

Harmonic Wealth

- What does Harmonic wealth really mean?
It's about abundance in all areas of your life.
- Most people equate wealth with money, while money is a part of wealth, it's so much more than that. True wealth is a state of harmony and well being.
- Money vs. Health
- Money vs. Relationships
- We're about to learn how to have abundance of well being in the five key areas of life.

The Five Pillars of Wealth

1. Financial
 2. Relational
 3. Mental
 4. Physical
 5. Spiritual
- Without these five pillars, you might be rich but you will never be wealthy.
 - Balance is bogus and you don't want it!
 - When you're in harmony some days your parenting skills will lead, other days your job, other days your marriage.
 - Some days you may be running on 3 hours of sleep to get a project done.

- Energy flows where attention goes.
- We need to shift over and give attention to what we truly value and keep it there.
- What are the things you choose to create?
- I'm not asking you to write down what you think you can get but rather what you would dare to dream if you knew anything was possible.
 - Let's write it down now by answering the following questions:

Assess Your Financial Wealth

- What's your ideal annual income?
- What's your dream net worth?
- How much do you want in your financial freedom account?

Assess Your Relational Wealth

- Do you spend quality time by yourself? Do you enjoy your own company?
- Do you treat yourself the way you want other people to treat you? Please describe:
- What things do you do that contribute to your feeling joyous and fulfilled?
- Do you give yourself enough personal time?
- Do you have a dream mate?
- Would you know your dream mate if you met him/her? How specifically would you know?
- Who do you have to become to attract your dream mate?
- If you have a mate already, do you make time for that relationship, just the two of you?

Assess Your Mental Wealth

- How many books do you choose to read per month, per year?
- How many seminars are you going to attend each year to invest in your number one asset, your marvelous mind?
- Are you the master of you own emotions or do they master you?

Assess Your Physical Wealth

- What's your dream weight, dress size, suit size, body composition?
- How many days a week are you going to work out to stay in that shape?

You know what the shape is. You know how you feel when you're healthy. How flexible do you want to be? An inflexible body is a reflection of an inflexible mind.

- Do you have a healthy diet?
- Do you have that home you've always dreamed of, that car you've always wanted to drive?
- Where do you want to travel and explore?

Assess Your Spiritual Wealth

- Have you discovered that one-on-one connection with your creative source? How do you define that? Be specific.
- What inspires you? Inspiration comes from the Latin word *inspiratu*, meaning “divinely breathed into.” Are you inspired by great music, reading the classics, taking a walk in nature or a jog on the beach? Long baths with candles and incense? An evening at the Four Seasons in Maui? What would you want in your life right now?

- Now it's time to gauge your current level of harmony on the five harmonic wealth columns.
- Rate yourself from 1 to 10 for each of the five pillars with 1 being little or no satisfaction and 10 being the highest level of satisfaction.

Spiritual

- 1
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10

Physical

- 1
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10

Mental

- 1
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10

Relational

- 1
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10

Financial

- 1
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10

- If you're weak in any of the 5 pillars the entire structure starts to fall apart. We cannot just work on the strong pillars alone. Instead we must attend to the weak ones, the areas of neglect. Realize that your pillars will never be equally strong all the time.

Pillars I Financial

- Money lies are everywhere.
- “You can’t be spiritual and love money.” Lie
- “Money doesn’t grow on trees” Lie (where do you think paper come from?) “Nice guys finish last.” Lie

Don’t fall into the trap of thinking that you can grow spiritually, be healthy and fit, emotionally stable, mentally sharp, and have harmonious relationships without a certain amount of money- you cant!

- It takes a bigger person to make \$100,000 per year than to make \$10,000. Not a better person but a bigger person.
- There's not one of us who is better than another, we have all been given gifts from our creator, but it all takes a bigger thinker, a bigger risk taker, bigger action, a bigger grasp of how the universe and its laws work.

- Everything including money is energy
- We live in a vibrational universe. Everything that appears solid is comprised of 99.999 percent light or energy. Every single thing in your world, books, clothes, cars, homes, are pure light or energy. Light or energy vibrates, it has a resonance or a frequency.
- We are a field of energy operating in a larger field of energy. You will never attain high energy vibrations-known as results from a low-energy vessel.

- There is concept in quantum physics called vertical time. Einstein said time does not exist as we know it. The distinction between past, present, and future is only an illusion. Time, future, past, and present coexist simultaneously right now. We think time is horizontal, past is on the left and the future is on the right.

- This theory states that there are multiple now's or universes that coexist all at the same time. Everything that ever existed or can exist is already here. In this theory, right now, there could be a universe existing where you are a multimillionaire or you have the perfect body and the mate of your dreams.
- You're the one who chooses (or not) through your act of intention and attention.
- Energy flows where attention goes. Choose your universe.
- The things we observe in our outer world are nothing more than a projection from our inner world. Keep focused on where we want to go, not where we are.

- Decide to be a millionaire, not for the green slips of paper, but for who you'll have to become to get there. You will never get a desire, a true desire for something you cannot achieve. If you truly have the desire to do something, there are only two reasons why you don't accomplish it.
 1. You either haven't stuck with it long enough and you've quit, or;
 2. You didn't believe in yourself and therefore didn't even make the attempt...or gave it half an effort.
- Anything else, and it wasn't a true desire.

- We live simultaneously on three levels; Spiritual, Mental and Physical.
- First create a Spiritual desire from the future. The moment you have it outlined, it already exists on the spiritual plane in another dimension- you just send out an Offer Wave.
- Second, if you can write it down specifically and describe it verbally, you have it on the mental plane.
- The minute you can visualize it and specifically describe it, you're two-thirds of the way there.

- Finally we need to take action. Action will help it show up in the physical world.
- Having the courage and patience to keep putting out these Offer Waves is the hardest thing you will ever do.
- Your current level of results are nothing more than the outcome of your past thoughts, feelings, and actions.

You Must Grow To Gain

- There's a law in our universe that states, “If you're not growing you're dying.” Nothing stays the same.
- We think financial wealth will be all rosy. That's not reality.
- You'll have more headaches, more emergencies, more things to protect and more things to loose.

When you have something spiritually and mentally you're two-thirds of the way there. The remaining one-third is on the physical plane. In the third dimension there's a little thing called gestation. A carrot seed takes about two weeks to sprout. A baby takes nine months. Look at your desires with the same wisdom and understanding.

There's always a reason for the period of time it takes for you to reach your goal . The reason might be to give you time to grow into the person who's ready to receive it.

Are You A “Now” or “Later” Person?

- If I asked you what kind of person you are—a “Now” or “Later” person which would you choose? I’ll give you the breakdown. The “Now” folks are consistently drawn toward pleasing activities. Spending their time getting lost in TV, sex, food, laziness—you know, all the fun-in-the-moment stuff.
- The “Later” group invest their time in things like; going to the gym, working long hours, reading good books, attending personal transformation events, following through, risking, becoming comfortable with being uncomfortable.
- Which of these two groups of people do you think experience real freedom? Which category do you fall into?

Time, Precious Time

- Winners take the action that others won't.
- There are only two things you can do with time; spend it or invest it. If you spend it, it's gone forever. When you invest your time, you'll create a lifetime residual. Keep a written log of every minute you spend in a 12 hour period.

To make this much per year, you'd have to earn

PER YEAR	PER DAY	PER HOUR
\$100,000	\$405	\$50
\$200,000	\$810	\$101
\$500,000	\$2024	\$253
\$1,000,000	\$4048	\$506

This is based on 40 hours per week with two weeks of vacation
per year

- Wealthy people understand that as \$100 plus-an-hour people they absolutely cannot afford NOT to hire a \$10-an-hour maid, gardener, or assistant. They understand that they'll never get wealthy doing all of their own low-leverage tasks.
- Wealthy people also know their limits and don't waste precious time trying to become proficient at something that someone else could do twice as fast and more effectively. Ask yourself, "How can I invest my time and energies most wisely?"

- Did you know that 85 percent of the self-made millionaires in our world don't have a college degree? Eight-five percent, including Bill Gates!
- You're never going to be blessed in this universe by doing less than your current position demands.
- You have to outgrow your current position. The more you give, the more you receive. Is this true with finances? Absolutely. It's true in your relationships, your fitness, health and everything else.
- When you outgrow your current position, the universe will kick you out of your nest so you can fly.

Success Isn't About Skills

- Is someone who earns \$250,000 a year ten times more skilled than someone who earns \$25,000 per year?
- Compare people by the way they think, feel, and act on a consistent basis. Look at the way they invest and leverage their time.

Mindset vs. Skill

- Write down your top wins or accomplishments so far. Your win could be finishing high school or college, landing a job in a competitive industry or marrying the man or woman of your dreams. Anything. Even if you don't think your accomplishments are that impressive compared to someone else, this is only about you.

Accomplishments:

#1 _____

#2 _____

#3 _____

Qualities and Characteristics

- Mind storm a list of the qualities and characteristics that led you to achieve this win. How were you thinking? What were you feeling? What were you doing or not doing? Qualities like determination, passion, focus, trust, and confidence, might come up. Or, vision, persistence, kindness, patience, honesty, responsible, courage, belief in self or enthusiasm. Come up with as many qualities and characteristics as you can. When you've finished, go back through your list and check off "Mindset" or "Skill" beside each quality.

A Goal Is Accountable When It's Countable

- Goals should be both specific and measurable. Only then will your mind know what to do to make them real.
- To bring things from the non-physical realm of spirit into the physical realm of form you have to slow them down, way down. You do this by making them ultra-specific and measureable.
- If you say, “I want to have a better relationship with my kids,” how do you measure that? “I want to make more money and work less.” what does that mean? But if you write down, “I’ll go to Disneyland with my kids in the next twenty-one days” or “I will raise my hourly rates by ten dollars,” that’s specific and measureable.

Set Your Intentions

- As you begin to write your intentions, start with “I am so happy and grateful that...”
- “I am” puts your goal in the now (“I will become...” keeps it in the future, and “I want...” keeps you longing and never having.) All wanting affirms the not having. Some examples of how you should write your intentions:
 - “I am so happy and grateful that I’ve made an extra \$5,000 this month.”
 - “My family and I love living in our lakeside dream home.”
 - “My wife and I enjoy driving our new Mercedes with the top down and the wind in our hair. We’re like kids again!”
 - Write a list of ten unique intentions:

See It, Feel It, Do It

- Every morning when you get up, when your unconscious mind is most receptive, picture your intention before you even get out of bed. If you can see it and feel it, so can your unconscious mind. Your unconscious mind runs the body; therefore you'll get up and take action on it.
- Here's a critical principle: The last thing you think of before you go to sleep is what your unconscious mind has to work with all night long. Whatever your unconscious mind consistently has to work with, you consistently move toward. By the Law of Attraction, it moves toward you.

- At the end of each day, take out a piece of paper and write down the six most important things you need to do to achieve your objectives.
- Put them in order of importance.
- Starting tomorrow first thing, start on item number one.
- You're going to face distractions, the phone, e-mails, friends, co-workers, and family members. Unless they're getting you closer to your intention, ignore the distractions.
- People who want to be perfect have the lowest standards for achievement. Why? Perfect is impossible.
- Write down the 6 most important things you need to do tomorrow to accomplish your goals and intentions.

Visualizing Is The Key To Realizing

- Your unconscious mind doesn't know the difference between something that's vividly imagined and something that's real. Your thoughts and feelings make it real.
- When is the best time to visualize? All the time. The mind thinks in pictures.
- The picture of your goal plants a seed in your unconscious mind.

Vision Boards

- You'll need a piece of construction paper or corkboard. Now collect images of everything you want to attract into your life.
- You need to have them everywhere. Imagine that you've already had these experiences and that these boards are merely your photo albums.

Doing What Wealthy People Do Right Now

- I keep a \$100 bill in my pocket at all times. This gives me a constant visual of having money in my pocket.

There are only three things you can sell in life: your skill, your knowledge, or your product. Skill is the worst, because it takes time. Knowledge and product take initial time, but when you set up residual income, you earn money while you sleep with little management. When you have enough of those, you can do whatever you love to do whether you get paid or not.

Practice Gratitude

- In a vibrational universe, one of the most powerful magnetic forces you can employ is gratitude. Gratitude ramps up your energy, makes you feel good, and makes what you want to rush toward you with great intensity.
- Two levels of gratitude; things you're grateful for now and things you're grateful for in the future. Practice them both.
- Truly wealthy people expect to receive their dreams in advance. As you write your six action items every day, be grateful for your ability to achieve them.

Pillar II Relational

- We each have three key relationships: relationship with self, relationship with others, and relationship with the world at large. Which one do you think is more important?
 1. Self-image (“I think”)
 2. Self-esteem (“I feel”)
 3. Self-confidence (“I act”)

The Self-Love Test

- Here's a test to help you see if you have a great relationship with yourself.
- Schedule an hour where you can sit alone in your living room by yourself with no television, no music, no magazines, no books, no computer, no cell phone, no pets, no alcohol, no food, no conversation, no distraction, and no sleeping.
- How can you expect other people to want to be around you if you don't enjoy your own company?
- If you don't love yourself, you'll never attract people who truly love you.

Be Responsible and Move Forward

- When we discover something wrong, we have two choices: We can complain and blame, or we can change.
- Ask yourself: What did I learn? What will I do differently next time? Then move on.
- Everyone puts blame on something or someone else. If every single person would practice taking responsibility for his or her actions, the world would be transformed.
- Wayne Dyer said, “If our problems were caused by other people, we would spend a fortune sending them to a psychiatrist.”

- Holding grudges is one way of blaming others, and it's a huge energy drain.
- If you know someone with whom you have a broken relationship, apologize to them, even if you think you're right.
- An unwillingness to forgive is like drinking poison and expecting the other person to die.
- The quality of your life can be measured by the quality of your relationships.
- Also, if you have guilt, let it go, because guilt is an emotion of the past. You absolutely cannot feel guilty about something in the present or the future; you can only feel guilty about the past.

- Make a list of qualities you want in your romantic partner.
- If you're not sure, make a list of things you don't want and then write the opposite. Make your list specific and in the present tense as if you already have them.
- You want the quickest route to having sound relationships? Become the person you want to attract.
- You'll be the same person years from today as you are today with a few exceptions; the books you read, the decisions you make, and the people you continuously spend your time with.
- Look at your closest friends to see what you're attracting. Are they physically fit? Do they have plenty of money or are they constantly harping about how broke they are? Who are you hanging out with?

Find a Mentor

- All great achievers in life have had a coach or a mentor. Sometimes you can build a mastermind with one other person.

Pillar III Mental

- The powers of your mind are absolutely unlimited.
- We remember the stuff we love doing, don't we?
- Think about something that gets you excited. Doing what you love makes your brain light up. You learn most easily with your brain and heart engaged.
- Your mind is the greatest gift you've been given. What are you feeding it?
- Televisions were on in the average North American household six hours and forty-four minutes a day.
- Compare that to how much reading you do.

- Low-income households, The National Enquirer, Medium-income household, find a few books, High-income household, a library.
- Mark Twain said, “The man who does not read good books has no advantage over the man who cannot read them.”
- There are only two things you can do with your brainpower as it relates to time: Spend it or invest it. Time spent (or wasted) is gone forever. Invested time (in the form of learning) creates a lifetime annuity.

- Do you go to lectures, seminars, or workshops? What's playing in your car... educational CDs?
- Four hours a day of television equals twenty-eight hours a week, or two entire months, out of every year.
- Did anyone ever tell you, "Stop watching so much TV, it's rotting your brain"?

- When you talk with another person, you're using beta frequencies. As you begin to relax the mind, you produce more alpha waves, but the alpha state is also a vibration in which you're more easily influenced. Watching TV causes your brain waves to slow down from beta to alpha.
- The average child in this country has seen many thousands of murders and suicides on TV before completing the sixth grade.

Your Total Belief System

- What you believe you'll achieve in terms of money, peace of mind, relationships, physical health, or anything else. If you want to change the results you have to change what you believe.
- The thoughts and beliefs you hold in your conscious mind are vital to attracting what you want, but the beliefs you hold in your unconscious mind, are even more powerful.
- Your Unconscious Mind is what really drives all of your actions, and it's where your habits lie. Like driving, it's difficult initially, but at some point the actions drop into you unconscious mind and become habit.

Ditching Self-Limiting Beliefs

1. Who has influenced my thinking about myself, others, life, and success?
2. What beliefs, attitudes, and habits of thought have they passed down to me?
3. What religious beliefs, or teachings are part of my mind-set?
4. Are these thoughts, attitudes, beliefs, and teachings enhancing my success or limiting it?

Ask yourself, do I ever have thoughts like these?

1. I haven't been in business long enough to be successful.
 2. I've never earned \$100,000 a year before.
 3. I don't deserve to be happy in love.
 4. Fat runs in my family.
 5. I've never had a good memory.
- Write down a list of twenty beliefs you have about life. Do it quickly, and don't judge. Write down as many as you can, both negative and positive beliefs.
 - Write down new beliefs.

The Emotional Mind

- To achieve true Harmonic Wealth, you not only have to take control of your thoughts and beliefs, but your emotions as well.
- Negative emotions leave a six-hour residual of negative vibration in the body. Negative emotions continually expressed literally tighten up your DNA.
- Nothing in life has any meaning besides the meaning you give it.
- No one can make you mad; you make yourself mad. Harmonic Wealth means controlling and choosing your emotions.
- Life is not what happens to me but how I react to what happens to me.
- Don't stuff your emotions or vent them with a roar. Ask what does this teach me?

Happy or Crappy? Only you Decide

- Children are optimists. Optimists outperform pessimists ten to one.
- Your very own Crystal Ball: Your Intuition

Pillar IV Physical

- The Physical Pillar includes the physical world as well as the physical body.
- You should commit yourself to an organized environment immediately. The universe loves order. A chaotic external world is a reflection of a chaotic inner world.
- Update your surroundings. Repair anything broken. Replace anything missing. Get rid of anything soiled or stained.
- Fix and clean up your surroundings so that everything in your world vibrates with the highest frequency possible, and you can vibrate with the highest frequency possible.

Taking Charge of your Precious Body

- What would you feed a \$10 million race horse?
- You really are what you eat. You need to monitor what you're putting into your body as vigilantly as you monitor your thoughts.

Live Foods vs. Dead Food

Eat raw, organic fruits, vegetables, seeds, nuts and grains. Reduce and eliminate white flour, white sugar, alcohol, coffee, soda pop and smoking. Use less boxed and canned processed food. Your body's bank account. Reading labels; Substitute Sea Salt for regular salt. Honey instead of white sugar. Herbal tea instead of coffee. Eat Less, Live longer.

Water = 70% of the body
Hydrated Cell vs. Dehydrated Cell

Microwaves: Are they safe???

Exercise

- Exercise makes you feel better and have more energy. Our bodies are filled with toxins from the air we breath and from the pesticides in the food we eat. Exercise gets the blood and lymphatic systems pumping. Increased blood flow is good for the brain and also lifts our mood.
- High-energy performance comes from motion. How much do you move?
- Get fresh air and sunshine daily.
- Oxygen is the most important nutrient in the body.
- Write your top five physical goals with feelings.

The Ultimate Secret

- All you have to do is accept whatever is happening in your life right now and be happy.
- Your end goal is always the same.
- Why do you want a New car? More money?
Exciting relationships? Success in your career?
When you're happy you attract everything much faster.

Do a test for the next 30 days.

Feel Good in This Moment and Be Happy Now!