

*Money & You™ Series*

# *Access to Cash*

*Wealth is Having Access to Cash, Resources,  
Networks, Investments, Experts, Knowledge,  
Wisdom, & Support!*

*Dame DC Cordova*

CEO, Excellerated Business Schools®  
Money & You® Program  
<http://www.MoneyandYou.com/Book>

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## Dedication

*This book is dedicated to all of the graduates and supporters of our programs; the creators of the work; the business partners and associates that for nearly 40 years have financially supported the success of the work; all of the masters that have taught for us – and have provided their wisdom to us personally.*

*To all that contributed to the success of the work... Thank YOU!*



It's impossible to be wealthy  
without being of service.

--Dame DC Cordova  
*Ep #03*

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## Testimonials About the Work

*"In business, it is not task, money or products that make the biggest difference. It's people and relationships. Money & You teaches this. I was so impressed by its effectiveness, I personally sent over 200 people – friends, family, and staff – from The Hour Glass to attend Money & You. And the important tools the program delivered helped me create the platform from which I developed my ideas for sustainable ventures beyond my traditional commercial enterprises."*

**Dato' Dr. Jannie Chan – Founder, Save Our Planet Investments Pte. Ltd. – Co-Founder, The Hour Glass Ltd.**

*"Money & You's work in education is powerful, profound and life-changing. I salute their efforts, and I recommend it highly!"*

**Anthony Robbins, Best Selling Author, Life Performance Master Coach**

*"Money & You changed my life and redirected my business career. The program is more about discovering ourselves than it is about money, yet in the process, I learned more about money than I ever dreamed possible."*

**Robert T. Kiyosaki - Best-selling Author, Rich Dad/Poor Dad Book Series**

*"Money & You showed up in Sydney, Australia just at the right time for me. With a broken marriage and a business losing money, I needed a new direction. The generalized principles taught are just that: generalized. They apply in all cases. Once I whipped the courage to implement these principles, my life started to change in a dramatic way. 25 years later, I can put my hand on my heart and say that the significant success I have achieved is due primarily to following these principles in everything I do."*

**Dominique Lyone – Founder, Managing Director  
COS (Complete Office Supplies)**

*“Money & You is one of the most brilliant trainings on the Planet. I took it, learned it, and earned vastly more because of it. You can do the same or more.”*

**Mark Victor Hansen – Co-Author, Chicken Soup for the Soul series, One-Minute Millionaire**

*“After graduating with honors from UCLA Dental School as a children’s dentist, I wanted to make a difference and add value to the world. I faced the daunting task of starting, running and growing my own business. Realizing quickly, I had no knowledge of how to create my dream. Fortunately, I took the Money & You in 1980. At that time, I had one small dental office in Oakland, California producing \$350,000 per year. Within two years it grew to nine offices throughout California with a production of over \$5 million annually. Through the principles I learned from Money & You, I was able to change the lives of 1000’s of people while leveraging myself to explore other passions.”*

**Dr. Jeff Alexander – Founder & Creator Youthful Tooth Co.**

*“The Money & You Program has allowed me to release and clear many past emotional pains and blocks that no longer serve me. It supported me to become more empowered personally; to harness an abundance of money; to have excellent relationships with my family, business associates, and friends; and to be an even more effective CEO and business leader.”*

**Dame Wendy Tan – CEO, Globe Engineering Sdn Bhd**

*“I have seen many people attend various financial training events only to do nothing with the information. Why? Because they were missing the Money & You training. It’s simply superb and needed by everyone. It’s the answer many are seeking without knowing it.”*

**George Antone – Chief Wealth Strategist – Achievest  
Creator of *The Family Bank Game***

*“As a passionate Social Entrepreneur and a promoter of the For-Benefit-Business Movement, I truly believe Dame DC Cordova and Money & You embody what this movement is all about. Addressing the social issues affecting our world decades before they became acceptable global business topics, DC is a true change-maker in making the world a better place. At the core of her mission is creating more heart-centered business leaders and social entrepreneurs. Money & You is the training ground for that heart awakening.”*

**Haider Nazar – CEO, Achievest**

*“Before I attended Money & You and the Excellerated Business School for Entrepreneurs, I was scraping by with only \$200 dollars a week. And within two years, I had achieved more financially than I had thought possible. I became a millionaire within those two years, earning between \$50,000 and \$100,000 per month working no more hours per week than the average employee – often much less!*

**Andrew Barron – CEO, The Timber Barron**

*“Money & You is much more than a seminar. It is an experience that will live with you and influence you for the rest of your life. The skills you learn are priceless. No matter what success you have achieved, take this course and experience a quantum leap in your ability to manifest your dreams and aspirations.”*

**Joseph Sugarman – Chairman of BluBlocker Corporation – Marketing Legend**

*“By 30 I was a self-made millionaire, turning a \$2000 investment into what is now a multi-million dollar a year company in the Business and Executive Coaching industry. If I were to pinpoint the program that had the most profound impact on making this happen, I would say hands down was Money & You. I would not be the man I am today if it had not been for this incredible program.”*

**Ben Croft – CEO, The WBECS Group**

*"In the 25 years since I was a participant in Money & You, I have devoted my life to the principles and practices that I learned there. For me, this is the ultimate power of this work...that the principles bring power, freedom of choice, simplicity and connection to every aspect of business and personal commitments. And, there is always more to learn and apply. I have used the technology to start two successful businesses, raise two delightful teenagers and bring fun, energy and intention to every area of life."*

**Kerry Zurier, MCC – Partner, Accomplishment Coaching  
Money & You Instructor**

*"Money & You is one of the top courses I've ever participated in. Brimming with elegant distinctions, it provided me with a blueprint to take my successful work to unprecedented results, extraordinary beyond all expectations in the New York State Department of Correctional Services where I designed and directed the six-month Shock Incarceration Program which has more than 43,000 graduates, with the lowest documented recidivism rate in the nation which saved the New York taxpayers more than US\$1.375 billion."*

**Dr. Cherie Clark – Co-Founder of Social Synergetics  
Director of Shock Incarceration and the Willard Drug Treatment  
Campus –New York State Department of Correctional Services**

*"I have participated in seminars, workshops, and experiential trainings for over three decades. Money & You is the most impactful and transformational program I've ever experienced. The program opened me to a much bigger vision, set of possibilities for how I can make money and grow my ConsciousMillionaire.com platform to reach millions of more people. I realized how I was holding myself back, what I needed to change, and developed a new set of tools that empowered me to breakthrough to a higher level, as an entrepreneur, change-agent, and leader."*

**J V Crum III, MBA, JD, MS Psy  
CEO, ConsciousMillionaire.com**



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# Introduction

I have had the honor and privilege of being around financial literacy teachings and moving people's consciousness from scarcity to sufficiency to abundance for nearly four decades.

I truly believe that the fact that I experienced tremendous loss very young in my life and through my 20's, that it put the value of money, success and physical riches in perspective. It took me to a place to search for more – and I was blessed to have found it.

I was also a professional in the legal system participating in both criminal and civil trials; taking depositions in many legal disputes that involved money and business, and I saw that there was a common thread – almost a predictable pattern that created those conflicts. It was the best business training in the world.

Having been part of the team that launched the transformational, experiential, entrepreneurial education industry was also a key ingredient in learning about human nature, money, finances, wealth, and riches. The courses, programs, masters, teachers – and con artists that have invaded my industry – have been highly educational!

Lastly (for now), having been around very wealthy individuals – some with “more money than God” – has shown me that money has a simplicity to it that because of emotions, most people miss it.

Here are some of the ways for acquiring large sums of money:

1. Marrying into it
2. Inheriting it
3. Winning the lottery
4. Being a highly-paid employee with profit-sharing, stocks and/or other income-generating benefits
5. Investing in business, real estate, or low-risk investments that have a proven track record
6. Being a shareholder in a business that consistently flourishes

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7. Being a member of a business that uses network marketing and has the possibility of high leverage
8. Building an organization that has money-making systems in place that will create multi-generational wealth

The first three ways have been considered “good luck” – and maybe even a science to marrying rich. We won’t be covering #5 since there are some amazing publications in the market covering that subject. The tools, systems, and distinctions shared in this book, when applied, will support you being successful in #4 #6 #7 and #8.

In this publication, I am going to share what is necessary to create a wealthy life through a thriving business – whether you are the leader/owner, or you are part of an entrepreneurial team. No matter which way, the key is the combination of sound business principles and your consciousness.

I will cover the components to make your finances thrive; to look at your relationship to money, prosperity and see what works and doesn't work for you. For you to have the distinctions to create an awesome income-generating organization that will utilize your network, contacts and those that can support your success; and maximize the influence you have through the work that you bring to the world!

There’s a twist, though – we have been influenced by the great Dr. R. Buckminster (Bucky) Fuller who is known by many as the “the planet’s friendly genius.” He is perhaps one of the best-known American thinkers of the 20th century. He was an architect, mathematician, engineer, author, designer, cosmetologist, scientist, inventor, visionary, and philosopher. He coined the words “synergy” “Spaceship Earth”. He developed the *World Game*. He invented his own mathematics known as Synergetics; created the geodesic dome; and was recognized globally for his creative contributions to technology and the future. He is considered to be the “Leonardo da Vinci” of the 20th century. Many of the principles that we teach in our programs came from his mentorship.

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We have listed many links where you can learn more about his work: <http://www.moneyandyou.com/buckminster-fuller/>

It has been predicted that, in the 21st century, he will be honored alongside Einstein, Copernicus, and Newton for his tremendous contribution of knowledge, principles and distinctions that will support a world that works for 100% of humanity.

Thus, we are not inclined to be attracted to “shiny financial methods of getting rich quick”. We are interested in making a difference to others and to leave this world in better shape than we found it – and becoming wealthy in the process!

Here’s a question inspired by Bucky Fuller that we live by... That question has generated more wealth for myself and others than I could have ever imagined!



**My new definition of wealth:**

**Having access to cash, resources, networks, investments, experts, knowledge, wisdom and support!**

**HAVING ACCESS... to what you need and want.**

Let me give you a bit of background on how I came to this conclusion...

We’ve been teaching the best-kept secrets of generating “true wealth” around the globe through our experiential, transformational, entrepreneurial programs since the late 1970’s.

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*Money & You®* and the *Excellerated Business Schools® for Entrepreneurs* programs were designed and originally led, by Marshall Thurber, an attorney, business consultant, and a brilliant man. He along with various partners, and later including Bobbi DePorter (<http://www.SuperCamp.com>) put to work many of the principles taught in our *Excellerated* programs in their property development company in San Francisco first and then started teaching them to others through their first *Burklyn Business School for Entrepreneurs*, which I attended.

That school was the first of its kind! I learned the teachings so well, at first I began to work with them as a volunteer; then as a promoter of the first couple of *Money & You* programs, eventually becoming a partner, and ultimately inheriting all the rights to the Intellectual Property over 30 years ago. I truly feel that I won the lottery... This work is one of the most powerful, impactful and richest transformational entrepreneurial trainings. Some of today's best-known wealth and transformational leaders have attended our programs.

We have quite a history in the financial literacy education industry. Being part of the team that created that field was extraordinary. Being in rooms around the world with masters of business and entrepreneurs learning success models has taught me that tools, systems (and clearing blocks to success) will create success. And I have also seen that there's much more to life than just making money.

Robert T. Kiyosaki of the *Rich Dad/Poor Dad* series fame was my business partner for 9 years, and he led our *Excellerated* programs for over a decade. He learned the principles so well! He particularly loved the principle of leverage! Because we were working on different quadrants (as covered in the *Cashflow Quadrant®* book), he went on to create an investment empire along with his beautiful wife, Kim (who is brilliant in business too), and their then business partner, Sharon Lechter, the co-author of the *Rich Dad Series*.

Currently, our *Excellerated* programs are taught by other successful instructors that are graduates of our work. They are entrepreneurs who have successfully applied and proven the principles we teach in their own businesses and organizations.

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From the very beginning, the design of our programs was influenced by Bucky Fuller's teachings. I personally started being influenced by him when I first saw him being interviewed by Werner Erhard (creator of the EST Trainings) a year before I attended that first business school for entrepreneurs.

When I heard Bucky Fuller's teachings, I was moved to the core. I became part of the *Hunger Project*, and it was out of that assignment that I met the co-founders of that first business school.

Everything happens for a reason! My "prior life" had been in the legal system as a court reporter, earlier as an interpreter and an assistant legal secretary. Spending eight years in the legal field I learned tremendously about business, people and life. Not only that, some attorneys think that court reporters are "furniture" and don't listen to what they are discussing with their clients or their adversaries. I was privy to some amazing conversations, including strategies and negotiations tools that I still use today.

Add to that, in the 70's, there was a whole movement around clearing one's "prosperity consciousness". This topic had been covered by the great "wealth-thinkers" like Napoleon Hill of *Think & Grow Rich*; Wallace D. Wattles of *Science of Getting Rich*; Norman Vincent Peale of *The Power of Positive Thinking*; and James Allen of *As a Man Thinketh*. Plus, one of my favorites: Catherine Ponder's *The Dynamic Laws of Prosperity*.

These trendsetters were considered "new-thinkers". We even had the great Rev. Ike whom we had the honor of teaching at our *Excellerated Business Schools® for Entrepreneurs*. He was a Baptist preacher that started the most outrageous conversations about people's "deservability" levels around money. He was amazing, fun and got a lot of religious folks very upset. He had many funny quotes like, "*it's much easier to enjoy money in the back of a Rolls Royce...*" or "*I am not black, I am green like money...*" and one that we still use in our *Money & You* programs: "*you can go to the ocean of abundance with a tractor trailer or a spoon. The ocean does not care... The ocean just wants to outflow...!*"

So here I was in my mid-20's. Already unhappy with my

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thriving career; asking myself, “is there more to life than this?” “Do I really want to go to a courtroom daily and watch the very misery of our society?” Daily I recorded the criminal trials of young people that reminded me of my high school friends – some were going to spend decades in prison. I was taking testimony in cases related to burglaries, solicitation of sexual favors, divorces, adoptions. It was common to see male pimps with big fur coats and outrageous hats strutting into courtrooms with “ladies of the night” hanging all over them. It was pretty intense.

And I was making lots of money: US\$150. a day for just showing up to be an official court reporter in the Los Angeles court system. To put it in perspective: my rent was US\$250 a month; gasoline was .57 cents a gallon; a brand new awesome car was less than US\$5,000.

In those days, most of us didn’t think of investing in anything, let alone buying your own house. You were going to think about that after you got married and started a family or got older. My crowd of successful young professionals in Los Angeles did not think too much about the future – though I did think about going to law school to possibly appease my boredom.

My friends and I competed on whom could spend the most in taking each other on vacations, having three-day parties with live bands that we paid for, and all the goodies that go with that scene... It was a blast – and, honestly, it was boring after awhile. I was in search for more. I moved to Hawaii “in search of meaning” – though I didn’t know that at the time. I was still making great money because I was in a well-paid profession. I worked very hard at being successful. I was diligent and very professional, so I thrived.

Then it all changed. I had what could be considered an “enlightenment” experience and got my marching orders from the “big man upstairs”. I literally had an “out-of-body” experience where I sensed – not heard – but sensed the message: “You were not put on this Earth to be a party girl... You have a job to do!”

So I went looking. This was so uncanny for me. I was not a religious nor a spiritual person at all. As a matter of fact, I dismissed



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the notion of a greater power – even disdained it because of the tremendous loss I had experienced when I was 18 years old. I had lost my fiancé in a car accident, and a few months later, I had the miscarriage of his baby on his birthday. Believe me when I tell you that I was not a happy camper with the notion of a loving God. Eight years and two months after that horrendous experience, my heart opened, I began my healing process and began to search for my ideal work.

Two years later I attended the first entrepreneurial business school of its kind that became my business... The rest is history...

The bottom line is that I was destined to blend the lessons that I had learned in my legal career and personal tragedies with the teachings of Bucky Fuller, the business school, and other masters. I found myself working in a whole new industry that had been created by my mentors and now I was part of that team.

Though the work was created by others – I was destined to discover a gift that I didn't know that I had: to create logistical systems for learning environments where entrepreneurs go through experiential exercises and have personal transformations.

The participants make personal discoveries that support them in moving from scarcity-thinking to sufficiency to abundance and ultimately to bring in a new “prosperity consciousness” movement that will support a world that works for 100% of humanity...

After nearly 40 years of doing my best to live the principles – mistakes and all – I am sharing with you the lessons, the processes, the distinctions on how to master the areas needed to build a thriving organization; or to have the consciousness to build your investment portfolio – or whatever way you wish to build your wealth. I recommend that you do it with heart. Do it in a way that you create “true wealth” (this subject is covered through this book series), and to create multi-generational wealth that will ensure your legacy.

This is precisely what allowed us to grow our work steadily and exponentially through the decades into many different countries. Our organizations flourished with the *Money & You* program, the *Excellerated Business Schools for Entrepreneurs* and other *Excellerated* programs both in

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English and Chinese, and now expanding into Spanish, Bahasa, Japanese, Tamil, Hindi, and other languages.

You may notice when you visit [www.MoneyandYou.com](http://www.MoneyandYou.com) that the list of our notable graduates are of many thought and industry leaders, business people, entrepreneurs, best-selling authors, speakers, and training professionals that have influenced millions of people around the world – many have benefited from our work.

The one thing that I have learned is that I am wealthy when I have:

**Access to cash, resources, networks, investments,  
experts, knowledge, wisdom and support!**

**HAVING ACCESS... is key!**

I wish the same for you!

And to quote my godchildren:  
“May the force be with you”!

Dame DC Cordova

<http://www.MoneyandYou.com/Book>

# Chapter 1

## Money & Entrepreneurship

When I was in my early '30's at the height of the Cold War, I had the opportunity to meet Fidel Castro in person through a UN-related diplomatic visit. The trip had been organized by an elderly gentleman, Edward Lamb, who at one point had been known as the holder of one of the largest fortunes in the States in the '50's (over US\$ 600,000). He had saved the Cuban sugar industry in 1969, so he had direct access to Fidel Castro. Mr. Lamb was in the last few months of his life and wanted to appeal one more time to Castro to make peace with the United States, so he offered to take qualified individuals that wanted to meet Castro. I was blessed to have been invited through my mentor Bill Galt's invitation. To say that that visit was a life-changer would be an understatement. And though I have met with many leaders and extraordinary individuals around the world, it's only recently that I had an experience that I consider to be the 2<sup>nd</sup> most memorable meeting of my life.

As we were speaking with Castro, I was representing the “new entrepreneurial education” industry. I was actually earning my future title of “Ambassador of New Education” except that I didn't know that at the time. He asked about our entrepreneurial educational system, and as I was sharing with him the different distinctions – and I had to be “as clear as a bell” – I realized that financial literacy, how to make money, how to build organizations and how to become wealthy was so simple!

And that's the information and systems that I am going to be sharing in this publication — and to make it even better, now nearly 4 decades later, they have been tried and proven by many around the world including myself. These are distinctions that can support you in creating wealth (or greater wealth) through your business, investments,

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and even as a profit-sharing employee, and grow your hard-earned money.

These distinctions are simple, and you probably know them already – and these are not only for you to understand, but also for those around you. It's crucial to have alignment of purpose with your family and teams when it comes to money. *Teamwork makes the dream work!* Share this information and have others read this book with you...

Let's quickly go through some of the key teachings that I will be covering in this book, and then I'll delve into more details.

### **Three Stages of Money:**

Are you in the process of making money? Keeping money? Or growing money?

It's crucial for you to honestly admit where you are. Each stage requires different habits, education, and risks. For instance, in order for you to make it, you need to have clarity on what profession or business is best suited for your personality, skills, and knowledge. To keep it, it will require for you to have good money habits and to know yourself well and any pitfalls, such as self-sabotage, that may lead you to constantly lose your hard-earned money (anyone you know who does that?). To grow it, you will need to be educated in investments or implementing in your organization automatic money-making systems.

### **Making Money In Your Own Business — Key Distinctions:**

You can choose to be an entrepreneur / a business owner of an organization or be part of an entrepreneurial team where you receive shares in the business, and you don't have to be the leader. There's room for many ways to benefit from being part of a business.

Of course, the goal is for the business to thrive, be profitable and allow you to grow wealthy from the sale of its products / services. And if we set it up correctly, to also add value to humanity!

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Here are the four major areas that one needs to master (or surround yourself with a master) **to become a successful entrepreneur:**

- **Money & Finances**
- **Sales & Marketing**
- **People & Organization**
- **Technical Expertise in your Niche**

There's so much to cover in creating successful businesses and organizations that a whole series of books had to be written on the subject! I highly recommend that you read my *Excellerated Business Success Model* publication for many tools, systems, and information on building a profitable and thriving business.

Here we are speaking on how to create wealth through entrepreneurship so we must quickly cover these key components. By the way, there are actually six components, and because they are so closely related, we chose to combine them. Trust me when I tell you that we had to distil the many pillars that create success through business – through the years, we just had to simplify them so that they can easily be understood by anyone.

### **Sales & Marketing:**

This is crucial to learn and master because it gives you skills you can use in selling your vision, your products, and services to your clients or selling your banker to give you a bigger line of credit.

Whether you want to or not, Sales is not an area that you can afford to not learn as a business owner, unless you have a partner that is great at it. A great example in business is Steve Jobs and Steve Wozniak. They were so complementary to each other. Apple would have never grown without those two getting very clear early in the game who the best sales person was between them. Plus, if you can **master sales, you will never run out of money!** Even if the worst

happens, it won't take you long to get back on your feet if you know how to sell.

**Marketing is like rocket science!** Of all these areas, the two that are the **toughest** are **Marketing** and **People!** It is a very specialized area, and it is the part of the sales process which prepares people to actually give you money for whatever it is you are offering. Marketing is everything that gets done up to the point of sale. Sales are when you are actually given money for your product or service. I know this sounds like it's very obvious, and you'd be surprised how many people do **ONLY** marketing and don't close the deals. It is very important that everyone in your business understands the difference between marketing and sales.

Marketing is a very large topic. In our *Excellerated Business Schools for Entrepreneurs* our first marketing class is covering the overall principles that one needs to know about the subject; then we bring in different instructors to cover areas like online marketing, SEO (Search Engine Optimization), direct marketing, and many other ways of letting your potential clients / customers know why they should buy from you. It's crucial that you don't think that if you take an internet marketing class or buy an education pack that it's going to solve all your sales problems. This is such a comprehensive subject that I highly recommend that you watch some of the Google Hangouts and other online programs that we will give you links to for free education in the back of this book, and really delve into that area.

### **People & Organization:**

In our *Money-Making Systems for People Who Work with People* manual (<http://moneyandyou.com/money-making-systems>) we cover the many systems that you need to have in place, in order to leverage yourself through your people, including how to organize every aspect of your business so that as an owner you can work **ON** your business as opposed to **IN** it.

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This is an area that is extremely important for anyone who is just starting out in a business or who would like to move out of their job and get into their own business. It is key to know how to manage people or to surround yourself with people who do. All this can be organized and systematized.

People are a high form of leverage. If you are in business, it is crucial for you to understand what makes people “tick”. People come in to work for you as a “package” full of emotions, ideas, feelings, and opinions about everything. If they are not listened to, heard, or at least supported in contributing to your organization they can get very frustrated, and may not participate fully in the team or turn into a hostile team member, and even worse, become your competitor. It is important to do team building and alignment exercises with everyone on a regular basis.

“People-smart” systems will help you understand just what makes each person “tick”. It is much easier to have a successful, smooth-running business or organization when you invest the time to connect your team together. Inspire them to follow your mission, goals, policies, rules of the game and ultimately be part of an extraordinarily successful endeavor. This is such a vast subject that a whole book was dedicated to it; so again, I encourage you to pick up the *Excellerated Business Success Model* publication and delve into the step-by-step systems shared.

### **Money & Finances:**

*Money* is the medium of exchange that by agreement has a certain value. It can be in the form of a bill, a coin, a certificate, a record in a bank or financial institution that you can use to exchange for products or services.

*Finances* are the logistics of money. Accounting systems, financial records; all that is necessary to minimize taxes and the documentation you will need to file with the taxation authorities of your country; in the USA it’s called the Internal Revenue Service (IRS).

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Those initials, by the way, can bring up a lot of feelings for some – more about that in a later chapter about financial, emotional intelligence and reactions about money!

Financial masters like accountants, bookkeepers, tax advisors, estate planners and business wizards (and their wisdom, expertise and knowledge) as part of our team are key to creating wealth. We make the money, and they make sure that we save it.

### **Technical Expertise:**

Your niche or your specialty combined with proven, sound organizational and business systems can highly guarantee success. In addition, it's imperative to be the best or to be at the top of your industry. You have to be a master or, again, surround yourself with one. You will not have competition. You will constantly be looking forward as opposed to looking back to see how close your “competitors” are. For example, if you are a dentist and just starting out, start out work with the best dentist that you can find to learn how to be the best. Having a master to emulate is key in being successful. People will refer people to you automatically if you excel in your field of endeavor.

I recommend that you read in my *Excellerated Business Success Model* book the many distinctions of finding a master and becoming one.

The key: if you want to learn how to master something, make sure you first find a master in that area, learn from their mistakes, and do everything they do that works!

Look around... you probably have some amazing masters in your work or life... If not, our network has magnificent masters that lovingly support many to having their dreams come true...

You now have access to a global network of magnificent entrepreneurs, business people, up-and-coming stars that know that being supportive is part of being successful!



## Chapter 2

### Income-Generating Activities

Robert Kiyosaki of *Rich Dad/Poor Dad* fame was my business partner for 9 years. He led our *Money & You*, the *Excellerated Business Schools for Entrepreneurs* and other *Excellerated* programs for over 10 years. Many of our graduates wanted an advanced program that would take them beyond those teachings, so he and I created a program called *Creating Wealth* aka *Part II* of *Money & You*.

Actually, the first book of the *Rich Dad/Poor Dad* series is based on the teachings of our programs which cover distinctions learned from Bucky Fuller and other amazing masters.

For nearly four decades of leading many dozens of those programs, plus, being in training rooms where the subjects of business, money, wealth, scarcity, sufficiency, abundance, contribution and how to have organizations that add value to humanity, I was finally convinced it was time for me to write down the distinctions you will find in this book.

One of the most powerful, simple and yet overlooked distinction to a thriving and successful business or profession is the focus on **Income-Generating Activities**.

Let me give you a little background. As I have supported many of the graduates that attend our programs, I have sat through countless hours in the back of rooms (and led in front) and have gone into many businesses and organizations to support their profitability and success. There were always two things that were missing on the ones that were suffering: they were not engaged in income-generating activities, and not leveraging themselves through people, systems, networks or in things as simple as getting referrals from their happiest customers or clients. This is so simple, yet so overlooked!

Whether you are a business owner / entrepreneur or a member

of an entrepreneurial team how much time you spend in **Income-Generating Activities** is crucial! It's also important for the team to have clarity on the definition of "income-generating" since it's clear that the sales person is out selling, the marketer is running successful campaigns, the warehouse is delivering what is promised, accounting has flawless systems and following up on payments, has great paperwork for reporting (and minimizing) taxes, and human resources has the best tools to qualify the team members.

The key: what is the "income-generating activity" that each person needs to do. Here's where the cash hangs out!

The definition of a business is "the exchange of a service or product for profit." The dictionary defines "Business" as "1. occupation or calling," "2. a commercial enterprise, a company, " and "3. commercial pursuits in general; capital engaged in trade or industry."

Looking further into a thesaurus, we find synonymous words for business being "bargaining, barter, negotiation, commerce, exchange, transaction, job, livelihood, occupation, trade, enterprise, establishment, commercial, industry, and mercantile."

The bottom line is that "business" means the exchange of services or goods for profit. If you are providing a service or product but NOT making a profit, you may want to consider that your organization become a non-profit, or a charity, rather than a business. However, there is a saying in the non-profit world: "no money...no mission"!

Make up your mind early in your endeavor: if you are in business to make a profit or if are you running a charitable organization which will depend on donations or grants. Either way, you will still have to take very similar steps to being successful. If you decide you are running a charity, great, the world thanks you. You should set up the structure that way. Be sure you let your community know. You will get invited to the best parties in town! You'll rub elbows with politicians, celebrities, people who can afford to spend their days working for a good cause and donate money and time!

Basically, the principles you are learning in this *Money & You™*

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*Book Series* can be applied to build any organization anywhere in the world. When I developed my *Humanitarian Educational Series*, the way that money was brought into the organization was that team members were enrolled to volunteer, and tax filings are just about the only differences. A business is a business, whether profitable or not!

Now let's take a look at synonyms for "profit". Profit and its derivatives include "earnings, proceeds, returns, revenue, income, net, pay, receipts, yield, gain, gross, capital, money and wealth."

Being a business owner and running a profitable business is like baking a cake. There is a recipe to follow. There is no mystery. We are giving you a great recipe throughout this book series. As in baking, if you change the ingredient, or their quantity, the amounts, the temperature of the oven, or even how long you leave it in, you will get a different result. Follow the recipe as closely as you can.

The Kiyosakis and I used all of these principles to achieve our individual goals. We didn't deviate from the "recipes" that were given to us. We had awesome mentors that helped us build our organization, and later, enabled us to go our separate ways, successfully. The Kiyosakis' path was investments, education – and I know they are very generous so they also contribute to many charitable causes. Mine are entrepreneurship through transformational, experiential education and the diplomatic route to pursue the fulfillment of my vision: *to transform educational systems around the world and eradicate poverty and hunger.*

Their next business partner of ten years after our partnership was Sharon Lechter, the co-author of the *Rich Dad/Poor Dad Series* and the author of several other books like *Think & Grow Rich for Women*. She is a master of publishing, distribution, financial literacy education; and along with her brilliant lawyer husband, Michael, had the recipe that allowed for the *Rich Dad Series* to be the colossal global success that it became. The Kiyosakis were genius to partner up with such a team. The same with my friends and graduates of our *Money & You* program, Jack Canfield and Mark Victor Hansen of the other astronomical publishing success, the *Chicken Soup for the Soul* series that has had over US\$2 billion in sales in the past 20 years.

Same with my friend and colleague, John Gray of the *Mars and*

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*Venus* books fame, and there are many more that I know. Just look at our notable graduates list at <http://www.MoneyandYou.com> It's not only that they have awesome materials – they have excellent systems, organizations, teams and leadership that creates this success.

Now I am applying the same principles, tools, systems and distinctions to my *Global Business Development* role in my partnership with one of the leading solar architects in the world, Huang Ming, a “billionaire with heart” that has the only Solar Valley in the world in a city of 7 million who use renewables; and generated the passing of the first Green law in China: <http://www.SolarValleyChina.com>

As I am working with different potential partners, sometimes it requires me to educate them in simple communication systems and other organizational tools that have worked for us for decades. Some, of course, are extremely successful, and some are just starting in this exciting emerging renewable energy industry – but no matter what industry you are in, these tools work!

Success is created. It's not by accident or luck... everything I am sharing in this book series is the recipe!

### **The Cashflow Quadrant®:**

The Kiyosakis and I had great mentors. Keith Cunningham of *Keys to the Vault* was one of them. He taught us the following awesome tool that they went on to make famous called the *Cashflow Quadrant®*, which shows the four ways that a person earns money anywhere in the world:

- 1 Employee
- 2 Self-Employed
- 3 Business Owner
- 4 Investor

1. When you are an **employee**, you get a paycheck and most of the time, the employer determines how much that will be. If you

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have a stellar resume and are being sought after, you get to negotiate. If you are just starting out, you take what you can get so that you build your resume. Happily now with the new tech companies and the new generation of generous employers, we now see profit-sharing and opportunities to be part of an entrepreneurial team.

That, of course, can allow for you to become wealthy in that environment – and you are still an employee and not in control of the outcome. I know some very happy employees who have the personality and desire to not have the pressure of being a business owner that happily live their lives in that role. Absolutely nothing wrong with that! Many of the tools in this book can help you be a great employee and heighten your chances of being part of a profit-sharing entrepreneurial team!

2. Most people think that being **self-employed** is going to free them up to do more in their private lives and have more time on their hands for family, vacations, and hobbies. That's not our experience... Not unless your financial requirements are very little, and the business you are in requires little work. For most people, the hours increase. And to make it even more “fun”, you trade one set of bosses for another! Your customer becomes your boss, and your job is to satisfy him/her. You can't leave your business, because if you don't show up, your business stops unless, of course, you build it to be a systematized organization where you have automatic income, and you are free to spend even more time involved in income-generating activities, which then, of course, puts you in the next category:

3. A **Business Owner** has systems in place. S/he has the ability to do as much or as little in the day-to-day operations. A business owner actually works “on the business” at all times rather than “in the business” and is free to coordinate other elements of the business such as *Sales & Marketing, People & Organization, Money & Finances*, and hire masters that can make his / her products / services even better which will allow them to become or continue to be the best in their industry.

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The key to being a true business owner is FREEDOM. For a successful business owner, their statistics are constantly going up, and the business thrives from year to year. A business owner doesn't guess if they are doing well. They have statistical systems in place that will tell them and the team how they are doing and what money can be spent on capital investments to keep the business growing. It becomes a "dream machine" that makes its own money and can be spent to make more money. Financial rewards are planned. The business owner will know how much they can pay themselves and their profit-sharing team members for bonuses at the end of the year or whenever timelines are met, and revenues are increased. Systems are in place!

That's an ideal Business Owner! If you don't have that, you are going to love this book series. We have the solutions for you!

4. Lastly, an **Investor** is a person that has mastered the art of investing in an area, or has found an expert or a team that can successfully do that for them. Their income and ability to have what they want comes from the revenues SOLELY derived from investments. Don't call yourself an "investor" if you are just in the process of learning. You may lose credibility with some great masters that may be willing to guide you or take you under their wings and teach you their mastery.

There are endless ways to invest. I have been privy to being in rooms where some of the world's best investors are teaching, and have had very private conversations with us about this vast subject. In March of 1997, the last program that Kiyosaki led for us (and just before the Asian Financial Crisis that brought the Asia-Pacific region to its knees), we had an eight-day program in Langkawi, Malaysia. We had some of the greatest masters of investing there. What I learned from them could be a book, and I'll let the masters teach you directly. The bottom line: GET EDUCATED!

I personally invest in businesses, as opposed to traditional investments such as in the stock market, mutual funds or in gold/silver trading. The only reason I don't do that is because I have not taken the

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time to educate myself and MASTER those areas of investing. This is so important! I have seen so many people lose money in investments that they know nothing about and trusted a fund manager to invest for them.

Being a professional investor is exactly that: a “profession”. I can’t emphasize enough the importance of getting educated on this subject, especially with people that are not interested in taking you down a path of investing with them. The key is to pick one area of investing and become proficient at that. Create results and then move on to the next area, if you are inclined to do so; that will put you on this powerful quadrant.

I recently created a strong alliance with George Antone and Haider Nazar of *Achievest* – an educational organization that has the largest private lenders network globally. They focus on investment education; and now we have tremendous alignment because they are bringing to the world *The Family Bank Game*, an educational program (created by George Antone) to teach anyone how to create a bank with your family, and create generational wealth as many of the mega-wealthy have done for decades. Finally, any family can have ACCESS to education that has been kept private for only the rich for many generations.

That’s what we mean by having *ACCESS to CASH*. It’s through amazing human beings that have reached financial wealth and independence that can show you the “ropes”. One of the many reasons we have such a strong alliance – and I am willing to open my global network to their teachings – is because we can collaborate by educating each other’s networks with powerful, proven tools that can support their financial literacy and well-being. You can learn more about *The Family Bank Game* in the *More Information* section at the end of this book.

Lastly, when the Kiyosakis and I first learned this *Cashflow Quadrant*® in 1991 (it wasn’t called that then; Sharon and Robert later called it that), we were so excited because we could finally show people what we had learned from the masters: **LEVERAGE is the KEY to**

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**wealth.** You will read more about this principle in subsequent chapters.

And as we say in our *Money & You* program:

*If you don't leverage, you work too hard!*

You can see how I have come to the conclusion of the new definition of wealth... if LEVERAGE is KEY, the next step is to look around at all the resources you have from a mindset of abundance. If you can't see the resources, then maybe you are just a victim of a scarcity-consciousness that is so prevalent in our world... read on... let's get your brain jump-started to abundance!

*“For people who are praying to God for more money, I say this: First open your eyes to how much the Universe has already given you. Look from eyes of abundance, not from eyes blinded by a belief in scarcity. Then pray that God will get out some battery cables, clip them to your ears and jump-start your brain so that you can start thinking.”*

From Robert Kiyosaki's first best-selling book *If You Want To Be Rich and Happy, Don't Go to School?*

Published by Dame DC Cordova and their organization the *Excellerated Learning Institute* in the early 90's. A shout-out to all the Australian, New Zealander and Singaporean *Money & You* graduates that supported this publication to go to the top of the charts!



## Chapter 3

### Scarcity, Sufficiency, Abundance

Do you remember the Y2K scare just before the turn of the 20th century when people everywhere were predicting shortages of food, water, and electricity – things that are the basics for our very survival? They predicted that essential computer systems would not be able to be re-programed on time, and there were going to be disasters all over the world. Planes were going to crash; the military was going to be out of control and not have access to their weapons of mass destruction... As if!

But it did strike a cord... It was amazing to watch! Thank God I had become aware of my fears so whenever I'd wanted to become a survivalist, run to the hills and live "off the grid", I knew how to change that those thoughts and fears and make new choices. Emotions are so powerful, especially when we think our lives are at stake. For that reason alone, I have a whole chapter later in this book which includes exercises to support YOU first in BEING AWARE of when you become paralyzed by fear; and secondly, how to change that state. Unfortunately, globally the masses are not aware of these tools so many financial decisions get made minute-by-minute based on fear.

This especially affected people in economically-developed countries like the United States (and many others) negatively because of the media hype, and because so-called "experts" who wanted to capitalize on the wave of fear came online very forcefully and tapped into the global "scarcity mentality" that has been the "default setting" for much of humanity. It also tapped into the cellular memories of not having "enough" – enough food, water, access to safe environments that we are accustomed to.

This may sound like pop psychology to some, but if you look at the world's relatively recent history, you will see where this comes

from.

Quite a large percentage of us alive today are the children (grand- and great-grandchildren) of what history calls “Depression-era babies”. Short of the plague in the Middle Ages, in 1929 the world went through one of the worst depressions ever in the history of humanity. The stock market crashed; people lost thousands and millions of dollars, and it moved most of the world into an extreme depression. Most of the world experienced a lack of food, water, and those things essential to meet basic needs. Many millions of people from around the world were affected by it, and to this day, many have relatives that still vividly remember, and often speak about the challenges they faced during the Depression.

These memories have been transferred from generation to generation and override the facts, such as those given to us by masters like R. Buckminster Fuller. He taught us that literally the whole world and each individual today is a “technological billionaire” in comparison to the past. Not only that, there’s more than enough food to feed everyone on the planet; there really isn’t a population explosion. Of course, there are overrun cities like Rio de Janeiro, Mexico City, New Delhi, Mumbai, and towns in China with “resource-poor people” that need shelter, food, water, and basic medicines – and it’s predicted that the world will have solved these problems within 20 years. The challenge is that most of the population is not aware of this, and worse, it’s not taught in traditional educational systems globally so this causes most of the world to have a tremendous fear of scarcity.

I am so thankful to Lynne Twist, a beloved mentor and the author of the book *The Soul of Money*, where she shares the distinction that there are no poor people – there are only “resource-poor” individuals. That distinction partly inspired my new definition of wealth: **“the access to resources...”**

Many of the economically-developed countries (and being emulated by emerging nations) have their economic systems rooted in the ideas first popularized over 200 years ago by Thomas Malthus. Back then he studied the quantities of natural resources globally (coal,

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iron, gold, etc.) and compared them to the world's population. He concluded that there would soon be too many people and not enough resources. He defined "economics" as the allocation of scarce resources. He stated (and many believed him) that the world's resources are finite. He had no idea – not even in his wildest dreams – of the infinite amounts of resources, discoveries, and information, technology would bring about. This scarcity mentality is still in existence today!

I encourage you to read the best-seller *Abundance* by Diamandis & Kotler. An excellent publication showing the abundance of resources, technology, information, and wisdom. They have done years of research to prove that abundance is readily available in our world today which completely confirms Bucky Fuller's teachings. His final message was that technology if used with integrity – if individuals think for themselves and care about others more than themselves – would create a world that works for 100% of humanity...

Don't judge the state of the world right now. Instead, focus on clearing your scarcity-thinking which will move you to sufficiency-thinking which will lead you abundance-thinking. Soon it will be clear how this affects you, your family, your business, your investments and financial endeavors. In nearly 40 years of being in rooms with people facing their scarcity and financial fears, AWARENESS is the first step to relief!

### **How does this relate to money?**

We are constantly subconsciously being inundated by fearful messages about the lack of money or the potential lack of money, or pending doom. This is not just in the US – it's worldwide. It's not that anyone is wrong – they simply have their "scarcity glasses" on, especially when there's a personal motive. And this is how scarcity-thinking gets used to manipulate the masses by selling them products and services based on fear and even to elect politicians! Just look at the presidential race in the US. Extremely successful entrepreneurs and

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leaders that I have met from around the world do the same – no matter how much money or power they have, it’s not enough. They are constantly looking for more.

Let’s look at this purely from a financial and entrepreneurial point of view. We can’t really afford to not think clearly, or make decisions on a daily basis if we are constantly coming from scarcity. We need to be up-to-date with a whole new generation of forward-thinkers that understand that there is an abundance of resources, an abundance of assets, that they can tap into the “ocean of abundance” with technology, information, and knowledge.

Now we have a whole new generation of up-and-coming entrepreneurs that are being brought up into a world of abundance, and they know it; younger people who have no sense of scarcity of money or resources. I’ve met many of them – young billionaires and very successful executives in businesses like *Toms Shoes*, *Google*, *Apple*; co-founders of *PayPal* and other organizations. I have had the privilege of being part of events with new-thinkers where socially-responsible entrepreneurs hang out and learn from each other about “conscious capitalism” or “conscious entrepreneurship”.

Early in December of 2015, I was in Paris for the *UN Climate Change* events that my partner, Huang Ming and I, were invited to by our new associates from AREDAY, Sally Ranney and Chip Comins. It was extraordinary to see so many young and beautiful peeps committed to the betterment of humanity and profitable businesses. I am now constantly meeting awesome millennials that Bucky Fuller would have loved; and by the way, they always know of him!

You can see in the news how the co-founders of *Facebook*, led by Mark Zuckerberg, are now sharing a vast portion of their fortune for good deeds. The times are changing... and it’s a good idea to let go of scarcity thinking, or you may not be attractive to a whole new generation of potential clients / customers.

There are also those that have no sense of the importance of having to handle money or plan for their financial well-being, or to take on this responsibility the way previous generations had to. We are

working on them! It's a two-sided coin. There is a clashing of generations, and it is happening now more than ever. As an entrepreneur, though, it's important for you to see the business opportunities here – what product or service could you provide to bridge this gap?

The reason we bring this up in a book series entitled *Money & You* is to bring your attention to the awareness that we have cellular memories of things that happened before we were born that often control us and can affect our bottom line daily.

Let's begin to allow *the good news* in. One wave of good news: there are processes and exercises that can support you in becoming aware and erasing cellular memories. This will support you to remove blocks that may not be allowing you to receive the information necessary to make clear decisions that will result in you creating wealth, to manifest more money, more abundance, and to enjoy the lifestyle that you want. In the bonus section of our Web page to support the readers, <http://www.MoneyandYou.com/Book> you will have an opportunity to download an article that I found long ago about a study made at a major university on how our brains can block investment opportunities if we are not open to seeing them. Exercises in the upcoming chapters will help you shift and expand your ability to see financial investments and other money-making opportunities!

## **How Much is Enough?**

The word sufficiency was introduced to us by Bucky Fuller. Through the decades, I have seen that when it comes to having an abundance of cash, profitable businesses and a high prosperity consciousness, sufficiency is key. I have traveled all over the world, and I have met very resource-poor people, and I have also met very rich people. I have to tell you that I have met more rich people with the perception that they don't have enough than resource-poor folks.

It's important for you to determine what is "enough" for you. What would make you feel financially independent? For many it's not

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enough to cover their expenses, to have a good life and to have savings, insurance and sufficient funds to cover emergencies. It's almost like a "hungry dog within" that is never satisfied.

If you are willing to honestly look at your thinking around sufficiency, you may find that your life is already filled with wealth, with more than enough and that it's just a matter of enjoying and appreciating what you already have.

### **Abundance:**

Ultimately we can't go from scarcity-thinking to abundance-thinking. The experience of sufficiency is crucial... And that's why we have exercises in Chapter 7 that can support you to know exactly where you stand, and to possibly clear the blocks that may be in the way of you experiencing sufficiency!

How do we change our consciousness? As we say in our *Money & You* program:

*"For Things To Change, First I Must Change"*

I encourage you to allow the information that I will be sharing in the next chapters... All of the wealth experts that I have met and lead transformational programs with, have done this work. The work comes under different titles, but ultimately, it is required if you wish to be RICH and HAPPY – not just have large sums money.

Lastly, I think that the fun Miss Piggy has the best attitude about money and definitely experiences sufficiency! This is what she says in her *Guide to Life* book:

*"The only thing you need to know about money management is to manage to have enough of it!"*

Amen!

## Chapter 4

# The Key is Changing Your Consciousness

We humans have a **conscious** mind filled with thoughts, memories, feelings and emotions that we are actively aware of. Our **subconscious** mind also holds thoughts, memories, and experiences as far back as our early childhood that are not in our constant awareness but can be accessed. The **unconscious** mind consists of primitive, instinctual feelings, thoughts, and memories that may not be easily accessible – though the jury is out on that notion since there’s so much research being done on the brain, as we speak.

I’ve seen research of studies where it has been proven that up to 95% of our decisions are made in our subconscious mind very quickly (if not instantaneously), and then we become aware of the thought, and we take action.

Some people think that they have thoroughly thought through a decision, but if you think about it, a lot of times we are reacting more than consciously thinking. For some reason, when it comes to money and finances, there’s a tendency to not want to delve into this area – to investigate memories, thoughts and decisions made about money, wealth and finances. It tends to go into a conversation that it’s pop psychology, “new age”, “woo woo”, “too California” or even that it isn’t real or accurate.

I personally – and I know for a fact that many of the best-selling authors of books, experts on wealth and motivation – have had the experience of changing their consciousness with empowering thoughts, decisions, and assumptions that can support one’s success, well-being, health and prosperity.

Here’s a way to start becoming aware of your level of

consciousness: next time something triggers a reaction in you, check and see if you have had that same reaction before (most likely the answer is yes!) and see if you can pinpoint the reason for your reaction. This simple process begins to give you mastery over your consciousness. Most people do not have the discipline to do this in their daily lives. Sadly many live at the effect of their feelings, emotions and memories that are constantly being triggered by people, events, circumstances, and even sounds and smells!

Let's introduce the idea to you that you become a "master" of your thinking – and since we are on the subject – of your reactions about money, finances, business, wealth (or the lack of it).

Let's revisit the conversation about scarcity that we covered in an earlier chapter. Scarcity thoughts are part of the programming and cellular memories many have. In a later chapter, you will have the chance to do some exercises to uncover any money blocks you may have, and you will have the opportunity to re-program yourself with new, more valuable and beneficial thinking patterns.

Throughout this book series, as well as in our lives and online programs, we are constantly encouraging and supporting the participants to reframe (change) to empowering thoughts how they feel about money, abundance, and contribution to the betterment of humanity. This is the process of creating new neurological pathways that can allow you to see more financial opportunities and ways to increase (or create) your wealth!

Allow yourself to actively experience how your mind reacts to financial matters and what may surface from your subconscious. If you do not have the kind of money you want, you need to find your limiting beliefs – we'll be supporting you with some great processes soon!

### **“Patterns of Thinking” Revealed:**

This is one of the reasons people come to our experiential entrepreneurial programs. They are immersed in three-and-a-half days



of experiential games and exercises that allow them to discover the subconscious and, at times, unconscious thoughts, beliefs, and decisions they have made about money, business, success, abundance, contributing to others, and relationships – both personal and business. They can see the results of their thinking in the scores of their games.

Most say it is the best investment they have ever made because, in a very short time, they get to see and feel their own patterns of thinking, their blocks, and the negative decisions they may have made early in life about success and money. By the way, the program is designed so the participants can choose to share, or not, their realizations, cognitions, and breakthroughs – so it's a very safe environment.

### **The Asia-Pacific Financial Crisis:**

To return to the conversation of scarcity, one of the global events that showed the world that we are still driven by “depression-era” mentality was the impact of the financial crisis that occurred in 1997 - 1998 in the Asia Pacific region.

I was there. We had a thriving business that literally came to a screeching halt in one week. We weren't alone. Many people's businesses were lost. I had the learning opportunity to experience some deeply-seated fears of scarcity and “not enough”. It was one of the most powerful financial experiences that I have ever gone through. Even with all of the training I have had, and all the experiences watching thousands of people go through our *Money & You*, and *Excellerated Business Schools* programs, that experience shook me to the core!

I have always had a pretty comfortable life. I can create money very quickly because I excel in the area of sales. As we mentioned in other chapters, the ability to sell is one of the key components to surviving any financial crisis or to dig out of a financial hole.

At the start of the crisis, the flow of money literally stopped! There was so much fear that people stop spending money except for the necessary goods, and they held on to any cash and assets that they

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could. Imagine the busiest shopping center that you are familiar with and picture it almost empty.

It was amazing to feel the terror and panic everywhere. Immediately, people that had money became very cautious about spending it; that behavior began to affect everything and everyone. When the wealthy began to hold on to their cash, that perpetuated the downturn even more. In these situations, governments encourage people to spend their hard-earned money to kickstart the economy again. During the *Great Depression* of 1929, the US government had to create huge projects to provide jobs for people and get them working again so that they could have enough money to survive and become consumers. The idea is to get the money circulating again.

What happens, energetically, is people are triggered by what they read, hear, and see about daily financial events; then the subconscious memories kick in, and they recall fears they (and their families) have had in the past about money and survival. Once the fear comes in, it starts a chain reaction or a domino effect of emotions. You find yourself very scared. I actually had the experience of what many must have had in 1929. Most Americans have never seen anything like it in current times – even during the financial downturn in 2008.

One of my spiritual teachers, Esperanza Universal, the creator of the S.O.U.L. program, teaches to feel your feelings deeply and not to have judgments about them. Whether we are experiencing happiness or sadness, they are just feelings or emotions, and if we allow ourselves to deeply experience those feelings, the faster they will move and one will be able to get back to “center”. Often when we start experiencing fear, we try to get rid of it very quickly. If we resist feeling them, this may cause them to travel even deeper into our subconscious and easily be reactivated later, which can cause us to lose our personal power and be at the mercy of our emotions. Not a good place to be, especially when it comes to money and finances.

My spiritual mentor, Dr. Sananda Ananda-Maynard, is another extraordinary master who has been working very closely with me for years to uplift my effectiveness as a transformational leader, CEO, a humanitarian and as a person. The focus is on “*Enlightened Leadership*”. I

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have been practicing the art of leading from within and becoming aligned with the natural laws of the Universe – the invisible side of success.

I learned the invaluable practice of deep meditation (TM) with Dr. Sananda, and through her skillful coaching I have learned even more distinctions on how to meet any challenges that come up in my life – both professionally and personally – with mastery, clarity, and great love. Daily disciplines like meditation are extremely beneficial for anyone’s well-being, and masterful mentors are key to supporting mastery over your thoughts and support your spiritual evolution.

### **Mind Management:**

Be willing to accept the feelings you are experiencing. Do not judge yourself. Simply have them, refocus your attention on a bright future, and make new choices. This course of action will allow you to move out of that state of upset. One of the greatest fears around success is that you are going to lose everything of value that you own.

This is the time to get resourceful, and to remember, that wealth is access to resources, wisdom, knowledge and support. Make a plan, and recreate your new path to success.

Remember that the management of your mind is one of the keys to creating prosperity. The key is to experience the feeling that you have the ability to be resourceful and that you can recreate your success.

**Your ability to manage your thoughts, emotions, and your mind will get you out of that hole much faster...**

During that financial crisis in Asia, we had a huge “learning experience” ourselves. We had to close down what had been a very successful training business. My biggest assets though were the trust and support of some very important friends, colleagues, and associates. My reputation was spared thanks to their love and support. The reputation of our work was never at risk because we have so many

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satisfied graduates that showed up big time by referring people to attend the programs when we returned to the region.

My ability to recreate my business anywhere in the world, ultimately allowed me to get back on my feet and become more successful than ever. This was when I learned at a whole other level the power of global entrepreneurship – this is such a big subject that I am going to dedicate a whole book to it!

At that time, the managing of my own mind and emotions took the front seat. I called past *Money & You* graduates like Anthony Robbins to support me by having me at some of his programs, including *Wealth Mastery* which prior to its launching, I had been called to support in some brainstorming sessions. I even contributed one of our games from our *Money & You* program to his *Mastery* program.

I survived the crisis and came out stronger than ever because I took care of the “captain of the ship”: my consciousness. I am always amazed when I meet people that are going through a financial crisis and look everywhere for solutions except within. Yes, of course, we have to take tremendous action to get the money coming through the door again. And innovation, creativity, energy, clear-thinking, ability to negotiate and to think clearly comes from within – then it’s much easier to handle any situation.

Up until that experience, in my heart of hearts, I had never understood why people would jump off of buildings when they lost their money/business. I always thought it had to do with the money. What I discovered is that it actually has to do with the shame, guilt, blame, regret that we feel when we think that we’ve made mistakes and wish that things could have been handled differently.

Some people lose their true self-esteem and self-assurance when they come into large amounts of money. They may feel that they are in certain circles because of what they have. And with some, the fear isn’t about losing their money; it is about the shame, guilt, and all the attached emotions that come up when they think they are going to lose their public image or the status that they have – that people will reject them and not include them in their circle of friends. They feel

that without their money, they will be nothing.

### **Money and Friendships:**

During the Asian financial crisis when I temporarily had a shortage of cashflow, I lost some close friends. I later realized that it actually had to do with the love and admiration that they had for me because I had been so successful and here I was looking like I had lost everything. They no longer wanted to be around me because it brought up feelings about themselves. They couldn't stand the thought of my having such a tough lesson and that surely they could have the same lesson too; that they too could be in a financial crisis in the future. At the time, I felt very abandoned by them. It was tough to get back to a comfortable friendship with some of them, and we went on with different lives.

On the other hand, I had the most extraordinary loving experiences with friends that I least expected. Even a friend that had very little money – she offered me to use her emergency credit card that had a small sum of money. It was so touching. I felt so loved and supported!

### **Get Support!**

During this financial crisis, after I had gone through my substantial nest-egg by continuing to pay employees and debts though there was no cash flow, I was temporarily out of fluid cash (I had many assets but at moments it didn't feel that way!) so I had to delay payments, and at times I had to break agreements; that was the most painful experience for me. I found Paul Schumann, a finances expert that knew how to manage financial downturns, and he supported me in making new agreements and put systems in place to pay everyone back. It took a few years and... wow! That was such a lesson. I wouldn't wish that on my worst enemy if I had one.

I know that one of the lessons I learned was to have

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compassion for business owners that can't pay their payroll; compassion for those that experience constant fear of loss, shame and guilt around money; compassion for the parent that may not have enough to feed his or her family. It strengthened my commitment to support the eradication of poverty and hunger – and to be committed more than ever to our work. My partners and associates know how grateful I am for their financial and personal commitment. Again, THANK YOU!

When I hear people say, “I am broke,” I always want to remind them to change that wording to “I am temporarily out of cash,” because they are. They are not broken. They are having a learning experience and hopefully are in the process of correcting it. Your spirit, your subconscious are hearing those powerful statements. Be careful not to make ANY negative comments about yourself. They are not only disempowering, but they also keep you emotionally down. When things are not going your way, the best action is to move forward. Everything is temporary – good and bad. In the worst of times, say to yourself: “This too shall pass.”

### **The Importance of Self-Trust:**

When I was going through that Asian financial crisis (or better said, MY financial crisis), I felt that I was out of integrity with myself. Why? Because when you can't keep your word with someone else, you begin to lose self-trust. I had to do a lot of healing around this. I had to get back to trusting myself because then I feel strong, resourceful, and I can handle the world.

Lastly, my daily disciplines became the “ladder out of the hole”. I went back to reading *The Dynamics Laws of Prosperity* by Catherine Ponder. I wrote pages and pages of her recommended affirmations, and I'd choose 5 that I'd read morning and night. I remember walking Lanikai Beach in Oahu, Hawaii, and reading them... especially repeating to myself, “This Too Shall Pass...” It's still my affirmation when I am faced with sad or stressful situations.

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One of the most wonderful memories from that tough period was giving my close friends for Christmas presents a pack of many pages of affirmations that I had typed for hours from Ponder's book. They knew that I had worked hard to write all those affirmations, and because I was "prospering others" (paying bills) and until I became fluid again, I was going to be giving them gifts I made. They loved it! The next year I baked cakes!

So if you are going through a tough time, make it good. Make it fun. Like when you have the flu: surrender, drink lots of water, sleep a lot, and watch good movies. Make it into a party!

Lastly, surround yourself with loving, supportive people. Those who will empower you to maintain a strong sense of self. And you begin to rebuild your life. Rebuild your financial structure so that you pay those bills, make agreements that you can keep, get back in integrity with yourself and others, and thrive again!

### **Making Mistakes Is Okay!**

Sometimes when start-up entrepreneurs make mistakes, they back off and go back to live their lives as employees in jobs that they hate. They don't allow themselves to get out there again and make mistakes. To be able to stand "in the heat" and be vulnerable will make you stronger. Don't back off of your dreams and go back to that cave of safety. Don't enslave your spirit to just earn a living and have enough money for survival only. Use the principles and tools that I am sharing with you... you will make it!

### **Getting Back On Your Feet:**

There are times when you may need to get a job to pay bills and get back on your feet. But once you get strong again, it is important to go back and go for your dreams again.

Some of you reading this book may have been attracted to it because you intuitively knew that you had given up on yourself. You want to get back on track and find your real purpose in life. It is

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important for you to remember to let go of the pain of those learning experiences. Let go of any shame or guilt attached to those mistakes that you made. You can begin again. This is one of the most important distinctions we teach in *Money & You* and the *Excellerated Business School for Entrepreneurs*.

Get up when you are at your lowest point and get out there again. The true mark of an entrepreneur and one who has the life they want is the ability, tenacity, and courage to take action to achieve their dreams. Yes, there will be people who are security-driven, people who primarily care about maintaining the status quo. They care about what other people think about them. They may even make you wrong for having the courage to get back out there. Just remember that every cellular memory of lack, scarcity, and fear are simply past emotions that have been activated. Your past does not equal your future.

### **Think For Yourself!**

I recommend that you break away from the collective mind and small-thinking. Successful people think for themselves, and they are willing to do what it takes, for as long as it takes, to succeed. Nothing makes life more exciting than to go for your dreams and to be true to yourself. You may start finding out that you may not need as much money as you thought because you are happy with yourself and your circumstance. Gratitude is a huge part of this process!

The “catch 22” is that the happier you get, the more people will be attracted to you and want to give you money. It’s in that space of gratitude, peace and certainty that you will inspire others. A word of caution: there’s the “dark side” of money... It comes in the form of greed, scarcity, feeling used – everyone asking for it – or separated from others. People get divorced over it; fight with their brothers, sisters and relatives; sue best friends and past business partners – people they most likely shared a dream together. Big money changes many because subconsciously they have made decisions that are contrary to handling large amounts of money that they may not have cleared. So be sure be clear of your money attitude and be willing to know all your strengths and weaknesses about money!



## Chapter 5

### What Is Your “Money Attitude”?

It’s interesting to note how many small business people are not willing to talk about their money attitudes. They don’t realize how it affects all those around them.

In the hearts and minds of many, there is a deep-seated attitude that “money is evil.” They believe that working for money alone is somehow wrong. That attitude will have a corresponding negative effect on profits.

Money is an emotionally powerful subject. Everyone has an attitude about money. Some feel positively, others negatively. For example, what is the attitude of the people who work with you in sales? Are they happy to have money, or do they make it wrong to have money? Do they look for other ways to prosper themselves, and their families, besides the money they make in your business? Are they constantly improving their lives by engaging in regular self-improvement, studying, reading, upgrading their skills by attending courses? Or are they apathetic about the subject of making more money?

Everyone needs money to survive, so you might as well bring it up. If you feel that the subject should not be brought up in your business, then you probably will not surround yourself with people that are willing to support the success of the entire organization. I know that is a strong statement; however, I speak from decades of experience.

Even for non-profit groups the money must come from somewhere. You either work for it through your business or it is raised by donations. Either way, the world’s method of exchange for products or services is money.

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In businesses where the goal is a healthy financial bottom line, it must be clearly communicated to everyone that the business won't exist without financial success.

Talk about it. Get a good sense of how your people feel about the imperative of financial success and if necessary, help them improve their attitudes. You'll be amazed at the effect it has on your bottom line!

### **Everyone Has A Part To Play!**

The key to creating a successful business is developing a strong profit orientation through sales and building a support consciousness for that effort from every department.

If the definition of "sales" is people exchanging money for the services or goods you provide, "income generating activities" are defined in this context as any activity a person does that brings in money.

This brings up another reason for displaying your organizational charts (make sure you have them... There are templates in our *Money-Making Systems* manual). They allow everyone to see and appreciate how each job supports the delivery of the products or services to the customer in exchange for money.

People can distinguish "income-generating activities" from "support activities," and everyone can be clear about the importance of their role in making the company profitable.

### **How Strong Are The "Links" In Your Chain?**

Sometimes a business will have sales people who don't really want to sell beyond a certain point. They either feel unconsciously guilty about making more money, or they feel that people who make above a certain amount of money are wrong for doing so. This attitude is what will block them (and you) from realizing the level of success, and prosperity that they and your company could achieve.

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One of the analogies we like to use and have found true over our many years in the education business is “A chain is only as strong as its weakest link.”

Your team is only as strong as its weakest member. And “strong” can be defined in many ways in business: attitudes and motivations of people to do the job YOU need them to perform.

That is why it is important to know the motivators that drive the behavioral style of the people in your organization. You can soon begin to predict which natural styles will make your ideal “income generators.”

Sometimes during the initial interview, people who need work desperately, may tell you they can do any job that is available. There is a tool that, as a business owner, you should consider putting in place to help you decide who to hire and where to put them if you do hire them. That tool is called the **DISC** profile system. Each letter stands for a primary personality type. **D=Directive, I=Influencer, S=Stability, C=Control**. If you do a DISC profile of each applicant before you actually hire them, you’ll find what job their personality style best suits them.

It does depend on the type of business you are in, but in most cases you can count on people with strong D and I tendencies to really enjoy going out in the marketplace to make sales. But it also depends on the person’s secondary characteristic as to who makes the best person for YOUR sales team.

If they don’t match the profile you’ve determined is the best person to sell your products or services, you will be better off putting them in sales support, where they can do other tasks involved in fulfilling the orders.

### **Receiving and Making Money:**

Sometimes you will find someone on the team who is not willing to make money. If this is so, no matter how much you train them, and try to motivate them, they will not participate at the same

level as the other people who are willing. The internal “self-talk” of the people who are not willing to make more money is simply not the same as the internal “self-talk” of people who are willing to make more money! This is an important point that managers must understand.

In these cases, it is better to take them out of their sales position and put them in a support role instead. Everyone will be happier in the long run.

By now you are probably saying to yourself, “Who doesn’t want to make money?” Unfortunately, what people say to themselves, and what is really going on subconsciously, is a little different.

Be clear about your ability to receive and make money. There is a term that should become part of your vocabulary: “deservability”. If someone is always having “bad luck” around money, it is probably because somewhere in their heart of hearts, they may feel a lack of deservability. However, there are many resources and technologies available to improve their success habits and their sense of deservability.

In addition to the contents and exercises in this book, I’d like to recommend two other books that are classics aside from what I mentioned in the Introduction of this book. The updated female version of this classic is excellent: *Think and Grow Rich for Women* by Sharon Lechter. Plus, a business favorite is *Good to Great* by Jim Collins. There are many more excellent books that I could recommend! I will have a list at <http://www.MoneyandYou.com/Book>

I always look for team members and associates that have a passion for life and for what they do professionally. Then, if needed, we help them get in touch with their abilities to make money, and equally important, their purpose for doing it. I provide them with measurements and feedback tools so they can see their own development and progress.

### **Support Your Sales Team:**

Obviously, the supportive positions are just as important as the

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sales team, and of course, you need highly competent people in that capacity. There are several support functions that need competent people to fulfill them. The orders must be fulfilled properly; the products need to be out the door on time; the right invoices must be sent; and the right collection procedures must be put in place. Unless all aspects of the post-sale procedures are followed properly and professionally, there won't be money or profit to keep the company going.

Your support people provide the other half of the sales job which ensures that your customers or clients are satisfied, which, of course, ensures future sales and income. In other words, sales is really a team effort. Put the right people in the right jobs. You will all be much happier, and your business more profitable.

### **Money Working for YOU – Not You for MONEY:**

As you were growing up how many times did you hear, “if you work hard, you’ll make money”? Yes, but how much? Are you making the kind of money you want to have? If working hard makes you money, why aren't we all rich?

This is also one of the “mantras” for encouraging us to go to school, study hard, make good grades, get a degree, and you’ll be successful... or not!

### **There were a few key elements left out of the equation...**

When we attend a university, college or a technical school we learn a profession or a skill set; however, we don't learn about running a business, systems, communications, personality profiles, etc. Business schools do teach this, but not all business owners attend them. It is assumed that, with the skills we learn, we'll make money and spontaneously know what to do with it. This is why the *Personal Development and Training* industry is a US\$100 billion-a-year industry globally; that also includes the trainings offered by network marketing companies that do quite a bit of training for their members since many

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have no idea how to build a business. I have seen such phenomenal education in that field that I have recommended to many to join a good network marketing business and learn their sales and organizational tools because they can be applied to many businesses. On the other hand, we have trained many top network marketing leaders and their teams. They love the systems we teach, especially the *Excellerated Business Success Model*.

It has come to the point that MBA's and highly-educated professionals attend entrepreneurial programs like ours so that they can learn entrepreneurship – no wonder so many of our graduates have gone on to become so successful and high net worth individuals.

Why are so many people in debt? Why can't they afford to buy their own homes? Why are so many living above their means? Why is it that money is a constant struggle throughout the lives of so many people these days?

The way it has worked traditionally, we get a job using our skills or open up our own business doing the profession we learned in school. If we work for someone else, we learn the financial habits of the person who is running that business. If they have good habits and make money, keep it, and grow it, we are in luck. If they don't have good habits or don't know how to run a business well, we are out of luck – we learn bad habits from them.

So before we get to the “magical exercises” that have worked for so many, let's go to the next chapter on habits so that at least you can personally begin to acquire the tools that will support the growth of your financial path to independence!

*“Sow a thought, and you reap an act;  
Sow an act, and you reap a habit;  
Sow a habit, and you reap a character;  
Sow a character, and you reap a destiny.”*

*Samuel Smiles*

## Chapter 6

### Habits

This is such an important subject that it deserves to be added to this publication. I borrowed some copy on this subject from my *Money-Making Systems* manual because it's crucial for you TO TAKE ACTION and implement the steps shared in this book series.

We start with your personal financial habits. You can then encourage your team to do the same, and you can duplicate the process within the framework of the business. It's easy once you implement them into your life.

The difference between people with money, and people without money is very simple: HABITS. If you are born into a middle-class family, you will have very different habits, than someone born into wealth. Consequently, when you start to make money fast, you must develop the healthy financial habits of learning to keep money and then to increase that money. The tendency is to spend the money as soon as it is received: to buy a new car, new clothes, new watches, etc., and even worse, to buy things on credit although you have the cash, and then you begin to go into debt.

When income grows, and bank deposits increase, your name may go onto different lists, and the credit card offers (and other ways of getting in debt) begin to accelerate. The more money you have, the more credit people want to give you. Credit is deadly to someone with bad financial habits! Make sure you develop the discipline to retain what you are earning and stay away from convenience credit.

The following are proven **HABITS** to support your increasing financial position.

1. Keep simple bookkeeping records of all the checks you receive, and of all expenses related to your business.
2. Consult a good accountant on the best way to set up the entity

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through which you will be doing business; how to set up the accounting records, and most importantly, how to spend your money so that you may have the best tax advantages offered by your government. Every government in the world has different rules. Be sure to have a professional advise you. This is not a good time to listen to amateur opinions. **GET THE FACTS!**

You are going to find that most governments are very friendly to people who make money! In the US, for example, tax deductions are designed for the wealthy. If you don't have access to a good accountant get recommendations from your successful friends. Keep all receipts, including "non-tax." If you are ever audited, you can show the tax auditor that you are a good record-keeper and the audit will go much faster and easier for you.

**BUDGET** "to make sure I have more income!" (That's my reframing so that my subconscious knows it's for a good cause!)

Do the following:

1. **ITEMIZE your monthly living expenses.** Decide with your accountant how important it is to pay off all your bills and be out of debt as soon as possible. Do NOT pay all your bills at once. You want to save to invest. This is one of the key steps in growing your money.
2. **Make a list of the DEBTS to be paid off.** Don't pay them all at once, but pay reasonable amounts monthly. Take the smallest debts, and retire them one at a time. Always save enough to invest.
3. **Make a list of the items that you want to BUY for yourself and your family.** Plan on how to best purchase those things. If you do these steps, you create the possibility to have plenty of money later to buy all the things you want! Buy the minimum as a reward for all the hard work you (and your family) have done to earn the money.
4. **GIVE 10% to a charity, a church, or an organization that adds value to others.** One of the things the wealthiest people in the world have in common is their generosity. It is a trait of a wealthy person to give to those who need it most. This habit is a key to wealth.
5. **SAVE** all the extra funds after your monthly expenses are paid and the funds to get out of debt are spent. The savings are divided as



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follows:

A. **1/3 to a “safe” savings account.** No matter what happens in your business or life, be sure keep some of the profits you make for yourself or family. There are many opinions as to what banks to put money in, how to safeguard and have security. Don't fuss about it; just put it away and you will know what to do with your savings once you become more knowledgeable about money and how to make it grow. Don't attempt to do all things at once. If you keep educating yourself, it is just a matter of time before you will become sophisticated in this area.

B. **1/3 to invest in the business that is bringing in the money for you.** It is a rule-of-thumb in business to give as many tools as possible to people who support your growth so they can keep producing for you. Investing in people who are leveraging you is one of the most important aspects of growing any business. There are certain rules that always work.

C. **1/3 to invest in traditional investments.** It's recommended that if you don't own your home and are paying for rent, consider becoming a homeowner. Then get educated in one area of investments that you can potentially master. Learn from a master and follow what they recommend.

Consider NOT buying a home or car with cash. Home mortgages and auto loans are some of the cheapest loans around. Some of us have been taught by our parents and family to pay for as many items as possible with cash. There has been a tremendous development in this area, including using debt to build your wealth. Our friends at *Achievest* are experts in this area. The wealthy use their money (and “good debt”) to make more money. This is key to your financial independence.

In review: do your market research, study what areas may be best for you to invest your money in. Use the 1/3, 1/3, 1/3 rule for savings. Invest 1/3 in safe areas for you; 1/3 in medium risk investments which bring a heftier return; and finally, take 1/3 to invest in high-risk investments which could bring a higher return.

**All of the above requires you to:**

1. Educate yourself in the area of money and finances. The more money you make, the more you will be required to learn about money and investing – how to use, spend and invest it. Do not leave it up to accountants, financial planners, bankers, attorneys or others to do it for you. You must be willing to be responsible for your money in order to have control over it and to be sure it increases. There may come a time when it may be almost a full-time job for you to manage your own money.

2. Lastly, you must prepare yourself emotionally to make large amounts of money. Building a business using the tools in this book will support you to generate large profits.

Unless you have been well trained to handle money and have developed healthy money habits, you may risk spending it too fast, or losing it through unsound business/investment practices. But more importantly, there could be emotional blocks that show up when you receive more money than you have ever had or earned before. If you believe that you don't deserve that kind of money, it could make it possible for you to spend the money faster than you make it. Unfortunately, this is a very common pattern.

Let's assume that you have found a great business. In addition, if you have been able to use the principles of leverage, systems, networking and other proven tools to earn great sums of money – if you are not emotionally ready to manage that money, it can inhibit you from keeping it and increasing it. I have included exercises that will help you uncover any beliefs that might be keeping you from financial success. We encourage you to utilize those tools so you can better understand and remove any barriers that might be keeping you from experiencing the abundance you have earned.

*“Your beliefs become your thoughts,  
Your thoughts become your words,  
Your words become your actions, Your actions become your habits,  
Your habits become your values, Your values become your destiny.”  
Mahatma Gandhi*

## Chapter 7

### Magical Exercises

There isn't anything that I am asking you to do in this book series that I haven't done myself! I can't help myself calling these exercises "magical" because they are! If it wasn't for this work, I would not be financially independent and own a business that I absolutely love that generates royalties. The freedom is exquisite, and it allows me to be involved in other businesses and support humanitarian causes.

I have a licensing business model that is based on sound business principles and working on myself, being disciplined (meditation and other practices) and continually doing the type of clearing exercises that I am introducing you to here. All those practices support me in staying clear so that my "deservability" level keeps expanding and allowing me to receive more wealth to grace my life and support many others.

A little history of where these came from... My first spiritual teacher, Sondra Ray, took me under her wings (yes – plural – she is an angel ☺) when I was only 27 years old. She was my first spiritual principles teacher and of prosperity consciousness. I learned these exercises at her basic *Loving Relationships Training (LRT)* and many of her advanced programs, including retreats in India. I have developed many other distinctions as I have grown through the years which I share in this book series. Actually, I have experienced so many extraordinary results from these exercises that I have not stopped doing them. I continue to recommend them globally, and they are now part of my *Money & Me* online and live courses.

Not only have they positively affected me but I can tell you for a fact that Robert Kiyosaki, Jack Canfield, Harv Eker of *Millionaire Mind* fame, and many other wealth experts that are household names have done these type of exercises. They work!

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When I first got the job of being a promoter for the first *Money & You* programs in 1979, my friends who knew that I was doing all these exercises and affirmations couldn't believe that the program that was launching my new career was called *Money & You*. It was really uncanny. The fact that I ended up becoming a partner, and later inherited all the Intellectual Property rights to the work, is no accident either!

So let's get to it!

First, I need your commitment that you are willing to look at your programming about money, finances and wealth. Okay? Just commit to yourself that you are willing to release all those old thoughts and beliefs that may be keeping you from the wealth that your heart desires... Commitment is important... and let's see what comes up for you as you do the exercises.

Please get some sheets of paper and it's okay if they are recyclable since you will be discarding the sheets once you are done. This has to be done by hand because you are going to tear up the sheets later. It will be a symbolic tearing of your old consciousness!

This is an experiential exercise – and it would be best done by yourself or with a “buddy” that could be your BFF, spouse – someone who is also committed to the clearing of negative money patterns. It will give you a sense of the power one gets from consciously clearing negative patterns about any subject. It just so happens that we are dealing with money and finances right now. This could be about sales, health, addictions – you name it!

BTW, these are not to replace you attending live programs like *Money & You* since the networking and human touch with a group committed to clearing their consciousness, and learning powerful, proven business tools are extremely powerful and effective. These exercises are not in that program. And this is a great start!

I am going to have you write on the clean sheets of paper YOUR SUBCONSCIOUS THOUGHTS that are being elicited by the questions. This is not true about the people that you are writing about! This is what you perceived and stored in your mind. Don't be afraid to offend the people mentioned. You never have to tell them about this.

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This is a clearing process that I am encouraging you that once are done, you tear the sheets, and do not keep them. We are releasing them from your subconscious and your energy field!

Now, allow yourself to write as fast as you can without taking the pen off the paper; do this for about 2 to 5 minutes or as long as you need to write. Don't stop, don't judge, just write!

**On the top of the clean sheet of paper write:**

**“My Mother’s Most Negative Thoughts About Money Are...”**

Here are some examples of possible responses:

We don't have enough money to buy new clothes.

We don't have enough to buy the food.

We don't have enough to buy extra things for the kids.

We don't have enough for going out.

There is never enough money to take a holiday.

There is never enough to take the children out to dinner.

There is never enough to buy the right house.

Just look at those thoughts for a moment before continuing on...

**Now on a new page: “My Father’s Most Negative Thoughts About Money are...”**

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Examples:

I work too hard for my money.

If I don't work hard now, I may die.

Working hard caused me to have three open-heart surgeries.

I can't spend much time at home – I have to keep working. ..

You continue writing until you get no new negative thoughts.

Now that you have practiced, let's go to other areas that are very important – and, remember, no judgment.

**“The most negative thoughts I learned about money in SCHOOL are...”**

Then you do separate sheets for the following subjects (be sure to write the initial sentence):

**...CHURCH, BUSINESS environments, and any other places that you may have spent considerable time in as a child, including FOSTER HOMES, HOSPITALS, YOUR PARENT'S SHOP/BUSINESS.**

Then write:

**“The Most Negative Experiences I Have Had Around Money, Investments, Finances and Business are...”**

This is one of the most powerful statements. This is when you really start reaching into your subconscious, and hopefully, the unconscious. The clearing can be permanent because you are reaching deep inside of your consciousness. Be courageous. Don't justify. Don't try to defend anyone. These are just thoughts! Some are memories of

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real experiences, and some are decisions or assumptions that you made out of the circumstances that your mind perceived.  
You are releasing your past conditioning!

Once you have written all those lists (there should be quite a few pages), let's look for those subconscious thoughts of the most important person: **YOU!**

**“MY Most Negative Thoughts About Money Are...”**

Sample:

There is never enough.

Money doesn't grow on trees.

Every time I get money, I have to spend it on something.

I never have enough to spend on advertising, so that I could get more money.

I give it all away when I have it to people who need it more than I do.

I have to waste all my money on clothes ... to look good.

And you finish this exercise by writing:

**“THE MOST NEGATIVE THOUGHT I HAVE ABOUT MONEY IS: \_\_\_\_\_”**

*This is the most important phrase that you are now going to work with.*

As you can see, you are now beginning to have a picture of

## *Money & You™*

your money programming and the most negative thoughts that are running your money consciousness.

The next step is transforming that last, most negative thought you have about yourself into an empowering affirmation. Mine was: “I have to work hard for money” so I started to say: “*Money and many business opportunities come easily to me, and I prosper from all my business endeavors.*” It’s an easy task: create an empowering statement or affirmation that is the total opposite of your most negative thought about money...

**You then work with that empowering affirmation by saying it a few times morning, noon and night – and especially when something occurs that may remind you of that past negative thought. And to really make it stick, follow the same format as when you were doing the earlier exercises:**

**Write on top of a piece of paper the new empowering affirmation and start to write any thoughts or feelings that are coming up from you writing that new positive thought. In other words, you are eliciting any negative reactions in your subconscious as you are affirming this new thought. Now you are really clearing your consciousness!**

**Lastly, make a list of the cash, resources, networks, investments, experts, knowledge, support, grants, things that you own that you no longer use that can be sold or exchanged for something that you need, and begin to discover the wealth that is in your life.**

**You are now rewiring your brain to think like a millionaire. Start thinking of yourself as a “millionaire-in-lag”! (If you are already a millionaire, then as a billionaire)... and see the results!**

Out of this clearing process, I started creating leverage in all my business endeavors. The stories I could tell you of what happened are nothing short of amazing, including my bringing in US\$80,000 of business during my last year as a court reporter at the age of 28, which allowed me to retire for the first time and go look for my life purpose! (I have retired 3 times!) Less than a year later, I attended the *first Brooklyn Business School for Entrepreneurs*, which was the start of my new career, and the rest is history.



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In earlier chapters I have been speaking of the power of knowing your subconscious (and unconscious) thoughts. These exercises will bring them to your awareness, and you will have an opportunity to transform your thinking to a more empowered mindset. Even if you don't believe this can happen, you will begin to see results! This is very powerful work so the next thing for you to do is your *money biography!*

### **Money Biography:**

The assignment is to write the story of your life in terms of your relationship to *money*. Begin with another sheet of clean paper. Go back into your earliest memories about money. Write down anything that is related to money. Write down your very first experience around money; things that happened to you around money – good and bad. Write down any memories of shame, guilt, negative thoughts and judgments you heard about *money*. Anything you can remember.

This could be a bit of an emotional memory for some of you, especially if you had a lot of upsets, even violence in your home or business environments, around the subject of money. Keep breathing, be courageous, and clear your subconscious of these unnecessary, disempowering thoughts that affect every moment of your financial (and personal) life!

### **These questions may help you to get started:**

What are your most powerful negative memories of money?

When was the first time you understood what money was to the people in your family?

Did your mother or father ever take you to a bank and explain the banking system? Were there upsets when you all went to the bank?

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When and how did you begin to understand money as a medium of exchange?

When, and how, did you learn about how money works?

When, and how, did you learn that you have to do something in exchange for something else, and how you get paid for that?

When, and why did you start to earn money?

What happened to that money when you got it?

What did your family teach you about the rules of money, and how to become wealthy?

What messages did you get regarding money?

Were you taught that making money was easy?

Was the message: “In order for you to make money, you have to work very hard?”

Write down the story of your entire financial biography so you can begin to see the patterns because bringing them into your conscious awareness will help you have an understanding of how your subconscious patterns are running your financial life in relationship to money, wealth, finances (and at times painful memories). This awareness alone will make a huge difference on how you continue to perceive yourself, money, business, wealth and how you will manage your life in the future.

These processes will allow you to choose empowering thoughts and change the patterns. Until then, your negative patterns will have YOU! Once you are done, I recommend that you tear up the sheets and discard them. Some people like to keep their money biography. It's up to you. It could be helpful (and powerful) to share it with some key

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people in your life, and this is entirely up to you.

Please join our Web endeavors by signing up for any of the bonuses offered: <http://www.MoneyandYou.com/Book>

We will continually offer different free educational Google Hangouts, Webinars and other online programs with awesome masters so you can continue your financial intelligence education with us and keep expanding your “deservability level”!

Before we start to wrap-up this book, I can’t let you go without sharing the “secret of all secrets” that is the key to more cash, prosperity, abundance of wonderful experiences, joyous and productive teams, happiness in family and business environments, and a life filled with miraculous experiences: **GRATITUDE!**

One of the things that I have learned through the decades of practicing mastery principles, using proven organizational tools in my businesses and learning distinctions from masters, is that when things are going well – we are making money; the business is running like a well-oiled machine, and all is well – we don’t really think about “self-improvement” or principles – unless, of course, that’s a daily habit for you. We are too busy making money and having fun.

But when things fall apart, sales drop, businesses need to be closed down, or we have a painful loss, that’s when we have a tendency to want to get some relief and go back to some of the basics covered in this book series (and other wonderful publications)... What is the best daily discipline: **GRATITUDE.**

Next time you are not feeling good about any situation or things are falling apart, literally start being grateful for everything around you. Give thanks for the chair you are sitting on, for the car you may be driving in, for the computer that you working on, for your eyes, ears, limbs and good health. Start being grateful for all good things in your life and watch the “magic” happen. To this day, it’s one of the most fascinating experiences of my life – to quickly change my attitude and point of view when I start being grateful for the most simple things.

One of the things that I am most grateful for daily (aside from

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my business and personal success, good health, having the most beautiful family, friends, network and beloveds around the world) is something as simple as water. I literally purr like a kitten when that water first touches my skin when I shower. I am grateful for electricity, automobiles, my computer, iPhone, television, cable channels, educational channels, the remote control! My home, my view, the gifts from so many grateful graduates from around the world; my partners, associates, instructors, staff, and graduates. I have a “gratitude fest” all day long. It has become part of the screensaver of my mind – in other words, it is the backdrop of my thinking. What is yours? Is it empowering? Does it make you feel good? That’s one of the most important aspects of a happy and joyous mindset.

As I am writing this, one of my close friends, Kevin Haumschilt, is in hospice and getting ready to leave this world. When I think of the sadness that his wife, Itzy, his children, Sophie and Trevor (my Godchildren), and his family and friends are going through, I begin to be grateful... In that situation, the medical breakthroughs, technology, expertise of the medical staff, loveliness of the ICU and other nurses and the technicians have cared for him. Thankful for the wondrous miracles of medicine and prayer that have extended his life and have brought some relief in this tortuous experience.

So as you are reading this, take a minute, take three deep breaths, look around and look at all the things and people that you are grateful for... and tell me if you don’t feel a bit better already! I am grateful for you that you took the time and energy to read this far!

Thank you, muchas gracias, xie xie ni, tremakasi, arigato, salamat, merci, danke, grazzi!

*‘Happiness cannot be traveled to, owned, earned, worn or consumed. Happiness is the spiritual experience of living every minute with love, grace, and gratitude.’*

*Denis Waitley*

## Chapter 8

### What is the Purpose of Money?

It will be much easier to create large sums of money, profits, wealth and riches if you are clear about why you want it... What will you do with it?

What will your life look like five years from now? In our *Money & You* program, we have an exercise where we ask the participants to describe their ideal life five years from now. I am asking you to do that... Here are some questions that may be helpful:

Where will you be?

How are you feeling?

How's your health?

What will your home environment be like?

Who will be with you?

What kind of a personal relationship will you have?

Who will you be hanging out with?

Where will you be living?

What kind of a car will you be driving?

What fun toys will you have?

What will your business be like?

How many employees, virtual assistants, teams will you have?

Will you have a business that markets globally?

Or will you be in a beautiful little town? At the beach, the mountains? At the center of an exciting city?

What will be the essence of the environment in your workplace?

What country?

What city?

What products or services will you be providing to happy clients and customers?

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Will they add value to humanity?

How much will you be making yearly?

What is the amount of automatic money that you will be bringing in monthly or yearly that will allow you to experience financial independence?

What legacy will you be leaving?

Will you be making a contribution to humanity?

What non-profits with you be supporting?

Would you have created a foundation? Or expanded the one you now have?

What else can you think of...? Think of all the things that will make you happy and that you want different than what you have today! This will help you have a greater purpose for creating money and wealth.

When I do my short program, *Money & Me*, I ask the participants: “What does money represent to you?” They usually respond with words like freedom, choice, happiness, respect, ability to \_\_\_\_\_(you fill in the blank). Most of what they mention are experiences. I have met people that have very little money and have those experiences, so does money really bring you that? Be sure to get clear on what money means to you.

The definition of *money* in the dictionary states:

1. *any circulating medium of exchange, including coins, paper money, and demand deposits.*
2. *gold, silver, or other metal in pieces of convenient form stamped by public authority and issued as a medium of exchange and measure of value.*
3. *any article or substance used as a medium of exchange, a measure of wealth, or means of payment, as checks on demand deposit or cowrie.*
4. *a particular form or denomination of currency.*

What is your understanding of money? Through the years, I have heard other definitions, including one which I find very accurate: *Money is a medium of exchange that by agreement has a certain value. It can be in the form of a bill, a coin, a certificate, a record in a bank or financial institution*

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*that you can use to exchange for products or services.*

That's all that it is. If you see money as something that it is going to create happiness for you – it may or may not happen – and you may be disappointed as I was as a young professional. I accomplished all that I thought would make me happy by 25 years old. I was actually miserable deep inside and in an environment that was less than ideal. No question that it's extremely fun to have money... And having a clear definition of what money means to you will make it easier for you to create good vehicles to make it, keep it and grow it!

Your beliefs, environment, family and financial experiences have given money the meaning that it has for you.

It's simply a means of exchange so why not create a greater purpose for it?

Acquiring money, profits, wealth, riches and multiple sources of income is so much more fun, easy, and one attracts it much faster when it's going to be used for doing good.

If you are having trouble with money and finances, look at all the areas that I have covered in this book – and one more thing: take a look at creating projects, businesses and a legacy that is much grander than you – much greater than you have thought of before. You are in luck since it's now in vogue to have profitable businesses that do good!

There are magazines such as *Fast Company* and other publications that have articles and samples of businesses and organizations that are thriving by doing good. You can find *Fast Company* articles and other magazines for free in one of my favorite online platforms: *Flipboard*.

You can even create your own! See how I published our *Money & You* magazine:

<https://flipboard.com/@dccordova/money-%26-you-d6dj9c5vz>

And our *Solar Wonders* magazine:

<https://flipboard.com/@dccordova/solar-wonders-sgbn2d8jz>

As you choose products and services that can support you in monetizing a higher purpose, one of the questions you can ask is Bucky Fuller's: "*How do we make the world work for 100% of humanity, in the*

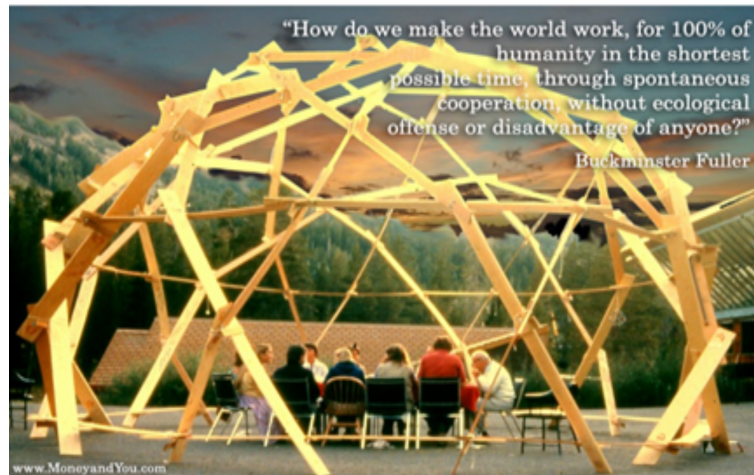
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*shortest possible time, through spontaneous cooperation without ecological offense or disadvantage of anyone?"*

I love to share this photo that was taken in 1981 at our *Future of Business* event where Bucky Fuller spoke for six days and shared with us many of his teachings. He taught us distinctions that have guided our organization for decades. He was sharing about a new geodesic dome design that he had just created, and the event participants offered to build it for him.

It turned out to be a class project that was truly magnificent. He was so joyous to see his work demonstrated within days. This photo was taken while we shared dinner with him, his wife, Ann; plus his co-presenter, Dr. Amy Edmundson (the dome was named after her: *In Love With Amy*). The dinner was also shared with the co-founders of the work that I inherited, Marshall Thurber, Bobbi DePorter and their beloveds at the time, Patricia Thurber and Greg Simmons; plus, Bill Allen and Jerry Weinerth who, along with other classmates, led the organizing and building of this new design. A beautiful creation!

It's Bucky's inspiration that keeps our organization's "flame" alive. I wish the same kind of inspiration for you!





## **Chapter 9**

### **Raise Your “Deservability Level” to Access Cash**

When it’s all said and done, the information, the exercises, all that I’ve shared with you in this book are designed to expand your consciousness, raise your “deservability level”, and for you to realize that true wealth is having ACCESS to cash, networks, resources, investments, experts, knowledge, support and anything that you need to make your business more profitable, you richer, your life happier and healthier and hopefully, for you to make a difference in others’ lives that may not be as blessed as you are.

Every person that I know that has their financial life handled has had to continually work in this area if they wish to keep growing their wealth. It’s actually a commitment to continued clearing – if you wish be rich and happy. If you just wanted to be rich – and there is no guarantee that it will make you happy – that’s one thing. If you also want to be happy... then this is the path.

The fact that you got to the end of this book shows YOU that you are serious about finally handling this simple, yet complicated “matter of coin”, as they used to refer to money in ancient days.

Practice all the teachings; implement in your life the recommended habits. The only way to change your financial life is for you to develop habits that will lead you to success!

Do the clearing of your subconscious to remove any blocks that you may have to being successful. Knowing your *Money Biography* is such a powerful thing! You will discover patterns that most likely have been affecting your prosperity consciousness all of your life! If they are good patterns, you are blessed. For the rest of us, we have to do the work of transforming that negative conditioning.

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According to my definition of wealth, many of you are already wealthy. Make sure you know what it takes to be rich or financially independent.

From what I've seen through the decades, it takes a lot of time and energy – and financial sacrifices. If you don't have the correct systems in place, understand leverage, and constantly micro-manage all the many to-do's in your business, you will not have the success you wanted when you decided to build a business.

The wealthiest people that I know have done all of the steps that I am covering in this series. In the *Excellerated Business Success Model* book I write many details about purpose, mission, rules of the game, and systems that when applied, will produce excellent products and services. Plus, commitment and clarity will get you there!

I thank YOU for your commitment to clearing your consciousness and applying the powerful tools, systems and distinctions included in this book. I encourage you to read (and study!) the other publications in this series. Our commitment is to have you become wealthier beyond your dreams, and make a contribution to others. Many thanks to YOU's for your commitment!

Aloha Nui Loa!

*“Success is good at any age, but the sooner you find it,  
the longer you will enjoy it.”*

*Napoleon Hill*

## About the Author

Dame DC Cordova is a CEO, Global Business Developer, a Sustainability Entrepreneur, an Ambassador of New Education, and Mentor of Nurturing. She owns the *Excellerated Business Schools® for Entrepreneurs*, *Money & You®* and other *Excellerated* programs. Her business is a global organization that has over 100,000 graduates from over 65 countries.

She and her team have had a profound influence in the Asian Pacific region and in North America. The programs are taught in English and Chinese. Dame DC Cordova is a successful Latin woman and is expanding her programs to be taught in Spanish and other languages. Many of today's most well-known wealth and business authors and trainers have attended Dame DC Cordova's *Money & You* programs. Her training has transformed the way they teach and run their organizations.

Through these graduates – including Robert T. Kiyosaki, the co-author of the best-selling book series, *Rich Dad/Poor Dad*, her business partner of 9 years – and their organizations, have touched the lives of millions all over the world. The essence of her work is to add value to humanity, not just focus on the bottom line.

Her stated purpose is to “*uplift humanity's consciousness through socially-responsible businesses.*” Leading by example, she is a philanthropist and a humanitarian. DC (as she is affectionately known) is an *Ambassador of New Education*. DC is tireless in her pursuit to transform educational systems around the world and eradicate poverty and hunger. DC is a *Mentor of Nurturing*, through her work with high-level entrepreneurs and business leaders.

DC is now expanding her work to the renewable energy field. She's in partnership as the *Global Business Developer* with Huang Ming, a “billionaire with heart,” and one of the world's leading solar architect. Huang Ming is a winner of the *Right Livelihood Award* (the alternative Nobel Prize). He built the first *Solar Valley* in the world in Dezhou, China – a city with over 7 million people that use solar power. Huang

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Ming is responsible for the passing of the first green law in China: <http://www.SolarValleyChina.com>

She was part of the group of pioneers led by Marshall Thurber and Bobbi DePorter of <http://www.SuperCamp.com> that developed the transformational, experiential, entrepreneurial training industry. She inherited the work over three decades ago. Through countless partners, associates, teams, graduates and the support of many, she has grown a global organization through a licensing business model. Licensing her work has allowed her the independence to expand her business endeavors into renewable energy, other businesses and to continue her humanitarian efforts. She has reached this level of success by utilizing the many tools, principles and systems taught in the *Excellerated* programs and her numerous publications.

DC is one of the contributors to the book, *Think & Grow Rich for Women*. She is the co-author of the comprehensive systems manual, *Money-Making Systems – For People Who Work With People*. Best-selling authors ask her to be a contributor in and to write forewords for many of their books. DC is a sought-after speaker and has spoken on hundreds of stages, podcasts, teleseminars, summits and has participated in dozens of motivational films, TV, and Internet shows.

She is the author of the *Money & You™ Book Series*, which is designed to educate the masses with proven tools, systems, and distinctions used by millions to reach financial success and add value to humanity.

DC has been interviewed around the world, in every type of media and hosted the *Money & You®* Radio Show. She is active in many Social Media platforms and thoroughly enjoys keeping up with the latest technological marvels. She uses her skills to promote the dissemination of information that supports “a world that works for 100% of humanity.”

She is driven to move the world from a paradigm of scarcity to sufficiency, thus creating abundant resources for all.

DC is a founding member of the *Transformational Leadership Council (TLC)* and the *Southern California Association of Transformational Leaders (ATL)*; a facilitator and contributor for the *Pachamama Alliance*

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organization; a member of the Australian entrepreneurial network, *Unstoppables*; a facilitator and ambassador for the *Shine Global* community; an international business development consultant for *Achievest / The Family Bank Game*; a council member of the *Women Speakers' Association*; the Asia Pacific development consultant and member of the board of advisors of *SuperLab*; and the international business development advisor for *The California Women's Conference*.

She supports numerous non-profits, foundations, and humanitarian organizations as mentor and champion. Most recently DC created the *Humanitarian Mastermind Series*. This program is designed to educate humanitarians around the world with powerful and proven business and organizational tools.

On her birthday, Nov. 14, 2010, DC was Knighted as *Dame of Honor* by *The Sovereign Order of the Orthodox Knights Hospitaller of Saint John of Jerusalem* – name changed to: *Orthodox Order of St. John Russian Grand Priory* (the oldest Humanitarian Order in the world) for her lifelong service to humanity. On January 2013, she was advanced to *Dame Commander of Grace* for her contribution to the growth of the Order: <http://oosj-rgp.org/>



*“I give thanks daily, not for more riches, but for the wisdom with which to recognize, embrace and properly use the great abundance of riches I now have at my command.”*

*Napoleon Hill*

## More Information on Organizations & Resources

**Dame DC Cordova:**

<http://www.DCCordova.com>

<http://www.MoneyandYou.com/Book> (Bonus Materials)

**Download Free 4-Session Business Make-Over — 4 hours of Entrepreneurial education:** <http://www.MoneyandYou.com>

**Money-Making Systems Manual & On-line Course to “excellerate” your entrepreneurial skills; step-by-step office / desk organization**

<http://www.MoneyandYou.com/money-making-systems/-systems/>

**Join us in Social Media:**

**Facebook:** <http://www.facebook.com/dccordova>

<http://www.facebook.com/moneyandyou>

**Twitter:** <http://www.Twitter.com/MoneyandYou>

<http://www.Twitter.com/DCCordova>

**Listen to** <http://www.MoneyandYouRadio.com> – a series of audio interviews with Money & You Notable Grads and friends that will inspire and educate you

**Educational videos about key principles from Money & You Program:**

<http://www.moneyandyou.com/rulesofthegamevideo/>

<http://www.moneyandyou.com/myfreegift/>

<https://plus.google.com/u/0/events/c3skr1ueqh134th1n8qk6qilfg>

<https://www.youtube.com/watch?v=F-4BOIFrD0E>

More found in YouTube: Dame DC Cordova / Money & You

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**Renewable energy global endeavors.** Check out our partner **Huang Ming**, one of the world's leading Sustainability Entrepreneur:  
<http://www.SolarValleyChina.com>

**Education / Top-level Network of the renewable energy industry:** <http://www.areday.net>

### **DISC Personality Profiles:**

Carol Dysart and Sandra Davis – DISC Masters of Money & You®  
<http://www.peoplesmartworld.com/disc-reports.html>

Contact [Carol@Excellerated.com](mailto:Carol@Excellerated.com) with your questions or requests to use DISC in your own work or become certified as a PeopleSmart Method™ consultant.

### **The Family Bank Game / ACHIEVEST:**

This organization is committed to helping end the cycle of generational poverty and create a new cycle of generational wealth using the decentralized financial model and community:

<http://www.TheFamilyBankGame.com>

See financial literacy educational video about Family Bank Game:  
<https://www.youtube.com/watch?v=2QGTIFLaQPE>

### **Global Energy projects based on Dr. R. Buckminster Fuller's highest priority:**

<http://www.GENI.org> <http://www.wrsc.org>

**Educational videos of Dr. R. Buckminster Fuller's principles:**  
[www.FullerEducation.org](http://www.FullerEducation.org)

### **Planning System and Program – PERT**

[http://www.planinparadise.com/ppi\\_home.htm](http://www.planinparadise.com/ppi_home.htm)

### **Masterful Business and Personal Coaching:**

<http://www.accomplishmentcoaching.com>



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**Excellent Online Marketing Strategy – Dwain Jeworski – DB Marketing Group**

[DwainJeworski@gmail.com](mailto:DwainJeworski@gmail.com)

**Sales Training with extraordinary systems by Sales Master:**

<http://www.saleschampion.com/eric-lofholm/>

**Web TV – Access to Expert TV looking for Guest Experts**

Free training videos: <http://accesstoexperts.tv>

**Excellent Web Support Services – DreamWarrior**

<http://www.dreamwarrior.com>

**International Business Attorney – Expert in China:**

<http://www.polinlawfirm.com>

**Intellectual Property, Internet Law, Trademark & Copyrights Expert Attorney:**

<http://www.jaburgwilk.com/our-people/maria-crimi-speth>

**Financial and Multi-Generational Estate Planning:**

Expert with 30 years of planning experience:

[bobryan.cfp.chfc.clu@gmail.com](mailto:bobryan.cfp.chfc.clu@gmail.com)

**Liberation Breathing:**

Conscious connected breathing that restores your mind / body to health & wellness: <http://www.SondraRay.com>

**Lindwall Releasing Method:**

Deep transformational processes to release patterns or negative programs in subconscious mind:

[Www.thepowerofreleasing.com](http://www.thepowerofreleasing.com)

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**Please support these awesome non-profit projects created by  
*Money & You®* graduates and friends:**

[www.8keys.org](http://www.8keys.org)

<http://www.newhorizons-sfv.org>

[www.samaritanspurse.org/what-we-do/operation-christmas-child/](http://www.samaritanspurse.org/what-we-do/operation-christmas-child/)

<http://www.tummiesmindsspirits.com>

[www.DifferenceMakersInternational.org](http://www.DifferenceMakersInternational.org)

<http://createglobalhealing.org>

<http://www.WhiteRoseYouth.org>

<http://www.LifeTracks.org>

[www.pachamama.org](http://www.pachamama.org)

[jennadrukcenter.org](http://www.jennadrukcenter.org)

[www.NetworkVisions.org](http://www.NetworkVisions.org)

[www.globaldentalrelief.org](http://www.globaldentalrelief.org)

[www.IPTforCancer.com](http://www.IPTforCancer.com)

<http://cure4hunger.org>

**If you wish for your organization to be included:**

[info@moneyandyou.com](mailto:info@moneyandyou.com)

We have been making a difference through transformational, experiential, entrepreneurial education and “churning out” Social Entrepreneurs for nearly 4 decades! The tools, exercises and resources mentioned in this Series have allowed us to create a legacy that will last for centuries.

If you are in alignment with our work, we’d love to hear from you and learn more about your projects, organizations and your legacy.

May your life be filled with success – both personal and business – health, joy, peace, prosperity and contribution for the betterment of humanity!

Aloha, Dame DC Cordova

<http://www.MoneyandYou.com>

E-mail: [info@moneyandyou.com](mailto:info@moneyandyou.com) Phone: + 1-619-224-8880

## Testimonials About the Work (Continued)

*“My husband John and I had just set up our own law firm, and I’d heard such good reports about M&Y that I asked him to join me to attend the programme to explore the nuts and bolts of running our own business. Neither of us was prepared for the life-changing experience which is the essence of M&Y. This programme lifted us up, shook up all of our limiting beliefs, opened our eyes, turned us upside down and then put us back gently to begin a whole new journey of self-discovery. We immediately introduced the business principles which we’d learned at M&Y into our new law firm, and they are the core values of our firm to this very day, over 22 years along the track. We also experienced huge personal benefits from M&Y, because we learned a whole new language of communication which has allowed us to become very clear with each other, both as business partners and as husband and wife. We put both of our daughters through M&Y and this took our family life to a whole new level. Once the principles and language of M&Y have been learned and applied, there is no going back. Everything in life takes off to reveal a magnificent brightness of the future.”*

**Di Butler – Strategic Planning Team – Butler Barristers & Solicitors**

*“I attended Money & You when I was just 23 years young. For me, it became a pivotal experience that laid the foundation for my future as a person and, as an entrepreneur. I used what I learned to produce incredible results across my whole career. Results ranging from establishing my first business at 23, with just \$1,100 and no ability to get credit, to successfully selling that business for 6 figures just 4 years later. Later establishing a non profit foundation, stepUP and inspired some 19,000 underprivileged teens. On to founding a coaching and consulting space with 65 Franchisees all making a difference to the SME market in Australia and New Zealand. To now in my role as a Group CEO of a \$100M construction company; putting my entire leadership team through Money & You to create a stronger culture of personal responsibility, cooperation, synergy, communication and a focus on win:win:win results. No matter which enterprise, the distinctions of Money & You are literally part of who I am and have been in business throughout. I am and will be forever and profoundly grateful for the education this program provided me at the start of my working life – it has been a gift.”*

**Ryll Burge-Doyle – Group CEO, Unita Group**

## Money & You™

*"I have been a business owner and entrepreneur since my mid 20's - established, bought and sold businesses in Australia and New Zealand. Doing this program in 2015 really made a difference to the context in which I operate in my business and personal life. I could see how to take my next venture and my self personally to a whole new level of success and contribution. The shift in results was so significant that my wife and I plus 2 friends bought the rights to deliver the programs in Australia and New Zealand. Whether you are in business, looking at starting a business or as an employee looking for personal growth and leadership, this program definitely delivers."*

**Craig Doyle – Founder, Burgin and Doyle Group**

*"Over the past 20 years I have built a business which has turned over approaching \$200 million dollars of products in the anti-aging and wellness industry. I registered for the program out of curiosity — not really thinking there was much I could learn in a short 3 1/2 day program. Well was I wrong!! During the program I identified a number of blindspots which I had never seen before. Post Money & You I have implemented a number of processes and systems which have seen my business become much less hands on and leveraged in short more profitable with less time. I am certain that over the next 24 months our business which has taken 20 years to build will double. If you are like me and ore than a little skeptical, then you are going to love the program."*

**Jeff Ghaemaghamy – Founder, ProvenPrincipels.com**

*"Over the past 20 years I have helped my husband build a multi-million dollar business in the anti-ageing and wellness industry, and then 5 years ago, I set out to make our money make money by investing in residential property (now a modest NZ\$12 million dollar cash flow positive portfolio). After doing the Money & You program, light bulbs came on for me. I had believed we were very well leveraged in our main business, however I could see how our leverage could be even more leveraged. I cannot put into words how this program helped open up my mind to possibilities I hadn't considered, in so many different areas of my life."*

**Donna Ghaemaghamy – Founder, Focus On You Limited**

## *Access to Cash*

*"As a housewife exploring entrepreneurship, in Singapore, I was very inspired attending Money & You, in Chinese, in Oct. 2002. Within 2 months of attending the program, I launched one business idea that I got at the program that fetched me an ROI of more than 100% of my investment to Money & You, in 8 hours! It was a huge self-esteem booster. Life has never been the same again. One of the greatest reward has been the global community of like-minded friends, who further inspired me to do soul-searching and live my purpose."*

**Azeeza Jalaludeen – Co-Founder, SHINE Group of Co.'s**

*"Money & You has been a powerful instrument in aligning my business teams and global partnerships. It demonstrates the most important element for successful organisations and conscious global leaders, of the 21st Century: collaboration!"*

**Dr AR Ramesh Nambiar – Co-Founder, SHINE Group of Co.'s**

*"To me living the Money & You principles means to love comprehensively, no matter where we are from. The experiential games and learnings in the program makes it possible for us to connect at deeper levels and support each other in life."*

**Simon Lim Geok Boon – Business Strategist & CFO of SHINE Group of Companies. Director, Armstrong Capitals Sdn Bhd**

*"In 1981 Money & You changed the course of my life. I had recently left the Air Force as a Captain and started my first company. I was doing well and had many clients. Money & You awakened me to expansive possibilities that I could not previously see; opportunities to contribute to the evolution of humanity and create a legacy lasting far beyond the life of one person or company."*

**Glenn Head – Conscious Leadership Coach, Author**

*"Money & You transformed and expanded me from a successful, left-brained, should-driven workaholic U.S. Senate staffer to a more fully integrated creative expression of love. Since learning and applying Money & You principles, I have created a multi-million dollar business; enjoy great relationships with friends, family and business associates in three stellar home locations; and published four books to guide others to enjoy life while making their unique contribution to the good of the whole."*

**Marian Head – Author, Revolutionary Agreements and Gratitude Journal for a Healthy Marriage**

## *Money & You™*

*“30 years ago we both - by sheer chance - attended the same Money & You in Melbourne Australia... and our lives changed forever! The nurse and the accountant became global entrepreneurs and everything we have done has been touched by the lifelong learning we gained from this program.”*

**Jane & Stan Jordan – Intl Business Coaches/Mentors  
Real Estate Investors**

*“As CEO of Women Network and President of the California Women's Conference, I have the honor of attending events all around the world and Money & You was one of the most transformational experiences to date, for both my daughter and I, as it relates to my relationship with money, which prior to the conference was challenged. Dame DC Cordova has been a light for so many who struggle with their ability to have a thriving relationship with money. The timing of the conference helped navigate me through my first year producing the largest running conference globally for women...thank you!”*

**Michelle Patterson – CEO, Women Network & California Women's Conference**

*“From the opening remarks to the last moment, this was the most comprehensive, all encompassing, difficult, and heartfelt experience on money and self that I've ever had!”*

**Char Ravelo – Leadership Kauai Executive Director**

*“It engaged the brain and the heart to work together in bringing about a new level of awareness on my relationship with money. It's life-changing!”*

**Kaluna Wong – Leadership Kauai Office Support**

*“One of the most significant training events I have ever done is Money & You! I regularly use the principles I learned at that training to this day. Attend! You will love it like I did!”*

**Eric Lofholm – Best Selling author of *The System***

*“I was able to immediately start implementing some of the techniques. This had a dramatic effect not only on our profitability but also on the harmony with which tasks were done.”*

**Kevin Bailey – Regional Manager, Monitor Money**

## *Access to Cash*

*"I woke up and realized I could do whatever I wanted to do in my life. Started a publishing company and have published 200 books as a result 20 years later. So it was an incredible experience."*

**Carol Holand – Business Owner**

*"I personally believe that if I had attended Money & You program 7 or 8 years ago, I would have given Mark Zuckerberg, a run for his money in becoming the youngest billionaire! The program has taught me the value of money and the power of me, unleashed."*

**Vinod Kumar – CEO and Founder, Space Trek Global**

*"If you want a Millionaire Mindset, you must attend Money & You. I did and it was fantastic."*

**Gerry Robert – Bestselling author – The Millionaire Mindset**

*"Money & You may not have made me a millionaire overnight, but it has made me richer in so many aspects of my life - both in the office and at home. I am implementing cost-effective systems to promote greater efficiency and a positive environment. I recommend Money & You to all those who want to realize and push beyond their own potential."*

**Julie Sherborn, Editor-in-Chief, Elle Magazine**

*"I was able to immediately start implementing some of the techniques. This had a dramatic effect not only on our profitability but also on the harmony with which tasks were done."*

**Kevin Bailey, Regional Manager – Monitor Money**

*"Money & You is the most transformational program I have experienced. The principles I learned have transformed the way I see myself, my business and the world around me. I've learned what my natural strengths are, which makes it so much easier to interact with business associates, clients and my family. My business is growing exponentially and designed to support the rapid growth in the global marketplace. Plus, I have incorporated a 'do good' component into every project we take on. Now I live my life according to my definition of success and that's what I call freedom."*

**Ann DeVere – Executive Producer, Access To Experts**

## Money & You™

*“What I got from my favorite course ever, Money & You, is that it has a lifetime impact. I still remember, and use, the tools, distinctions and insights I got about myself from my very first event... WAY back in 1980! My global network is expansive and I have access to contacts and wealth everywhere I go!”*

**Carol Dysart, M.S. Counseling – DISC Profiles Expert**

*“I attended M&Y over 10 years ago. I had known about it for several years but just didn’t think it was worth the investment of time and money. A decade later and there is not a day that I have doubted the value of the program. While it had a huge affect in the short time, it continues to this day to influence the way I conduct business, at all levels. So many programs come and go – Money & You has endured the changes in time, economy and generations.”*

**Dr. Serge Gravelle – Chairman, DePan Media  
Director, FEA (Foundation for Equestrian Athletes)**

*“Without attending Money & You, I would not have the courage to quit my paid jobs to open my own business. I resigned from the jobs I had worked for more than 20 years, two weeks after I attended the seminar. Now I own a million-dollar business. I could not believe it. But it is happening to me. This is the most brilliant program that I’ve ever attended. It[s worth more than the money I spent. It changed me and my life.”*

**Nuon So Thero – President, THEROEXPRESS, Cambodia**

*“My experience of Money & You was that it provided an inner awakening within individuals of the true purpose of business and making lots of money. It demonstrated that money was an energetic expression of our innate will, love and power. And it provided the practical tools and understanding for achieving real success in business, making money, prosperity, abundance and happiness.”*

**Anatole Petrovich Konnewsky – Composer, Filmmaker, Author  
and Entrepreneur**

*“I took the Money & You course in 1980, and the core understanding of these generalized principles applied to small businesses have stayed with me ever since. M&Y offered a new toolbox to use in my life and work, enabling a deeper commitment to making a difference locally and globally. You can go anywhere in the world and connect with the Money & You family of graduates.”*

**Peter Meisen – President Global Energy Network Institute  
(GENI.org)**



*Access to Cash*

**Any questions? [admin@MoneyandYou.com](mailto:admin@MoneyandYou.com)**

To learn more about the tools, processes and exercises mentioned in this publication and bonus packs:

<http://www.MoneyandYou.com/Book>

We welcome your feedback, inquiries, comments and suggestions!

