

## Chapter Five

Ain't no time to kill between the cradle and the grave  
Father time still holds a hand on every minute that you save  
Legal tender's never gonna change the number on your days  
Highest cost for living's dying; that's one everybody pays  
Clint Black

### Setting Goals

"Again, it will be like a man going on a journey, who called his servants and entrusted his property to them. To one he gave five talents of money, to another two talents, and to another one talent, each according to his ability. Then he went on his journey. The man who had received the five talents went at once and put his money to work and gained five more. So also, the one with the two talents gained two more. But the man who had received the one talent went off, dug a hole in the ground and hid his master's money.

"After a long time the master of those servants returned and settled accounts with them. The man who had received the five talents brought the other five. 'Master,' he said, 'you entrusted me with five talents. See, I have gained five more.'

"His master replied, 'Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!'

"The man with the two talents also came. 'Master,' he said, 'you entrusted me with two talents; see, I have gained two more.'

"His master replied, 'Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!'

"Then the man who had received the one talent came. 'Master,' he said, 'I knew that you are a hard man, harvesting where you have not sown and gathering where you have not scattered seed. So I was afraid and went out and hid your talent in the ground. See, here is what belongs to you.'

"His master replied, 'You wicked, lazy servant! So you knew that I harvest where I have not sown and gather where I have not scattered seed? Well then, you should have put my money on deposit with the bankers, so that when I returned I would have received it back with interest.'

"Take the talent from him and give it to the one who has the ten talents. For everyone who has will be given more, and he will have an abundance. Whoever does not have, even what he has will be taken from him. And throw that worthless servant outside, into the darkness, where there will be weeping and gnashing of teeth.' Mathew 25:14-30

Your brain does not care. Your conscious and subconscious minds do not care what goes into them. No more than the fields of any Midwestern farmer cares whether he plants

trees or corn, your mind does not care what you put into it. But your mind is very much like a sponge which is never saturated; it constantly looks for more stuff to soak up. But since it does not care what it soaks up, you may say you would like to be successful, but your brain soaks up other messages from other sources as well. Your brain soaks up messages like, “you’ll never do that!” or “why would you think you can do something no one else has ever done?” or the endless stream of “would” or “could” or “should” excuses that create a never ending list. Your brain does not care.

You may wake up tomorrow morning with a great idea. You go through your morning routine filled with optimism for a new day. You sing in the shower because your thoughts this morning include a cure for cancer. You are singing and skipping all the way down the driveway where you jump in the front seat of a waiting carpool which hurls you off to work. You share your idea for the newfound cure for cancer with the driver of this automobile who says, “That’ll never work. I think some guy in South America tried that last year. But here’s a neat idea: why don’t you help me fill my trunk with office supplies today? I think I found someone who will buy them from us, and we can make a couple bucks. What do you say?”

Your brain does not care. You can put good stuff in, or you can put bad stuff in. The brain has been previously described as something that is not hard wired; that it can actually change. There is a caveat to that principle, and this is it: your brain will constantly move toward the accomplishment of a goal, whether you like it or not. But your brain will move toward that accomplishment not caring what it is.

Just as the ground does not care whether you plant soybeans or nightshade (a deadly poison), neither does your brain care what you put in it. Oh, and another similarity between your brain and the ground is this: your brain will move toward the goal, just as the ground will produce the plant, and if you change your goal before it matures, the goal will die. The same is true of the ground. If you tear out the peas before they bear fruit, and replace them with seeds of a dandelion, the peas will also die off, without producing a result.

A clear difference between your brain and the ground, however, is that if you move off course, or if you detect some interference with the motion toward the accomplishment of your goal, you can redirect your thoughts and behaviors to come back on track. The ground cannot stop someone from ripping up a plant before it produces fruit. In this alone does the brain’s natural desire to produce a result differ from that ground wishing to produce a plant.

You are reading this book because you believe you would like to change something about yourself which will help you become more successful. Maybe you would like more money, maybe a newer car, maybe you would like to spend time on a cruise ship watching the sun kiss the waves as it sets in the western sky and your current job, or income, will not support those desires. Maybe you’ve tried other “get rich quick” ideas and nothing seemed to work for you. Well, let me share with you that which has come to be the greatest definition of success the author has yet to discover. This definition was

found in Earl Nightingale's *The Strangest Secret*: **Success is the progressive realization of a worthy goal.** (10)

Since you have decided to be successful, it becomes necessary to elaborate on your worthy ideal. Just what would you consider a goal achieved? This is a very personal question, and can be anything really. The brain does not care. However, as we explore this ideal, we will come to understand that there are some goals that do not follow the rules of the universe. Sure, you will receive that which you put out, but in *the Rags to Riches Project*, deciding to become wealthy (obtaining large amounts of cash or money) as your goal and selling drugs or stolen goods to get it are not conducive to living happily ever after.

The first cautionary flag comes from not loving your neighbor as yourself if you are selling his stolen items or selling drugs to his children. This is so obvious it bears no repeating at any time, but what of other goals? How do you choose which goals are worthy ideals, and which goals are merely greed rearing its ugly head?

*The Rags to Riches Project* has developed a very simple approach to any goal you put out there for critiquing. If it is something you want, is it illegal? Is it immoral? Is it fattening? If you can ask these questions and get three 'no's' then your new goal is a good one! But what if your goal is to sell more ice cream than Ben and Jerry's? Would this not be deemed fattening?

The human mind has a wonderful resource built within it, and it occurs naturally and in everyone. Most of us are so comfortable with it that we rarely even recognize it when it shows up. All of us can rationalize any behavior or decision within seconds. Our goal setting project needs to understand that there is a place to rationalize, but goal setting should not be the place. There is a non-fattening way to sell more ice cream than Ben and Jerry's and if your goal is to sell more ice cream than Ben and Jerry's, *The Rags to Riches Project* will support you in spirit all the way to the bank if you implement the non-fattening method for selling ice cream. Each of us must be his own decision maker. If you can sleep comfortably at night, you are making the right decision.

When we set the goal, our conscious mind begins to think about it. The more we think about it, the more it becomes recorded in our subconscious mind, which, as explained earlier, will line up everything in the universe to see to its fulfillment. Sigmund Freud refers to the subconscious as "id" and the conscious mind as "ego" (this is a simplified definition of Freud's definitions, but Freud was arguably more complex than he needed to be). Even with his complex nature, he has found a way to teach us that we must always be on guard with our goals, and always be on guard with those things the subconscious mind would have us believe are our goals.

The Ego's relation to the id might be compared with that of a rider to his horse. The horse supplies the locomotive energy, while the rider has the privilege of deciding on the goal and of guiding the powerful animal's movement. But only too often there arises between the ego and the id the not precisely ideal situation

of the rider being obliged to guide the horse along the path by which the horse wants to go (New Introductory Lectures on Psycho-analysis) 1933, lecture 1

So what is your goal? Would you like more money? That is too vague; the universe cannot answer vague requests. When you put your goal together, you must know what you want, and when you know what you want, it will be easy for that thing to be delivered to you. Imagine you are seated at a restaurant. The wait person comes by and says, "What would you like?"

You stumble and stammer for a minute or two, and you say, "I would like some food, thank you. Why else would I come to a restaurant?"

The wait person cannot respond to that. Sure, when you order a stack of pancakes with three types of syrup and wheat toast, with both juice and coffee, and those items are delivered to you, you will have received "food," and you will be able to enjoy it and quench your hunger, but if you reverse it, and ask for food, nothing will be delivered.

Additionally, if you order a stack of pancakes with three types of syrup and wheat toast, with both juice and coffee, but you happen to be sitting in a steakhouse, you may have trouble receiving that which you desire. We humans have many ways of seeing our goals. We have many 'restaurants' that we might sit in while we decide what goal it is that we wish to attain. We all have different things that we do throughout the day, and whatever that task or title is at that moment dictates how we think and in turn, how we can reprogram our subconscious to achieve the goal we have named for ourselves.

It is therefore important to recognize which thing we are doing when we start our goal setting process. Some examples of this perspective would be, but are certainly not limited to:

Parent	Wife	Bricklayer
Child	Musician	Architect
Breadwinner	Police officer	Teacher
Husband	Carpenter	Friend

As you look through this list, you will see that some of those things happen simultaneously. This fact does not deter our example. Yes, you may be a Teacher and a Breadwinner at the same time, but one will always be the driving force of your moment. Additionally, as you move through your day, some of the multiple perspectives will change and overlap. For example, you may be the parent and wife at the breakfast table in the morning, but you quickly become the breadwinner and parent as you drive to work, dropping your child off at school on the way. You may be hard at work two hours later performing all of your duties as police officer, when you find that you have to intervene at the local school and find that the 'bad guy' at the school is your own child. Now, you have become the police officer, parent, and breadwinner.

Whichever of the characteristics of your day, or more specifically, of the moment is the most prominent will have the most dominance over the realization of your goal. This text is not designed to study the intricacies involved with personal psychological development, but these are parts of our own psyche that will have an impact not only on the realization of our goals, but also the choosing of our goals.

The parent in you will have a different first goal than the husband or wife in you. The teacher in you will have a different idea of a priority than the breadwinner.

Additionally, the perspective that is reinforced the most is the perspective in which you will spend most of your time. If your wife reminds you that you are not earning enough money on an hourly basis, you will have a difficult time making the transformation from breadwinner to father/friend for your kids at the end of the day.

Since we are on this particular topic, it is also true that whichever of your parents or parental figures had the dominant impression on you during your formative years (previously mentioned as zero through five years of age) is also the parent who guided you to decide as an adult which of the perspectives you will spend most of your time. For example, as a man whose father spent more time at work than at home, you may have a tendency to spend more time in the perspective of breadwinner. If the dominant parent was your mother, and she spent all her time doing nothing but taking care of you and/or your brothers and sisters, you may find that you spend the most of your time in the perspective of parent.

You can see that an individual, which each of us is, may have a different goal than that very same person who is a mother; a mother will have a different goal than a breadwinner; and both of those may have a different goal than a friend.

Rosemary had a goal. It was very simple; she wanted to have a rosary with beads strewn together on a chain made of gold. She put this idea in her mind, and she went to work believing that her inexpensive rosary, with a silver electroplated chain, would become a rosary with a chain made from gold. She prayed on this rosary daily. Her vision of a rosary made of gold became a part of her prayers and she continued. Certainly, she prayed for her children, for her church community, for her town, for her state, for other people in the world, but always in the back of her mind, was changing the silver and simple chain on her rosary to gold. She prayed many times each day.

After she had prayed for a few weeks, she opened her eyes at the end of the rosary (a prayer that takes about twenty minutes and in which a few Catholic prayers are repeated, using the beads of the rosary to keep count) and found she was holding her old rosary, but with a chain made from gold.

She allowed one of her children to have the new gold chain analyzed; to be sure she was not looking at tarnished tin connecting those beads instead of gold. The jeweler's report came back that not only was it gold, it was a type of gold that had been out of circulation for a long time. Her rosary had become not only gold, but an antique as well!

You are reading *The Rags to Riches Project* because you have desires. What are those desires? The entire world is your oyster. You may have any thing you want, so long as it is not illegal, immoral or fattening. How do you decide what you want when you have this from which to choose? Let us work with a simple plan to create a list of goals that will be specific for you.

It has been presented throughout *The Rags to Riches Project* that you may have and attain any *thing* that your mind can conjure. If you can think it, you can create it for yourself. To define what your goals should be, first, free your mind and put yourself into a receptive mode, as described in the previous chapter. Put on your favorite song, and enjoy your favorite beverage. Sit in your favorite chair and make yourself very comfortable. As the exercise which describes how to determine those people in your life that should remain close and those that should be released, this is a very personal thing. This is another, exercise which should be done alone, at the very least, during the introduction. You may share it later, but for now, keep this to yourself, and do this exercise by yourself.

Imagine a world where you have no limits with your money. Imagine that you and Bill Gates have an equal amount of cash in the bank. Even better, imagine that all of his wealth is actually cash in your bank account (much of his wealth is held in stocks and other investments). If you had that many billions of dollars at your own discretion, what would you do? What would you buy? Where would you go?

We cannot stop there. Money is not enough. It never has been. All of us have one very important element in common with each and every other one of us, and that is time. For this project, this exercise, imagine that time does not exist. Imagine that your life will never end. Imagine that there are no clocks, and you can spend any amount of time your little heart desires making castles in the sand. Time does not exist. Put this in your mind.

Even though you have all the time and all the money (and some would argue that if you had all the money, you could buy all the time), there are still restrictions which we must remove. In the last chapter, we created a method for removing negative personal influences and bringing closer those positive influences that are already in our lives. For this exercise, we will bring our imaginations to the point that every single person we know, and every person who comes into our lives, and all the newspapers and television news shows, and even the politicians who speak to us through the media, are all working toward your fulfillment of your goals. Everything and everyone is now your personal support team, and you will never again experience a negative influence from anyone or anywhere.

Now you have all the time, all the money, and all the love and support from the entire human race, and you would think that you could not become more powerful, but you can. You also need talent. For this exercise, you must have all the talent in the universe inside you. You can dance and sing like Michael Jackson. You can play circles around Michael Jordan on the basketball court. You can take on President Obama in a debate and put him



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Now that you have made your list, leave it alone. Walk away for a while, and let the dust settle. Let your mind unwind. You have worked long and hard on this, and you do not want to treat it less than it is truly worth.

Now, go back. After you have let it sit and rest for a few moments, or hours, or even days, go back and reread your list. Take a little time and write a number down next to each item on your list. Which is the thing you would like first? This item should have the number one placed next to it. You may also find an item that easily makes numbers two or three. The rest of the things on the list will be more difficult to put a specific number on them, so you might choose, for example, the ten most likely to be on the top may all be numbered "10" while the next group of ten may all be numbered "20." The goal (pun intended) here is to find the top ten, then the top twenty, until we have a number on all of them, even if it is a number that is not a very good reference to that item's actual place on the larger list.

Take time to do this now.



Now that you have narrowed your list into groups of ten, it is time to make a list of your top ten, and now is the time to put this list in order. The most important goal, and you are the only one who can name this, is number one; second most is number two, etcetera. Take time to do this now.

You have come a long way. You have created your list of goals or dreams, you have narrowed it down and if anyone ever asks you what number three is on your life goals list, you have a specific answer for them. This goal is now in your subconscious and as such, your subconscious is actively working to put those things in line necessary for your goal to become your reality.

Receiving those things listed will require you to be aware of a few things necessary for the reception of gifts, goals, and rewards. Anything you wish, anything you desire, anything you can imagine, can be yours if you follow the steps to receive it. Among those necessary steps are certain attitudes that you must put into your head and keep them there. Some might say that you can release those attitudes after you receive that which you ask to receive; however, there can be no justification in ever releasing these attitudes from your life.

*You must have an undying faith* that whatever you desire will be provided for you. You must believe you will have a thing before you see it. You know the sun will come up tomorrow, yet you have not seen it. The same is true of whatever you desire; whatever you have set as your goal.

Early in the morning, as he was on his way back to the city, he was hungry. Seeing a fig tree by the road, he went up to it but found nothing on it except leaves. Then he said to it, "May you never bear fruit again!" Immediately the tree withered.

When the disciples saw this, they were amazed. "How did the fig tree wither so quickly?" they asked.

Jesus replied, "I tell you the truth, if you have faith and do not doubt, not only can you do what was done to the fig tree, but also you can say to this mountain, 'Go, throw yourself into the sea,' and it will be done. If you believe, you will receive whatever you ask for in prayer." Mathew 21:20-22

*You must desire the thing* you want brought into your life. The proof of desire is in pursuit. If you desire a thing, you will go after it! You cannot say you want a thing, and then sit and wait for it to be delivered; you may wait a long time. If you want a thing, you must go get it.

May he give you the desire of your heart and make all your plans succeed. Psalms 20:4

*You must imagine* the thing. You must hold in your imagination the thing you want, all the while believing it will come to you. You must be able to see the color, know the smell, feel the texture, and imagine all that you will prepare for its arrival. What will you wear, how will you comb your hair, and what time of day will it be?

You must be ready to apply a physical manifestation of your belief in the receiving of the thing you want. If you named money as your goal, what would you do if you had it today? This is not meant to say, “What would you buy?” because this question replaces the goal of money with the goal of whatever it is you would buy. This question asks how you would behave, what would your lifestyle be, and what clothes might you wear. How much would you give to charity? (You will note that the act of giving is not questioned, but only the volume that you would give.)

Earlier, it was discussed that the brain does not care what you plant in it; the harvest will always be abundant no matter what. In addition to that, the brain really cannot tell the difference between a real thing and an imagined thing. Remember the movie called *The Matrix*? In that movie, it was discussed that if you died in the Matrix, you would have to die in real life because the brain cannot tell the difference and the body cannot live without the brain. Scores of athletes have been trained to victory by imagining their sporting event without ever leaving a chair. Prisoners from the Viet Nam war came home after many years and found that they could play guitar better, golf better, and play piano better than they ever could before, because while they were prisoners, they kept their minds sharp by playing in their imagination! This is something you must do with your goal.

*You must respect* the thing. Hold in your imagination the ability to respect the thing that you want. By respecting the thing, you will automatically wish to protect it. This emotion will not only solidify your attaining a thing, it will assist you in keeping a thing after you get it. Just as your significant other will become resentful if you stop showing respect for them, so too, the thing you want will run away if you do not respect it.

The very first goal on your list (and eventually every goal listed) must be listed as a positive phrase. Just as your subconscious mind does not care what you plant into it, you must be diligent to plant the right seeds. If your number one goal is to end your smoking habit, do not list it as “stop smoking.” Instead, list it as “live smoke free.” This is listing the goal in a positive frame of reference. If you list your goal as “stop smoking,” your subconscious mind will understand and reinforce the word “smoking.” You already have that; the quitting is supposed to remove it.

The more of your brain you can include in the statement of your goal the better. You have a wide range of emotion that you can hang on this goal. The more of your brain you use to create the goal, the more of your brain that will be used in the manifesting of the goal into reality. For example, if your goal is a new car, you may write out your goal like this:

I am grateful now that my new, blue car is parked in the garage, blue is my favorite color and I love how it makes me feel. It is comforting to know that I will always have transportation that is fun to drive, feels good to sit in, and will be reliable to me on the road. I love my new car.

This goal is written with all the elements of a good goal. It expresses thanks immediately, which was discussed in previous chapters, and brings in a variety of emotions with phrases

like it is comforting, fun to drive, feels good, and will be reliable. By incorporating these phrases, we are including a larger part of the brain in the equation. Color is a different part of the brain all by itself, separate from the parts of the brain that control other emotions, which helps us bring even more into the goal itself.

The human brain is a remarkable tool. It, like a group of marines, becomes stronger than the sum of its parts when you allow the entire brain to work together. Deep inside the brain, near the base of the brain, is a little part called the ventral tegmental area. Referred to as VTA, this part of the brain determines whether or not you should feel a reward, or a pleasure sensation. When it determines that you should feel a pleasure, it sends the message to another nearby part of the brain, called the nucleus accumbens. At this point, the functions of the brain take on a completely new aspect. The cells used to transfer this information from one part of the brain to the other are called dopamine. This is not the only time dopamine is used in the brain, but understanding that dopamine is used for this system helps to understand exactly how goals work to bring about your personal happiness as well as the overall drive by the energy in the universe toward the accomplishment of your goal.

When we experience love, this part of the brain goes into overdrive. Nothing produces the effect on the brain the way that love does. Napoleon Hill wrote that sex energy in the brain is the strongest motivating design available to humans, and he backed up his message with many examples (primarily, although not exclusively) of men with strong sexual desires who were able to transform their sexual desires into the pursuit of their goal. Among those accomplishments, Hill refers to the Model T Ford automobile, the electric light, and entire industries like steel and the railroads in this country. The author believes that Napoleon Hill had the right idea, the correct concept, but with today's technology, we can call it what it really is: the desire for dopamine.

What is needed for the accomplishment of any goal, or the receiving of any prize or reward, is the ability to turn on the chemicals in the brain which will in turn drive us to do whatever it takes to accomplish the thing that we want. The emotion of love is the single and farthest reaching of all the emotions and directing this emotion toward the attainment of a goal or desire will result in the meeting of that goal or desire in common hours, as Henry Thoreau put it so well when he wrote it in 1847. (Walden; pub 1847; 18)

Helen Fisher is a noted scientist and the creator of the chemistry dot com web site. Her research in this field is well known, and she has this to say about the human brain on "love":

In a tiny little factory near the base of the brain called the Ventral Tegmental Area, we found activity in the A-ten cells – these are the cells that actually make dopamine, a natural stimulant – and spray it in many brain regions. Indeed, this part, the VTA, is part of the brain's reward system. It is way below your cognitive thinking process, below your emotions, part of what we call the reptilian core of the brain. [It is] associated with wanting and motivation, with focus and with craving.

In fact, the same region where we found activity becomes active when you feel the rush of cocaine.

But romantic love is much more than a cocaine high – at least you come down from cocaine. Romantic love is an obsession; it obsesses you; you lose your sense of self; you cannot stop thinking about another human being. Somebody is camping inside your head. And it gets worse after rejection. (speech 7.15.08 to TEDtalks audience via youtube)

When you add to your goal the idea of love, you increase beyond a measurable amount, the likeliness of achieving your goal; accomplishing your dream; receiving your prize. Be sure you love the thing you have chosen as your goal.

Being grateful for the reception of whatever your goal is, is the surest way to attain that goal. Being thankful and carrying a thankful attitude will first off, make people like you. In this way, people will be willing to receive the help that you offer them and they will be much more willing to help you. But that is not all that being thankful will do for you. Being thankful will also (although it is a far less amount) constantly bathe your brain in dopamine! It is part of the rewards program built in by nature! You can chew on a pencil, or you can be very thankful for something; either way will get the juices flowing!

The author recommends that you carry something in a pocket that is big and clumsy. A rock or pebble may work for this, a large set of keys, or perhaps a golf ball is carried in the pocket so that you always know it is there. It should be uncomfortable, but not a hindrance. This will constantly remind you that you are thankful. You can be thankful it did not rain today. You can be thankful that it did. You can be thankful because your wife is sitting next to you. You can be thankful because your spouse leaves you alone to read. You can be thankful that your car broke down today, motivating you to get another one, or you can be thankful that your car treated you well today. In all things, be thankful.

Let the peace of Christ rule in your hearts, since as members of one body you were called to peace. And be thankful. Colossians 3:15

Next, you need to decide when you will have this goal achieved. You wrote your goal in the present tense, but this is part of the method used to have the subconscious broadcast your goal to the universe. If you ask the universe to bring you something at some time in the future, it will always be sometime in the future. We must think in terms of now for the brain. But when we are making a plan to achieve the goal, we put a date on it. We are thankful today for the realization, but we plan for a day in the future.

The universe does not care how insurmountable your goal is. Everything you desire is already there. Unless you have a goal for a universal cure for cancer (which truly is not a “personal” goal, but it is a universal goal), whatever you have set up for yourself is already in existence. All you are doing with your goal is telling the universe when to deliver it. If your goal is a savings account with an additional \$100,000 in it, you may choose a time in the future that will allow you to acquire that dollar amount. On the same piece of paper as your goal, write down the date you will acquire that goal.

The first thing that you must realize in the attainment of any goal on this good earth is that nothing will come to you for nothing. You must realize, as has been reinforced throughout everything you have read thus far, that nothing comes from nothing. You want money? What will you do to get the money? Is the number one item on your list a new car? What are you willing to put out in order to bring in this item? Again, as before, you are the only one who can answer this question. Write down what it is you are willing to give in order to receive your goal. If your goal is money, you may write that you are willing to help 100 other people stay focused on their goals over the course of the next six months.

Another example would be if your goal is to live a smoke free existence and that will begin in one week, that you are willing to give the universe 15 minutes each day dedicated to the improvement of your own overall health. This could be 15 minutes on a treadmill or running through your neighborhood. This is an effort that you will give back to the universe in exchange for the goal you have set for yourself.

Another example may be if you have set a goal for yourself of a new car in 60 days, that you will work an additional one hour each workday contributing to the accomplishment of someone else's goals (your employer, for example) in return for receiving your new car.

Now you have your goal set, your timeframe named and what you are willing to give back for the goal you have set. We next will reinforce it in your subconscious mind so that it will take over and direct the powers in the universe to bring you that which you have set for your goal.

Make copies of your goal, your date for receiving the goal, and what you are willing to give back to the universe and put these copies in distinct places in your home so that you may stop and read them out loud at least two occasions per day. Each adult member of your household must join you when you read your goal on a daily basis. You (and they) must carry a belief that the universe will provide you with the goal that you have named.

This procedure is not new to *the Rags to Riches Project*. Here is an example:

Ask and it will be given to you; seek and you will find; knock and the door will be opened to you. For everyone who asks receives; he who seeks finds; and to him who knocks, the door will be opened. Mathew 11:9,10

But it is not enough. Just as you have read or listened to someone else read the preceding passage from the Bible before, but you did not quite understand it or believe it, you must repeat. You must believe. And you must act in a manner that does not work in opposition to the reception of your goal. You cannot set a goal of a new car in 60 days, and then stay in bed all day, every day waiting for your car to arrive. You must behave in a manner that works with the attainment of the goal. You may have set the goal of a new car with the giving back of working toward the accomplishment of someone else's goal for one hour each working day until the goal is delivered, but if you never get out of bed, you will not perform your end of the bargain. How could you, unless you happen to be an invalid who

telecommutes from his or her bed with a laptop and a wifi system? Of course, if you do happen to be an invalid, why would you want a new car?

Do you have a picture of your new car? Put the picture on the paper that has your goal written on it. Look at it, imagine yourself driving it every day. Smell the new leather seats, and that new car smell. Feel the soft leather wrapping itself around you as you read your goal out loud. Ask your family if they can imagine what it will be like to drive to the mall on Saturday in the new car. How will you feel when you drive up to the home of other family members, your parents, or friends, in your new car? How will the children feel when they arrive at their friends' homes in this new car?

Each day, as you read your goal, spend a little time with your imagination picturing what you will be like after you receive your goal. When you are living smoke free, how much will you enjoy the new smells you experience each day? How much will you enjoy the taste of food, which you had not experienced before? Spend some quality time imagining your new life with your goal a reality.

Is the goal money or something that you can buy with money? Is the number one goal more complex, like finding your true love? If your number one goal is true love, what are you willing to do to receive true love? Are you willing to love unconditionally?

## **Let's Talk Money**

If you did not have an interest to have more money, what was your motivation to pick up this book? Money is the freedom to do whatever you want to do, whenever you want to do it. Money is said by some, to be the root of all evil. The author does not hold this truth. The author believes the *lack* of money is the root of all evil. Each of us casually wishes to spend all his or her time traveling, raising children, sitting on a beach, or any number of wonderful casual activities. Without money, none of this can exist. We will never bring any of these things into our lives without plenty of money.

Every person who has ever made their own fortune has one personal attribute in common. There may be a thousand different ways to make a fortune, but all fortunes are made by individuals who carry this one element in common. And the author suggests that from this day forward, you follow the advice that you have been given before. That advice that is so simple, you may not have even understood it the first time you heard it. If you will be a wealthy person, then you must learn to pay yourself first.

That is so important, and so true, that it bears repeating. You must pay yourself first.

Now, let us talk about what this means. It means, as soon as any money comes in, no matter what the source of that money, you put that money in an interest-bearing account of your choosing. If you work as a taxicab driver, and you come home with \$200.00 in cash at the end of the day, \$20.00 will go in the bank on the way home. When you arrive at home with \$180.00 you will be in the same financial position you would be with the \$200.00, with one small exception. You will have \$20.00 building your wealth. At the end

of one week, working five days, you will have \$100.00 in the savings account, but you will not have affected the total financial effectiveness of your daily income.

If you are a school teacher, and you receive a paycheck twice a month, the same rule applies to you. The difference is that you go to your savings account twice a month and the taxi driver goes five times a week. A high school teacher in the market where the author lives is paid, on average, about \$45,000 per year. This roughly translates to \$1250.00 per paycheck, after taxes, if you receive your paychecks 12 months a year. After you stop at the bank, you take home \$1125.00 instead of \$1250.00. The difference is not noticeable even with these numbers.

Now, let's watch what happens. Without taking interest into account, and by living within your means (we assume you are living within your means) at the end of one year, the teacher has accumulated \$3,000.00 in cash wealth sitting in the bank. Remember, this money is NEVER to be touched! The taxi driver has accumulated \$5,200.00 at the end of one year! After five years, the teacher will have a "nest egg" of \$15,000.00 and the taxi driver will have a nice little egg that adds up to \$26,000.00!

What this does to you personally is far more important than what it will do for you financially. How do you feel when your banker says you cannot have the money for your new car? How about your new home? Is it not so much more comforting to hear a banker say, "Yes, we can do that," when you ask for a loan? The author is not suggesting that you ever ask for such a thing. In fact, the author has decided that no money will ever be loaned to him for *any* thing ever. All new cars and houses will be purchased with money already earned and marked for such purposes.

When you have money in the bank, you stop worrying about the lack of money. When you stop worrying about the lack of money, you send a different signal to the powers of the universe: instead of sending the signal to have little, you send the signal to have more! The universe, like your brain, does not care what you ask it to send; it just sends what you ask it. If your daily thoughts of money are, "It is nice to have money in the bank," then the universe sends you more money to put in the bank!

Brian Tracy is a world famous speaker on such wonderful subjects as sales strategies and time management. He tells his personal story of the time when he and his wife sold their home because they simply could not afford to keep it. In the process, there was a bit of a windfall, and his wife suggested they put a portion of it away and never touch it. They did just that, and never did touch it, and that money grew and grew. Money is now abundant enough for Mr. Tracy that he does not worry about any of it.

The author too, stopped worrying about money issues some time ago. As mentioned in the last chapter, the small computer company operated by the author and this company stopped charging for computer services in the summer of 2008. At that time, all customers were told they should pay an amount that does not keep them awake because they paid too much or too little. They do not have to pay anything. No collections are ever employed. By acting as if money was not necessary, its abundance became clear. In fact, today (truly,

the author is talking about the very day these words are being written) a check arrived from a customer who had services performed more than six months ago, and that customer had paid then, too!

A long time ago, an old man was heard to say, “The only way to become ‘bank approved’ is to prove you do not need the money.” This must be both a lifelong personal policy and a practice in real money management. Pay yourself the ten percent. If you have already started doing this, then continue, and never touch that money. If you have not started, start right now by taking what money you have in your pocket out of your pocket and putting it away. Even if you start with loose change, you are at least starting.

You must make this a practice that is no different from brushing your teeth or starting your day with a cup of coffee. If you have friends, colleagues or a spouse who believes you are acting unreasonable about this, choose not to share this part of your life with them.

Leonardo Di Vinci, who is widely considered one of the most intelligent people who ever lived, may not have built his own wealth this way, but he did carry his Mona Lisa painting with him every where he went; even having it in the room with him when he died. He kept that work to himself (he paid himself with it).

We humans were meant to follow the course outlined by accomplishing goals. Our happiness comes from our success; our success comes from the pursuit of a worthy ideal. Thomas Jefferson wrote that it was every man’s *inalienable right to pursue* happiness. He had goals, and he met those goals in his lifetime. Happiness is attained in its pursuit; it is not a destination where we long to arrive.

Samuel Clemmons also had a view on this subject, “the secret of getting ahead is getting started. The secret of getting started is breaking your overwhelming tasks into small manageable tasks, and then starting on the first one.” Sam had it right. Start your savings today. Do not allow another day to end without having started your personal savings with one small step. Oh, by the way, you may know Samuel Clemmons by his other name, Mark Twain.

## **How will You See your goal come true?**

What you have chosen as your goal does not matter, so long as the aforementioned legal issues, moral issues and health issues are addressed properly. You must do what others have proven you must do in order to see that goal you have set for yourself become a reality. You must help more people.

You can start to help more people by volunteering at the grocery store and offering to help people carry their purchases to their cars. Most grocery stores may frown on this, unless you are accepting tips for this volunteer work and those tips are going to buy new band instruments at the nearest high school. Who is the richest man in the world today? Well, today it is Bill Gates. Of course, he and Warren Buffet seem to alternate year after year with which one will hold the top spot. But what did each of these men do to rise to the top of this very exclusive list? Bill Gates developed a method to make micro processing



available to anyone on the planet. His product helps the entire earthly population in one manner or another, and additionally, his products help business, industry, and governments.

Warren Buffet began his career nearly fifty years ago helping people invest in the stock market. The more he made for them, the more he made for himself. In the sixties, he became involved with the ownership of a variety of companies, including a textile company, insurance companies, food companies, and media organizations. He negotiated and guided other companies along the way, including the negotiation of the merger of ABC Inc and Capitol Cities Communications. Currently Mr. Buffet owns and controls over four hundred different companies in the business of helping people, including multi-level marketing companies (the most well known is called Pampered Chef, which specializes in the customized production and distribution of cookware made from stone).

Not at the top, but certainly well known in the area of accumulating great wealth is Donald Trump. Mr. Trump was heard to say on the CNN program Larry King Live that he currently has “about sixty-five thousand” employees. The Donald, as he is sometimes referred, is known to help sixty-five thousand people daily, plus the multitudes he helps through his education seminars, real estate dealings, television shows, clothing designs, and books authored (many of which have been studied by this author). He has amassed his wealth by helping other people.

The author’s first job was gardening for the parish priest. The priest paid fifty cents per hour, but there was always some work to be done for those who wanted to make a few cents.

A few years later, the author hired himself out to the farmers in the region of the Midwest he called home. He helped someone else accomplish their goals which helped him accomplish his own goals. When one farmer’s wages were not enough to fulfill the goals, he went to work for two, or maybe three farmers, each having a goal that the author could help achieve. As a young man, the author may rise before the sun on summer days and work the morning for one family farm, the afternoon for another, and sometimes yet another before returning home; helping more people which in turn, made it easier to accomplish the achievement of his own goals.

A few years later, the author learned that he could meet his own goals even faster if he also helped other people who had goals to reach. He hired a team of helpers who would follow him from farm to farm. In this way, the author multiplied his efforts by the number of people who helped him (making the author more valuable to the farmer) and by the number of people who were looking for work, who found it with the author (making his overall services and the number of people who were being helped increase).

With each step in the early life of the author, the job itself did not change very much; the first was pulling weeds from the garden of the parish priest, the second chopping weeds out of bean fields, the third was the same as the second, the difference is the number of people involved (being helped) and as a normal consequence, the income created was also increased.

Wanting to accomplish your goal is not enough all by itself. You must want it more than anyone else wants it. You must want it so much that you are willing to do things that others would not do. You must want it so much that your desire changes to pursuit, perhaps without your realizing it, and you go and get the thing that you want. You must want the thing more than you want to watch television, more than you want to drink, more than you want any other thing that was designed to come into your life merely as a method for you to kill time.

You must be willing to do what others will call “sacrifice” in order to receive the things that you want. The classical pianist finished a stirring rendition of a wonderful piece, having kept the small audience enraptured with her delivery. It was a small audience, and a man approached the woman with compliments and praise, adding, “I would do anything to be able to play the way you do!”

“No,” she began. “No, you wouldn’t. You wouldn’t be willing to spend six hours a day, seven days a week, playing the piano until your fingers bleed. You would not be willing to go to tutor after tutor to learn the intricacies of the piano. You wouldn’t be willing to give up hours of quality time with your family and friends. No, sir, you would not be willing to do anything to play like me.”

Here is the simple truth: each and every one of us can do anything to have what we want. But are we willing to do it? The pianist did it, but the man in the audience only pretended that he would do it.

Tomorrow I will reform, the Fool does say,  
Today itself too late, the Wise did yesterday. Author unknown.

Do you wish to rise? Begin by descending. You plan a tower that will pierce the clouds? Lay first the foundation of humility. St. Augustine

Have you decided what you will do? Have you decided that you will do Whatever It Takes? Are you certain yet, that you are the right person, that no one can do it better than you can do it yourself, and you will pay the high price that must be paid to receive the things you wish to receive, to drive the nicer car, to live in the nicer house, to sleep in the nicer neighborhood?

Have you concluded that you are willing to stop watching television, living your life through someone else’s stories, and are you willing to do the difficult things; lowering yourself through the emotions of gratitude and humility, so that you might rise by lifting all those around you?

Some people, when they find a locked door, turn away. Some people when they find a locked door, try the knob, and then turn away. Some people will find the same door, and when they see it locked they will look around for a key; if they cannot find one, they will walk away. Still others, when they find the door, will try the knob, find it locked, look for a key, and when they cannot find the key, they will make one.

Are you ready to open your mind to the possibilities and start making keys?

Whatever has been put before you to do, do it while smiling. Never complaining, always remembering the prize that is coming at the end of the day. Remember those holocaust survivors Viktor Frankl told us to remember? They chose to be happy, even under those incredible, unthinkable circumstances. There is no obstacle so great that you cannot overcome it. There is not a person whose motivation to the contrary holds enough power to keep you from your goal.