I was largely self-taught. Five or six years later I went to get a lesson and the guy said, "You twist your wrist like this, and it throws your aim off."

So I had to retrain that, but I had five years of practicing it the wrong way. It was very hard to unlearn.

**Peter:**

Anything you take up in life, whether it's deal-making or something else, it's great to have a successful coach or somebody to model.

When my wife took up shooting, for instance, we hired the best gun coach there was in the state of Illinois, and she was shooting bull's-eyes with a .357 magnum on the first day. She shot one at 40 feet. I challenge most policemen to take that shot and make it. She did it. Right coaching. She did her due diligence.

It's the same thing in deal-making.

**Craig:**

I follow Ted Nicholas, who is a marketing legend. He says that if you include a flaw in your copy up front, you disarm some of the skepticism. You're being up front about something that is, in this case, "wrong" about what you're offering.

So you're right. It builds trust and it makes them feel like, "Well, if they're willing to share this, then obviously they're not hiding other flaws, or other agendas."

**Peter:**

I agree with that, although my only caveat is not to introduce something you don't necessarily have to.

You do want to be up front and describe your product correctly, and you don't want to oversell things, which is often a problem for salespeople. That's not a good thing. Be honest.

**Craig:**

So let's say you're targeting a particular market like soccer moms. You could admit a flaw by saying, "If you're some big burly guy, then this isn't for you."

The "flaw" is something that doesn't offend your target market anyway.

**Peter:**

It's like the movie, "Miracle on 34th Street," where you've got a Santa Claus sending someone to another store. There's nothing wrong with that.

Again, it's about building trust. I shouldn't be selling you something that is not going to fulfill your needs because it's going to come back and bite me in the rear end anyway. You won't trust me or buy from me again.

I'd rather lose that one sale and know you're going to come back for something else.

**Craig:**

And you get possible word-of-mouth benefits for having done that.

**Peter:**

Yes.

I've written copy my whole life for the most part, and wrote my first sales copy when I was about 11 years old. I've probably written as much copy as anybody out there. I have exposed flaws in copy, but I certainly don't put it first and foremost.

What I'd rather do is accurately describe the product, not try to cover up for the flaws. I think that's a better approach than answering a flaw up front. You can always put a little Q & A in there: "Will it do this? Yes. Will it do this? No." But really accentuate the "Yes."

I do that in deals, too.

**Craig:**

What would you say to someone who thinks, "Okay, I like the idea of going in to a negotiation to win, but what if I'm not as good a negotiator as my opponent? What if I'm intimidated by them?"

**Peter:**

Then you've got to get out or "fake it 'till you make it," because, if you're not good and you go in there with me, I'm going to sniff it out like flies on crap. I'm going to know it right away.

As I mentioned earlier, not everyone is geared to be a dealmaker. If they're not, and they're put in a negotiating position, then, from the start, they're going to lose. They're going to come up against someone who knows what they're doing and they're going to lose – badly.

If I ran a major company, I wouldn't be worried about the finance, marketing, or anything else first. My biggest concern, the #1 thing on my plate, would be human resources. People are everything in deal-making.

I want the right people at the right table who represent my product, and I don't want somebody in there who is a half-assed negotiator, doesn't care about the company, their career, or the product. It's just a job to them – it's a bad thing to do.

If you do have to negotiate, make sure you do your due diligence before you go in to that deal. Understand who you're up against and what their expectations are going to be versus what you're willing to do. Without that minimal information, you're doomed to lose, so you may as well forget it.

**Craig:**

Good point.

**Peter:**

I'd love to put rose-colored glasses on and say, "Oh, if you pray to the gods, this stuff is going to happen for you." It ain't going to happen.

If you come up against me, you're going to lose. There are a lot of good negotiators out there.

**Craig:**

So you would want to put the right person in the negotiation if you know that you can't do it. You'd want to get someone on your team who's going to be better at that.

**Peter:**

There's no doubt, and it's something you can hire out.

There are people out there like myself. If you pay me enough, I'll come in and do it for you. I know the information to get from anyone about any product, enough to get me through a negotiation. It can be done, although a lot of people are cheap and they lose the deal. They get pennywise and pound foolish.

**Craig:**

Yes, and the corollary mistake is trying to do everything themselves, even if they're not necessarily good at it.

**Peter:**

I agree 100%.

I can't tell you how many times I've walked in to a negotiation and can tell I'm dealing with a bunch of people who don't even want to be there, much less have the ability to do a deal.

**Craig:**

You really have a passion for this, in addition to being well trained, prepared and skilled. You always seem to enjoy the actual process, so I imagine that, if you have an objective that you're serious about, you're a formidable opponent.

**Peter:**

There's a lot that goes with that. It's not so much about being trained.

I was selling meat to poor people when I was a young kid on Chicago's south side. I had to learn to negotiate and do deals at a very early age. Later, I always had high level positions where I had to do that for myself, employers, clients, friends, and family members – a lot of different people.

You can teach yourself, but I definitely recommend getting trained. You can read books like mine. Read business autobiographies of people who are known to be good negotiators: Richard Branson, Rupert Murdoch, Donald Trump – those types of people. You'll find clues.

There are common threads for successful negotiators.

**Craig:**

Where does the bargaining fit in here?

**Peter:**

Bargaining is the way to really get your business going. There are a lot of different elements to bargaining, but let's discuss some of the higher level ones.

When someone is trying to bargain, especially when they're trying to start a business, it's always nice if you can bargain talent. Can somebody become a business partner with you who brings something to the table you don't, for no money out of pocket? Can you get payment terms from another company?

Let me give you an example of payment terms and how important this is. When I was a buyer years ago, we wanted to get a huge, expensive product line from another company. I simply negotiated terms that were 90 days out.

As a result, we were able to put sample products in our catalog that we sold for two months. We had two months' worth of orders coming in before we ever paid the bill. People don't do much of that these days. They don't think of those things.

**Craig:**

That can help your cash flow position in a way most people don't realize is even possible.

**Peter:**

It doesn't help it, it creates it – because now I've got nothing but cash coming in on one side, and nothing going out yet.

There are many points you can bargain on that offer unique possibilities to your company, and that people can offer you starting with a great attitude – not a good attitude, a great attitude. I can't tell you how many people I've dealt with who weren't the cheapest people out there, but they had the best attitude. That's a bargaining tool.

Often they offered me better credit, payment terms, free delivery, unprecedented expertise, and top-notch reliability. It doesn't have to be money related. People always seem to look at it like, "If I offer the cheapest price, I'll get the deal." No, that's not how it works.

Ultimately, if you're playing on low prices, you're going to lose sooner or later because there's only so far you can go. You need to differentiate yourself. That's why a company like Walmart eats everybody up.

**Craig:**

Right, because low price isn't the only thing that they do.

**Peter:**

Exactly.

You can walk into a Walmart and make arguments all day long about the quality of certain things, but I'm doing fine in life and I have no issues walking in to one to save money on Tide, or home products I use all the time. I want the lowest price. That's what I'm here for.

**Craig:**

Their major contribution is that, when you go to a Walmart, they always have what you're looking for. They have the selection.

**Peter:**

They are definitely a one-stop shop, but, again, that's not what they're known for. They're known for being the cheapest price.

**Craig:**

Right, and if you're not going to be a Walmart, you're better off competing in other areas. Like you said, all you need is somebody with a bigger bankroll to out-compete you on price and put you out of business.

**Peter:**

No doubt, but I have friends who are absolutely ridiculous. They shop at high-end stores and pay full price because they feel like it's the “in” thing to do, or the right thing to do.

I like what Donald Trump has to say about this in his book, *Think like a Billionaire*:

"You should always feel comfortable bargaining for goods and services. I do it all the time and I'm one of the richest men on earth. Even in high-end shops, I bargain. After all, the more you're paying for something, the more the seller should be able to shave off the price.

"I hate paying retail and it makes me cringe when I see other people doing it. I've walked into stores and offered \$2,000 for a \$10,000 item. It can be embarrassing for me, especially since everyone knows I'm Trump and I'm wealthy, but you'd be amazed at the discounts you can get if you simply ask.

"You have to be willing to walk away, but after you've walked away a few times, the price will come down. It's moronic to be too proud to save money."

This is mind-blowing when you realize that, here is a guy who is worth two to five billion dollars, and he's talking about spending two grand on a \$10,000 purchase. What does that tell you?

It ties in with a couple of my favorite negotiating strategies, which I talk about in my book. One is being willing to walk away smiling. You should always walk away with a positive attitude, keeping in mind that if you're detached when you walk in, it's not an issue if you don't like the price – you can just walk out of there.

Also, don't be afraid to ask for a discount or a reduction in price. You'd be surprised how many people will give you one if you simply ask. And you don't need to be a dealmaker like me who's dealt in millions of dollars. You just have to ask. How hard is that?

**Craig:**

Let's talk more about the concept of detachment because that's key to being able to walk away with a smile.

How are you able to do that?

**Peter:**

It's like buying a car or anything else – there are so many options.

I don't have to fall in love with one car. I don't have to fall in love with one person. You don't have to fall in love with anything.

Maybe love, in and of itself, is a delusional emotion. How can somebody be in love with a product or service or person one day, then a month later not care – they're sick of the person, they're sick of the item. Yet it happens all the time with cars. You buy this car you love, and a month later it's just like driving anything else. The emotion is gone.

I say make logical choices, not emotional choices. The ability to stay detached from something and able to walk away is your toughest tool, because the person who wants a relationship least, business or personal, is the person who holds all the cards. You have to have that mentality when you go in.

If I walk into a Chevy dealer and go nuts over a Z06 Corvette, well, they've got me! And they know it. You can't do that. You've got to keep your mouth shut. Never show your hand to people. In this case, I just remember there are a hundred other dealers I could go to and price shop. No problem.

If worse comes to worse and I don't buy a Corvette, so be it. Life goes on. Life is not all about driving a Corvette.

**Craig:**

So it has to do with understanding your emotions, and being clear about what the cost will be to you if you fall in love and lose your perspective of detachment.

**Peter:**

That's why I talk about "buying secrets" for different products throughout my book. Let me give you a personal example. How long have you been married?

**Craig:**

Twelve years.

**Peter:**

Did you buy your wife an engagement ring?

**Craig:**

Yes.

**Peter:**

How much research did you do about engagement rings when you bought it?

**Craig:**

Not a whole lot.

**Peter:**

I'm going to guess it wasn't cheap.

**Craig:**

No, it wasn't.

**Peter:**

This happens all the time. People buy jewelry and don't investigate it. They have no clue what they're buying. They're at a jeweler's discretion completely. It's the same with insurance. It's the same with all sorts of things.

When you buy a house, how many people go out and study mortgages, or different types of real estate deals? Can you name anyone you know who did their due diligence?

**Craig:**

I have some friends who are savvy about it, but in general, no.

Most people are just grateful to get the loan in the first place. The banks have them all set up to feel that approval process. They don't expect them to shop mortgages.

**Peter:**

Yes, and isn't that a shame?

**Craig:**

I did shop my mortgage and saved a lot by doing that, but I've also done things the other way.

**Peter:**

Look at diamonds, which I also talk about in my book.

For example, did you know diamonds have different cuts – ideal cut, very good, good, fair, and poor. Most people have no clue what's on their finger. They just look at some woman and say, "Oh, my god. Look at that beautiful huge ring." But huge doesn't equate to quality.

If you buy a small one-carat diamond, you might spend tens of thousands of dollars for the highest quality.

**Craig:**

So the question becomes whether it's worth getting the highest quality if everyone is going to perceive it as, "Oh, this is a little diamond."

**Peter:**

That goes back to your internal feelings.

Personally, I would rather wear a small one in that case. I don't have a lot of diamonds, but all the ones I have are excellent. My wife's are excellent, and I didn't buy her a 5-carat diamond ring.

Most women are wearing cubic zirconium and they don't know it. Or they're wearing refurbished diamonds that have been passed around for years. Chances are very good, whatever diamond you have on your finger, it's not brand new and you're wearing used stuff.

It's a real eye-opener for people.

**Craig:**

So you need to know why you're buying something: Do you want to impress people, or do you want to feel satisfied that you have the highest quality?

Those can be opposing goals.

**Peter:**

I always buy quality, although it's quality for what I can afford, right? I'm not Bill Gates.

Remember, you have to have information about yourself in the deal, too. You have to know what you can afford. You have to stick to a budget so it isn't going to cost you your kids' college fund. You have to be smart about it.

In diamonds alone, there are 23 letter grades. For example, do you know if you purchased an E or a V grade?

These are the types of things dealmakers look at.

**Craig:**

It comes back to knowing what you want.

If your fiancée is going to be bowled over by the size of the rock, you can get a letter grade to accomplish that without spending more. You're essentially accomplishing your objective without even having to negotiate too hard.

You just pick different criteria.

**Peter:**

Yes, it's all about objectives.

If all she cares about is wearing a 5-carat ring on her finger, go find the highest quality cubic zirconium and call it a day. Most people don't know the difference anyway, except a trained jeweler. And how many of those do you run in to on a daily basis?

**Craig:**

Diamonds are a great example of what you're talking about – not many people can distinguish what they're spending the additional money for.

**Peter:**

Absolutely, and it's a waste of money and time.

Everyone thinks, "It's more expensive, so it has to be better," but that's clearly not always the case. You can pay top dollar for crap.

It's the same with houses. When you want to buy a house, why aren't you investigating different areas? Why aren't you pulling comparable prices from other places? Why aren't you paying the best realtor out there who has experience in the area you want to be in, someone who has sold multi-millions of dollars year after year?

And I'm not talking about someone who advertises themselves as a "million dollar seller" – because that's B.S. There are plenty of people who call themselves that, but they did it over a 10-year period. That's not impressive.

**Craig:**

No, considering your average American home is around \$200,000. That's only five homes.

**Peter:**

Exactly, and it's the same thing picking lawyers. People call up a general attorney when they need advice in a specialized area.

**Craig:**

So it comes back to having the right people on the team – the human resources side of deal-making.

**Peter:**

Having the right people on the team is too vague. It's really about doing your due diligence.

I could take the biggest schmuck and give him a few things to go in to a negotiation so he's reasonably intelligent and can speak to the price of something. He doesn't have to be the greatest dealmaker, but at least he has a shot.

**Craig:**

If you simply do your due diligence, you avoid the costs and mistakes associated with walking blind.

**Peter:**

Absolutely.

When I tell people I had a wedding planner who did everything with our guidance, they say, "Oh, that's so expensive." But they save you money on every service because they have buying, negotiating and deal-making power that you and I don't have. I saved money using a planner. Anyone could do that.

I once did a radio show about weddings and women with a wedding planner, where we talked about negotiating. She said, "I can get deals you can't get on your own, but people don't call. They think they're going to do it all themselves and save money. That's not the way it works. Someone has to do the due diligence."

**Craig:**

A wedding planner has bargaining power that the average person doesn't have.

**Peter:**

Yes.

It's the same with buying stocks from some guy who calls you on the phone. I hang up on them. The minute you ask how much they've invested, or ask them any detail about a company, they don't have a clue what they're selling you.

Forget blind faith. Throw it out the window – it doesn't exist. It's delusion.

**Craig:**

With the stock example you just gave, it's worse than delusion if a broker is cold-calling you and prospecting. They're very similar to a car salesman at that point.

**Peter:**

Absolutely, and you're hitting an important point.

I spent years at a major consulting company feeling guilty. I was selling people ridiculous services that cost hundreds of dollars an hour that they didn't understand and never researched. They could have found much better deals.

Here's some great business advice: Go to companies like SCORE through the small business administration and find the right consultant. It won't cost you a cent to do it.

So what if it takes a while to find the right fit for your company? You're not paying for it. You have to weed through consultants anyway, whether you pay them big money, small money, or no money. You still have to do it.

You can read articles in business magazines by people who are very credible about how they do business deals and financing, and how they hire people.

For example, I get Entrepreneur, Small Business Opportunities, and Wired magazines. Other than the cost of the publication, this is all free advice.

**Craig:**

In the 90s when I was getting started, I went to the SCORE program. They are seasoned and experienced volunteers who are working through the Small Business Administration (SBA), to help guide entrepreneurs. They're not paid, and volunteer because they want to give back.

Let's talk some more about buying quality versus quantity. Are there other areas like the ones you've mentioned?

**Peter:**

Yes, clothes are a good example. It's something everybody needs and buys.

I have some of the best quality clothes that I get out of season. Right now in Chicago, we probably have 12 inches of snow and I'm buying my spring clothes.

You always want to buy out of season. I buy my winter clothes on clearance. Even though it's high quality clothing, the stores are saying, "We can't sell this stuff anymore because of the season."

So I'm buying – for pennies on the dollar! In some cases I'm buying it for five cents on the dollar. Why don't more people do this? Granted, there are some people who don't know about it, but 95 out of 100 can't be bothered, but they'll bitch about prices.

**Craig:**

I did that with a rather expensive purchase when I bought a motorcycle at the end of the season. At the time, I was in Vermont and the dealer was obviously panicking because they still had it on the lot. There was no way they were going to sell that bike until the following spring, when it would have lost the model year.

It takes a contrarian view of not going with what the crowd does. "Okay, it's spring. Let's go buy some shorts."

Everybody in your social group is probably behaving in certain programmed ways. What you're talking about is being strategic and doing something that actually makes more sense, even though it's not likely to be what everyone else is doing.

**Peter:**

Absolutely.

More people spend more time worrying about who is going to get voted off and win *American Idol* than they ever will on their own finance.

**Craig:**

If you just take a few of the steps here, whether it's for business or personal, you could end up having more capital to make the kind of choices you do want – and get more for your money, which is obviously the bottom line.

But the contrarian psychology is uncomfortable for most people.

**Peter:**

It's too bad because that's the way the world works.

I can't change people. I can't control people. People can or can't change themselves. You can't control anybody.

I could go on and on with some of the most inane things that people are not doing, like buying a house without a home warranty. That's just crazy. Or buying one without a home inspection – that's crazy, too. These things are so cheap.

In fact, when I bought my last house, the realtor bought me a two-year home warranty just to keep the deal. It was free, I didn't pay one cent for it. And it was a negotiated rate for the realtor, not 6%.

I did my due diligence and learned these things are possible. When you sound educated, people take a step back and say, "Whoa, I can't necessarily walk on this person like normal. I've got to do a deal here and start thinking about this."

It changes their mind-set.

**Craig:**

And you don't have to know every single thing. If they sense that you have some knowledge, it's going to shift how they treat you.

When I was 17, I was getting some financing from an investor and the day I was meeting with him, I wore a suit. I went to a number of places where I would normally be anyway, and I noticed I was treated so much differently. That one distinction shifted the perception of who I was.

**Peter:**

Now we're getting to non-verbal communication, which can be as important as verbal.

I hear statements like, "God looks inside, everyone else looks outside." Whether you believe in God or not, I will say that people do look on the outside first. There's no doubt you're going to be treated differently when you come to the table looking like a respectable business person in the general sense.

If you're wearing nice business casual clothes, at the least, and you're clean, well versed, and well-spoken, then you show you took a little time.

When I look at that person, I get a sense that, "Okay, if they put themselves together that way, there's a chance it might be how they treat other aspects of their life." There's a chance they're organized business-wise. They probably have a clean house, a clean garage, and are used to doing things in a higher quality way.

On the other hand, if someone sits down and looks like a casual slob, I'm going to expect he might be sloppy in his business dealings and organization, and that he probably didn't do his

homework because he can't even wash his hair. I'm being a little flippant, but I think you get where I'm going with this.

Of course, the slob could also walk in with a boatload of money and be able to complete a deal quickly. Ask any car dealer and they'll tell you that it's not always the best dressed guy who buys the car.

When I walked in and bought my last car, I had practically just rolled out of bed on a Saturday morning. I probably didn't look like the type of person you would have been scrambling or jumping over other salespeople to get to.

But there's a psychology behind it. I didn't want to look like a rich, fancy person because I probably couldn't have gotten as good of a deal. I looked a little disheveled, like I might not have the money or might be more of a negotiation. So it works the other way, too. Sometimes you've got to tone it down, depending on what you're going in to.

For example, if you're going to a garage sale, and especially a flea market, where you've got great negotiators, I suggest you don't go wearing your Rolex watch because they're going to know they have you.

Wear a baseball hat, if you're a guy, maybe a sweater or t-shirt, and a decent pair of jeans. Don't look like you just walked out of skid row, but don't look like you were shopping on Park Avenue either. It's the same for ladies. Dress down for the occasion and do your bargaining.

It's almost like wearing a costume or uniform. Does that sense?

**Craig:**

Yes, if you want to compete on first impressions from strength, you're going to want to dress up, but where you want to appear weaker, or like you don't have the resources to pay as much as expected, then you're going to dress down to meet that expectation.

**Peter:**

Right.

If someone's going for a bank loan or going to venture capitalists, you better look sharp, act sharp, think sharp. But if you're going to buy a car, you hold all the cards anyway because you're the one with the money – they need your money.

You have more power and options than you think you do, especially if you're the one doing the buying. Remember, the company needs your money. The salesperson needs your money. Someone's got to make commission. Someone's got to make a salary. Someone's got to keep the lights on. That's you! And they know that.

So when you buy a car, you'll know when the deal is bad for the dealer – when they let you walk out the door and don't come chasing you across the parking lot.

**Craig:**

The assumptions people make about you based on your appearance are powerful.

When I was the best man at a wedding, I went with one of the other groomsmen to buy an expensive bottle of wine for the groom. My friend looks Hispanic, which is funny because he's from the Philippines, and that day he was wearing a baseball cap and sweat pants. I wasn't dressed any better.

I'll never forget this because we were looking at \$400 or \$500 bottles of wine behind the case, and called the salesperson over. He literally took one look at us, turned and started talking about \$60 bottles of wine.

My friend jokes about this all the time. He pulls in \$15-20 million a year in his business, but he's used to this kind of treatment. In fact, when they had their baby, the nurses brought in some formula and other freebies, thinking they needed charity.

People assume all kinds of things, and in his case it's really funny.

**Peter:**

Exactly, that's a great example.

**Craig:**

So from a larger, societal perspective, where you're likely to be categorized, you can use that to your advantage.

He happens to look Hispanic, so he's used to people saying, "All right, well, you probably don't have any money," if he dresses a certain way to match that perception.

**Peter:**

Absolutely.

**Craig:**

Sometimes you can get away with dressing down, especially in high level business situations, and my friend is a good example of that, as well.

If he's in a small group environment, like a meeting, or at one of the seminars he puts on, he'll wear that sweat pant look. In that room, he's the alpha. He doesn't have to dress up to impress anybody.

**Peter:**

Let's face it, if Bill Gates was coming in to do business with someone and walks in, kicks off his sandals, and puts his bare feet up on his desk or your desk, so be it. He's Bill Gates. He's got different options than the person sitting across from him. It's a different perception.

I'm not saying that's a perception or reputation you want to have as a business person by doing something like that, but the bottom line is now you're talking about the power of credibility. If Bill Gates makes a speech, it's going to sell out or it's going to be packed to the rafters with people – because it's Bill Gates.

That goes back to knowing the other side.

**Craig:**

In the 90s, I went to a George Winston concert. Everyone in the audience was all dressed up and he walked out on stage barefoot in jeans.

It's interesting positioning to hold your ground and say, "This is who I am and this is how I'm going to dress." There's a certain dominance in breaking the expected norm and conformity of dressing up to appeal to the group.

**Peter:**

It's a good thing to stand out and shake things up.

The challenge is the group you're associating with. You have to pick and choose your battles, how you're going to stand out. You don't want to be remembered for stupid, outrageous, or ridiculous things that damage your credibility, which can hurt you in deal-making.

You've got to look the role and have a rapport with the people sitting across from you.

**Craig:**

Right.

**Peter:**

If they don't perceive you're somebody they want to deal with long-term, even if you're a good bet financially, they may shut it down and say, "You know, this might be bad for our reputation."

I can't tell you how many people in my career, especially in the realm of promoting authors and celebrities, have made me think, "Hmm, no. I'm going to pass," even though they had the money.

What if I get associated with this person at a time when I want to go in to politics or something of that nature? If it's not necessarily a good bet for me, I just pass and walk away smiling.

**Craig:**

Dennis Rodman comes to mind with all the goofy outfits and what-not that he did. I'm not sure if, ultimately, that really paid off for him.

**Peter:**

I think it paid off big time for him and made him a commodity off the court. We're going back to a credible guy. I could be crazy, but I believe he has only one less championship ring than Michael Jordan.

The bottom line is, when he came to Chicago, that craziness about him fit the brand of Chicago. It's an unconventional town – fun, blue collar. We embraced him for it. We loved the hair. We loved him throwing his jersey in the audience. We loved the fact that the guy would sleep on the airplane after binge drinking and gambling all night. We're OK with that because the guy won games.

At the end of the day, he delivered. He had the credibility so we said, "Go ahead...wear the crazy outfits. We know it's all publicity. You've got a restaurant. You've got bars going. You need to get the extra attention."

That was his objective. He took a risk and the risk paid off. I don't know what he did with all his money, but he made a lot of it.

**Craig:**

That's a great perception, and it's good to know how that worked out for him.

It boils down to being able to deliver and actually having credibility. That seems to trump the rules for appearance.

**Peter:**

Yes, and you have to be true to your brand or you'll spiral out of control, like Britney Spears did for a while. If you're going to put out a certain image, you have to maintain it over time with non-verbal and verbal communications. In Britney's case, the message wasn't clear anymore, and Americans love to rip down big people.

When you're doing deals with people, no matter how wealthy you are or how much money you have, it's important to keep negotiating and keep your reputation. This way, people know they can't screw with you.

So we're back to deals and having trust with your audience – because every time someone buys your record or comes to your concert, you're doing a deal.

All this is true for any business.

For example, Victoria Secret decided that they went too sexy with their brand and needed to scale it back because sales were atrocious. It's all about the deal you make with people: "We're this. We're going to supply you with this." People buy based on that.

All of a sudden, they're supplying them with something that doesn't fit their personality anymore and, in a lot of cases, doesn't fit their price point anymore.

**Craig:**

That's part of doing the due diligence – knowing what you're negotiating to provide and then sticking with it, or at least making sure that you keep an eye on the changes. But it's always from the market's perspective. You're sticking with what the market perceives and expects, and staying on your game there.

We've had an amazing amount of great content here. Is there anything else you want to say to wrap up? How can people find out more information about you?

**Peter:**

Yes, I just want people to realize that they have more options and more power in a deal than they think they do. Never fall in love with a product. Never fall in love with a service. It's all business. Sometimes a deal works, sometimes it doesn't. Don't take it personally. It's black and white. It's business.

My book, *Buying Secrets Retailers Don't Want You to Know About*, can be found at [www.BuyingSecretsRetailersDontWantYouToKnowAbout.com](http://www.BuyingSecretsRetailersDontWantYouToKnowAbout.com).

If you want any more information about my products, go to [www.Peterwink.com](http://www.Peterwink.com). I can be reached at 847-985-1321, or my email is [contact@peterwink.com](mailto:contact@peterwink.com), if anyone has any questions. Don't hesitate. I love to hear from people.

**Craig:**

I also want to mention your international bestselling book, *Negotiate Your Way to Riches*.

**Peter:**

Yes, you can get it at [www.Amazon.com](http://www.Amazon.com) and a lot of the book stores have it. Barnes and Noble even did their own version under their publishing name.

Thank you. Craig, it's been great sharing this information. I learn a lot from you every time we talk. I also want to thank Joe for providing the *Operation Yes* opportunity.

We've got to remember those less fortunate than we are. We often take for granted all the good things that are happening for us. Just the fact that we have two arms and legs is something we should be thankful for.

**Craig:**

That's a great way to sum things up here.

Thank you for your wisdom, the wealth of great ideas, and the hard hitting business savvy that you've shared. People are often too timid and unprepared when they make important business decisions and purchases in their lives.

You've shown us a great way to look at it in a detached and powerful way.

**Peter:**

The last thing I'd say is to take action. All the money is sitting on the table for you. Just go for it.

**Craig:**

Absolutely.

Thank you, Peter.

**Peter:**

Thank you, Craig.

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## **Peter Wink**

Peter Wink has spent over 20 years in the personal development and self-help business.

He spent nearly 10 years in sales, marketing and product development with Nightingale-Conant (the premier personal development organization). Here he worked with thousands of self-help customers and students, while gaining a unique insider's view of which personal development techniques are effective.

Peter worked with the “who’s who” of the personal development industry, as well as promoted their programs. This includes Dr. Joe Vitale, Tony Robbins, Dr. Wayne Dyer, Dr. Deepak Chopra, Tom Peters, Brian Tracy, Joe Sugarman, Matthew Lesko, Jim Rohn, Zig Ziglar, Ram Dass, Napoleon Hill, W. Clement Stone, Leo Buscaglia, Denis Waitley, Mark Victor Hansen and many others.

Peter also spent an additional 12 years privately consulting and promoting personal development authors including Dr. Joe Vitale, Dr. Leonard Coldwell, Golden Era Productions, Bob Proctor, Kevin Trudeau, and Peter Ragnar.

His corporate clients have included United Parcel Service (UPS), Gold Standard, Successories, Rockwell, Jamba Juice Restaurants, Coldwell Brothers, LLC/Youngevity, LensCrafters, Church of Scientology, Livinity, Global Information Network, and Accenture.

Peter Wink is also a highly active Member of the Freemason secret society including the Scottish Rite 32nd Degree, Shriners, and Knights Templar.

He is also the author of the audio-books *Negotiate Your Way to Riches*, *Buying Secrets Retailers DON'T Want You to Know About*, *How to Become a Millionaire Starting With Absolutely*

*Nothing, How to Stop Compromising and Get on with Your Life, and The Science of Balanced Living Series with Peter Ragnar. He also appears on Dr. Joe Vitale's programs The Awakening Course and The Secret to Attracting Money.*

Peter Wink earned his Bachelor's degree from Western Illinois University and graduated on the National Dean's List. He is based in Chicago. IL.

He is also the co-founder of the world's only results-based secret society called the "IBMS Master's Society."

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## Chapter Fourteen

### When Your Home is in Foreclosure: Stephan Choiniere

**Craig:**

Stephan, can you talk a little bit about what you do for a profession? You have a fascinating story.

**Stephan:**

I'm a performing artist and, specifically, an acrobatic dancer. After my competitive career in gymnastics, I got involved in dance, the performing arts, and building up my background in various other skills – like martial arts and break dancing.

I built a niche for myself in the performing arts world as an acrobatic dancer, and ended up working for Cirque du Soleil in the show, *Zumanity* as a full-time artist in Las Vegas.

In addition to that, I've done stunts for films. You might have seen me in a few movies – *While You Were Sleeping*, *It Runs in the Family*, and *Rookie of the Year*. I did all the major stunts for the main character. I've also done some stunt doubling for Michael J. Fox when he was doing the TV series *Spin City* in New York.

Beyond all that, I teach workshops for other performing artists, circus artists, and dancers, and create and facilitate circus acts. I also model for fine artists.

**Craig:**

That's fantastic. I've seen you in some of those movies.

You have a highly trained skill and have been doing this for a long time. It's been your passion for as long as I've known you.

Would you be willing to talk about your work situation because it seems the overall economy may have hit the fine arts, especially in Las Vegas. The real estate market there suffered brutally with the mortgage crisis. Can you talk about what it was like before, when you were working for Cirque du Soleil?

**Stephan:**

Yes, I arrived in Las Vegas in 2003, right around the height of the real estate boom. I bought my house in the early part of 2004, shortly after I was hired by Cirque du Soleil.

In a sense, I'd reached the height of my career. For people in my genre, the top of the mountain is to work for Cirque du Soleil – not just to work for them, but to have a featured act.

So it was an exciting, peak period of my life.

It was also complemented by a lavish salary. Consequently, I could afford what I never could in the previous parts of my life. I'd never thought that being an acrobatic performer would afford me a house, but I ended up in a position where I could finally achieve that dream.

So I bought a house that was affordable, certainly, for the salary I had. The complication came when my partner in *Zumanity* got pregnant, which had been planned. We knew it was coming, and I was making plans to prepare for that eventuality. But my exit strategy didn't pan out and for a host of complicated reasons, I didn't have an option to return to my full-time position. This left me out of the loop in an unexpected way – and at the end of a lavish salary. I could no longer afford the mortgage for my home. I did stretch it out as long as I could after leaving the show, but it wasn't sustainable. Twenty months later I was faced with having to choose what I was going to pay for – food, bills, or the mortgage and credit cards?

I had to choose what I was going to survive on, so I stopped paying my mortgage, as well as a number of credit cards, just to get by. I knew there were going to be consequences, but I had no choices. I just had to wait for those consequences to arrive, and hope that, at that time, I would find some sort of adequate employment. That didn't happen.

**Craig:**

A lot of people can relate to your story right now because, even though they may not have been through the pinnacle of a career like yours with all that training, they can relate to a sudden and massive drop in their income due to circumstances beyond their control around that same time period.

This happened around August of 2007, is that right?

**Stephan:**

Yes, that was the point when I had to decide whether I was going to continue paying my mortgage or not. In fact, I couldn't.

**Craig:**

I know some friends who have had similar experiences in Las Vegas, and it's my guess it would have been very difficult for you to sell your property for what you would have owed on your mortgage.

**Stephan:**

Absolutely, because I'd also had a refi in 2005, which made my total debt more than it was originally. Even if I'd sold the house, I wouldn't have recovered or been able to pay off the complete debt.

**Craig:**

Back in 2005 and 2006, even 2007, everyone was encouraged to refinance like that. In that context, you didn't have a lot of choices by the time it all happened. While the consequences for not paying your mortgage will happen eventually, the consequences for not eating will happen a lot sooner.

**Stephan:**

Yes, that's right.

I did the refi to help a friend with their medical needs, and gave them \$30,000 from the equity. I put another \$15,000 to \$20,000 on credit cards to help this friend get through a dire medical crisis.

I was never reimbursed for it, so it put me much deeper in the hole.

**Craig:**

You mentioned that, when you were trying to save your mortgage during those 20 months, you drew down CDs and other savings, so you didn't have any way back.

**Stephan:**

Yes. I had an IRA, and eventually lived off that for a few months, hoping it was just a temporary measure.

I had nothing left in my name, except for this house. And, as I said, even if I'd sold it, I wouldn't have gotten myself out of the debt hole I was in.

**Craig:**

So you made the difficult decision to prioritize your immediate expenses, and back away from the monthly mortgage payment as much as you could.

Do you want to talk about some of the process with the lender? The idea is it typically leads to foreclosure – something too many Americans have experienced.

**Stephan:**

It takes about nine months before the foreclosure actually kicks in, and eight months before you get that first letter. I was informed of that, so I knew I had a grace period to live in the house until the final deadline.

I didn't have any strategy except to sit and wait. They send you a foreclosure letter 30 days before the auction date, letting you know that your house is on the auction block and in foreclosure. When I finally got the letter about eight months after I stopped paying, I had another month before the actual auction date.

At that point, I decided to hustle and try to save the situation because I still wanted to live in the house. I loved it and didn't have any other options at the time. It's amazing how options can show up when we're up against the wall.

I started doing some research, talking to friends who referred me to other friends. I eventually found some resources for delaying the foreclosure process.

One thing I knew was there had been a lot of questionable practices in the real estate market, starting with the revelations at Countrywide that they were dealing in predatory loans. This was already apparent in 2007.

**Craig:**

Yes, they were one of the most famous mortgage lenders that targeted the subprime market. They loaned to people who couldn't get conventional loans, which usually meant that either their income or their credit would make them ineligible anywhere else.

Basically, banks were throwing gobs of money around because it looked like all real estate could do was go up. They didn't really care about the borrower. In fact, in terms of Countrywide, Fannie Mae, and Freddie Mac, there were some federal policies in place that actively encouraged and, in some cases, coerced this.

So you were part of a much larger process that we've all heard about.

**Stephan:**

Right.

**Craig:**

Let's back up because I don't want to gloss over how difficult this must have been for you.

Would you mind going into some of the emotions you were feeling at the time, like when you first found out that you were going to have to stop paying your mortgage, or that you might lose the home to foreclosure?

I imagine there's a process you go through that's good for people to understand.

**Stephan:**

Yes. There's a dread that starts, a dark cloud, a burden on your shoulders that eventually leads to desperation – either find ways to pay down the mortgage, or look for other employment. It was not a pretty time.

I'm 45, and all this started when I was about 39. I felt myself to be a mature man and very capable, especially after having reached the peak of the mountain in my career. Then, suddenly, I have this complete free fall.

It was really devastating to my pride. What else can I say?

**Craig:**

You must have realized that one of the reasons you were in such dire straits is that you had given \$45,000 away to somebody else, however deserved. From an emotional perspective, you did something really generous and then, here you are in your own dire circumstances. It's kind of like, "What did I do to deserve this"?

It doesn't matter about the specifics of the circumstances. You obviously had reasons for your choice, and there are many reasons why you might not be able to recover the money. Medical bills can be overwhelming.

The main thing is you did good for someone, something generous – and yet, here you are unable to pay the mortgage.

It's not like you just said, "Hey, I want to get a mansion. I can't really afford it, but, hey, maybe it'll work out." You had the earnings. You followed the rules. You did everything you were supposed to do and here you were.

I imagine you must have been angry about that.

**Stephan:**

Yes, I was more than qualified for the home that I bought. My humble little castle, but it was within my means. My salary provided for that and more.

I saw myself going from being a provider, being able to help friends in the ways that I could, to a poverty level drop.

That kind of turnaround is really shocking – especially having felt extremely successful in my career up until that point, in a lot of very unconventional ways. I had felt like I was very capable in the world to provide for myself. I had made my own path and done so quite successfully.

As I mentioned earlier, if you're an acrobat, the top of the mountain is being employed by Cirque du Soleil with a featured act. In my world, that's being a superstar. Even to this day, I'm well known in this circle of influence, but I'll bet many people would be surprised how drastic my situation changed. It's pretty devastating.

**Craig:**

I went off on a tangent there because I wanted to help people understand some of the commonalities that people have and the emotions behind that. People feel alone and like they're somehow uniquely screwed up when they're facing a foreclosure.

That's important to understand.

**Stephan:**

Yes, absolutely, because society paints a portrait of those who've defaulted on their loans as being decrepit, incapable, and a failure in a supposedly neutral system.

If you want to look at the bigger picture, there are valuable life lessons to be gained from the hardships we're going through. We may be painted as incapable, or a drain on society, but, in fact, if you look at my case, we're hardcore contributors. We have just fallen on unexpectedly hard times.

**Craig:**

It's worth pointing out that you essentially bankrupted yourself of all of your money to try to hang on to what you were doing.

Other people might have followed a different strategy, particularly in states that have homestead laws, where they say, "Well, I've got all this money over here, but I don't really want to pay for this house anymore. So, I'm just going to file bankruptcy." Even though they have money to afford it, they try to shelter that money and find ways, shenanigans, to get around that. Situations vary, whatever the reasons are, but the point is that you didn't give yourself any safety net. You just blew out all your money trying to hold the line and then, at the end of it, there was nothing else you could do. As I've already mentioned, there were many other people in Las Vegas who were caught in a similar real estate quandary. Everyone was trying to sell.

For example, I have a friend with a condo worth \$700,000 that was selling for around \$100,000. If you are hundreds of thousands of dollars upside down on your mortgage, and everyone else is too, you can't sell. If no one wants to pay more than \$100,000, what are you going to do? You have no choice at that point.

It's not like we're talking about The Great Depression. The seeds for this started in the 90s when the federal government started twisting the banks' arms and saying that, for the most

part, they had to lend to everybody. Lending practices became looser and qualification guidelines more lax.

People ran around thinking, “Wow, I could have a \$500,000 house even though I make \$75,000.00 a year? Hell, yes! I’ll go do that.” They were swept away in a larger tide that’s just part of the history of our times.

**Stephan:**

That’s right.

By the way, a lot of this information is available in a film called *Inside Job*, narrated by Matt Damon, which received an Academy Award for best documentary. The film lays the whole story out about as clear as you can get, though it might take a couple of viewings to let it all sink in.

The repeal of the Glass-Steagall Act during the Clinton administration was a major contributor to the real estate bubble. Glass-Steagall was established around the early part of the last century to prevent banks from acting as investment institutions.

After its repeal, investment firms like Goldman Sachs became intertwined with banks, enabling all kinds of new-fangled investments, like derivatives, securitization, mortgage-backed securities that tied in with real estate and banks.

When I was doing research, I found that in November, 2007, in Ohio, a group of families in foreclosure filed a class-action suit against Deutsche Bank and won. They were allowed to keep their homes free and clear.

This cracked the dam, so to speak, and a grassroots movement developed around the country because so many people were in this situation. This one successful litigation against a big bank, against a monster, gave people the sense that, “There is something we can do. We can do something about big banks that have taken advantage of the little guys.”

So I started investigating more and located some advisors. They weren’t lawyers, but they were mentoring and guiding people through the litigation process if they chose to take that route with their lenders.

**Craig:**

The core of this idea is that lending rules require that the lender retain certain documents on file, including your mortgage promissory note.

I know of another bank that went under, partly because loans were being bundled, packaged, and sold, in many cases, to Fannie Mae and Freddie Mac. Apparently the paperwork got lost in the shuffle.

Is that essentially what the lawsuit is about?

**Stephan:**

Yes, there's a lot of convoluted paperwork going in different directions, as well as loopholes (MERS) the banks took advantage of, rules they bypassed and fudging up the proper chain of title. It gets complicated.

An important point to understand is that, when you sign a mortgage, a mortgage deed of trust secures a promissory note. That note to your home says that whoever owns the note, owns the home.

Traditionally, prior to the advent of these new investment trusts, the banks owned the note until you paid your mortgage off. They would then send the note back to you – and that note was the title to your home.

However, the banks have been selling the notes to investment institutions to be bundled up in these mortgage backed securities. When they sell the note, they're paid off. They're made whole and the debt has been transferred up the line.

In a technical sense, they are no longer the lender. At that point, they become a servicer who channels your mortgage payments to the investment trust where the promissory note actually resides. And, because the promissory note resides in those trusts, the trusts are the actual owners and the new lenders.

In this process, when the mortgage deed of trust is sold, it's separated from the promissory note, and now the promissory note, bundled into a mortgage-backed security, becomes a stock.

As a stock, it falls under the auspices of the SEC (Securities & Exchange Commission). This separation of the mortgage deed of trust from the note invalidates the deed of trust. Now the deed secures nothing.

So you can see that there are a lot of suspicious things going on that need to be questioned.

My main argument has been that, if the servicer (the bank) that I'm paying the mortgage to is no longer the true holder of the note, then show me by what authority they have to take my home away.

**Craig:**

Right, because as far as the law goes, you have to have some sort of legal standing to be able to sue somebody, or to foreclose.

So you're saying that, because they no longer hold the note, they don't technically have any cause to foreclose – on the grounds they don't own that note anymore.

**Stephan:**

That's right – because, in reality, they've been paid (and I have the evidence for it), so they're not in a position of risking a loss. They haven't lost anything! If they're trying to take the house, we have to confirm this is not extortion. So we ask for the note or we find its true location through a certified securitization audit.

I've had people ask, "Are you trying to get a free house? What about your word, your promise to pay? What is this?"

I usually explain how the alleged debt has already been settled, and I finish by disclosing that the bank is trying to get a free house. I'm being a "whistle-blower" while keeping a roof over my head.

**Craig:**

So if you stop paying on the note, what you're saying is that, because they've already been paid in full for the amount that they loaned, they don't really have any standing to go after you and say, "I want that house."

If they get the house, then they not only got paid in full for their loan, but they can now liquidate that house and make money again – 100% pure profit because they don't have any costs in it anymore. Yet the mortgage, or trust, doesn't have their money back.

So you're saying that if somebody were to come after the house, it should be the trust, not the original bank you made the loan to.

**Stephan:**

Exactly, it would have to be the trust, but they won't do that because all the loans that are bundled into these mortgage backed securities are insured for the full amount by an insurance agent. One company, AIG, insured most, if not all, of these mortgage backed securities.

If a loan like mine goes into default, it's automatically covered by the insurance for the full amount, so the trust has not lost anything either. It will also get tax benefits for the defaulted loan.

This is why the people on the board of trustees for the trust, the mortgage-backed security, have no interest or need in going after your home. They, too, were paid in full.

**Craig:**

So it's like an insurance policy.

If a house burns down, that's obviously bad, but you paid homeowner's insurance to protect yourself from that loss. The insurance company would expect to pay out on that claim. They take a loss, but it's part of their portfolio of insurance and they receive premiums to do that, to take on that risk.

**Stephan:**

Right.

**Craig:**

So, in effect, it's not a loan, it's insurance.

At this point, everybody who loaned money was paid – both the bank and the trust. The insurance company is the only one left holding the bag, although now we know that AIG got billions of dollars in bailout money from the federal government during the financial crisis.

So ultimately, you're saying that there's nobody to foreclose on you.

**Stephan:**

Yes, because the debt is settled. There's no more debt, yet we still face the monster bank trying to come back and take the house.

Twenty years ago, this would have been appropriate business because back then they would not have sold the note. They would have been legitimate holders of the note.

These days, they have nothing to lose. They've been paid. Their debt has been settled and the trust debt has been settled by the insurance policy. No debt exists.

So to recap, the bank where we pay the mortgage is no longer the lender of that mortgage. They're the servicer of the mortgage – they service and channel your money to the trust. It's important to understand this title distinction, so we don't continue to have the false notion that they are still a lender. They're not.

**Craig:**

I'll bet a lot of people don't know this.

**Stephan:**

No, people don't really know too much about the details of this system-wide corruption.

**Craig:**

In the midst of all this, circumstances beyond your control brought you to where you were, and you were just trying to not be homeless.

**Stephan:**

Yes, and, eventually, to stop the foreclosure process, I started a lawsuit against my servicer, Washington Mutual (who later went bankrupt and was taken over by JP Morgan Chase). It was all very last minute, but I gave it my best shot and pulled it off.

Before you can file a lawsuit, you have to have your loan audited to find out if, in fact, your note has been sold to a different investment vehicle. While that's the main thing, there can be other, smaller counts of misconduct.

Once I found out that the original note was sold, this gave me the basis to establish a lawsuit, and I was guided through that procedure. It was a bit daunting to go to court and file a suit on my own and serve the papers to all the relevant parties, but I had no choice in the matter.

As soon as the lawsuit is filed and papers are served, the foreclosure procedure stops immediately and there is no auction.

So I saved myself at the last minute, but then came the task of proceeding forward on the lawsuit and I had no idea how to do that. I just took it one step at a time.

**Craig:**

Let's talk about some of those steps.

**Stephan:**

The first step is having your loan audited, and it helps to have a securitization researcher on the task.

Fortunately, I found a certified securitization researcher who could not only locate and find where my note was (somewhere on Wall Street), but also audit the rest of the loan to find out all the inconsistencies, which gave me a legal basis. Things have evolved a bit since 2008, but that's what I did then so I could file a lawsuit.

Also, the lawsuit needed to be written up by someone who knew what they're doing because I didn't. I knew what the task was but still needed an attorney, or somebody trained in that way, to write it all up.

This is where you need professionals guiding your hand through the process.

**Craig:**

So you discovered that everything wasn't cool with your note and that you did, in fact, have a case?

**Stephan:**

Yes, and it stalled the whole foreclosure procedure.

Soon after I filed, Washington Mutual went bankrupt and I thought, “Well, what does it mean for me now that they’re bankrupt? What happens to this lawsuit?” Shortly after, I got a note from the FDIC, who took everything over, including my lawsuit against Washington Mutual. They put a 90-day stay on the case.

After it was turned over to JP Morgan Chase, their lawyers got an additional 90-day stay so they could get familiar with it.

Since I was not in a position to afford a lawyer to represent me in court, nor capable of doing it for myself, all that delaying was serendipitous, and I was able to stay in the house.

When it was finally time to show up in court, I was on a new job in Singapore as part of a show. I had an eight-month contract, so when I got the notice for court, I had to find somebody to represent me.

Fortunately I had a job with a decent income and could afford to take on a lawyer for a short period of time. I hustled around again and found one, who also put another 90-day stay to familiarize himself with the case.

Then, at the end of that 90 days, while I was still in Singapore, he was not responding – I couldn’t locate him and wasn’t able to get any answers. So when the next court date came up, nobody was there to represent me and the case was dismissed.

When I returned from Singapore, I found that all the work I had put in to establishing this litigation had gone down the drain because I couldn’t stay on top of it while I was on the other side of the planet. It was a disappointing and difficult situation. Here I was, virtually in the same place I’d been three years prior.

I decided to wait it out until I got another letter of foreclosure from JP Morgan Chase. Eight months later, that letter came and said, “Your house is in foreclosure and the auction date is set for 30 days from today.”

Again, I have to hustle, but what can I do at this point? One strategy has already been dismissed, so I can’t take that same strategy again. I thought, “Well, maybe I should walk away because, at this point, there’s really nothing else I can do.” But I just couldn’t let go of it. I kept going to my friends, who referred me to other friends. This way, I found out about different forms of progress and litigation around the country, where people in similar situations created different strategies to try to reveal the corruption in the system.

As a result, I was pointed in a different direction.

The issue was the same – that the servicer doesn't hold the note, therefore has no standing to take a house back. But before, we'd always been dependent on the courts or the banks themselves to show us that they don't have the note. And, of course, they don't want to show that. They'll stall, make falsifications, and all kinds of legal loopholes to try to get around the fact that they don't really have validation of true ownership.

If you can find where that note is yourself, with indisputable evidence, then you can show it and say, "Here's where the note is. It's not in your hands. It belongs to somebody else." So, that's the new task I took on. I was able to find a new securitization researcher to locate my note, and to come up with evidence which would start a whole new chain of events leading to litigation again.

However, this time, I'm not so sure this story is going to have a happy ending. I'm in limbo again and don't have the employment to afford representation, even though I have a valid case.

I've looked at other options, such as filing for bankruptcy, and think, "Okay, this is a better direction for me. I need to file for bankruptcy. I've got absolutely nothing to lose. I've got no family to take care of. I've got no assets."

The problem is, even after you file for bankruptcy, it doesn't stop the bank from trying to retrieve your home. I shouldn't say retrieve – steal would be more accurate.

**Craig:**

Yes.

You have to wonder what would have happened if your original litigation hadn't been dismissed. The story could have been over, theoretically.

Obviously you've had a couple of years of breathing room, which is valuable to somebody who doesn't want to become homeless and is finding the best steps to take. But, in your case, your job is very specific, so you have to follow the work where it takes you, like Singapore.

Is the bankruptcy path just one of the options? What does that do for you?

**Stephan:**

At the very least, it can stall the foreclosure, and hopefully dismiss all your debt.

If you remember, I had major credit card debt as well, so I thought, “Okay, this is great. It will dismiss all that debt and the ‘debt’ on the home as long as a strong case can be made that the house is unsecured debt,” but even that takes some research in order to do it correctly for your circumstances.

**Craig:**

So if they come after you, they don’t have the recourse of taking the property – because the property doesn’t secure the note. In fact, they don’t even own the note. They’re just servicing the note.

**Stephan:**

Right, it goes back to the same strategy. You have to say, “Okay, the house is unsecured debt, therefore it can’t be used as an asset to be retrieved.”

**Craig:**

It’s like a credit card.

If they give you a credit line of \$10,000 and you don’t pay it, they can’t just come and take some property of yours that’s worth \$10,000, because the nature of the credit card is that it is not secured by other property.

They’re taking that on and saying, “Hey, we’re going to let you borrow \$10,000, and if you don’t pay, we’re going to go after you in court, but we can’t take anything of yours.” Traditionally, a mortgage would be backed by the property, but because of the shenanigans in the lending practices in the last 15 years, what you’ve found out is that the home you’re living in is not, in fact, backing the note that they’re trying to foreclose on.

**Stephan:**

Right, it is unsecured debt.

You have to take that to court and dispute it. It follows the same strategy you just reiterated.

**Craig:**

Most Americans probably have no idea that the mortgage industry has this level of weirdness in it. Like you said, 20 years ago, there was just one lender. Everything was straightforward.

**Stephan:**

Right, and they act like it's business as usual, but they're not being straight up about the fact that they sold the note and were already paid.

In essence, it's theft. I don't know a better word to use when they come and take these things away.

**Craig:**

This must have been a toll on your career and personal relationships, always worrying whether your house is going to get taken away from you. Litigation is never fun.

In a way, your personal situation mirrors what's going on in the national economic situation. There are no easy answers. Everyone's doing the best that they can.

You don't have an easy economic solution because your career is very specialized – there are a small number of people in the entire world who can do what you do. The problem is, if the economy shifts in such a way that your type of work isn't needed, it's not like you can say, "Oh, well, of course. I can just fall back on being a plumber." You don't have those skills.

**Stephan:**

Right, I'm not working full-time for any big company. I'm a freelance artist at this point, so I do gigs and short-term contracts – whatever comes my way.

The interesting thing about the economy is that, even doing these short-term contracts and these one-off gigs, I'm not getting paid the way I would have been paid several years ago for the same types of jobs, so yes, things are a bit tougher.

**Craig:**

And you still can't sell your house, even if you wanted to. I would imagine that Las Vegas real estate is not in a good situation.

**Stephan:**

It's not.

A short sale is an option, but in some states, even if you short sale, the bank may still pursue you for the balance of that loan.

**Craig:**

In the case of my friend's condo, where he has a mortgage of \$700,000 but can only get \$100,000 in today's market, he could do a short sale if the bank agreed to sell for \$100,000. But once the new owner gets it, and the question then becomes the \$600,000 difference – it doesn't just go poof and disappear, right?

The bank got \$100,000 now, but what you're saying is that, while it varies by state, the bank may decide to sue you for that. Even nastier, sometimes they file it as a 1099 with the IRS and claim that you got \$600,000 worth of income, which is another right hook they can surprise you with.

**Stephan:**

I've check into that and here's what the IRS says: "The Mortgage Debt Relief Act of 2007 generally allows taxpayers to exclude income from the discharge of debt on their principal residence. Debt reduced through mortgage restructuring, as well as mortgage debt forgiven in connection with a foreclosure, qualifies for the relief."

**Craig:**

It's worth knowing that if you're going to pursue the short sale option.

The original inspiration for this interview was to help people who are facing foreclosure to become aware that everything may not be as it appears with their loan. There may be a valid case for them to, if not stop the foreclosure, then, as the story stands right now in your case, to stall being homeless by a few years.

Some of it was unique to your bankruptcy and various shifting of the sands. Ultimately it was a way for you not to be homeless immediately, and there's a benefit in that no matter what.

**Stephan:**

Right, it has served as a stalling tactic.

Another thing that can work for some people is to file, or apply, for a loan modification.

**Craig:**

That's when the lender changes the terms of your loan?

**Stephan:**

Yes. It's not a great option because, generally, banks will not bring the loan down to market value.

What they'll do is decrease your monthly payments, or maybe even the interest, but then lengthen the time span of the loan. Essentially, you might be going from a 30 to a 50-year loan.

You're trapped into a lifetime of debt for a home that is under water and can't be sold. It's not an attractive prospect, but applying for a loan modification will definitely stop an auction of the home and stall the foreclosure procedure. If you need to stall for a few more months, it's a valid tactic. In fact, it's very hard to get approval for a loan modification. In any case, if they do approve it, you can always go back and say, "Well, I don't really like these terms. Let's go back to the negotiating table." Then just reapply again.

If you're looking to buy time, that's a great way to do it.

**Craig:**

That's why we have bankruptcy. There are times when circumstances go beyond our control, whether it's a health situation, the economy, a job, or a natural disaster. Our system allows for people to start over. It's a perfectly normal part of our system.

In this country, close to two-thirds of mortgages are under water. The amount owed is greater than the amount of value of the house.

Five years ago it was more circumstantial. Today, a good chunk of the entire country is swept up in a much larger trend and going through the same process.

On top of that were a series of forces behind the scenes – legislative changes with the Glass-Steagall and the Community Reinvestment Act. These changed time-honored traditions and laws in lending. Suddenly, the whole mortgage industry turned into Las Vegas, lumping good loans with bad, along with selling and trading them. Who knows who owns what anymore?

Then, when the musical chairs stopped and somebody didn't have a seat to sit in, they found out how screwed up all the paperwork was – something nobody cared about in the good times when they were making 100% profit on their property.

**Stephan:**

Right.

**Craig:**

When everything turned the other way, suddenly everybody was trying to figure out what to do about it. You got caught up in the middle of that.

This is an important strategy to help people buy time and make their best decision, especially if they've got kids and need to find a way to stall getting tossed out on the street. And it could be a case where the house then becomes theirs free and clear.

Obviously all this varies by situation, but the main thing is you've given people a lot of information.

**Stephan:**

One thing to remember is there's a different price to pay. You have to spend a lot of time educating yourself.

**Craig:**

People need to just make the best decision they can and not feel like, “Why am I delaying this? I should just move out.” There are two sides to this story and, in your case, it is very specific.

Of course, there are also people who did buy homes knowing they couldn’t afford it.

**Stephan:**

Yes, right.

**Craig:**

Even though they’re in a different category, it’s worthwhile to look at the lending practices that put people in situations where they should never have qualified for the loan.

If you loan somebody \$500,000 when you know they can’t afford it, there’s a moral responsibility to accept some of the consequences for that, instead of making the borrower out to be some kind of a deadbeat. No sane person would have given them \$500,000 in the first place.

The banks didn’t have any risk in the game. They knew they could flip the loan because everyone was betting that the real estate market would keep going up. Historically, that’s impossible, but that kind of thinking happens in bubbles.

Several hundred years ago, there was the famous tulip bulb mania in Holland – a big boom for tulips because of a shortage. A single tulip bulb could be worth more than a house. People literally bet their life savings investing in tulip bulbs, until everybody realized, “Hey, wait a minute, these are just tulip bulbs.” Suddenly they weren’t worth anything and everything went upside down.

There’s a lot of economic history that goes into this, so hopefully, people don’t take it personally, or feel overly guilty about their situation. These are large forces that sweep through the entire economy, and you have to factor all that in.

**Stephan:**

I agree, we’re all sucked into it together.

The system is an interesting thing to look at, and I came across a very enlightening, animated movie called *Money as Debt*. It's about how the monetary system works worldwide, which is something we don't get a lot of education on. [See Bibliography for film information].

**Craig:**

You also mentioned a movie called *Inside Job*, as well, which is narrated by Matt Damon.

**Stephan:**

Yes. These resources are a good start. We don't always know where money comes from, what it's doing, or all the convoluted steps it takes along the way when we get involved in various forms of debt and mortgage. This is a rabbit hole that's worth going down though.

Learning the origins of money and particularly, fractional reserve banking, is a huge eye opener into world-wide systemic fraud.

Additionally, when you get that stack of papers to file for the mortgage, it's a virtual book in front of you – it's a contract. I was always taught you should read every contract you sign, but you're not going to sit there and read a whole book. It would take you a week before you signed it – so they don't encourage you to read it.

Yet, how can you really know all the details of what you're getting involved in when most people are not reading the fine print?

**Craig:**

And, unless you're an attorney, you probably can't read it effectively anyway, given its language.

When you're signing 50 pages or more just to complete a home loan at the closing, there's no way you're truly going to comprehend that.

The blame needs to be spread around. If I make the terms of a contract so completely ridiculous that you can't understand it, then if that deal goes south, it wasn't a good deal to begin with. If it's hidden in paperwork, everyone's going to end up feeling sorry later.

It works as long as the market keeps charging straight up, but flaws in the system get exposed when reality rears its head.

**Stephan:**

Yes, that's what's happened.

**Craig:**

Obviously you didn't know anything about this until you stumbled across it.

Other than the movies you mentioned, what resources would you recommend for somebody who is interested in becoming knowledgeable about options in their situation?

**Stephan:**

To learn more about the various strategies that are becoming more common I would suggest reading, *The Foreclosure Defense Handbook*. It's a free ebook that can be downloaded at this link: <http://www.consumerdefenseprograms.com>

**Craig:**

You mentioned the Ohio case. Is there a resource where people can familiarize themselves with how all that went down, and what the latest might be on that situation – or other case histories?

**Stephan:**

Yes. I would recommend going to a website called [www.chasechase.org/cases.html](http://www.chasechase.org/cases.html). Chase refers to the bank, JP Morgan Chase. You'll get a lot of resources there.

In fact, if you do find your own representation for litigation, you can refer them to this particular website. They can use the information about cases that have already been successful.

**Craig:**

That saves them from having their paralegals spend hours trying to start from square one.

**Stephan:**

Right, you don't have to reinvent the wheel.

**Craig:**

You've shared invaluable information for people who are facing foreclosure, and possibly litigation, from their bank after a short sale.

If somebody is feeling shame, depression, anger or helplessness about it, they're not alone. There is a much bigger set of forces in play than just their own choices.

Sometimes we just need to feel like there's hope and that we are not unique in these situations. So your story has been very helpful.

Is there anything else you want to say in closing?

**Stephan:**

We've covered a lot ground.

I'd just want people to know that, if you think you are in the wrong because you've defaulted on your mortgage, or because you couldn't live up to your promise, it's important to understand that the contractual basis for your mortgage is likely suspect for any number of unscrupulous activities.

It's in the interest of these banks to keep the public maintaining the idea of good credit – because we'll automatically be the first to condemn ourselves if we fail to meet our debts. We'll willingly persecute ourselves. That's where all the shame comes into play, right?

But it's important to understand that there's no shame in this.

When you start to understand the full implications of how the system works, you can say, "Well, there's no need to shame myself for having failed in a system that creates illegitimate debt."

**Craig:**

Yes, and bad practices were put in place on many levels from people who should have known better – and in some cases, they did know better.

You've got millions of people involved. It's not just a mess of some individual's bank account, or mortgage. This is a systemic mess and, to some extent, if the consequence of shenanigans in your mortgage means that you get some breathing room, then that's built into the system.

This entire real estate debacle is part of the taxpayer's bill now, which goes to debt sold in the bond market, bought by printing money, and foreign investors – so there's no reason to self-destruct your personal life for getting caught up in a much larger system.

**Stephan:**

Right, it's a rigged game. We shouldn't have to punish ourselves for losing on a secret fix.

**Craig:**

It's hard to win where people are told things that turned out not to be true – for example, that everyone should buy a house. In reality, that's not true. Everyone should not buy a house because sometimes, in your life situation, it's not the way to go.

If the system says, "You're an idiot if you don't buy a house and, in fact, here's all the damn money for just your signature," then why wouldn't you do that? You're a fool if you don't. We're told they're not making any more land and that real estate always goes up. These things are fundamentally untrue, even if everyone believes them at the time. If you know economic history, you know that none of those things are true.

There is a time to buy a house, but it is actually an investment decision. You may not want to do that right now for a variety of reasons. But here you have people handing out hundreds of thousands, or millions, of dollars in loans to people who have no hope of paying it back unless there's a miracle where real estate keeps going up and up.

Essentially, everyone's lining up at the craps table and throwing the dice – lenders and borrowers. Everybody's rolling the dice here, so there's no need to personalize it unless someone's actively trying to pull scams.

So it's just a question of what to do now to put the pieces back together and that's going to take time.

You've shared a strategy for helping people to buy themselves some time. And yes, the banks are also getting time, too, by the way. They're getting time from the federal government via the taxpayer to figure out what they're doing with TARP and the stimulus package. But it's not really a bailout for you because you have to pay for it through all the legal expenses – so there's nothing wrong with getting some breaks in a system that has been stacked.

Not everybody that was playing the game knew how to play the game.

**Stephan:**

Right.

**Craig:**

There's a saying in poker that, "If you don't know who the sucker is at the table, it's you," and, unfortunately, your average homeowner is the sucker. Of course, they didn't know it because people they trusted – their mortgage broker, lender, economics professor, the news – all told them, right or wrong, things that weren't totally true.

There is an exception called, "real estate can down," and when it does, there will be hell to pay if you're overly leveraged on your loan. It's not like a stock, where you can just call up and say, "I want to sell." You can't always sell your house when you feel like it. That's a big deal.

Thank you, Stephan, for taking the time to share your personal story, and to give people a heads up on what they need to know.

It's been very inspiring to see you hang in there, and do everything that you've been doing in a ridiculously tough situation. You've contributed a lot here, thank you.

**Stephan:**

Okay, cool. Thank you, Craig.

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**GOOD NEWS!** Yes, there is a happy ending to Stephan's story...

After four years, Stephan DID finally prevail in his case against Chase. You can read the final disposition letter dated September 13, 2012, in the Appendix section.



## **Stephan Choiniere**

Raised since the age of ten to become an elite NCAA gymnast at Temple University, Stephan started training in a variety of dance disciplines in order to fuse more sophisticated choreography with acrobatics. For ten years in NYC he was a principle performer with the acrobatic troupe, AntiGravity, integrating dance, acrobatics and aerials for the company's original shows and corporate productions.

Stephan created and performed the featured duo, "Body2Body" in over 1000 shows for Cirque du Soleil in their Las Vegas production, Zumanity. He has since been a creator & collaborator in the design of diverse acts in the "Nouveau-Cirque" genre. His creative recipe for the stage has included awe-inspiring skills with fluid phrasing and emotive story telling.

Stephan holds a degree in fine arts (painting & drawing) from Tyler School of Art in Philadelphia. He currently resides in Las Vegas, with headquarters at the CRE8 program of Brown's Gymnastics. More of his work can be seen at [www.acrofuzion.com](http://www.acrofuzion.com).

## **Chapter Fifteen**

### **Making the Dream Bigger: Scott Miller**

**Craig:**

Scott, I'm fascinated with the work you've done towards ending poverty. There's a very close connection between that and what we're doing here with *Operation Yes*.

You've been working on this mission since the late 70s, so this is obviously something you're very passionate about.

How did you get in to this in the first place and what drives that passion?

**Scott:**

I was raised in a middle income house. My mom was a teacher and my dad was a public relations director. We had a comfortable life living in the suburbs of Rochester, New York. I went to school to become an architect, so I really had no plans to do anything about poverty. I hadn't even thought about it until the age of 18 or 19.

Then, in architectural school, I had a huge collapse from overexerting myself. It wasn't the right field and I had too many classes going on.

Out of the spirit that was generated through that experience, a friend of mine, who was a Catholic priest said, "Why don't you go serve others who are in really desperate straits? It'll get your mind off your own problems and you may find something more meaningful in all of that." I took that advice and went down to the homeless shelter in downtown Rochester, about eight miles from my home.

When I saw all these extremely destitute people, I thought, "How could it be possible that there are people this desperate living eight miles from my home, where I have everything I need and everyone I know has everything that they need, and yet we never talked about it, thought about it, or acted on it?"

It was never brought up in church, never brought up in my school or my neighborhood. We were completely disconnected from this other reality.

It clicked in me that I wanted to do something about this.

**Craig:**

That reminds me of Charles Dickens' work, and his novel *Bleak House*, in particular – educating the British and America on the plight of poor children.

There's a long history to this kind of problem, where the surrounding culture doesn't really want to look at the issue.

It's certainly true of homelessness.

**Scott:**

Yes, we prefer to sort of stay in a comfortable zone.

Most of us associate with people of a certain income level close to our own, and we get uncomfortable going up or down that continuum.

**Craig:**

When you look at families that fall in to poverty due to life changes, career changes, illness, medical costs or other changes, it's very clear that the homeless, or people living in poverty, could be anybody. It's not some separate class of people.

It's a fluid downward-slide that doesn't make any sense. And it's immoral, as you've pointed out in your work.

You've written about the unified field aspect of this – where what happens to one of us, happens to all of us. Could you share your thoughts on that?

**Scott:**

In reality, nobody's more important than anybody else.

My belief system is that we all have our specific life assignments, and we basically have equal value coming in to this plan of existence. So somebody who's homeless is on a journey that includes this homelessness experience.

Given that, I could easily have chosen that assignment, or find myself confronted with it later in my life. Who knows? I'm sure the people in Germany who are middle and upper class, never thought the holocaust would come along and completely throw them in to desperation and destitution.

We don't know what will happen in this particular life, so why not take the attitude that everybody is in this together? We have this big illusion that, "If I make a lot of money, then I'm more important. My reality is more important than someone else's reality."

When I see the news, it's set up that way. For example, when Americans are hurt in some kind of an event overseas, that gets front page. People from other countries who may have been hurt in the same event are mentioned on page eight. So we have a way of prioritizing our sense of importance to people and events.

It's important to notice that one third of the country can't put it together to pay their basic needs on a regular basis, which is indicative of a system that isn't working as well as it could.

If we had an economic system and a democracy that was functioning at top level, everybody would be thriving. There's no reason why we can't pursue that, except that we haven't gotten intentional about it yet.

We live in these fundamental ideas and assumptions about reality, where the top five percent are the most important people, and that the system should cater to their needs and desires and wants first. Then we move on to the next 10 or 15 percent of the population that has over \$250,000 a year coming in, and we work our way down the hole.

When you see us organizing our priorities that way, you know that there's a huge illusion that somehow certain people are more important than others – and it's not true. We're all a unified field and there isn't any separation between us in reality.

**Craig:**

The most obvious illusion that supports and allows it to continue is the idea that those who, as you put it, can't get their act together are somehow solely responsible for fixing it – and that, therefore, it's their problem.

Do you encounter that at your work?

**Scott:**

It's false to think they can't get their act together because they're actually surviving a fairly oppressive system and, in some cases, a *very* oppressive system – but they can't put together enough money in their relationship with the system to support their basic needs.

There's some interesting research on this compiled by the Demos Organization. They did attitude surveys in the country that showed a complete split – half the country thinking we've got to change the system to make it more fair, and the other half thinking people have got to get it together, that it's their own problem.

Our approach is it's both, and this is what we do with Circles®.

Social capital is having relationships that support you, and there are two types of social capital that we focus on. One is called “bonding,” which is people who are your peers economically, and the other is “bridging,” people who have a different income than you do.

We try to bring middle and upper income people in to a relationship – an authentic and supportive friendship – with a family that's decided they want to get out of poverty and are willing to do whatever they can do to make that happen. These allies, as we call them, commit to helping these families make this journey.

At the same time that those two to four allies are supporting a family out of poverty, this same family is also connected to 20 to 25 other families in a community of people who are saying, “Let's work our way out of poverty.”

Part of what we do focuses on helping a family get out of poverty, and helping these 25 families get out of poverty. The other part is, once a month, everyone meets to focus on what we call the big view: What are the systemic issues here that are troubling people as they make their way out of poverty?

Right now there are about 1000 families we support in 18 different states and 40 different communities in getting out of poverty.

We're also helping to organize a presentation on the barriers they face, which have been put in place by policies, procedures and practices stemming from a belief system that says poor people are not as important to pay attention to as the people who have the money. Many of these policies are punitive, based on the assumption that poor people don't deserve as much attention and assistance.

I did a tour of Albuquerque yesterday with one of my colleagues, who wanted to show me parts of Albuquerque completely unattended by the city – boarded up buildings that'll be there for another 20 more years unless there's some sort of intervention.

And you've got to think, "Wait a minute. This city's got tax-based money going in to their coffers that's supposed to be evenly spread out across all the people living in the city for the development of their neighborhoods. That's not what's happening." It's all in a food chain system.

We can't help ourselves as human beings in this country when they set up these artificial priorities – preferences and deference systems regarding how much money people make and then catering to them.

This is what causes poverty, keeps poverty in place, and what we have to address if we want to dismantle poverty.

**Craig:**

In doing some background research on your organization, I discovered that people in poverty aren't really consulted or represented in the decision-making process about what happens in the community.

**Scott:**

There's more of that now than there used to be because we're getting a little more sophisticated about it as a nation and as a network of communities. We're getting better at knowing that if you include people in their own solutions, in their own neighborhoods, there's more ownership for it. But we still think that prescribing to people who appear to be less able than us is the way to go.

However, the research is in and shows that doing that is a disaster.

For example, look at all the HUD stuff they built and quickly turned in to slums because ownership wasn't given to people. No responsibility was shared with them. It was set up as a parent-child kind of relationship with the government, and that's turned in to a mess. Then we conveniently say, "Well, poor people don't get it."

All the great business managers and writers of our time have said that what happens in systems is always management's responsibility. If you've got a good system, people do well in it. If you have a crummy system, they don't. I always lean toward, "Let's change the way we approach all of this and change our systemic dynamics with people in poverty."

One thing we're looking at is employers who complain about pooling from people who are either on welfare or underemployed because they've been tagged as risky labor. There are programs around the country that have quite a bit of success with retention, and we work with them to discover what they're doing.

Somehow they're able to place people in to entry level jobs and keep up to 85% of them for at least a year in these positions, when typically they would drop out. Normally it's about a 25% retention rate. So we're asking the question, "Well, how are they keeping people in these jobs, what's the difference?"

Our observation in looking at these best practices is that it's all about relationship building, where someone's actually seen this person, "John," as a real person.

As a real person, he's got a family. He's probably got a crummy car and can't afford an extremely high car payment for a better car, so he comes out of an underemployed, poverty ridden situation. While he's in his job, things happen in his life.

If, as an employer, I can understand the world that John's coming from – what we call the hidden rules of living in poverty – I'll have a much higher retention rate with John and his colleagues.

As an example, there's a bank in Cincinnati that works with a great program called Cincinnati Works. *Harvard Business Review* wrote an article saying that this bank received \$400,000+ worth of savings and retention by using this nonprofit to help build a relationship with John, and making sure he had enough understanding of the hidden rules of work.

All work institutions are built on what we call middle class rules, so if you're not raised in the middle class, or upper class, you don't really understand the subtleties of the work world. Hidden rules include how you talk, how you look, how you dress, how you interact with people, what you say, and what you don't say. If you've been raised in poverty, there are different things going on that don't necessarily work well in the middle class environment.

In the other direction, if you've been raised in a middle class environment, you won't understand the hidden rules of poverty. You'll be less effective in terms of employing and keeping people who have been raised in poverty in those jobs.

It's the same with the school system. You're less likely to keep kids from poverty at the same level of performance you'd want to get for all your students – because you don't understand where these kids are coming from.

So we teach these hidden rules of class.

For example, we have a partnership with Ruby Payne's company, aha! Process, Inc. All of these insights make it easier to get people out of poverty, and to teach kids who come from poverty in a way that gives them a higher academic performance and a better chance of making it.

We say to leaders in all of our 40 communities, "Take a look at everything going on in the community, all of the programs like school readiness and zero birth defects. Do we have a score card on all of them? How is all that going?"

If these kids aren't prepared and ready for kindergarten, they'll be behind their classmates and a drag on that whole system of learning for everybody. And, they'll have fewer opportunities to get through that system.

Then we ask them to look at K through 12. If we have anything less than 100% graduation rates at our schools, we're literally sending those drop-outs into prison, poverty, and the undergrad economic scene here. That's not good – and it'll get worse because jobs today are more sophisticated and demand more education. And this will continue to be the trend.

If the community doesn't have a scorecard that says, "Ages 0 through 6 – 100% of our kids are prepared for kindergarten. K through 12 – we've graduated everybody," then what's the work force and career development going to look like?

Community college presidents who I've met with in New Jersey and Pennsylvania were telling me that they have a 45% dropout rate the first year of community college, and they're appalled by it. They want to use Circles® as a way to intervene in those drop outs, and figure out what they can do to help make sure people can finish up these programs. Without some sort of post high school work, you can't make enough money to live in this country.

As communities, we can keep track of indicators such as placement rates, retention rates, and advancement to livable wages, so that we know what we're doing about poverty in our community.

Move the Mountain comes into the community and says, “Let’s put together a score card of the most important things.” This is how you’ll begin to know if you’re having a reduction of poverty in your community, because you’re not going to get it from the government census data.

The Federal government’s poverty formula is 50 years old, antiquated and not useful. There is a lot more than 12% of the population in poverty – it’s closer to double. So we don’t want to use that.

We need to take a look at those indicators that say our system is working, from birth to the time people get in to jobs and advance to decent careers – because wherever we fall short, we are creating poverty. I talk to leaders about using the Circles® approach and our relationships with best practices around the country to shore up that continuum.

We want everyone to see that, “Wow, we can graduate more kids,” but we’re not leaving it up to the schools to handle alone. The community is involved. There are volunteers, supporters, and promoters making sure the letters get passed, and that schools get whatever they need to do this.

It’s the same with businesses. They’ll save money by looking carefully at how to recruit, train, and retain people coming out of that bottom third of the economic sector of our communities.

We also want to know, “When people fall through the cracks, how do we make sure that there’s a safety net to bring them back in to the fold?” Once you drop out, lose your house, or whatever, it’s very difficult to get re-established in our communities.

Look at the housing crisis right now. It’s very expensive and difficult once you’ve lost your home or been made homeless. It’s hard to get back on your feet – it takes money and support. Rather than having to pay for all the fallout from where shortcomings are in our community, our objective is to get the community to focus on those gaps and fill them in.

Imagine how great it would be in this country if we didn’t have poverty. The Center for American Progress estimates it costs \$500 billion a year to raise kids in poverty. If you use the official poverty indicator of 12.9 million children, that’s about \$38,000 a year per child. It’s extremely expensive, increases time and health care issues, and reduces productivity in the work force. Putting all that together at \$500 billion a year, it’s a phenomenal cost.

In 2007, we only graduated 70% of the kids in this country, but if we graduated all of them, we would have *three trillion* more dollars flowing through the economy from just those kids alone, over their lifetime.

We don't fully understand the metrics around poverty yet, but they are compelling, urgent, and full of opportunities in regards to our country's ability to go to the next stage, rather than descending in to something else.

**Craig:**

What about the success mind-set industry?

We hear over and over again that a person's income is typically the average of their five closest associates or friends. So what you're doing with the Circles® approach is raising the average by bringing groups of people together that normally wouldn't have intersected, based on forces we talked about earlier.

**Scott:**

Absolutely.

**Craig:**

You're raising that average and filtering knowledge, customs, practices, resources and connections between Circles® that formally didn't connect.

**Scott:**

That's well put, and exactly what we're up to with Circles®.

**Craig:**

Was it intentional to see it that way or just how it looks now?

**Scott:**

It was very intentional.

We originally started with helping eight women get off welfare. Once we realized that the only people they had in their lives with more income were the two of us doing this initial pilot, we knew we had to expand our group of allies. They didn't have any connections, and weren't able to think in the ways that the two of us thought about life – ways which gave us more opportunities for money.

We passed along our ideas, but then realized that if everybody had people, their own world of connections, that it would go a lot faster. We noticed that people learn through modeling, more than anything, when they're hanging around people who have a different upbringing and different ways of thinking about money. They learned to absorb things much more quickly than if we had given them a class.

**Craig:**

If you look at it from a public policy or education viewpoint, it seems the crucial aspect is the beliefs and thinking processes that are instilled at a very young age.

Since everyone has access to the public school system, do you find that this system instills the kind of beliefs or ideas that can help the future success of all strata of society, particularly the ones that we're talking about?

**Scott:**

There's a direct correlation between income and academic performance.

The more income you have in your home, the better your grades are in the school system because it was designed to teach to kids that have middle class upbringings or better – at least until Ruby's work came along. Over three million copies of her book have been sold to date, primarily to school systems around the country. In addition, they do 2500 workshops a year for the schools. All this is beginning to change the entire mind-set of the educational system.

Once they understand these hidden rules of class, they become more intentional about appreciating that a child is literally becoming bilingual as they come into schools across cultures.

For example, if they've been raised in poverty, the register for language that these kids use is highly casual and informal, whereas it's formal in the school systems.

Take storytelling, for example. Traditionally, in families of poverty, it's highly circular, entertaining, and fun. But when you come into the schools, they want you to tell the story from the beginning, middle, and end in a sequence – don't go on these side trips. It's a whole different style and these little kids have to figure it out quickly.

If they don't, they're tagged negatively by their teachers and taught differently, in a way that sets up an assumption that they can't do as well, which then proves itself out by their academic performance. Once kids start failing early on, we know that their chances of graduating are much slimmer.

So it's important that from the beginning – even from ages 0 to 6 in early childhood development and head start programs – that we're teaching the teachers about the hidden rules of social classes, so they can use that insight to be more respectful and appreciative of what kids are trying to learn.

It's not that these kids are any less able to learn, it's that they're learning a lot in both worlds and trying to cross those bridges in their heads. We can make all that easier. As a country, we can make it easier using these ideas.

**Craig:**

The power of expectation is fascinating.

If people are used to failing in school, then they're expecting their future school years to be failing, as well. So at some point dropping out may seem like as good a choice as any.

How does the work you're doing address the expectation aspect of it, or beliefs, from a direct perspective?

**Scott:**

The work that's being done in the schools with the hidden rules of social class help teachers and administrators understand that it's easy to drop your expectations if you have a child that doesn't use the formal register of language. They won't have as many words in their vocabulary coming into the school system.

It's important that we not make an assumption of, "Oh, this is a child that's slower or dumber" but rather, "This is a child with a different cultural upbringing that hasn't quite synced

with the school's culture." We need to put more attention on how kids learn this culture and how can we set it up so to give them the space and support to learn the culture.

For adults, we also have a program called *Getting Ahead*, put together by Phil Duvall out in Ohio, teaching adults that they can get further along in the world if they become bilingual. If you've been raised in poverty, then let's learn these hidden rules of class that relate to the work world.

Oftentimes when people first come into the *Getting Ahead* classes, they don't know how much money they have to make to be out of poverty. They're so caught up in what we call "the parity of the moment" that they are not able to think abstractly about, "Where am I going to be in a year and how much do I need to make?" It's very crisis oriented.

This kind of reality and poverty in our country is like being in the war, actually. Your thoughts are about, "How do I make it today? Tomorrow will take care of itself."

We help people deal with the concrete things of their current reality, so that they can get their heads freed up to start looking at things in an abstract way, which is, "How much money do you have to make in a month and a year to be okay?"

Once they get these figures in their heads, their expectations start to go up. They realize that \$8 or \$9 an hour doesn't come close to meeting basic needs. They can see why they're caught up in the parity of the moment, always robbing Peter to pay Paul.

For example, let's say you have a family of four in Bucks County, Pennsylvania. The research shows that you need about \$45,000 a year to make it and put your basic needs together. One breadwinner would have to make \$22.50 an hour, working full time, to earn that amount.

When they look at this and analyze what it would take to be self-sufficient, and then you bring in allies from a different middle and upper income reality, it all starts dropping in to people's system. They think, "Wow, I've got to start seeing myself as someone who makes \$40,000 - \$45,000 a year. What do I need to do to get that kind of money?"

It's a very different track than, "Let's start at the Burger King and work our way up to whatever is available there." People begin looking at certification programs and making sure they've got their GED. They start cleaning up their credit.

When they begin to see a light at the end of the tunnel, they'll move toward that light. This is what the Circles® approach is all about. It's designed to inspire people and then equip them to put together enough money to make it.

At the same time, we try to get the Federal and State Government programs to be more cooperative and incentive-based in order to support the whole process.

**Craig:**

What role does hope, and the belief that “Things can get better,” play in all this?

**Scott:**

One thing we do is have weekly meetings where dinner and childcare is free. It's a very “can do” atmosphere. Each meeting starts off with people sharing their “new and good.”

For example, I would say, “My name is Scott and I'm from Albuquerque. My new and good for this week is the following: \_\_\_\_\_” and then I'd rattle off something. You'll hear 20 to 25 different “new and goods” at the beginning of every meeting.

The point of the meeting is to listen to what people are suggesting, and to have opportunities to move your whole economic future down the road. We bring in all sorts of inspirational speakers, or people who have connections with potential human resources, departments and companies. Anything that we can do to open up doors happens in that meeting.

At the end, there's a whole series of “appreciations,” where you appreciate the person next to you. It could be something you noticed about them that you liked.

This culture of appreciation, plus the “can-do” atmosphere, creates a different energy field. It's like a battery that people can plug into and list their whole expectations. They can reclaim a dream for their life because most of the people that we deal with when they first come our way have no future story in them. They don't have one.

You can see why people would move in to drugs, be depressed, or put such a high emphasis on daily entertainment – whatever they can find. That's how you cope with having no future story.

What we try to do – and we succeed with many, many people – is create a different future story and say, “Here are some people that can help make this happen. You’re not alone.” Getting people out of isolation is huge. It’s a big deal.

**Craig:**

What are some of the ways you deal with drugs and depression?

One popular conception is that they’re brain chemistry related, so how do you work with a population that doesn’t perceive reality the same way at all?

**Scott:**

A lot of mental health issues clear up when people have a sense of purpose and real opportunities to make enough money. Much of it is situational. Depression and anxiety can come from being in the parity of the moment.

For example, imagine that your town gets hit with a tornado and everything's devastated. People are in that parity of the moment – shell-shocked from the whole experience, right?

It’s the same if you’re in poverty and worrying all the time about being evicted, your car breaking down, or something happening that you can’t fix. It can be as simple as the door handle breaks and now you have to use twine to hold your door together, or your furnace breaks and now you have to open up the stove, turn the stove on, and have the kids sleep out in the kitchen.

These are all real stories people have told us after they got involved with our work, and we help them to solve these issues. But, when they’re in the parity of the moment, people are simply anxious and depressed. It becomes a chronic state until they break up that isolation, which holds all that together. Feeling alone and like you don’t have enough resources to make your life work creates depression.

We’ve had people come to our meetings who have been labeled everything you could possibly be labeled by the mental health system. We’ve seen them make pretty dramatic changes by just being in the meetings over time – they don’t even have to participate. They might also have been in recovery programs or getting therapy because we encourage all of that.

The thing we offer is a sense of purpose and community with other people walking the same walk – and with other people not walking that walk – who are there to provide support, encouragement, and connections.

This is our best antidote to a lot of what we would call mental illness.

In cases of severe brain chemistry, there may be organic issues that aren't going to get touched by external means. People may need to get medication and therapy and we can support people with this type of thing.

**Craig:**

You mentioned that the cost of children and poverty is a \$500 billion figure. Along with that, we can extract other costs associated with it – loss of productivity, drug and crime, the correctional system, drug enforcement, and other societal expenditures that go along with the “tyranny of the moment” lifestyle feeding those decisions.

Given money is being spent in those ways, it's not as if there aren't resources to help people make connections and get into group environments where they're able to absorb new energies and values, and have access to therapy and treatments.

**Scott:**

Right, we have all the money we need.

**Craig:**

All the resources *are* there, so the central thesis is that it's not being used in a way that addresses the real problem. It's more like a band-aid approach to deal with symptoms instead of the core causes.

**Scott:**

Yes, a huge band-aid that masks the system, but band-aids are for the end of a crisis, not up-front.

If you put the energy up-front towards developing people and their ability to get resources, you don't have to pay for it in crisis down the road.

Crisis management of a pompous society is very expensive business, although I'm afraid we're very deep in to that approach. We wait until things get horrible and then we have to do something, such as build a new prison. Or we have to expand the emergency room because it's becoming the first place people surface without health insurance.

Think about what this costs. If the only access people have to a doctor is through emergency services or the emergency room, then we're paying an enormous amount of money for health care through subsidizing emergency rooms when, in fact, giving people easy access to health care and making sure they have insurance is a far better solution. It's much cheaper in the long run and certainly better for everybody.

It's a lot easier to organize a community to take responsibility for the well-being in those neighborhoods, and to put some economic development incentives into packages so that things look and feel nicer, people take more pride and ownership, and they're less bummed out. Neighborhoods that look horrible tend to attract drug activity and crime of all sorts, which costs us a fortune.

We should always ask ourselves, "What can we do to support people to have a thriving life? What would be the most supportive strategy here?"

**Craig:**

Going back to the individual level, do you encourage entrepreneurship as a vehicle to earn a sustainable, or perhaps greater than sustainable, income?

**Scott:**

We're big on entrepreneurship, although it's important to note that there are enormous numbers of unfilled jobs in successful companies. They can't find the people they need.

A community college president in Pennsylvania told me there were 100 jobs needed by a company paying \$19 an hour and they were struggling to get these jobs filled. With unemployment everywhere, how hard should it be to get 100 people who can do this kind of job, get \$19 an hour, and become more self-sufficient?

There's a lot of connecting that needs to be done, and support given, for people to be successful on those jobs.

In addition, we have programs for families, which work with incentives. This has developed its own cottage industry.

We have one program called *Individual Development Accounts (IDA)*, which puts money in towards starting a business through a 2:1 match for families.

For example, if a family uses their earned income tax credit at the beginning of the year, which could be \$2000 to \$3000, not only will the Feds match it, so will another local entity. That's a 2:1 match. And in some places, you can save as much as \$16,000 towards buying a new home, starting a new business, or going back to school. Here in New Mexico, we're putting 12 Circles® around 12 individuals who are starting their own businesses in Sandoval County.

Can people who are coming out of poverty and homelessness make their own way by being entrepreneurs? We think "Yes." There's certainly a lot of evidence around the country that IDAs are helping people launch micro-enterprises that allow them to be able to pay all their bills – and then some.

**Craig:**

Have you heard of the micro-lending projects that are happening in third world countries? Do you see any of that happening here in the United States?

**Scott:**

Yes, in New York and Chicago. Mohamed Unis, who started the Gamine Bank in India, has come to the U.S. to look at how to further these things down the road, and I'm looking forward to seeing what they can pull off. However, there are some different dynamics in this country.

For example, it's more expensive to live here than in third world countries, so it costs more to launch an enterprise here than in Bangladesh. But I believe that if we get people a loan with clear expectations around it, have a relationship with them, and support them to be successful, we can do as well here as they have been able to do in third world countries.

**Craig:**

Your mission statement is to get 1000 communities into this program, and you currently have 1000 families?

**Scott:**

Yes, we're in the pilot stage and have about 40 communities active right now.

Our partners at aha! Process, Inc. are in about 350 communities a year doing work, and we're getting together for a planning session to look at how to prepare a network of training centers that can take all of this to scale over the next decade.

**Craig:**

What would be the catalyst, or the vehicle, for reaching the goal of 1000 communities? Is this pilot program growing at an intentional rate or is there something that would allow it to grow faster?

**Scott:**

That's a great question.

I got excited when Joe's office called me because we're at a point where we've experimented with a few marketing and public relation firms. Our book, *Until It's Gone* is out, and, as I mentioned, Ruby's book has sold around 1.3 million copies – huge for an anti-poverty book.

We're looking to form relationships with marketing people who are at the next level so we can go to the next stage.

**Craig:**

As with everything in this story, it's all about connections.

**Scott:**

Right.

**Craig:**

The community level has the connections.

It's all about who you know, and what opportunities can be achieved and leveraged by increasing connections – instead of isolation.

**Scott:**

Right.

In the *Getting Ahead* class that we offer to families in poverty, we teach the hidden rules of middle class. Yet I've noticed that the people we work with who are in the middle class running these institutions need the same sort of course in order to be able to connect with people of wealth.

At the top end of the economy, people have made tons of money. Their growth is astronomical compared to the growth of the rest of the population, probably because of the laws of prosperity. I want to help the middle class build relationships with people of wealth so they'll begin investing in these initiatives, going deeper and broader with the influence that is necessary to dismantle poverty.

I have to do the same thing, too. I've been sitting down with people who know multi-millionaires and billionaires, building relationships so that, when the time is right, they may be willing to invest in this work.

**Craig:**

That certainly connects all the circles.

You have a circle with a billionaire, and you're connected to other circles – all the way to folks on the street.

**Scott:**

Yes, we're circled from top to bottom.

**Craig:**

In the beginning we talked about a continuum from Main Street to Park Avenue, so here we could use the metaphor of a line where folks are passing water buckets back and forth to a fire.

**Scott:**

Right.

**Craig:**

If somebody isn't connected or passing the bucket, then the house burns down.

In our culture, there aren't any directional connections between the very top and the very bottom. There are no lines to follow from birth to billionaire, unless you were born into it – or into a relatively reasonable path to gain access to it.

There seems to be a block, or disconnect, between information and wealth that is available and the folks that are not actually benefiting from it.

**Scott:**

Our society doesn't make it very easy, so we have to intentionally build these relationships across class lines, awkward as they are.

If we pursue how to do this better and better, then the billionaire will discover his or her authentic, deep connection to somebody in poverty. They can begin to realize, "Ah, here's somebody who is having such a different reality and yet, fundamentally, we're equals. I can learn from this person and they can learn from me."

We're trying to create a process through an invitation that is safe and effective for building these kinds of unusual relationships.

For example, we let people like Diane, who went from poverty to doing well as a result of the Circles® program, talk to the people who fund this at a foundation. They're not that interested in listening to me, so I talk three minutes and turn it over to her. She blows them away with her story. They get touched and connected.

Without Diane in that room talking to them, they may not have this kind of conversation for another year – because their reality is go to the foundation, go to church, and go to the

shopping mall. They can create an entire circuit of reality in their community that keeps them out of neighborhoods and situations that have people in poverty.

That's why so many people in this country say, "We don't have that much poverty, do we?" It's easy to think, "Boy, I worked so hard to get all this money," and yet I don't realize I was born on third base. I think I hit a triple, but really, I was born on third base. If you're born on first base, it's a lot harder to get around the bases.

Once people get in these relationships, they begin to see that they're privileged – because there's serious privilege that comes with their situation which has helped them get the money they've accumulated. I'm not talking about "deserving" as in, "I'm better than other people," but more about the fact that you came in to the situation, got the right information, applied yourself, had great opportunities, and had different expectations than if you had been raised in another situation without that set of circumstances.

It's not that people can't go all the way around the bases. But, if you look at the research, very few of us move from the place we're born in the quintile of incomes. If you were born into the lowest quintile, most people stay there or move up to the next one. It's very rare that anyone moves up two or three quintiles – and it's also very rare to drop down quintiles.

Given that research, we can be grateful for whatever we've got going on and, then, once we've made enough money to meet our needs and have some fun, we can turn our attention to those that have a different situation and really need the support.

**Craig:**

The major thing is information and beliefs, and connections are a form of information – who you know is a form of information.

**Scott:**

Absolutely.

**Craig:**

So when the third base folks, now sitting in the home run position or the billionaire category, actually hear these stories of individuals, it helps transcend their own beliefs or

prejudices. They can substitute a different story, one that brings an equal human experience to the forefront. They become aware and make those connections.

**Scott:**

Right, and this is why we put a lot of stories in the book, so you hear how both sides of the equation benefit from being in a circle.

A professor in Iowa told me that he couldn't believe how his life had been changed and blessed by being involved with the families that he was supporting. His whole life became more meaningful. He'd had enough money, but not enough meaning or friends, so the community that we had set up became this new source of friendship for him.

The mission of ending poverty filled him in a big way. It didn't affect his financial situation – it didn't need to because he was set. But, at the end of the year, he asked, “Who needs money for something that's substantial here?” and he gave away thousands and thousands of dollars to families in this community. The benefits to them were enormous, and for him, a great opportunity for more meaning.

These are the kind of stories in the book, stories of people who have had almost nothing, very little to live on, and only a small trickle of resources going through their life. Suddenly they got involved with middle and upper class folks and began to see their lives differently. It opened up dreams and acceptance. They started to feel they deserved more money, and opened up emotionally to taking the risks that would allow them to move in to a more stable situation, even if it took a couple of years.

The stories are very inspiring and that's what we use to change the hearts of Americans, so that they're willing to make more rational and compassionate policies, and vote for representatives who will take on these types of agendas.

We've had a good track record of getting elected officials involved closely with our work. Without these relationships, policy is more likely made based on prejudices, than a sense or feel for what is really going on.

**Craig:**

You're really tapping in to something – a lack of meaning in modern American life. There's a wonderful opportunity in this information age to spread the idea that you can receive great fulfillment out of serving others, and receive greater good.

As you've said, the money is there, the resources are there, and they're not being appropriated correctly.

**Scott:**

Right, all that's missing is that we're not intentional yet about ending poverty.

If the country would commit to it, then solutions would become much more apparent and we'd move on it. People would begin to see that this could be done. So our job right now is to say, "Listen, here are at least 1000 families that want to get out of poverty, are doing whatever they can do, and making it. And here's how they're making it."

You can take those ideas right to the bank, and literally save this country billions and billions of dollars of wasted money on the fallout of not addressing our poverty.

**Craig:**

So theoretically, instead of having a situation like we do today, with public spending directly and indirectly wasted on both aid to poverty and dealing with the effects of crimes and other related problems, we would actually see a reduction overall in our tax burden. And, we'd raise incomes across the board at the same time.

**Scott:**

Look at our prisons.

It takes millions of dollars to build one, plus \$25,000 to \$30,000 per cell to maintain them, and we're building like they're going out of style. We incarcerate more people in this country than most industrialized nations, and it has to do with how we approach people in poverty. The huge preponderance of people in prisons comes out of poverty.

It's important for us to ask ourselves, "Are we intentionally making sure that everything on this continuum, from birth to the time people are ready to move in to producing income, is working at a high enough level for this country to do what it needs to do?"

If you take a look at current strategies in any community, the challenge is at a level 10 and our approach is about a level five. So, we've got to bring more of the community in to this. We can't advocate it to government, social service programs, and educational institutions. They can only do so much right now.

We need the public at large, and especially the entrepreneurial wealthy and successful people, to get in the middle, like Bill Gates is doing now. Get into the middle of all this and bring that brilliance to bear on this continuum. That would be the absolute best thing that could happen next for this country.

**Craig:**

That's the belief and attitude that needs to be spread, because there's currently a belief that says, "It can't be done, it's overwhelming, and these are fixed caste systems that can't be overcome."

**Scott:**

Our work is busting that myth.

Having done this for 25 years, I have been very close to all the frustration, and there's no part of me overwhelmed or discouraged by this. I know from my own experience and intuition that this is completely manageable and possible in this country.

It's the time to end poverty. It's about getting the right kind of brilliance and energy in to these strategies, and then we'll see fabulous change. We already see these changes happening in our own small demonstration, but take those ideas and magnify them and who knows what will happen next.

It will be all very good.

**Craig:**

Could you list the website, or any other information, for people to contact you or your organization, and get involved or contribute in some way?

**Scott:**

Our website is [www.CirclesUSA.org](http://www.CirclesUSA.org), and this is where you can find out how to order the book, *Until It's Gone: Ending Poverty in Our Lifetime, In Our Nation*. You can also call us at 888-232-9285.

If you want to send an email, send it to our office manager, Gena, who handles all initial requests. Her email is: [gena@CirclesUSA.org](mailto:gena@CirclesUSA.org). She can also set up an appointment to talk with myself or my colleagues.

**Craig:**

Scott, thank you for your time in sharing this wonderful success story and the vision that you and your organization have been working on – and I hope *Operation Yes* can help further that vision.

**Scott:**

Thank you, Craig.

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## **Scott C. Miller, CEO**

Scott began his focus on poverty in the late 70's as a volunteer for the Catholic Worker in Rochester, NY. Since then, he has initiated projects in North America that directly help families and communities address poverty more effectively. After a decade of experimentation Scott founded Circles®. He makes his home in Albuquerque, NM with his wife Jan. Both have volunteered for years as allies to families enrolled in Circles®. He is author of the book, *Until It's Gone: Ending Poverty in our Nation, in our Lifetime*.

## **Appendix**



September 13, 2012

**WE ARE CANCELLING  
THE REMAINING AMOUNT  
YOU OWE CHASE!**

Stephan J Choiniere  
[REDACTED]  
[REDACTED]

Property Address: [REDACTED]  
[REDACTED]

Dear Stephan J Choiniere:

We are writing to let you know that we are cancelling the amount you owe Chase on the loan referenced below, totaling \$50,354.16, as a result of a recent mortgage servicing settlement reached with the states and federal government.

**This means you will owe nothing more on the loan and your debt will be cancelled. You don't need to sign or return anything for this to happen.**

**As part of cancelling the amount you owe, we will:**

- Report the cancellation of your debt to the Internal Revenue Service.  
If you have questions about how this affects your taxes, please contact your tax advisor.
- Report the cancellation of your debt to various credit bureau reporting agencies.  
We do not know what, if any, effect this will have on your credit score.
- Release the lien held by Chase and forward the release to your county records office for processing. Depending on your county's procedures, this may take several months.
- No longer pay property taxes or insurance on your behalf if this was part of your mortgage. Your escrow account as well as any optional insurance product will close.
- Refund any remaining escrow balances on the account you are entitled to.
- No longer be responsible for securing the property and/or providing maintenance required by the city if the property is vacant.

**All you need to do:**

- Contact your insurance company and/or taxing authority to make arrangements for paying any remaining or new amounts due.
- Pay any taxes and/or insurance premiums associated with the property.
- Provide your address to your homeowners' insurance agent, as well as your taxing authority, so they will forward future bills and correspondence directly to your address.

If you have any questions, call us at 877-836-3040.

Sincerely,

Patrick Boyle  
Vice President

Your account number:  
[REDACTED]

**Please see important disclosures on the next page.**

*The following material is taken from Stephan's Facebook page. After he received the letter from Chase Bank notifying him of the debt cancellation, someone posted a negative comment. These are Stephan's replies, and contain additional information, links, and/or resources from his research and experience.*

**Stephan Choiniere:**

Your assumptions are detestable, but still forgivable. Perhaps it's just a matter of political divisiveness, but, for your edification, you should know how misapplied your disgust is.

My home mortgage was within my means for several years even after leaving the cushy salary that I had with Cirque du Soleil. But for many unforeseen circumstances leading to a dearth of well-paid work, I was not able to keep up with the bills. I depleted my savings, and my IRA, in hopes that I could keep my home while building up for the work that was always just within reach but continued to evade me. Being under water, selling my home was never an option.

My repeated applications for a loan mod were denied for reasons that were patently false ("incomplete filing" each time, but the documents they said were missing were always among the mailings I duplicated for my own records). This, among other foul play, gave me standing to file a law suit, which I did.

The past five years has been a roller-coaster of legal proceedings (for which I could not afford an attorney), until Obama's Mortgage Servicing Settlement went in to effect. And that only managed to cancel the Equity Line of Credit (\$50k), not the principle.

Incidentally, the year before I left Cirque I refinanced my home and gained an equity line of credit in order to pay big medical bills for a friend who was never able to reimburse me. I was sure I could handle that bit of charity at the time. Now you could say the charity has come full-circle.

Your concern about the cost incurred by Chase begs for some teaching. First, my mortgage went in to default when it was still under the auspices of Washington Mutual. When Wamu went under, Chase eventually acquired – for pennies on the dollar – all their assets. However, it has been uncovered (and documents show) that Chase did not purchase the defaulted loans. Consequently, my loan was not legally procured by Chase. They were not exposed to

economic injury, and their pursuit of defaulted loans from Wamu is fraud on one of many counts.

Second, if we pretend that Wamu didn't go belly up, we might reasonably think they would have grounds to pursue and foreclose on my default. That's assuming they sustained economic injury. But an in-depth study of fractional reserve banking and the procedures of manufacturing a loan (digital money) out of thin air, shows that a bank has very little risk of losing anything. That's systemic fraud on a global scale – a losing battle for people like me, but still important to note.

Even if we assume they invested real assets in the underwriting of my loan, we still have to assess their sale of my promissory note (which at this time I've located within a specific mortgage-backed-security through the assistance of a licensed securitization researcher).

The separation of the Deed of Trust from the Promissory Note is another issue. The subsequent sale of the note into the investment market turns that note into an investment vehicle which falls under the auspices of the SEC, and it can be located through Bloomberg proprietary software.

Wamu was paid for the balance of the note when they sold it. They came out even. From there on out, they act as servicer of the debt, by channeling my payments upward to the new owner (they maintain a servicing fee for incentive).

The new owner turns out to be multiple investors holding around 9000 other mortgages in a MBS. The bylaws of the MBS have all mortgages insured against default. When a mortgage defaults, insurance (AIG) covers the loss. So the new owners are economically protected, and thereafter have no interest in pursuing a foreclosure to recover damage. They come out even, and the servicer/bank is also even.

So where is the debt? It no longer exists. Who suffered economic damage? AIG had to pony up the insurance money for countless defaulted mortgages, but even they were bailed out, so who suffered? The tax-payers suffered, and many of those are also, like me, in default to their loans. So you could say we're paying twice, not including interest on the national debt.

Before the repeal of the Glass-Steagall act, banks were not in the practice of selling the notes on mortgages. Their right to foreclose on a default was not questioned. But they have quietly continued business as usual on foreclosure proceedings gaining property that is not theirs to take. They are getting free houses. Plus those same big banks got bailed out by the tax-payers.

Is there not something parasitic to notice here? You may not like Obama, but he has made strong moves to curb the corruption with the Mortgage Servicing Settlement. Unfortunately for him the money-powers-that-be are not copacetic. I would think that would make big enemies for him, and certainly wouldn't help for re-election.

Thankfully for many people in my situation, we are seeing letters like the one I posted coming from Chase and Bank of America, as far as I know. Though the debt relief is free from income tax because of the Debt Relief Act (I confirmed it with the IRS), it is only for the smaller of two loans. I think it's still a reason to celebrate, don't you?

I agree with you 100% about facing the consequences of a bad decision. That's simply the responsibility of a mature adult. Those lessons shouldn't be taken away or forgiven with gifts (rewards).

You think I failed to meet my obligation to the bank, and that I'm getting bailed out. The Mortgage Servicing Settlement is not a socialized welfare (charity) program – it's justice being served. There's a difference.

Obama didn't have to work with congress on this. It's going through the judicial system because there were crimes perpetrated by the banks: thievery on a grand scale. The relief in the form of debt cancellation is not even stolen property returned, but merely future slave-labor reduced.

Like you, I'm not an advocate of handouts on the government dole.

In a market economy, we're naturally repulsed by those who cheat the system to get something for nothing. That's my whole point. I'm revealing that banks are getting something for nothing. They were getting something for nothing even before they got bailed out by us because, for the most part, banks do not engage in tangible commerce.

Commerce is the exchange of goods or labor; things with energetic value; things that require an investment of energy to produce. Money is a measure of that value. As a stand-in for value, money isn't actually valuable as digital blips or paper dollars, so money can be created with hardly any expenditure of energy.

Banks create money with no tangible investment or risk. They don't even have to print dollars. As such, they are the only institution that doesn't have to work for a living. The founding fathers of our country were well aware of that, and fought off central banks for as long as they

could.

When I have to explain my situation to people who have not done any research, they often say, "...but somebody didn't get paid." The following paragraphs are the shortest explanation I can provide for why I no longer consider my mortgage an obligation or a failed promise.

Believe it or not, banks are not permitted to loan other depositors' money, or even their own assets. But the bank cannot loan us money it doesn't have, so it has to get it somehow. If we could examine the bank ledgers around my original contract, it becomes clear that my signature authorizes them to create the money to lend me (within the confines of their fractional reserve accounting, which is hardly confined at all).

The following quotes come from this link, and can be sourced for greater detail:

[\[http://livingfreeandclear.com/wp-content/uploads/file/HowBanksCreateMoney.pdf\]](http://livingfreeandclear.com/wp-content/uploads/file/HowBanksCreateMoney.pdf)

"The mortgage is a bank receivable, an asset to the bank, and the bank wants the depositor of the note, its customer, to believe that the bank originated the funds for the purchase of the property and that paying on the mortgage is the way to pay it back....

"[However] the bank is unable to identify the source of the funds for the principal it claims to be owed and against which it is collecting interest and fees. Because there are only two parties to the note and two parties to the mortgage (borrower and lender), and one of them cannot establish that it provided the funds for the account, we must conclude that the other party, the bank customer, provided the funds that created the account.

"If the bank truly provided the funds like it wants everyone to believe, then the bank would be able to identify the account that was debited when the loan account was created. In reality, the bank customer is paying the value of the note twice, once by trading his note [signature] for property and the second time by paying the bank what they call the principal, then he pays an additional two or three times the value of the original note in interest."

How does the bank create money out of thin air?

“The bank obtained ownership and possession of the note [by our signature] without risking any assets, and in exchange for giving the bank the note and making it negotiable in the consumer market place, the bank customer agrees to pay the bank the value of the note, what the bank calls ‘principal,’ plus interest and fees. The customer is truly the depositor, the originator of the funds [by virtue of a signature alone!].

“Legally, the mortgage should be set aside as being null and void for failure of consideration and disclosure violations of the truth in lending law.

“The typical "mortgagor" (bank customer) pays the bank (mortgagee) three times the value of the note (deposit). Two-thirds of that money comes from interest and one-third is what the bank calls the principal, the amount the bank claims was loaned.

“Because the bank cannot prove that it loaned the principal, we must conclude that the principal originated from the customer, the other party to the note and mortgage agreements. This is a well-known fact in the industry as you can see by the above quoted publication. [The article sites a document by the Federal Reserve Bank of Chicago.] Bank employees do not understand this, but we have found that bank officers usually have an understanding or will refuse to discuss it.

“This process is identical for credit cards, signature loans, even guaranteed student loans along with any other ‘bank loan’ made by any depository institution operating under the rules of the Federal Reserve System. The same rules apply equally to assignees of depository institutions such as mortgage companies.”

So banks do not just get something for nothing. In the case of mortgages, they get at least 3x’s something for nothing (and that does not factor in the rule of fractional reserve which allows them to make a minimum ten times more loans based on the amount made to me, and ten times for each new one following, ad infinitum).

Then in 2008 they get bailed out by the tax payers. That’s more something-for-nothing, and reward for doing bad business. The Academy Award-winning documentary film, *Inside Job*, narrated by Matt Damon makes some pretty stunning revelations about the 2008 bailout.

[\[http://www.sonyclassics.com/insidejob/\]](http://www.sonyclassics.com/insidejob/)

Since the making of that film, an audit on the Federal Reserve revealed another unreported 16 trillion was provided for banks not only in the US but all over the world!

[\[http://www.forbes.com/sites/traceygreenstein/2011/09/20/the-feds-16-trillion-bailouts-under-reported/\]](http://www.forbes.com/sites/traceygreenstein/2011/09/20/the-feds-16-trillion-bailouts-under-reported/)

Another great and simple educational resource for understanding the global monetary supply is the film “Money as Debt” by Paul Grignon.

[\[http://www.youtube.com/watch?v=jqvKjsIxT\\_8&feature=related\]](http://www.youtube.com/watch?v=jqvKjsIxT_8&feature=related)

But for my purposes, I’m simply attempting to call out the bank that’s trying to take a house for free – mine.

Your sympathy running short must be a perception of my failed responsibility in contract. My contention is the contract was never valid with WAMU, and doubly invalid with Chase. Contract Law states that each party must bring tangible consideration to the table (of which they did not). And any disclosure violations (of which there were many) automatically voids the contract.

In the end, somebody still has to claim the house. I’m doing that because I poured my time (research) and life savings in to it already. I think I paid more than enough. My disclosure also provides a valuable service for other people. By my refusal to play business-as-usual, I’m adding knowledge that others can use to increase their quality of life. That’s my POV (point of view), at least.

Anyway, be blessed that you don’t have to worry about any of these things. Thanks for entertaining this response. See you around the block!

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## Additional Resources

### Film/Videos:

*Inside Job*, narrated by Matt Damon:

<http://www.sonyclassics.com/insidejob/>

*Money as Debt* by Paul Grignon:

[http://www.youtube.com/watch?feature=player\\_embedded&v=jqvKjsIxT\\_8](http://www.youtube.com/watch?feature=player_embedded&v=jqvKjsIxT_8)

*The Secret*

<http://thesecret.tv/>

### Links:

**aha! Process Inc.** – Resources on the hidden rules of class and how to get ahead once you know them.

<http://www.ahaprocess.com/>

**Career development and job hunting** - Supplemental Internet site for the famous book, *What Color is Your Parachute?*

<http://www.jobhuntersbible.com>

### Circles® Programs:

A) A nonprofit since 1992 committed to inspiring and equipping communities to end poverty. (Note: Formerly at [www.movethemountain.org](http://www.movethemountain.org))

[www.Circlesusa.org](http://www.Circlesusa.org)

B) *Until It's Gone: Ending Poverty in Our Nation, in Our Lifetime* by Scott Miller – A book that describes the model Miller's non-profit organization is using to end poverty in America.

<http://www.circlesusa.org/index.php?page=circles-campaign>

C) **Orientation to Circles** – An overview of Circles and a Readiness Assessment for starting your own chapter.

<http://www.circlesusa.org/uploads/Circles%20Orientation-first%20inquiry.pdf>

**Clearing Poverty** – A website offering Dr. Joe Vitale's ebook, *How to Use the Law of Attraction Successfully*, where he answers tough questions about attracting resources into your life. ALL proceeds go to the Circles® non-profit organization ([www.circlesusa.org](http://www.circlesusa.org)) that teaches

people how to get out of poverty.  
<http://www.clearingpoverty.com/>

**Continuums of Care (+ county or area)** – These organizations coordinate federal & state funds related to homelessness & homeless prevention (like the homeless-related stimulus funds) and are mandated to coordinate the private & faith-based service providers in their catchment areas. Google the “Continuums of Care Albuquerque” (type in your town, city, location, etc.).

**Cyndi Horner, Securitization researcher and forensic loan auditor.**

[www.eprocessingnetwork.com](http://www.eprocessingnetwork.com)

Ph. 702-526-5889

Email [professionalprocessing@yahoo.com](mailto:professionalprocessing@yahoo.com)

**Emotional Freedom Technique (EFT)** – A tapping technique used on your body to release emotions, feelings, and beliefs.

[www.TryItOnEverything.com](http://www.TryItOnEverything.com)

**“First Call for Help”** – Offers both confidential telephone support to people in crisis and personalized information and referrals to those needing assistance or wishing to contribute to their community. Dial 211 to get information in your area for immediate assistance. Note: If 211 is not activated in your area, then dial 911 and ask for the local homeless shelter, job center, and/or counseling center.

**Getting Ahead** – An effective program to help people develop plans out of poverty and understand the hidden rules of the different economic “classes.” To see if there is one in your community or how to get one started, go to this link:

<http://www.gettingaheadnetwork.com/>

**Goodwill Industries** – Job preparation and placement help.

<http://locator.goodwill.org>

**Government jobs** – Search for government jobs near you.

<http://www.usajobs.gov>

**Government site (HUD)** – Whether you’re in foreclosure now or worried about it in the future, they have information that can help.

[www.hud.gov/foreclosure/index.cfm](http://www.hud.gov/foreclosure/index.cfm)

**Government sponsored** – HOPE NOW is an alliance between HUD approved counseling agents, mortgage companies, investors and other mortgage market participants that provides free foreclosure prevention assistance.

[www.hopenow.com](http://www.hopenow.com)

**Habitat for Humanity** – A nonprofit housing organization that builds simple, decent, affordable housing in partnership with people in need.

<http://helpbuild.habitat.org/goto/mrfire>

### **Heart Math**

[www.HeartMath.com](http://www.HeartMath.com)

### **Homeless Coalition (+ area)**

The best way to access services in any area is to Google the “Homeless Coalition Albuquerque” (type in your town, city, location, etc.).

### **Homelessness:**

A) **Creating Futures** – In His Steps Ministries, along with other ministries, works with individuals who have addictions, mental illness, and a variety of other issues.

<http://www.creatingfutures.net/recycling.html>

B) **Doorways** – Creating pathways out of domestic violence and homelessness toward safe and stable lives.

<http://doorwaysva.org/donate/seasonal-ways-to-give/cellphone/>

C) **National Coalition for the Homeless** – A national network of people who are currently experiencing or who have experienced homelessness and are committed to preventing and ending homelessness, while ensuring the immediate needs of those experiencing homelessness are met and their civil rights protected.

[http://www.nationalhomeless.org/want\\_to\\_help/](http://www.nationalhomeless.org/want_to_help/)

**Homeless App** – Donate \$ to assist the homeless via mobile phone donations.

<http://venturebeat.com/2013/08/20/hacking-homelessness-handup-ensures-your-donation-goes-toward-food-and-shelter/>

**“How Banks Create Money” Report** – An article about banking secrets everybody should know.

<http://livingfreeandclear.com/wp-content/uploads/file/HowBanksCreateMoney.pdf>

**How to get a job** – A great resource on how to get a job including resumes, interviews, and personal marketing strategies.

[http://careerplanning.about.com/od/jobsearch/a/ref\\_get\\_a\\_job.htm](http://careerplanning.about.com/od/jobsearch/a/ref_get_a_job.htm)

**JP Morgan Chase Bank** – Litigation Information.

[www.chasechase.org/cases.html](http://www.chasechase.org/cases.html)

**Monster** – An employment website for jobseekers.

<http://www.monster.com/>

**Motley Fool** – A personal financial management site (with a sense of humor).

<http://www.fool.com/personal-finance/index.aspx>

**Secure the Call** – Donate your cell phone (goes to senior citizens, battered women shelters, etc. for emergency 911 calls).

<http://www.securethecall.org/what-we-do/>

**Sedona Method** – A simple, easy-to-learn process for creating emotional well-being.

[www.Sedona.com](http://www.Sedona.com)

**Simpleology** – A web app that doubles your productivity in 24 hours.

<http://www.Simpleology.com/>

**“The Feds' \$16 Trillion Bailouts Under-reported” by Tracey Greenstein** – A *Forbes* magazine article about the Government Accounting Office’s audit of the Federal Reserve.

<http://www.forbes.com/sites/traceygreenstein/2011/09/20/the-feds-16-trillion-bailouts-under-reported/>

**United Way** – Find your local united way and ask for programs that help people develop sustainable wages.

[www.liveunited.org](http://www.liveunited.org)