

Journey to Enlightened Wealth

A New Way to Look at Your Career, Money & Life.

Would you like...

- ✧ Money AND the time to enjoy it?
- ✧ The choice of whether or not you work each day?
- ✧ Freedom from the fear of lack of money?
- ✧ Financial security no matter what shape the economy is in?
- ✧ The ability to contribute to improving our world?

If so, then read on...

Welcome to the Journey to Enlightened Wealth

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"You cannot teach people anything. You can only help them discover it within themselves."
– Galileo

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- Section 2** What is needed to change Cashflow Quadrants?
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 - Money Management
 - Personal Growth
 - Team Building
 - Spiritual Connection

Introduction...

Accept the challenge and go for your dreams. We invite you to join us on this journey from where we are now to this utopian state we refer to as wealth. What is wealth and why would we or should we want it? Define wealth for yourself by picturing your perfect life. Get very clear about this vision. Perhaps it is being able to stay home with your family and enjoy being a part of your children's lives. Maybe you have some project you want to do...write a book or start a foundation for retired racehorses. Maybe you want to make big deals happen...the bigger the numbers the better. You want a seaside mansion and a winter home in the mountains close to the ski slopes. Whatever your vision is you absolutely can and should have it.

Our world is not short on prosperity. There is plenty for everyone. For you to have more, someone else does not have to have less. What prevents us from having wealth is the willingness to not have it. We want wealth but we don't want to do the things required to acquire it. We accept the status quo rather than embarking on a journey involving change. After all, change can be scary and uncertain.

As we become wealthy how will our lives change? How will our becoming wealthy affect those around us? Will we have the same friends, do the same things, and have the same desires and basic needs? Will people still like us? How will we know when we have achieved wealth and how will we measure this? These are just a few of the questions that come up as we consider embarking on this journey. At this stage fear can immobilize us. Accepting our current life with unfulfilled desires seems less painful than the possibility of failing in our efforts to have and be something more.

This journey is for people willing to accept the challenge and go for their dreams. Those of us sharing this information aren't there yet. We are on the path with you maybe just a few steps ahead. Wealth, to us, is the process of developing assets that produce enough income to pay all your bills and achieve your dreams, whether you work or not. If this definition doesn't have much meaning to you, hang in there. It should after you finish this journey. You will begin to see why you can't just get a job, work hard and earn enough money to buy your dream.

Having a financial education is the foundation for being wealthy. The first part of the journey is dedicated to building that foundation. You will learn the different ways that money flows to you and how to make the necessary changes to get your money working for you. This picture is what wealth looks like on the outside, what everyone can see. This aspect of wealth helps us pay our bills and put more money in the bank than we take out each month

The second part of the journey is about what wealth looks like on the inside. Nobody sees this but us. The inside of wealth is about facing our fears and having the courage to expand and grow personally. Deep inside our hearts and souls is where dreams are born. Having a dream to nurture gets us up everyday and carries us through life's ups and downs. Take away our dreams and we are just going through the motions of living.

What about Enlightened Wealth? What if in the process of becoming wealthy we made the world a better place? The path to enlightened wealth is about creating win/win deals for everyone. Network marketing is one example of an entire business system founded on gaining wealth by helping others. As we gain, we have even more to share. We hope this short course will help you make the transition from where you are now to where you want to be a little easier. We hope you will learn to use your money as a powerful tool to create your life vision and to help others do the same.

The Journey Begins...

Section I WHAT ARE CASHFLOW QUADRANTS?

by Stephanie Yeh

"There is no use trying,"
said Alice; "one can't
believe impossible things."
"I dare say you haven't
had much practice," said
the Queen. "When I was
your age, I always did it for
half an hour a day. Why,
sometimes I've believed
as many as six impossible
things before breakfast."
— Lewis Carroll, from
Alice in Wonderland

Are you ready to change the way you look at your career, your money and your life?

To understand what it takes to get to enlightened wealth you first have to learn about the **Cash Flow Quadrants**. Popularized by Robert Kiyosaki, best-selling author of *Rich Dad, Poor Dad*, the Cash Flow Quadrant describes the four ways people earn money in this economy. The diagram below gives a summary of each quadrant.

Employee...

- Work for someone else
- Value job security, steady income & good benefits
- Money, but no time to enjoy it
- Limited income potential trading time for money
- Can never stop working

Business Owner...

- Builds assets
- Unlimited income potential
- Money, AND the time to enjoy it
- Leverage teams rather than individual effort
- Income flows whether you work or not

Self-Employed...

- Work for yourself
- Value independence doing things "your way"
- Money, but no time to enjoy it
- Limited income potential trading time for money
- Can never stop working

Investor...

- Invests in pre-existing assets
- Unlimited income potential
- Money, AND time to enjoy it
- Income flows whether you work or not

Most people live in the E and S quadrants, but most of the money is made in the B and I quadrants. Why? Let's find out by examining each quadrant.

THE E QUADRANT

The upper left quadrant is the **E Quadrant**, which stands for **Employee**. If you work for someone else, no matter how much income you make, you are an Employee. That means you trade your time for a salary or income. If you're in the E quadrant you probably value job security, good benefits and a steady income. If you ever stop working, so does your income. Most people are employees.

Many people who seek freedom from the "rat race" of perpetual work move from the E to the S quadrants.

THE S QUADRANT

The lower left quadrant is the **S Quadrant**, standing for **Self-Employed**. If you work in your own business, you are in the S quadrant. Most professionals such as doctors, lawyers, plumbers and consultants fall into the S quadrant. If you are in the S quadrant, you probably value freedom, independence and a hands-on approach. Many people in the E quadrant who want more freedom move to the S quadrant.

Section I

Unfortunately, people in the S quadrant are often the lowest-paid people because they invest so many hours of "sweat equity" for so little payoff. In fact, 95% of all S quadrant businesses fail within a few years.

In both the E and the S quadrants, your income is limited by the amount of time you can work. You must rely on your own efforts to advance in your career or increase your income. More importantly, even if you earn a good salary, you probably don't have much time to enjoy it because you work long hours. And, if you ever stop working, so does your income.

*"Where many people go wrong in trying to reach their goals is in constantly looking for the big hit, the home run, the magic answer that suddenly transforms their dreams into reality. The problem is that the big hit never comes without a great deal of little hits first. Success in most things comes not from some gigantic stroke of fate, but from simple, incremental progress."
– Andrew Wood from The Millionaires Library*

To really get out of the rat race you have to move to the B quadrant.

THE B QUADRANT

The upper right quadrant is the **B** or **Business Owner Quadrant**. Business owners differ from self-employed people because they don't have to work in their businesses to get paid. People in the B quadrant build assets and get paid whether they work or not. They own their businesses (or assets) and hire other people to manage them.

It's the B quadrant rather than the S quadrant that provides financial independence and time freedom.

THE I QUADRANT

The lower right quadrant is the **I**, or **Investment Quadrant**. People in this quadrant invest in pre-existing assets such as businesses or real estate. They also get paid whether or not they work. Moving into the I quadrant requires a very large capital investment.

The people in the B and I quadrants invest in assets rather than trading their time for dollars. Assets such as real estate, franchise businesses or stock produce income all the time, even when these people sleep. More importantly, people in the B and I quadrants have both money AND the time to enjoy it, and their income stream is unlimited because they are not trading time for money.

Which Quadrant Would You Like to Be In?

E & S Quadrants...

- Your income is limited by the amount of time you can work
- If you stop working, so does your income
- You rely on your own efforts to produce income
- You may have money, but probably NO TIME TO ENJOY IT

B & I Quadrants...

- Have unlimited income potential
- You get paid whether you work or not. Assets produce income whether either way
- You leverage teams of people to help you produce income
- You have BOTH THE TIME & THE MONEY TO ENJOY IT

Section 2 SO HOW DO I CHANGE CASHFLOW QUADRANTS?

by Madalyn Ward

*“The universe is a big dream machine, churning out dreams and transforming them into reality, and our own dreams are inextricably woven into the overall scheme of things.”
– from Creating Affluence,
by Deepak Chopra*

How to move from the E/S to the B/I Quadrant & how the wealthy look at money...

Personal Story...

I was raised in a solid middle class family I was taught the value of hard work. I was taught to be responsible and always pay my bills and my taxes. If I came up short on money, I thought that I had only two choices: cut expenses or work harder. I was taught to avoid debt.

With this value system in mind, I set off to veterinary school assuming a nice professional income would be my path to wealth. As it turned out, I did get my nice income but instead of wealth, I found myself in the pattern of a typical S quadrant – working harder and longer and becoming burned out. Lacking a role model or mentor to guide me, I sought out books to help me understand what was going on. First, I had to look at my **belief systems**. Books which helped me with this were:

1. *Think and Grow Rich* by Napoleon Hill
2. *The Richest Man in Babylon* by George Clason
3. *The Dynamic Laws of Prosperity* by Catherine Ponder
4. *Creating Affluence* by Deepok Chopra, M.D.
5. *The Secrets of Six-Figure Women* by Barbara Stanny

Once my mind was expanding and my belief systems were shifting, I was ready for the **financial education** that I did not receive from my family or school system. My favorite books on this subject are :

1. *Rich Dad Poor Dad* by Robert Kiyosaki
2. *The Cashflow Quadrant* by Robert Kiyosaki
3. *Creating Wealth* by Robert Allen
4. *Multiple Streams of Income* by Robert Allen
5. *The One Minute Millionaire* by Robert Allen and Mark Victor Hansen.

Following is a small sample of what I have learned.

How to Move from the Employee/Self Employed – E/S to the Business/Investor – B/I Quadrant:

*Robert Kiyosaki says “Changing quadrants is often a change at the core of who you are, how you think and how you look at the world
Changing quadrants is often a life-changing experience”.*

*“Wealth is measured in time not dollars. Most people work for their money.
Wealthy people look at money as something which works for them.
Wealthy people see money with their minds not their eyes”.*

Robert Kiyosaki explains this as wealthy people do not make emotional buying decisions but instead analyze each money transaction carefully, For instance in looking at real estate investment, they do not fall in love with a pretty piece of property and rush to buy it. A wealthy, intelligent investor studies the overall deal, the financial agreement, the market, the management, the risk factors, the cash flow, the tax laws, and other factors which might affect the properties ability to generate cash flow.

Section 2

Ordinary people spend money to purchase liabilities such as cars, boats, nice houses or other luxury items. Wealthy people spend money on assets such as rental property, businesses or paper assets like stocks. Wealthy people define assets as vehicles which bring in cash flow.

“Making the change from the E/S to the B/I quadrant involves a shift in values”.

“To try is to risk failure. But risk must be taken because the greatest hazard of life is to risk nothing. The person who risks nothing does nothing, has nothing, is nothing. He may avoid suffering and sorrow, but he simply cannot learn, feel, change, grow, live, and love.”
– Leo Buscaglia

Robert Kiyosaki believes many of us have been conditioned from our earliest days to think about job security, rather than financial security or financial freedom. Success in the B/I right side of the quadrant requires financial intelligence. And because most of us learn little to nothing about money at home or at school, it is only natural to cling even more to the idea of job security...instead of reaching for freedom. The left side of the cash flow quadrant is motivated by security, and the right is motivated by freedom. Often a person in the E quadrant decides to strike out on their own and become an S(self employed).

Robert Kiyosaki believes the S quadrant can be the most rewarding but also the most risky. He feels it is the hardest quadrant because being successful can be worse than failing. That is because if you are successful, you will have to work longer and harder to continue being successful. Many S's are prone to burn out.

Robert Kiyosaki believes the best way to be move from the E/S side to the B/I side is to become a B first, then an I – Investor. Becoming a business owner gives you the experience, education, and cash flow to become an I. In the I quadrant, mistakes cost money. If you lack both knowledge and capital, its financial suicide to try to become an investor.

The 3 kinds of business systems which form the B Quadrant are:

1. **Traditional** C-Type Corporations – where you develop your own system
2. **Franchises** – where you buy an existing system
3. **Network Marketing** – where you buy into and become part of an existing system.

The B quadrant requires knowledge of both systems and people. If you plan to develop your own system, you better find a mentor who has already successfully done what you want to do. Even with a mentor developing your own system is labor intensive and prone to failure. The right franchise can be very successful but start up costs can be very high. Network marketing allows folks to get into a system with low start up costs. Robert Kiyosaki believes network marketing gives people the opportunity to build up the passive income they need for support while they learn to become professional investors.

When developing a network marketing business, product sales to loyal customers will build an S business and focus on seeking out entrepreneurs, following a system, and developing leaders will build your B quadrant.

Remember, changing from the E/S to the B/I involves changing not what you do so much as who you are and how you think.

Section 3

NETWORK MARKETING ~ THE PERFECT VEHICLE

by Madalyn Ward

"It's so important to believe in yourself. Believe that you can do it, under any circumstances.

Because if you believe you can, then you really will.

That belief just keeps you searching for the answers, and then pretty soon you get it."

– Wally "Famous" Amos

Why Network Marketing is the Perfect Vehicle to Help You Change Quadrants...

The main reason S quadrant businesses remain S quadrant businesses is because the cost of going from the S to the B quadrant is far greater than most can afford or want to pay. The low start up costs of **Network Marketing** allows people into the industry who might not otherwise be able to buy into most other business models.

Most network marketing businesses have invested the time and money to build a B Quadrant Business system. Once you have joined the business, your job is to follow the plan and work at your own speed to build your own B quadrant business.

The real challenge comes in shifting your core value of working for money. People in the B and I quadrants work for money, but in a different way. A B will build or create an asset and an I will invest in the asset. Sometimes the money will not come in for years and people thinking from the E and S quadrant are not into delayed gratification.

The concept of working hard for long term returns rather than short term gains has to do with developing Emotional Education.

The beauty of Network Marketing education is that it focuses on developing your Emotional Intelligence, as well as your business skills.

The beauty of most Network Marketing systems is that you make much more money when you help others leave the E and S Quadrant and succeed in the B and I Quadrants.

If you focus on helping others, then you will be successful in the business.

But if you only want to teach yourself to be a B and I quadrant person, then a true network marketing system may not work for you.

The beauty of a network marketing business is that you want to create assets, which are other Bs working under you and their job is then to create other Bs working under them. In traditional business, the focus is for the B to only have Es and Ss working for them. A network marketing system is a reverse pyramid, which means its primary focus is to bring up more and more Bs to the top.

A Network Marketing business gives everyone access to what used to be the domain of only the rich.

Section 4

JOURNEY TO ENLIGHTENED WEALTH... THE SHORT COURSE ~

WHAT DO I REALLY BELIEVE?

by Stephanie Yeh

*"The greatest discovery of my generation is that a human being can alter their life by altering their attitude of mind."
– William James*

Belief Systems...

We're all familiar with the phrase, "You are what you eat," but have you heard the phrase, "You are what you believe?" Our belief systems determine the kind of life we live, the types of people we attract into our lives, the form of work we do and almost every other aspect of our lives. If we believe that hard work leads to success then we cannot become successful unless we work hard. If we believe that everything is a matter of luck then we put more faith in the lottery than we do in our own abilities to create. If we believe that we'll never achieve our dreams then...yup, we'll probably never achieve our dreams.

The problem with beliefs is that they are invisible to us. We filter everything in our lives through our belief systems – and most of the time we don't even know it! We're so used to having our beliefs that they have become part of us, and we can no longer draw a clear line between ourselves and our beliefs. Not knowing what our beliefs are doesn't become a problem until we want to change our lives. You can't change any part of your life, except superficially, without examining and transforming your belief systems.

The funny thing about our beliefs is that we didn't even create them. We got most of our beliefs as children from our parents, teachers, ministers and authority figures. One way to get a good look at your belief systems is to look at the people you grew up with. Did your parents fear taking risks? Did your local minister believe that money is sinful? Did your teachers tell you that you had to work hard and get good grades to be successful in life? If they did, they probably never heard of Michael Dell, Michael Jordan or Michael Douglas.

Beliefs can be the driving force for achievement and success in our lives – or they can be the cause for failure. The question is, "Are your beliefs serving you?" If you've had chronic issues with certain areas of your life – such as relationships, money, career, success or family – chances are that your beliefs are holding you back in those areas. A good way to break through those barriers is to do a little research into where your beliefs came from. The next time you hit a brick wall in your life take a good look at the thoughts running through your mind. Are they saying things like, "You should play it safe," or "You'll never make it – you're not smart enough" or "Wanting to be wealthy is sinful"? If you can zero in on those thoughts you'll be really surprised at what you find. You'll discover a whole crew of people talking in your head. You'll hear the voice of your mother telling you that you need to work harder or the voice of your teacher telling you that you're not smart enough to make it.

When you figure out who's talking in your head you'll know where your beliefs came from. The implication of all of this is that those beliefs are not yours, nor are you your beliefs. When you hear those beliefs talking just say to them, "This is not I." This will help you distance yourself from those beliefs so that you can have a little space to examine and take on new beliefs, beliefs that will actually serve you rather than limit you.

So now you know how to find out what your beliefs are and where you got them. What else can you do to transform your beliefs? Hang around people

Section 4

“The significant problems we face cannot be solved by the same level of thinking that created them.”

– Albert Einstein

who have the beliefs you want. Do you want to overcome your poverty? Then find someone who has a wealth mentality and start talking to and listening to them. Being with someone who already has what you want will help you overcome the fear that you might feel about leaving your old beliefs behind, plus they can help you recognize the different phases of the transformation process.

One of the neat things about many people who have walked through the transformation process is that they also had teachers who guided them through the process. Therefore, these people are usually not just willing but eager to pass on what they have learned to you. Don't be afraid to ask someone you admire to mentor you. If the first person you ask won't help you, move on to the second person. When one door closes another one always opens!

Good luck on the journey. For more information about transforming your belief process, check out these articles in the appendix:

- All About Fear
- Bailing Yourself Out of a Slump
- Mistaking Your Way to Success
- Look Who's Talking
- There is No Single Right Way
- Basic Principles of Manifestation
- Eight Steps to Manifestation

GOALS & DREAMS

by Stephanie Yeh

Goals and Dreams...

People are fond of telling us to get our heads out of the clouds and be practical. While practicality is certainly useful when it comes down to implementation, if we forget how to dream we'll have nothing to implement! Dreams move us forward in life and get us out of bed in the morning. We're born with a great capacity for imagination and dreams but the daily grind of the workaday world seems to diminish our talent for dreaming big!

If you read enough self-help books or go to enough motivational seminars you'll realize that dreams are the starting point of anything in life. Without dreams, we're just robots living for the weekend. So if you're ready to be much more than a robot, you'd better get those dreams out of the closet and put your head back into the clouds. If you had big dreams as a child now is the time to take a second look at those dreams. Do you still want them? If so, get back in touch with those childhood feelings – the feelings of zest and zeal, the love of life, the feeling that anything (yes, anything!) is possible.

If you didn't have big dreams when you were a child, you get to start with a fresh sheet of paper. Look around you – what inspires you? What would you like to change about your life, your town, the entire world? What moves you? Don't worry about picking the “wrong” dream – you can't. It's all about learning to feel that spark of inspiration that comes from dreams. If you pick a dream and later find that you don't like it, chalk it up to experience and pick another one. Feel how alive you feel when you do have a dream – that's the value of a dream in the moment.

Section 4

BALANCING STRATEGY WITH DREAMS & GOALS

"Vision is not enough. It must be combined with venture. It is not enough to stare up the steps, we must step up the stairs."

—Vaclav Havel

Strategy Versus Dreams or Goals...

So now that you've got a dream the big question is, "How do you get there?" That's where strategy comes in. Strategy is the method or process that you will use to reach your dream or goal. Before you dive into creating your incredible strategy for success, let's take a moment and clarify the difference between a strategy and a dream. Your dream tells you "what" you want to achieve or create while your strategy covers "how" you will reach your dream.

That sounds simple enough, right? There's just one other thing you need to remember: you can control your strategy but you can't control your dream. For instance, suppose your dream is to become a millionaire by age 45. You can do your best to achieve that dream but you can't control all the factors that might be involved. There might be unforeseen incidents that slow your progress toward your goal, or you might win the lottery, in which case you'll have achieved your goal overnight. You can't control any of these. What you can control, though, is your strategy. For instance, you might decide that you're going to use network marketing as a vehicle to reach your goal. Suppose you're weekly strategy is to find, contact and follow up on 10 new prospects a week. You can control whether you put the time and energy forth to follow your strategy.

Make sure that your strategy is one that you can control and implement. If you choose something out of your control, such as getting 10 new customers to buy product every week, you might feel like the failure at the end of some weeks. You can't control how many customers buy your product but you can control how many you contact each week. Then, you can improve your odds by working on your people skills, contacting more people or hiring a personal coach. All of these things are under your control.

INTENTION

Segment Intending...

One good way to make sure that you stick to your strategy is to practice segment intending. When you segment intend you literally set your intention to achieve something within a certain segment of your day. It's best to do this with a buddy – the buddy system can really keep you motivated. Here's how it works.

You get up in the morning and look at your to-do list. You pick the top 3 things you need to do that day, and then you call your buddy and say, "For my first segment I'm going to do these three things. I'll call you when I'm done." Your buddy says, "Great! I'm working on this project for the next hour. I'll call you when the hour is up." Both of you get to work. Whoever finishes first calls the other person back to report. Notice that your segments can be divided into tasks or time, whichever is most convenient.

When someone else knows what you've committed to you're more likely to stick to those commitments – that's why we suggest you use the buddy system. Plus, when you break your huge to-do list into smaller, more manageable segments you'll feel less overwhelmed. They say that the best way to eat an elephant is one bite at a time. If you break your day into bite-sized segments and work with a buddy you'll be amazed at how much you get done!

Section 4 CONSISTENCY

"I have missed more than 9,000 shots in my career. I have lost almost 300 games. On 26 occasions I have been entrusted to take the game winning shot...and I missed. I have failed over and over and over again in my life. And that's precisely why I succeed."

– Michael Jordan

Consistency...

Ugghh.....how many of us hate the word consistency? That's probably because very few of us are consistent with anything. Most of us take vitamins sporadically, exercise infrequently and follow fads with a passion. Why do we like fads so much? Because they leave just as quickly as they come so we don't have to stay committed to anything. However, if you want to succeed at anything in life consistency is a must!

Before you start a New Year's resolution to be consistent at everything in your life, here's something you might want to know. It's better to achieve something small consistently over a long period of time than it is to achieve something big sporadically. For instance, consider your exercise program. Isn't it better to walk for 15 minutes 3 times a week than to walk for 45 minutes once a week? You get more benefits by spreading your effort over time.

If you're going to implement a new strategy in your business make sure that it's small enough that you can stick to it. Start by mailing a newsletter to your clients every quarter rather than diving into a more aggressive monthly schedule. Your company will retain greater credibility if you can be consistent with quarterly newsletters than if you are inconsistent with monthly ones!

The moral of the story is this:
dream big but strategize small, or with consistency!

For more resources on dreams & goals check out these articles in the appendix:

- Don't Be Afraid to Dream
- Strategy Versus Dreams
- Segment Intending
- Consistency for Success
- The Value of Resistance

MANAGING YOUR MONEY

by Madalyn Ward

Money Management: Managing Cash Flow...

Good debt & Bad debt:

Good debt is debt that someone else pays for you, and bad debt is your own payment with your own sweat and blood.

One example of good debt is borrowing money to buy rental property. The bank gives you the loan but your tenant pays for it. Your rental property should also give you a positive monthly cash flow even after management fees and taxes are fully paid. Credit card debt is an example of bad debt when the money is used to buy luxury items. These monthly payments are liabilities which create negative cash flow.

Section 4 FINANCIAL HEALTH

Financial statements...

*To be financially free, you must understand how money works
and how to measure your financial health.*

You must learn how to create and evaluate an income statement and balance sheet. The income statement keeps track of your income and expenses and your balance sheet compares your assets and liabilities. Remember, for something to be considered as an asset, it must create positive cash flow.

Once you have created your financial statement and understand how your money is coming in and going out, you are ready to set long term and short term financial goals.

Start by taking small steps to reduce debt and lower expenses and create or increase cash flow through assets not harder work. As Robert Allen says "Always plug all the leaks before you turn on the faucet".

TAX ADVANTAGES

Taxes...

There are many tax advantages in the B/I quadrant which are not available to the E/S quadrant. Income from the E quadrant is only available to be spent after taxes are paid. In other words, taxes are deducted from your paycheck and you lose this money before you ever see it.

*As an S or B, you are able to deduct many expenses
and then pay taxes only on your net income.*

The B quadrant has more tax advantages than the S quadrant. In the I quadrant, taxes can be deferred sometimes indefinitely by reinvesting capital gains. This is the capitalist system. To help understand the history of taxes and the future potential problems with our current tax code, you may want to read books about the economy. Some examples are *The Worldly Philosophers* by Robert Heilbroner, *Unlimited Wealth* by Paul Zane Pilzner, *The Sovereign Individual* by James Dale Davidson, Robert Precher's *The Crest of the Wave* and Harry Dent's *The Great Boom Ahead*.

TIME TO INVEST

Investing...

In Robert Kiyosaki's book, *The Cash Flow Quadrant*, he identifies 7 levels of investor.

Level 0 Those with no money to invest.

Level 1 Borrowers - these people spend every penny they make and often go into debt because of poor spending habits.

Section 4

Level 2 Savers – these people are more comfortable with money in the bank than investing money for growth. They may have an IRA (Individual Retirement Account) which is in cash or mutual funds. It is always good to have six months to a year's living expenses in savings but after that, there are better investment vehicles than money in the bank.

Level 3 "Smart Investors"- these people believe in investing and attempt it without having the financial literacy to be successful long term.

Level 4 Long Term Investors- these people have a plan, Everyone should begin as a long term investor in solid stocks and mutual funds. Always invest a portion of your portfolio in this area. Have a consistent plan and stick with it.

Level 5 Sophisticated Investors – these people have good money habits. A solid foundation of money and investment savvy. They are clear on their own "principles" and "rules" of investing. Their vehicle of choice might be real estate, discounted paper, businesses or new stock issues. They have experience, a plan and specific goals.

Level 6 Capitalists - these are the Kennedys, Rockerfellers, Fords, J.Paul Gettys and Ross Perots. It is the capitalists that provide the money that create the jobs, the businesses, and the goods that make the country prosper.

TO GIVE IS TO RECEIVE

"When you are inspired by some great purpose, some extraordinary project, all your thoughts break their bounds. Dormant forces, faculties and talents become alive, and you discover yourself to be a greater person by far than you ever dreamed yourself to be."

– Patanjali

Tithing...

Tithing is giving back 10% of your income. Tithing was something I was exposed to when I was growing up. I was taught to appreciate my blessings and share them with others who were less fortunate. As I become occupied with getting an education and starting my career, I let my tithing habits slide. As my veterinary practice grew, I struggled with having my income and my expenses matching so that I could not gain ground. As I searched for solutions, the concept of tithing kept appearing. As I was having trouble paying all my bills at the time I could not see where I was going to find the money to tithe. I started small and gave about \$50 a month. This was not 10% but giving something caused a shift in me thinking about abundance. I mean I must have plenty if I can give some away. Before I knew it I had increased my giving to the full 10% as my income had increased. I tithe now consistently 10% even if it is a stretch because I know this money will help others then return to me in an expanded way.

Section 4 PERSONAL GROWTH

by Linda Williams

“You are led through your lifetime by the inner learning creature, the playful spiritual being that is your real self. Don’t turn away from possible futures before you’re certain you don’t have anything to learn from them. You’re always free to change your mind and choose a different future, or a different past.”

– Richard Bach.
from *Illusions*

Stay Awake...

Are you using your Cell Tech business to prove you can or you can’t do it?

What I have found after thirty or more years of doing intense personal growth work, and practicing as a licensed therapist, is that much of what we do is grounded in habits and patterns. Yes, even for those who are always successful. Some of us have habits and patterns for success...and others for failure. This is not a reason to despair, because when we become aware of it, we can change it if we want. When we learn to stay awake to our habits and patterns, we realize our conditioning is not who we are, but only a role we learned to play. This realization means that now we have a real choice. We are now free to become who we really are and to manifest our businesses and our lives so that they work for us. Self-determination is a basic tenet for personal growth.

A way to look at our patterns is to picture different character types, as if we are a producer, type casting for a movie. Another way is to imagine that we were playing a part in a movie and now we are going to choose a different part. Richard Bach in *Illusions* says, “...practice being fictional for a while”. Somehow this little phrase helps me assimilate this learning and release the heaviness associated with feeling stuck in my character, or thinking this particular character is who I really am. It is easier to behave as if what I really want has already come to be. Realize that it may take some time to anchor in the new ways of being. Habits are habitual...that’s why they’re called habits! Creating new ways of being is a moment by moment...moment by moment...moment by moment choice. With patience and self-love, we can release those old worn out characters and step into our true radiant selves.

Some people discover that their greatest aha is learning to take their cues from the “Infinite Network”. The Infinite Network is a term coined by Mark Victor Hansen and Robert Allen, co-authors of the new best seller, *The One Minute Millionaire*. Others call this energy God, Higher Power, Buddha, Om, Yahweh, the One, etc. If this is not a part of your belief system, no problem, just move on to the next step. Pick a character you prefer to play and start creating what you want. Be cognizant of when the old character tries to step in and take over. There will be more later on “awareness” which is a key to this whole personal growth program.

When we are grounded in the Infinite Network and our own self-determination, the foundation for success is solid. Continue to build with vision, dreams and goals. Our life and our business can succeed and blossom!

Ed. Note:

The Personal Development part of the Journey to Enlightened Wealth is like personal development in our lives. It weaves in and out to enrich and uplift our lives. Personal development supports us in our successes and when we get stuck and need to increase our awareness. We invite you go to the section on Vision, Goals, and Dreams and The Infinite Network.

Section 4

CREATING TEAMS

by Lynette Brannon

"Love is the force that ignites the spirit and binds teams together."

– Phil Jackson, from Sacred Hoops

Team Building...

Building a team of successful business partners is quite like building a team of championship driving horses, although honestly I think the horses are smarter and are more inclined to work together. The most stunning, awe inspiring, heartfelt team of horses is my favorite, Country's Reminisce Hitch, a team of 6 champion Belgian horses. The Hitch is such a perfect metaphor for teamwork that I want to share some of their story with you.

Mission: *For the first time ever to cross America – from Maine to California – with a 6 horse hitch. Message:* *We are pulling for seniors. This sign was on the wagon and they spoke about it at each stop.*

David Helmuth, wagonmaster and quarterback for this trip, searched for years for the perfect members of this talented team. Each horse was selected because his weight, size, strength, style, movement and excellence made him perfect for his job. There are three positions, wheel (the team closest to the wagon) swing and lead team each with very specific requirements. For example Bobby, the right wheel horse is 18:2 hands and weights 2400 pounds! Wheel horses pull the greatest percent of the load and are crucial in turns.

He worked individually with each horse, then in teams of two and six so that the horses could learn to work well individually, yet move as a unit and most importantly perform as a team with the driver. When you see this majestic team trot, it is poetry in motion.

Their hard work and dedication brought delight to literally thousands of seniors across America. The trip took almost a year and a half.

Great wagonmasters have a vision of what their ideal team is going to be like and David continued to work for improvement even after they were on the road.

We know they did it well because everyone of the 9-person crew (and we imagine the horses) said, "This trip is a dream come true for me. There is nothing I'd rather be doing. The whole thing is awesome...totally awesome."

Building Your Team – What are you pulling for?

Chose your goal carefully. Know what you are pulling for. Build your team.

When working with people, an excellent, effective and fun model is from The One Minute Millionaire by Robert Allen and Mark Victor Hansen. Team is the acronym for Together Everyone Achieves Miracles. Like the hitch, different yet harmonious personality types keep the team pulling in the same direction with balance and purpose. Each team member gets to do what he or she loves best. All jobs then are done and done well. Like our 4-legged friends with the hitch, together we can achieve so much. For example, the hitch pulled a 24-ton float in the Rose Parade and made it look easy. Bobby, our 2400 pound wheel horse could not have budged it by himself.

Section 4

ARE YOU A HARE, OWL, TURTLE OR SQUIRREL?

“Ideas will only get you so far these days. Count on personal relationships to carry you farther. The new economy is not just about the exchange of information. It's about the exchange of relationships.”
– Pam Alexander,
CEO Alexander Ogilvy
Public Relations

In building teams of people, Robert Allen & Mark Victor Hansen state research tells us that most project oriented work breaks down into 4 categories:

Solutions: Brainstorming options and ideas to solve problems and take advantage of opportunities.

Strategies: Picking the highest priority ideas and making a plan of action.

Analysis: Figuring out what can go wrong with your solutions.

Results: Converting the plan of action into a concrete system,,
Then getting it done.

Four types of workers correlate with these four types of work:

Hares: Idea people who think randomly. They love to come up with ideas. They usually get bored with the idea once they have thought it through. They are creative. Others may complain that don't have a lot of follow through.

Owls: These people love to prioritize and plan a strategy for success. When you tell them an idea, they instantly tell you the next steps to take to make it happen. They are go-getters who like to make connections and create action plans.

Turtles: These people believe that slow and steady wins the race. They are naysayers, who are suspicious of new ideas. They believe in tradition, proven solutions, and not doing anything risky. They are good at pointing out problems and seeing around corners to know what might go wrong. They allow the team to simulate most failure at the concept stage, thus saving time and money.

Squirrels: These detail-oriented people are great at step-by-step work. They think and act in a methodical, logical way. They keep things organized and running smoothly. Give them exact steps and expectations and they will perform beautifully.

The One Minute Millionaire has a website where you can take a test and discover what you and your proposed team mates are. Go to oneminutemillionaire.com, click on tools, then click on HOTS test in the left column.

All great teams need to have each style represented with a balanced number of each type. Some people may have two dominant styles.

Like the hitch, when each member is doing what they do best, everyone is happy. Everyone's brilliance is supported and the team obtains maximum results.

Section 4 THE INFINITE NETWORK

by Lynette Brannon

“Embracing the spiritual side of wealth is the single most important and most powerful form of leverage for Enlightened Millionaires.”

– Robert Allen and Mark Victor Hansen, *The One Minute Millionaire*

Enlightened Millionaires realize that there is a spiritual dimension to wealth. They understand that this unseen world is the source of infinite abundance. They unite themselves with it and they become infinitely abundant also.

How do you tap into this infinite network?

Embrace the Spiritual – Through prayer, meditation, connecting with your higher self and living life from that place.

Live A Life of Integrity – Living in harmony with the infinite network and the world around you ensures long- term success.

Tithe – Enlightened Millionaires donate the first 10% of their incomes to the charities and/or churches in their communities. If you go behind the scenes of most great fortunes - John D. Rockefeller, Carnegie, Oprah, Henry Ford and countless others, you will find one common pattern. The more they gave, the more they got.

Tithing works because giving expands money. Just like water has three forms – ice, liquid, and vapor – Mark and Robert explain that money exists in three dimensions: the frozen state (material), the liquid state (mental) and the ethereal or spiritual state. When we give from an attitude of gratitude, it thrusts us from the material state into the ethereal or spiritual dimension. Tithing is a money multiplier.

“God Knows where the gold is.” Tithing is one way to become a partner with All Wealth.

Acknowledge the Spiritual Dimension – Gratitude is a great gift in itself. Living life with this attitude makes life a joyful experience, increases success, and reduces stress.

Dream Impossible Dreams – When you and your team have a big purposeful dream and everyone stays positive about its accomplishment, the infinite network becomes a major player.

Affirmations – Create them from your dream and vision. Bring your desires to life using all your senses. See, smell, taste, hear, and feel your life, as you would love it to be. A great foundation affirmation is “I am an enlightened millionaire!”

Blessings to you on your Journey to Enlightened Wealth

Journey to Enlightened Wealth

In Conclusion:

There is an enlightened way to wealth. Many of the elements of financial success are ones that have been true forever....
time, effort, dedication, and focus.

Network Marketing adds a very exciting element to the formula that can produce even greater results with less effort.