

# *Be Rich AND Spiritual*

Yildiz Sethi



Bright Pen

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# A Bright Pen Book

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British Library Cataloguing Publication Data.

A catalogue record for this book is available from the British Library

ISBN 978-0-7552-1660-4

Authors OnLine Ltd  
19 The Cinques  
Gamlingay, Sandy  
Bedfordshire SG19 3NU  
England

This book is also available in e-book format, details of which are available at [www.authorsonline.co.uk](http://www.authorsonline.co.uk)

# DEDICATION

With gratitude to my family, children and grandchildren and everyone who has touched my life.

# FOREWORD

**B**e Rich and Spiritual is a fantastic book that is in a league of its own when it comes to combining the principles of wealth and spirituality. It goes beyond what we all learned in “the secret” offering a rare look at what’s really running the show we call our life.

Yildiz took me on a magical journey; explaining the spiritual world concisely and clearly, debunking myths around Karma and other complex spiritual concepts in an easy to understand way.

She explains how the ancient science of Vedic Astrology can help us create a life with fewer struggles and greater acceptance. The book helps us understand how we may use Vedic astrology to accurately predict phases of our life, which in turns allows us to be live our life more productively and meaningfully.

The book tended to call out to me at 1.30am when I duly got up several times to drink from its wisdom. I would recommend the book to anyone who is interested in living a spiritually fulfilling life combined with one of material success, and who doesn’t want that?

Tim Wise Speaker / Trainer / Mentor [www.timwise.com.au](http://www.timwise.com.au)

# INTRODUCTION

In my work with people over many years I have been struck by growing levels of frustration, disappointment and confusion over their engagement with the ideas espoused by the movement surrounding the Law of Attraction and The Secret. The purpose of writing this book is to give a fuller perspective of our creative potential and how to utilise it in being both Rich and Spiritual. I have used much of my knowledge and experience with clients and my own life journey to put this book together for those who are ready to live more freely and abundantly. I am a Counsellor, Clinical Hypnotherapist, Family Constellations, personal development facilitator and trainer, Vedic Astrologer and ex physics and chemistry teacher, mother and grandmother. In a nutshell, I have a passion for assisting people to free their minds, so that they can live more fully in the world. In this book I show the problems that we encounter in our endeavour to fulfil our potential and also many possible solutions towards transformation for those who are ready to expand their horizons.

At this time of our development as human beings I feel it is appropriate to incorporate the proven wisdoms and spiritual knowledge of the past with the latest innovations in personal development and an understanding of the functioning of the mind. In this way we be able to arrive at a deeper understanding of our human potential. Of course in looking at our potential, spirituality must also be considered, as we are beings with consciousness and a soul, and very much on a path and on a journey. Throughout the text the spiritual journey is given a broad view from which you may draw to formulate your own developing spiritual philosophy and perspective.

I put forward a revolutionary, unique perspective of how we create our reality. In order to do this subject justice there is an extensive exploration of what holds us back from stepping into our greatness. Such a text would be incomplete without sharing ways of resolving such blocks by following clearly set out steps for material and spiritual growth.

Through a deeper understanding of the workings of the mind the reader may gain a deeper knowledge of their inner power. Within this, aspects of the conscious and unconscious mind are discussed to show how blocks to success may form and how they may serve to sabotage many well-formed goals. In exploring the blocks, I present valuable knowledge of how they may be resolved or reformed towards healthier, happier and more successful outcomes.

As a Vedic astrologer I have incorporated elements of my knowledge that are pertinent to being Rich and Spiritual and in particular a fuller understanding of karma and its impact on wealth creation. In this writing I dispel myths and misunderstandings about karma and the role it plays in our life as our greatest spiritual teacher. Unfortunately, karma is often seen by many in the west as punishment, or as providing very little freedom in how and what we create, or how we respond. Many think that it takes away freedom, which I show throughout the book is very much not the case. Knowledge of karma is invaluable in raising awareness, especially when you understand that it is synonymous with elements of the mind and free will.

Throughout the book several ways of transforming or resolving unwanted patterns of thinking and feeling are shown. Transformation is possible and often occurs naturally for many of us and demonstrates that we are indeed free to create our reality in any way we choose.

As a facilitator of Family Constellations, I introduce this powerful, brief, experiential, solution focused, psychotherapeutic methodology as a leading edge way of resolving self-sabotage and hence allowing each of us to pursue our full potential as men or women. Throughout this self-help, personal development book there are clear guidelines that may be followed to become Rich AND Spiritual if you choose.



## ABOUT THE AUTHOR

Yildiz Sethi is an Australian woman of Turkish Cypriot and English origin born in England and living in Brisbane, Australia. She started her career as a physics and chemistry teacher, which she enjoyed for many years before transitioning to Vedic astrology at a sensitive time of her life. This led to a fascination with the psychological patterns that hold us back and in an exploration to find the most effective ways to facilitate change in herself and others. She did further studies to become a counsellor, clinical hypnotherapist and Family Constellations facilitator and trainer.

Yildiz is now deeply involved in Personal Development involving Vedic astrology teaching and consultations, Family Constellation seminars and training and she runs a private

practice in Brisbane, Australia. She is passionate about helping people free their minds so as to make the most of their lives.

Having come from a working class background herself, she has expanded her own horizons significantly in all spheres, psychologically, emotionally, practically, spiritually and financially in creating her present reality. In exploring and developing her ability to create and manifest in a tangible way, she has a wealth of unique knowledge and practical experience from her own life journey and from the facilitation of others, that she wishes to share with you in your quest to being Rich and Spiritual.

### **Qualifications**

Master Applied Social Science (counselling), Graduate Diploma Counselling, Diploma Clinical Hypnotherapy, B.Ed. NLP Practitioner, Ego State Therapy.

Family Constellations facilitator and trainer. Counsellor. Hypnotherapist. Presenter. Speaker. Vedic astrologer and teacher.

### Contact

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

[www.familyconstellations.com.au](http://www.familyconstellations.com.au)

[www.vedicastrology.net.au](http://www.vedicastrology.net.au)

# CONTENTS

Foreword.....	iv
Introduction.....	v
About the author .....	viii
A Rich Life .....	1
The Law of Attraction.....	8
The Illusion.....	18
Consciousness.....	24
Our Dilemma: Expansion of the Natural Order.....	34
A Metaphor for Life: Fullness .....	46
Acceptance.....	50
Wealth Readiness, Life purpose .....	57
The Cosmic Map.....	75
Richness of the Spirit.....	82
Creation, Destiny and Free Will .....	93
Taking Control.....	101
Worthiness .....	114
Being in the World.....	122
Gratitude and Abundance .....	134
Change .....	142
Family Constellations: Systemic Solutions for Success .....	148
Greatness.....	158
Steps to Becoming Rich and Spiritual .....	168
Enjoy the journey.....	187
References.....	190
Resources .....	192

# CHAPTER 1

## **A Rich Life**

You have chosen this book because you are curious or really want to know how you can be materially rich and also have spiritual richness. Being Rich and Spiritual may appear to incorporate polar opposites for many, but I am proposing that this does not need to be the case. How would it be if they can work together? Perhaps being rich and spiritual is what we are here for.

The purpose of this book is to address the confusion and conflicts that many people experience when they consider wealth and spirituality. There has been much said separately about each, but not so much together. Even though hints or assumptions of spirituality are intimated or assumed in both the Law of Attraction and The Secret, they are not addressed directly, or in any great depth. It is my wish that through this book you may come to understand your relationship with money and spirituality and find more confluence with these aspects of life in ways that allow you more freedom in living. My wish is that you find a way to be wealthy and maintain your integrity in being spiritual.

There are many books on creating wealth, so why write another? It is my belief that vital areas of knowledge have been omitted and assumptions made that make this area illusive and fraught with frustration and obstacles. Many of you reading this book may already have been consciously focusing on manifesting more wealth into your life and have followed the theory and guidelines of The Law of Attraction with some to little success and wonder why it's not working

for you. Others may have just started to explore these possibilities and require more understanding. As you have chosen this book it is likely that you are ready to know how it may be possible to be rich and maintain or deepen your spiritual experience and for these aspects of life to be comfortable bedfellows – not having to make a choice of either wealth or spirituality. This indicates that you have a conscious wish to enjoy financial affluence without guilt.

I invite you to have a pen and paper at hand to jot down ideas as they come to you that may be useful and to take time to reflect on the exercises where they occur in the chapters.

I started life as the eldest of seven children in the very working class industrial heartland of England in a multicultural family in a council estate. My father is a Turkish Cypriot immigrant with some African roots and my late mother was English. Being born into this family, culture and socioeconomic group in England had many gifts and also challenges, and I was faced with a range of choices. The silent expectation from family and society was to stay and do my duty as a good working class girl, while on another level I was aware of having access to education that made it possible to expand my horizons to other possibilities. I could as many do, stay in this place psychologically, economically, educationally, socially and geographically or aspire to something else. At this point I need to make it clear that I have deep respect for those of my family and friends who had a different life path to me or made different choices, and stayed, as I believe we all need to follow our heart if we are to be true to ourselves. I followed or chose mine. As a child I was aware of wanting several things such as good relationships and a more affluent lifestyle, with travel and to be a science teacher or a psychologist and an author.

Even as a young child I knew I had a choice, even though it was possibly a hard one in that change is not for the faint hearted. Aspiring to move through social, economic, cultural, educational and philosophical barriers is not an easy path to commit to. This was a choice but I also believe I was aware of my life purpose or path, too. I was curious to see what I could create in my life from that point onwards. Fortunately for me there were no real expectations of me, other than those I have already mentioned and what I put on myself.

I am very aware that to be born in England, in itself, is a great blessing as education and medical care was and is freely available. Further the reformation and development in the United Kingdom in the second half of the last century in embracing multiculturalism, gender equality, social and economic reform, whilst somehow maintaining social class to a large extent, has produced a dynamic social structure. This made the United Kingdom a complex, contrary melting pot from which to grow in a way that was not possible in many other counties of the world. So I do consider myself fortunate in many ways. However, change requires vision, effort and persistence for most of us and later in the book I explore the possible reasons for this.

Through a long list of choices and also destiny (not my choice) I did not go to university and left school at sixteen. I chose to become a medical laboratory technician in seeking a job that I found interesting and that would provide further formal education. I loved science and wanted to study further and knew this career would provide this opportunity. This turned out to be invaluable for my later life. I married young and had two children and eventually went to university to become a physics, chemistry and multicultural religion teacher in my early thirties and eventually embarked on my high school teaching career. By this time we had moved to a market town in England and bought a house and my husband

was doing very well in his career, so life had significantly changed.

We migrated to Australia where I continued teaching for many more years until a fateful week on holiday in Byron Bay where I met two Vedic astrologers in one week, even though up to that point I had no idea what Vedic astrology was. This was an introduction to a new way of looking at life and of course spirituality, that I found mind blowing. So much so that I became deeply engrossed in its study and within a relatively short time left high school teaching to become a Vedic astrologer. Interestingly, I had loved teaching so much up to this point that I had expected that I would stay until retirement.

This was a risky and life-changing career shift that was not supported by anyone other than myself and I was probably perceived by others as having a meltdown of some sort. Indeed the last year of teaching was indeed tough, as I was in an inner turmoil of wanting to become an astrologer full time, while another part of me was arguing that this was crazy. I was a good teacher and had worked hard to build a very good body of knowledge and practice and was good with the students. In addition I was worried about what others would think of me making such a radical change. This conflict carried on until I became physically ill and had to take time off with severe digestion problems that tests suggested were pre-cancerous.

This was enough to help me make a choice and I left to embark on becoming an astrologer. This was difficult as I went from a moderate steady salary to little or nothing. However my husband was still doing well in his career and our children were at university so things were fine. In the meantime I lost my identity to which I found I had a great attachment, as I started again in my middle years to redefine

myself. Fortunately with good medical and alternative medicine help, my health recovered over the following year or so.

I learned Vedic astrology very quickly as it felt very familiar to me. However on seeing clients I became aware that many had real problems and I had a strong wish to do no harm. On another level I was also becoming more and more intrigued with karmic patterns, including my own and really felt a need to find out what could be done to change them at deep unconscious and karmic levels. I entered into the study of Counselling and having done that was happy with the results, but was still searching for something deeper in being able to make deep changes in thinking and feeling in a shorter time span. Hence I became a clinical hypnotherapist and NLP (Neuro Linguistic Programming) practitioner and was happy about that too as it allowed me to help my clients in a faster and deeper way.

One day while I was browsing in a book shop a book seemingly shone out at me. It was a small, brown, apparently inconsequential book, Acknowledging What Is, by Bert Hellinger (1999). I bought it and was inspired with its contents. This was my introduction to Family Constellations where I made a silent wish to be able to witness the process in person one day. I then let go of the idea, as Bert Hellinger was in Germany and at that time I was in Sydney and it didn't seem possible that I would be able to travel and meet him. However, a couple of years later while travelling through India with my then husband, we rested at an ashram in Pune' and on the next day while walking through it, was faced with a banner saying Family Constellations demonstration. Of course I went and was again inspired. We cancelled the rest of our holiday and stayed to do a workshop and then stayed further to do facilitator training with Svagito Liebermeister, author of The Roots of Love (2006). Later the same year I

continued the training in Spain with Svagito and was thereby happily initiated into the magical and deeply powerful process of Family Constellations. This is a means by which systemic and generational issues may be resolved in an experiential process. I believe these issues are also karmic. As this is an even deeper process than hypnosis and forms a large part of my work with clients now in seminars and in Brief Therapy in my private practice, I consider myself very fortunate in having found it in such a fortuitous manner.

It is fourteen years since I left school teaching and since then my life has expanded significantly in many directions, financially, emotionally, spiritually and geographically (I am now in Brisbane) and it continues to do so. Since my major career change from school teaching I have done extensive higher learning of all kinds and also much travel. As well as studies in counselling and hypnotherapy, I have learned astrology in Sydney, India and Switzerland and had Family Constellations training with Bert Hellinger himself in Austria, and with many other Internationally acclaimed trainers in Spain, Germany, India and Australia and I am now an author of two books Stardust on the Spiritual Path (2014) and this one.

It has been a big journey that has not always been easy, but it has been very worthwhile. There were many times when it was tough and I could have given up but somehow maintained my vision while getting on with daily living, step by step.

Perhaps I have missed opportunities, too. Who knows how many times I have given up, not maintained my vision, not taken advantage of potential opportunities or missed choices that could have been more advantageous? I will never know and it is wise not to dwell on this. Nevertheless I have become Richer and more Spiritual and am still in the process of

growth in both of these aspects of living and very much enjoying the journey.

The purpose of telling you a little of my life is to let you know that I may be much like many of you and was not born with a silver spoon in my mouth, even though I know I have also been very fortunate.

# CHAPTER 2

## The Law of Attraction

It is my view that the law of attraction leaves many unanswered questions so let's look at its basic ideas.

It makes use of positive psychology and the idea that we create our reality from our thoughts. Simply put it implies that in being clear and passionate about our thoughts and desires, we can create what we want in our lives.

The steps in the Law of Attraction go something like this.

- Relax. Meditate for 5-10 minutes.
- Have a clear intention.
- Make your request to the universe in words or pictures or both with gratitude, as if it is already a reality.
- Put some emotion into the vision or thoughts and feel how good it will be to have received your wish.
- Show gratitude for all the things you have in your life.
- Have faith and trust that whatever you truly desire comes true in an instant.

The ideas involved in The Law of Attraction may be traced back through time to some of the earliest wise and successful peoples of the world and their understanding of themselves and each of us as creators.

“A man is made by his beliefs, as he believes, so he is.”  
Bhagavad-Gita

In more recent times, Wallace D. Wattles 32nd edition (2007) *The Science of Getting Rich*, first published in 1910 is probably a pioneer in this area in giving a very potent message about the power of the mind in creating reality. Many ideas from his book have been used in *The Secret* by Rhonda Byrne (2006) and *The Law of Attraction* writings and teachings. It seems that this knowledge goes back into our distant past to the wise, great men and women of humanity. Wallace refers to the Vedas as one of the sources of his knowledge. This is a vast body of Ancient Indian knowledge dating up to 5000 years BC, as one source that he examined in looking at the laws of creation.

*“The theory that One is All, and All is One: That one substance manifests itself as the seeming many elements of the material world is of Hindu origin, and has gradually been winning its way into the western world for two hundred years.”*

Wallace W. (2007)

*The Secret* and the movement that came out of that, *The Law of Attraction*, has promoted some of the principles of this philosophy, but has left out many of the conditions by which it may be understood and used more effectively. *The Secret* shows speakers espousing the benefits of *The Law of Attraction* in their lives and encouraging others to do the same. There is even an unspoken interpretation that such manifestation may be easy. This message has been encapsulated by many personal development groups and is being fed to mass-audiences all around the world, even as I write. This is a *Law of Attraction* philosophy that underpins the inspiration and thrust of the personal development movement that says think, visualize and act positively and you can create a different reality. While I agree over-all with this message, it is over simplified as there is much left out. The purpose of writing this book is to fill you in on some of

the major elements and foundations that have not been explained or understood by the Law of Attraction movement.

Unfortunately many people are persuaded to spend large amounts of money to be initiated into this foggy, incomplete knowledge. Many are lured into personal development seminars where they do indeed come away feeling motivated with their adrenalin surging and their possibilities expanded. However they are not shown the deeper secrets beyond engaging in positive thinking that are being used by those running expensive seminars, who are indeed becoming rich. For most people, once they go back to their own realities, the motivation wanes as the hum drum of practical everyday life takes over during the following days or weeks. This is because no real changes have taken place in the deeper recesses of their mind. If you have attended seminars and have had deep changes take place for you that did change your life, that is great. But for most, this is not the case. Many are now poorer because they have spent money that has not helped them make the changes they need to make in order to become rich. There are many people who are disappointed and disenchanted with what they have done so far in using this theory as it has not made the deeper changes to enable them to live a more abundant and satisfying life.

I am possibly going against the flow of what is being accepted by the personal development forum generally in discussing its shortfalls and revealing the conditions that are necessary for using it more successfully, but this is the purpose of this book.

There is no doubt that being positive will change your life in many respects, I know this because it has changed mine significantly. There was a time when I ran a set of negative scripts in my mind about being tired, not so healthy, not good enough, not having enough money, or being powerless to change my life. Changing these scripts did indeed change my

life. It changed my health, energy levels and my sense of empowerment, worthiness and wealth. These are significant changes that can form a good basis for attracting more good things including wealth into your life. However, it took time and it was a gradual refining process of my thoughts and a willingness to be persistent and vigilant in this task that made the difference. Often it was only in looking back from where I was, that I could notice significant changes.

Deepak Chopra in Quantum Healing (1990) made the point that there is a connection between the mind and the body. He noticed that thoughts affect the body via the brain's neural cell pathway. It has been found that thoughts are energetic vibrations that travel along the neural pathways to each body cell. All thoughts both positive and negative go through this mind-body pathway. Positive thoughts have a positive effect and negative thoughts have a negative impact on the cells and hence the organs and body systems. This means that feeding the direct link between your mind and body with positive thoughts gives a totally different enhancing vibration to body tissues compared to negative thoughts. So changing what you think or say to yourself does have an effect on your mind and body. It has to. Changing these messages of self-talk or expectations to positive ones can only increase, rather than decrease wellbeing and hence change your life experience. This is a similar message that Louise Hay (1999) gave in *You Can Heal Your Life*. The core themes of these messages have been at the centre of much transformational and personal development thinking into the present and very much at the centre of *The Law of Attraction* and *The Secret*. Such thinking is also the basis of Positive Psychology, NLP (Neuro Linguistic Programming), coaching and personal development.

Of course living in a positive frame of mind has to be beneficial. I like to live with positive thoughts, actions and

feelings where possible and I do believe this makes a huge difference to the art of living. An understanding that what we put out into the world does indeed influence what comes back to us and what we create is helpful and an essential step in realising that we are creators. This will be discussed later. For now you can start to make those inner changes from this moment and notice the difference over the next day, week, month or year. With commitment you should notice differences in a month or so. Initially you may be dismayed by the amount of negative self-talk you find that is in your mind. What you are giving yourself on a minute-by-minute or day-by-day basis. Don't let this awareness discourage you. It is a learning experience about what you have been doing to yourself so you can take it on board and change it. You can start to do things in a progressively better way. Awareness is the first step prior to change. However, if you continue to pull yourself up and consciously change problematic self-talk, it will begin to recede as your positivity grows.

However, before starting it might be useful to notice what your self-talk is now. Jot down what you say to yourself over the next few days. Notice the quality of your thoughts. Are they happy and optimistic or are they critical, angry or complaining, etc. Whatever they are, they are being felt by each body cell as your brain is linked to each cell via neural pathways. If you understand this you have an appreciation of the potential power you have to change your life in many respects, as much of it comes from your mind.

The main 'proof' or 'evidence' that advocates of The Law of Attraction and The Secret present to us are simply long lists of inspirational people such as Einstein or Bob Proctor to name only two for whom the use of The Secret is said to be 'The Secret' of their success. While there is no doubt that such people are inspirational, creative and have the ability to manifest and teach us all a great deal, putting their success

down to a simple list of steps To Do as a Recipe for Success, is far too simple and has and is causing a lot of disappointment and suffering. As I have said, while I am in favour of positive psychology, I am also cautious of over simplistic solutions implying success for everyone, without clear instructions of the conditions that need to be understood and addressed.

This may appear at face value to be easy and if it was, there would be no need to write this book.

I am constantly coming across people who are struggling financially and are frustrated with the poor results they are achieving through visioning, affirmations, motivational and personal development of all kinds and who have either given up and feel let down by the promise of the Wealth Creation movement, or want to know what is really going on and how to work with it in a more productive way.

While I agree with the main ideas in the Law of Attraction, the steps are not so clear for most of us. Simple though they are, they are not necessarily easy to follow. They require levels of understanding, personal development and, finally for many, absolute unwavering focus, faith and some practical structure for the most part to achieve. In order to understand how creation works there are several points we need to consider.

The first of which is the need to become clear about your life purpose.

I was a psychotherapist in Sydney around 2005 when a client whom I will call Mary came for her session looking very happy and excited. This was unusual because she had been quite sad. I had seen her for a few sessions. She was seeking help in her struggle to put her life back together after a divorce. She was struggling with losing her home and her

identity as part of a couple and her need to become financially independent. In the conversation that followed she told me that she was getting ready to move to a new house. Although Mary had been renting she said that she was moving to her new home soon. A grand ocean-view house in Sydney. In asking what had happened to turn her finances around, she told me that she was watching the DVD *The Secret* every morning and night. She was visualizing herself living in this splendid house that was going to be auctioned soon. On asking how she intended to pay for it, she said she was going to buy the winning lottery ticket that would allow her to buy the house. Mary said she could see herself winning the lottery. She was very excited and animated as she spoke and said she could see herself living there and was so looking forward to moving in.

As a counsellor this was a dilemma for me. In my mind I briefly thought about challenging her dream and talking to her about the probabilities of her lottery ticket being the winner being very low, to try to reduce the likelihood of disappointment if Mary did not win that lottery. However, I also thought of all the people in the world who did win such lotteries. Someone had to win. Perhaps putting doubt in her mind when she appeared to have none may have been very damaging to her ability to manifest her dream. Perhaps, slim as her chance appeared to me, she could win her house. As this was not causing any harm to anyone I decided to leave Mary with her dream and her *Secret* and we proceeded to work on other areas of her life for that session. We made another appointment for a date after the auction. Mary arrived on that day very flat and depressed. The dream was gone, as she didn't have the winning lottery ticket. Now we could look at it and explore what she really wanted in her life. It turned out that money or a big house was not really what she most wanted. She wanted security and financial stability so that she could pursue her artwork without the stress of financial

pressure. She also wanted to resolve her feelings over her ex-husband and find a more appropriate relationship. We began to work on how she could achieve her desire for financial security, so that she could find time for her artistic pursuits. Mary did move on into her new life later with some optimism and wisdom from this situation.

Even though Mary had felt sure she knew what she wanted, she didn't really know. She wasn't clear. Sydney is a decadent city, with wonderful landscapes, where real estate and stunning ocean views are status symbols and desired by many. It appeared to her that successful, happy people live in such homes. Mary had really wanted the happiness of successful relationships most of all and freedom from financial worries. The ocean view house was a symbol. Probably the result of the conditioning of living in a glossy, materialistic society, where it is believed that money brings happiness and is the primary measure of success. There was a lot more going on below the surface than Mary's apparent wish or desire for the house.

I invite you to become clearer about your desire to become rich by completing the following exercise.

What;

reasons do you have for becoming rich?

excites you?

makes you happy?

are your natural talents or interests?

would change in your life if you were rich?

Here I will share the 7 steps to Being Rich and Spiritual that I will explore throughout the book.

### **1 Worthiness**

Your level of worthiness is the major indicator of what you attract into your life.

### **2 Imagination**

You must be able to imagine other possibilities in order to create them.

### **3 Intention**

A clearly defined intention helps to maintain your focus in steering your life.

### **4 Motivation**

Motivation is a measure of how much you want what you are aiming for and how much energy you are prepared to put into it.

### **5 Courage**

Courage is required to expand your horizons and define yourself.

### **6 Action**

Without action your intention may remain a dream.

### **7 Gratitude**

Genuine gratitude for what you have and what is being created will ensure that abundance continues to flow.

Consider your goal and rate each of the steps on a 0-10 scale for each one. Notice if this changes as you go through the book. This will be a very good indication of where you may need to focus your development and growth in making sure your inner world is ready to be Rich and Spiritual.

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Simple, but not so easy

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# CHAPTER 3

## The Illusion

There are myths about living, to which many of us are conditioned into. This may be by family, society, nursery rhymes, mythology and archetypes of human consciousness. While much of this may start in childhood it often lingers on in adulthood.

One goes something like this,

### 1 Prince or princess perspective

There is a God-like figure looking out for you and guiding you to make sure you have a happy and enjoyable life. He/she is always there to save you from making mistakes and having to suffer. You are really a prince or princess and it is only natural and right that you are born into a perfect loving family who understand you and give you exactly what you want and need. From such a wonderful childhood you naturally grow into a balanced and confident adult.

Further, in reaching adulthood you find your soul mate easily and this is a person that fits you perfectly. You have so much in common that you live together in harmony and love and are able to produce your own perfect family. You and your partner have good careers and easily accrue wealth so that you can enjoy the lifestyle you desire.

Everyone recognizes and agrees that this is what you deserve. There is only love, comfort and harmony in your life and your purpose is to be happy and enjoy your life.

Somehow we believe we are special and destined for a charmed life in all respects. This is what many of us wish and hope for and often deeply believe in childhood, adolescence and into adulthood. In fact many of us so deeply believe it that we go through life affronted by how ‘wrong’ life or the world is by not fitting into our version of how it should be. Many of us still hold remnants of this myth in mass consciousness at our core and are often deeply distressed when this is not realized.

Many of us discover that;

- our family does not really understand us or know how to give us what we need.
- we are not so balanced.
- we are confused about ourselves and our place in the world.
- finding a soul mate can be a life-long search, with some being lucky and others being disappointed.
- once in a relationship, it is often not so simple, as it is frequently both pleasurable and also challenging.
- becoming wealthy is often not so simple or easy to achieve or maintain.
- God does not save us from our poor choices and the resultant suffering.

There appears to be a sharp distinction between how we would like life to be and how it is for many of us. So what can we realistically expect? What is living really about?

Here we have the beginnings of an understanding of some of the deep under currents in mass thinking that largely operate subconsciously and is supported and promoted by fiction and media. When the process of living gradually reveal much of these beliefs as illusions, we are challenged to find new meaning, or a new story of ourselves, or alternatively we may choose to rage at the unfairness of the world.

## 2 Yogic perspective

Here is another story from Eastern traditions. The yogic perspective coming from the yogic tradition of ancient Indian philosophy explains that we all come from the creative energy of Omnipresence. We come into the physical world of life and enter onto the wheel of life and death on the reincarnation cycle. In dropping into the physical realm we lose consciousness of our spiritual source as we grapple with the reality of survival, in learning to master our physicality as we go through many lives towards self-discovery. The journey of life involves experiencing ourselves in many ways, primarily through relationships and attempting to fulfil our desires. Generating wealth is of course one important part of this experience. All of these experiences lead to a gradual coming out of the illusions we have of ourselves, others and our existence, as we let go of false beliefs and learn to master ourselves, our minds and emotions, as we awaken to ourselves as spiritual beings in a physical plane.

From this perspective we return to All That Is at death between lives to assess each experience before being drawn back into life for more experiences. Over eons of time we embark on the process of refining ourselves until we have discovered all there is to know about ourselves in this realm. This is the journey towards enlightenment that results in eventually breaking free of the cycle of life and death to become part of Omnipresence.

A very simple interpretation of this is that we come into life from a purely spiritual existence to discover who we really are through experiencing ourselves in a physical world. In discovering who we are, we also need to discover HOW we are when faced with all manner of situations.

This involves how we cope with situations involving;

- physical survival
- dealing with our own and others emotional needs
- our thoughts and desires
- how easily or otherwise we cooperate with others, especially when there are differing wills and attitudes
- how we deal with our impulses
- how we deal with our successes and failures

Through all of these experiences we come to know and understand ourselves. Our interaction with others provides us with a mirror of our actions and their effects on others. Once we can start to receive and assimilate this information we may start to refine or develop ourselves so as to find more harmony with fellow human beings and hence in our inner world.

In this broad tradition it is largely accepted that such a quest is far too large for one life alone. One life is too short to provide the necessary experiences to complete this extensive exploration and the refining of thoughts, feelings and behaviours towards discovering ourselves as spiritual beings. Only through many lives, born into many different stations in life, both male and female through countless possible scenarios, can we possibly come to see who we are. Through many lives we gradually refine our thoughts and actions towards discovering and revealing our true selves. This is the jewel.

### **3 A New View**

As a counsellor, hypnotherapist and Family Constellation facilitator and Vedic astrologer my knowledge and experience of many clients has led me to the view that perhaps both views 1 and 2 and others are true in that we are multidimensional beings and this may form A New View.

In A New View perhaps the story goes something like this. We separate from the Oneness of universal energy to experience ourselves in different ways. Experience how we are when we are seemingly separated from universal energy and find ourselves apparently isolated and on our own in a purely material plane. We start off as pure and innocent but also ignorant of who or what we are. Gradually through many experiences and many lives we find out what is true for us. We try out many ways of living with many beliefs and expectations to find what makes us happy, because ultimately we are always looking for what we have lost: The connection to love and happiness that we know we once had. Hence we look for love through relationships, fulfilling our goals, creating wealth and fulfilling desires.

Of course there are many other important and probably equally valid mythology stories from all religions, cultures and aboriginal dreamings emanating from all corners of the world that have common themes and deep spiritual significance.

How you view yourself in the world is important in how you experience life. If you still have beliefs pertaining to being a Prince or Princess as in myth one, you may experience the world as unfair, unjust and harsh. You may still be waiting for life to come and pick you up and take you into a perfect story.

If you have a view of yourself as in the yogic tradition, you will have an idea of yourself as part of the flow of life connected both to the practical and spiritual elements of living with lots of time to work it all out, through many lives.

If you have a view of yourself from the New View, you will know that all experiences are of value, unconditionally. They are all part of the journey through the awakening process and

to be enjoyed in themselves, as the journey itself is of great value.

Yes we are here to be happy and find joy, but we have to create it or find it.

What is your myth or world view of life?

What impact does it have on the way you view yourself and those around you?

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Reality is in the eye of the beholder

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# CHAPTER 4

## Consciousness

Human beings are constantly in the process of making meaning. We constantly make meaning of everything in our experience and what meaning we make is unique to each of us. We are totally free to make whatever meaning we want of everything. No limitation. This is our freedom. Our experience becomes our meaning and hence our reality. We are conscious beings although consciousness is something that we know little about as yet, as is shown by the following quote,

*Further recognition of the unique properties of consciousness was given by Nobel Laureate in physics Neils Bohr, who remarked, "We can admittedly find nothing in physics or chemistry that has even a remote bearing on consciousness. Yet all of us know there is such a thing as consciousness, simply because we have it ourselves. Hence consciousness must be part of nature, or, more generally, of reality, which means that quite apart from the laws of physics and chemistry, as laid down in quantum theory, we must also consider laws of a different kind," Such laws might well include the law of reincarnation, which govern the passage of consciousness from one physical body into another.*

P xv (1995) Coming Back AC. Bhaktivedanta Swami Prabhupada

Neils Bohr in summary makes the point that there is a need to find new ways to consider the nature of consciousness as the

scientific understanding we have so far, is not equipped to explore this level of existence.

Our mind is powerful. We are conscious beings with a mind that is made up of both conscious and unconscious elements simultaneously, with the conscious part making up a maximum of only 20% of awareness for even the most developed of us. The conscious mind consists of ideas and thoughts that are very much in our awareness, with the unconscious mind containing deeper hidden thoughts, beliefs and emotions. Much of the unconscious mind is irrational, while the conscious mind is largely rational. The conscious and unconscious mind work together for the most part, with conscious thoughts infiltrating the unconscious and vice versa. Even though we think we know a lot, the mind and consciousness itself remain mysterious. The mind as a whole has to discriminate on what is appropriate and 'real' for the person concerned. Although we can become aware of what is in our conscious mind through personal reflection, interactions with others, counselling or coaching or in many other ways, we may be quite unaware of what is in our unconscious mind until we notice the patterns in our life. We all agree that good patterns are fine and we don't worry about those, but destructive patterns can cause havoc in our personal, relational or financial lives unless they are addressed.

The existence of the unconscious mind in the human psyche is now largely accepted and is no longer contested by the majority of the educated populations of the world, including the medical fields. However, this general acceptance of the existence of the unconscious mind, or unconscious elements of the mind, brings up some interesting dilemmas if we consider what this means.

In considering whether we have one or more lives, if it is true that we have only one life, then it would follow that we would be born as empty vessels with clear, clean minds much like a brand new computer with an empty hard or backup drive. However, this appears not to be the case. Look at new born babies. Some appear to be born angry, while others are sad, anxious or calm right from the first breath. How is this so if we are all arriving for the first time into one life?

If we look at the work of psychiatrist B. Weiss (1988) *Many Lives. Many Masters*, who contrary to the beliefs of the psychiatric profession, education and cultural beliefs, found that many of his patients when hypnotized went back into former lives as the source of their mental health disturbances. We can see that Weiss's discoveries through his work have joined many others in providing a growing body of information that may be claimed to be evidence of reincarnation. R. Webster (2001) in *Past Life Memories* has also added to the growing wealth of evidence for the existence of more than one life, by recording former lives that clients' accessed during hypnosis. Webster was able to go further, in verifying some of information collected in hypnotic trance with hard factual, historic evidence that was published in his book as proof of the validity of past life experiences. This joins a growing body of evidence with many others in providing a similar message. R. Bullivant (2012) *12 Real Life Reincarnation and Past Lives in the News: Global evidence of Reincarnation and Past Lives*, provides details of further valuable examples for exploration. However, even though there is a growing body of 'evidence' of the existence of past lives in such historical verification that is hard to explain otherwise, much of the past life experiences recorded cannot be verified. In reality, the belief of being involved in a cycle of rebirth goes back a long way, although it ultimately remains a choice as to whether you believe it or not.

While such findings answer some of our questions, they also open up many more. Such as if we had only one life, such memories that have been verified by Webster, Weiss and Bullivant would not be possible. If we had one life our mind would start off as brand new with no imprints of former existences at all. However, if we do have more than one life or even a series of lives, it makes sense that some of us are born fearful or anxious, while others are born passive, even within one family with the same genetic imprint, and the same home and cultural conditioning. In light of this, the fact that we have an unconscious mind and that much of our involuntary behaviour and feelings come from this, may begin to make sense. The idea that the mind stores up all of our experiences without discrimination and appears to be a mixture of present life and other experiences, is very interesting. The question remains, how is it that babies are born happy, fearful or sad if they all come into the world for the first and only time? The theory of reincarnation is lost in the mists of time.

The oldest record of the belief in reincarnation is found in the Indian manuscript, The Bhagavad-Gita.

*Bhagavad-Gita, is thousands of years older than the Dead Sea Scrolls, provides the most complete explanation of reincarnation available anywhere. Since spiritual knowledge is eternally true and does not change with each new scientific theory.*

P xv (1995) Coming Back AC. Bhaktivedanta Swami Prabhupada

Perhaps in reality the cycle of death and rebirth is present both within each life as well as between lives. The cells of our body are constantly dying and being reformed on a moment to moment basis, so that every seven years or so our whole body is renewed. Of course we only need to look at the cycles of

nature and the universe, such as day and night, the waxing and waning of the moon and the flow of the seasons and so much more beyond our planetary cycles, to realize that we are part of a natural order. We can see this by the fact that some solar systems come into being as others collapse, as they are all locked into a cycle of creation and destruction, so why shouldn't we too be involved in a cycle of rebirth? A soul living on and simply moving into another body at physical death in order to continue the experience of living, just like everything in the universe, involved in the cycle of creation and destruction. Much of what we have in our unconscious mind may indeed come from this life, as the unconscious mind stores up all experiences and may be traced back to earlier times in our life or childhood. However, there is also much that makes no sense in our present experience such as fears and anxieties, that are often totally out of step with the real life events of people and situations of those who have lived very ordinary and stable lives according to Bullivant. Some people hold a level of trauma in their psyche that has no bearing in their very ordinary lives that appear to have no known traumatic events. However, the roots of some experiences may be traced back into former lives or former generations through such processes as hypnotherapy or systemic processes such as Family Constellations (to be discussed later) and may be resolved here in the life of the person concerned with good therapeutic processes.

British poet laureate John Masfield

*I hold that when a person dies  
His soul returns again to earth:  
Array in some new flesh disguise,  
Another mother gives him birth  
With sturdier limbs and a brighter brain  
The old soul takes the road again.*

The idea that we have lived before enables us to account for the store of innate wisdom or knowledge that many of us carry with us and hence they contribute to our power to create our reality. Let's consider that thoughts create reality. In fact what we expect is what we create according to the C.J. Jenson (2012) Writings of Dr Joseph Murphy. He goes to great lengths to explain how this works and how this knowledge may be used to empower us. Moreover J. Robertson (2011) The Seth Books, The Nature of Personal Reality is a classic source of knowledge concerning the nature of the mind in explaining our power to create reality from our thoughts. This means our thoughts, whether they are conscious or unconscious have the power to create our reality and do so constantly. Conscious thoughts and beliefs formed in this life as well as remnants of beliefs, experiences or expectations from past lives or former generations, may imprint potent messages on the unconscious mind. It is the nature of the unconscious mind to have no discrimination, therefore it does not know what is real or not, good or bad, hence the mixed up nature of our thoughts and dreaming. There is no doubt that the unconscious elements of our mind has an impact, on how we create our reality.

On the other hand a perception which is freely formed from experience, so is not coming from past lives or the unconscious mind, also has the power to form expectations, thoughts and beliefs and hence of course, our reality. There is no difference between good or bad, accurate or inaccurate perceptions from the mind's perspective. The mind or consciousness simply doesn't know what the effects are going to be of what it is creating for the most part, until our consciousness is raised through the lived experiences of wisdom. In addition much of what we create may be coming

from the unconscious mind and may only be seen and assessed when the effects of the pattern can be felt or experienced in concrete terms, as it plays out in our lives. Often we can't see or believe what we have created until we experience it. All that can be noticed is the effects of the pattern or reality that is formed. Often we create whatever is in our mind without knowing how, until we can begin to notice what we are bringing into concrete form over and over again. Only when we have seen this often enough can we become more aware of how we form our reality. Interestingly in this process, even though awareness is wonderful, it is only the first step in making positive change.

We create our reality from our thoughts and feelings.

These come from our:

1. conscious mind, thoughts, beliefs and feelings.
2. unconscious mind of hidden thoughts, beliefs and feelings of this life and former lives.

In raising awareness, if a reality or pattern is negative then you may begin the task of altering or transforming the source of this problematic thought or belief at any time. In making these changes you can indeed change your reality. That is the purpose of this book, to give you the knowledge and the tools to take mastery of your own life in becoming Rich and Spiritual consciously.

If we consider the soul's journey from a reincarnation perspective, in the beginning the soul is pure and perfect in its innocence and yet undergoes transformation due to the impact of experiences through the cycle of life. Imagine that we start off as a pure soul on our first life on earth. We may picture such a pure new soul as translucent in colour. However over time, due to wear and tear, success, happiness and also difficult experiences, we create a mixed reality. The soul is now a more mottled colour. Difficult experiences that perhaps

we couldn't process, may be held onto as trapped, unresolved, traumatic emotions. They lie trapped in our body, energy centres and unconscious mind seeking expression or release. These can be projected out into experiences of disappointment, stress, fear and anguish. In this way our convoluted beliefs and tainted expectations from unconscious feelings and experiences create some difficult realities.

Interestingly each time we form a belief we think it's true. The only way we can test it out, is to live it. Try it out to see if it makes us happy. Of course we are all looking for happiness ultimately.

On another level, for an immeasurable amount of time we may hold onto many unhelpful beliefs and distressed emotions on the soul journey. Imagine that over many lives our original translucent soul becomes muddier in colour. Through many mixed experiences we accumulate many more convoluted beliefs and feelings in our search for the love and happiness that we know is there somewhere, as we create our reality. We feel compelled to pursue each belief and live it out to its final outcome in order to experience the consequence of what we have created. Only through this can we seriously come to a point where we may start to question what we are creating and begin to understand the validity or not of our beliefs and feelings. Through this process we may come to realize that just because we think our beliefs or feelings are true, does not necessarily make them so.

Only many lives of experiences can eventually give us the wisdom to realize what we are doing to ourselves through our freedom to create. This eventually matures into wisdom. Wisdom is the transformation of hard earned experience into a deep inner knowing that is in line with Cosmic Law. Gradually through many experiences we adjust or discard unhelpful beliefs in favour of healthier ones and the

murkiness around the soul begins to clear again, but this time with the glow of wisdom that has been earned through experience. As we begin to release or resolve stuck emotional states and unhealthy beliefs, the murky layers can start to dissolve as the clarity of the soul re-emerges into view. Now we can begin to appreciate who and what we really are.

Yes we are perfect and special, but not in the way we may have imagined initially. Our soul is perfect, but because of the experience of separation on our entry into the physical world and the struggle to discover who we are, in so many different ways, we take on or create many beliefs that we eventually discover do not make us happy. We suffer traumas and disappointments that along with our beliefs keep us stuck in difficult cycles and patterns. Eventually when we've had enough of trauma, disappointments and struggle, we seek to find beliefs that bring happiness and find ways to let go of stuck emotions. This entails refining and purifying our beliefs and emotions until they are in synchronicity with our soul. In this way we find harmony in reconnecting with ourselves and Universal energy, as spiritual beings. From this point we may start the process of bringing our body, mind and soul together in coming back into Oneness. We are indeed special, like the perfection of a snowflake or a drop of water, unique and yet much like all others. We are not above or below anyone else. We are equal and special, as are all souls.

I invite you here to take part in an exercise in goal development that may start here and continue throughout the book. You may decide to be involved in this or not or may become involved in a repeat reading.

Consider one goal. Notice if you are struggling to find one or to choose one from many. If you don't have a goal now it may become more apparent as we go through the book. For those who have a goal, focus on it and write it down. Notice how

you feel when you anticipate having achieved it. Go back to this vision and feeling frequently throughout your day.

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There are many levels of consciousness

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# CHAPTER 5

## **Our Dilemma: Expansion of the Natural Order**

We are individuals and also very much part of society. In wanting more in becoming Rich and Spiritual, there are natural as well as rigid societal forces. The planet and the universe are abundant, prolific, creative and wildly impulsive. There is an impulse in all things to expand, take seed and multiply. Look at how easily weeds continually raise their heads, or how the vast array of species of living things form and reform over time, and expand and go forth once conditions allow. Of course each movement of growth is accompanied by withdrawals and extinctions too over time and as conditions change, but life force continues on relentlessly in one way or another. Hence we know about the end of the dinosaur era and other extinct species, as newer ones constantly come forth to take their place. Nature is abundant, the planet is abundant and so is the universe. They and we are all part of cycles within cycles being driven by an incessant creative life force that knows no boundaries.

We are an integral part of nature, life force and the creative forces of the universe and we are blessed with consciousness. Our task in the material world is to discover and master our creativity and there is no reason why the discovery in itself should not be enjoyable too. The physicality of our existence means that we are posed with the task of mastering our ability to create our place in the world and make it pleasurable or otherwise. We do this by our actions and eventually we begin

to notice that our intentions and thoughts are potent forces of how we live.

Here we come to some interesting ideas that to my knowledge, were first posed by Wattles in the early 1920's. According to Wattles (2007 edition), in addressing the notion of creative energy, the universe is permeated by an invisible substance that he explains is formless energy. This is the source of all creation and manifestation. Pure creative potential that only requires to be imprinted by intention or thought forms in order to come into reality. I will call this life force neutral matter. Neutral matter permeates all matter and the spaces in-between. If life force through neutral matter can't express itself through one form, it does so through another, appearing to have no preference, as long as it can take form as is shown by nature. Form is its natural expression.

We are part of the Abundance of the planet and the Universe. We come from it and go back to it in death. Like a flower in bloom in all our glory, we shine while we can and grow as tall and as healthily as we can on the available resources, before inevitably becoming part of the figurative compost that sustains the next thrust into life. So it continues, cycles within cycles.

Nature is in us, just as we are in nature and part of the energy of the cosmos and there are no limitations, as we are part of All That Is. We are part of creative energy and possibly one of the latest expressions of life force and we have consciousness, a mind, vision, imagination and desire. Desire is on our first breath and an integral part of being human and part of life force. We are born out of the exuberance of life force and neutral energy and part of the creative energy of the universe and it is part of us.

Each of us are already creating our reality with our actions and we can create in other ways too. We have consciousness, will and desire and once we have mastered the art of survival and are in tune with our creative forces we are much like the life force of the cosmos. Therefore it is natural that we feel an impulse to expand our experience. As human beings we are openly desirous of more. Just as life force knows no limitations and is constantly going forth, pushing at the boundaries of what is possible, so too is our natural impulse for experiences of all kinds.

Interestingly, in order to experience more in this physical plane, it is necessary to have sufficient resources or wealth to be able to afford to pursue our desires in following their impulse. It is necessary to have the resources to enable us to explore our desires if we are to follow our natural impulse for expansion and abundance. Of course we require a lucrative currency to enable us to acquire and enjoy abundance in this material environment. That is the way this physical world is set up. First we need to master survival and then follow our desire for expansion through comforts, growth and enjoyments of all kind and this requires the acquisition of currency to be used as barter. So if this is so natural, what is it that gets in the way of being able to create and receive abundance and become rich?

In looking for some answers let's look at the World.

The world and the planet including the environment is the stage on which we live. The world being our social, cultural and political experience, which is human made, whereas the planet earth is the physical environment where we exist and is made up of the physical elements of air, water and land. The natural environment is the delicate evolving equilibrium of living forces at play, that may if conditions are right support life. Regardless of the reasons of why we are here, which is

something that many of us may never be able to understand fully in this body, mind and place, we find ourselves born into a complex social, political, financial and religious web of human made realities.

There are many human structures, ideas and expectations throughout the fabric of our family and society. Such structures have many functions for us personally and collectively in giving us a sense of belonging and cohesion in our society, by providing us with social codes by which we can be encouraged into safety and order. Such social systems also provide structures that help us to know our place in society. So much so, that there is often an unspoken expectation (often contrary to legislation that espouses equality for all, in many countries) that individuals act in accordance with their station in life and agree to not 'rock the boat' by rising too high or becoming too different, thereby upsetting societal expectations of them. There is a belief that people operating outside social norms cause havoc in upsetting societal order and challenge those in power. This has been the case for a long time, but at this time in history, many social barriers are being challenged. For many reasons there is a merging taking place between cultures, race and gender in a way that has never happened before. Many of us are challenging our place in society and societal expectations, and searching for new meaning. So we are part of and in the process of creating a new reality for ourselves in our world.

### Religion and Self-Sacrifice

In terms of spirituality there has traditionally been a notion of aspiration or admiration towards icons such as Mother Theresa or Mahatma Gandhi, as symbols of true spirituality or religiosity. So much so that it has become a common belief to expect that true spirituality should involve self-sacrifice, as an essential element of authenticity. This is compounded by

many stories in a range of religious texts around the world, espousing the virtues of poverty and simplicity for ordinary people. This is often in direct contrast to the wealth and entitlement that is often enjoyed by the ruling classes, including the clergy. Here we have the roots of some of the ideas that have permeated mass consciousness for thousands of years. There is often a view of the masses of humankind as ultimately sinful and unworthy of direct connection with the Creator. Hence humanity is often born into a mass consciousness of guilt and unworthiness that is largely upheld by major world religions, politics and society in order to maintain control and power.

To add more confusion to the mix, we also have the Greed is good movement that started in the late 1980's and is still current in Neo liberal politics and the corporate and financial fields of the present.

*Greed, for lack of a better word is good. Greed is right. Greed works. Greed clarifies, cuts through and captures, and is the essence of the evolutionary spirit. Greed in all its forms; greed for life, for money, for love, knowledge, has marked the upward surge of mankind and greed, you mark my words, will not only save Teldar Paper, but that other malfunctioning corporation called the USA.*

Gekko (1987)

Here we have a glimpse of our dilemma.

To be rich is to want more and to take and enjoy more of what the world has to offer, while traditionally being religious or spiritual has been to be satisfied or happy with less or very little. These are the psychological structures and beliefs that are deeply entrenched in individual and mass consciousness. These must be broken down, refined, adjusted or discarded and new ones built if we are to see that it is possible, desirable

and NATURAL to be Rich AND Spiritual. Rich and spiritual together, so that we may be abundant in attracting and receiving what we want in our own unique ways and in a way that is both unlimited and guiltless.

We are in the process of great change in our world at this time, where strongly held traditions and beliefs are dissolving as new financial, social and technological developments rise, so that we are having to define or redefine many of our ideas and desires, as we embark on creating our reality more consciously. Humanity has gone through many phases of growth and development. At present we are in the grip of the Greed is Good era, dog eats dog, winners and losers, domination and submission, wealth and poverty, to name only a few. For many on the planet there are only two choices. Take all or become the Loser. Compete and annihilate all others in order to win. Wealth has become so synonymous with this conquering and annihilating attitude, that many of us feel an inner repulsion towards joining the rich. There is often a feeling of discomfort in taking more for yourself, as that is often perceived as being directly linked to taking from or depriving others in some way.

This is often upheld by deep societal and personal belief systems. Feeling guilty or greedy is not at all how any of us want to feel and so for many of us, we prefer to avoid wealth and secretly chastise ourselves and others, for wanting more. It's natural that we won't want to become like those with whom we are not in moral alignment. In addition, there may also be a feeling of disloyalty in swapping elegancies from those of the poor to the wealthy, particularly if we have a deeply felt loyalty to those who are struggling.

Many have a feeling of not being able to enjoy such wealth, in the face of so much poverty or suffering in the world. This is due to many of us having a family history involving stories of

suffering, poverty and hardship. Hence we have conscious or often hidden repulsions to the idea of wealth, as it does not fit well with our historic, ethical, moral or spiritual aspirations. It may not fit with our traditional religious ideas of the need for self-sacrifice, or with spiritual ideas we may have of equality, compassion and generosity for all. All of these thoughts and feelings may pull us away from being Rich. These deeply held often hidden beliefs may become our saboteur or our block to wealth and are often subconscious.

If we look at the natural world it is easy to see there is enough for everyone and there are solutions to the problems we have in the world, if we can collectively raise our consciousness in finding creative answers. It is a fact that most of the wealth of the world is owned by a very small percentage of people. We are in the grip of financial institutions and human-made unsustainable structures of finance, such as the stock market to name only one. These structures are inextricably linked to the capitalist ideals of democracy that fail in terms of justice and human compassion to provide an even playing field for all nations and races. Interestingly the health of the environment is often NOT taken into consideration in such worldly matters. The quality and health of the most vital elements necessary to sustain us on our planet, such as air, water, food and the health of the landscape are not part of the tally of considerations considered important enough to be included in the financial index. They are not considered important enough to factor into the financial structures of the world.

The human made structures of such institutions as the financial structures of the world in general are so divorced from the state of the natural planet, that it has no consideration of the human impact on natural resources and the destruction of the equilibrium of the natural cycles on which we all depend for life. Such things as water, food and

the health of the water, soil and forests seemingly have no value. At this time the world is largely run by economists with a blinkered view of what needs to be considered as important, where profit alone is the only measure of success. Many have become rich through this system. However this way of becoming rich is not sustainable, either in stock market terms, or in the treatment of the planet, because it leaves consideration of the essential elements for life on the planet out of the equation. We are embodied creatures and we and our children and grandchildren require the elements of water, air and climate to be in a healthy balanced state for survival.

The world is run in a deeply destructively competitive way.

The current economy and business in general is based on a belief in competition. This is a culture of winning and losing, with the winner taking all and having ultimate power. Limitation and scarcity is built into this way of thinking. However, this is old thinking that has brought us to the brink of where we are now and is crumbling. To grow rich and maintain your spirituality there is a need for a new attitude. That of cooperation, rather than competition.

In reality if you believe that the world is abundant, there is no need for an attitude of competition. There is enough for all, particularly if you are creative with your intentions in choosing cooperation rather than competition as your strategy of choice. You may go into roles of work that are vacant or have not yet been formed. You can go into business in ways that are unique and attract customers who are attracted to your way of thinking, working or growing your business. If you have the intention of being in full cooperation with creative forces, you can be at the forefront of new thoughts and ways of working and creating wealth in a cooperative way that harms no one. Look how Facebook, to name only one creative idea, was developed from an idea with little finance. It has

manifested its own market using the power of cooperation. There was no need for competition with such a new idea, as it was unique. Even if you are in an industry much like many others as I am, you can find ways to be different or unique in attracting only those clients and colleagues who are happy to come to you and will benefit from working with you, in your way. There are enough customers for every business that has something good to offer. In this way each business can become abundant according to their own ability to be clear, focused and creative.

In moving from competition to cooperation when formulating your intentions, thoughts and actions, simply turn your focus on cooperation with the natural forces and join supportive people and the natural environment in the energy of cooperation. In this way you can attract the people for whom you will be able to supply a service or product that is appropriate for them, and so everyone wins. Don't focus on competition unless you want that in your life. In a competitive world you may be the winner today, but inevitably you will eventually become the loser.

With an attitude of abundance and cooperation, it is always beneficial to be generous with your services and treatment of others. Make sure that you always fulfil your obligation generously, while maintaining an efficient, professional and business-like attitude. Tightness or stingy has no place in an abundant field of manifestation, as it would spoil the focus in neutral matter, making it less potent. If you employ people, be fair; if you sell your services give a good measure to ensure satisfaction without selling yourself short. There is a way to be generous so as to keep the flow of give and take running healthily and generously in your life, as you reap abundance.

For these reasons to change your own situation or attitude to being Rich AND Spiritual you may need to change your

mindset in several ways. You will need to create your own reality and align yourself with others of a similar mindset if possible and form new movements of reality. This will enable you to live more abundantly and create within a creative world for your own delight.

If it is not possible to align yourself with others at this time, then you must do it by yourself initially and soon you will find others with whom you can align. You are being invited to come out of your conditioning and form a new reality: A reality that is yours and fits easily with your spirituality, ethics and desire to be abundant. Sounds easy? Yes on one level it is, but it may take time to let go of old patterns of conditioning and thinking. However, the speed of this process itself is up to you and how much you want it and are ready for change.

Our Creator, God, Universal Energy or All That Is, is in agreement to each of us creating our own reality and being Rich AND Spiritual. That is what we are here for. That is my belief. If I hold that belief it becomes part of my reality and part of what I am creating. For those who are sceptical and hold an opposite belief, they will be creating and experiencing a different reality. We can only test the validity of our beliefs through our experience of life. Generally those who expect struggle are often struggling and those who know about the prolific abundance of the universe are prolifically abundant. That is part of the Spiritual experiment or experience we are involved in, in discovering who we are as human beings. We have a choice and it is a great adventure.

The human made world as we know it, has already been formed by the visions of those in power and for their ultimate desire for power and wealth over others, often at any cost. We can continue as we are, being run by present mass consciousness and the structures created by those in power, or

we can take our power back and live in our own image, in Abundance. Be aware that in continuing as we are, we are supporting the status quo, silently.

On another level, the world is perfect as it is. We are all a product of it and have benefited from it and are part of present mass consciousness, without exception. It has brought us to this point where we can question and explore ourselves in the world. It is perhaps a perfect place for us to experiment with our creative powers and discover ourselves. We can test our beliefs and actions on this reality to see what consequences unfold and we do so constantly. We can begin to define ourselves and create other realities as we realize and utilize our creative power. We have unlimited choices once we step into our freedom.

As I have mentioned, the universe is abundantly prolific. These ideas are not new as W. Wattle (2013) first edition 1910 and N. Hill (2012) whose first edition was in 1937, both explain in their own ways. There is a natural and innate movement towards prosperity in men and women. Wattle and Hill both noticed how successful people do what they do as examples to us in our quest for becoming rich.

Consider the following.

Do you believe that you can only be happy being wealthy in a world where there is fairness and justice?

Yes \_\_\_\_\_ No \_\_\_\_\_

Do you believe that you can only agree to being rich if those around you are also rich?

Yes \_\_\_\_\_ No \_\_\_\_\_

Consider your goal and how you feel about it now in light of the dilemma we all face in terms of traditional, social and religious conditioning.

Reflect on what impact if any these have had, or are having on how you feel about your goal.

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Abundance is natural

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# CHAPTER 6

## A Metaphor for Life: Fullness

How we experience our reality has a big effect on how we create our lives and our attitude to wealth and spirituality. Human reality is subjective (open to individual interpretation) and we are all challenged with the task of making meaning of our experiences. As human beings we are primed to make sense; to make meaning of our existence through our senses and experience. This becomes our reality. This is why even in the same family, each of the siblings may have a different view of their childhood, even though Mum, Dad and the environment were the same. Experiencing it from a slightly different standpoint for each family member, with each person having a slightly or even a very different experience and hence often forming a different reality. This becomes the filter through which each person views and experiences life.

### **From experience to perception**

From the experience of our reality we make meaning and form a perception of life that becomes our world-view. For example, some may see the world as a scary or alternatively a safe place. It's the same world. Many of us see a glass with water in it as half full or half empty. This is the same glass of water. It appears that those who view the glass as half empty may have experienced trauma and violence or come from families that have had a troubled and heavy destiny which may encourage them to take a half empty (negative) view of the world. People with this view choose to look for the downside, perhaps to shelter themselves from disappointment, as it is their experience that things don't work out so well. If you are a glass half empty person, this is an expectation you

are putting out into your world and it is unlikely that you will notice any golden opportunities that come your way.

Interestingly, some people may not have had any major trauma in their lives, but still choose this view. Alternatively there are others in the world, who have experienced adversity and tragedy in their lives, who still manage to maintain a glass half full attitude. They choose to find a gem of wisdom or learning from their experience and then are able to let it go and move on, richer from the experience. Yes there is nature, nurture and there is also choice.

While it may well be true that many of those who view the glass as half full may have come from a much more settled and nurturing experience of life and view the world as friendly and optimistic, there are those who may have had a tragic past who still choose to view the world as glass half full. Nature, nurture and choice are all present.

So perhaps at the end of the day being conscious of making your choice is important.

While many of us may wish we'd had a more settled and easy transition through life, in reality there are positives and negatives to having either a challenging or easier experience of life. In the end, it is you who can choose how you perceive it. In my experience as a therapist I have found that many of those who have had a very nurturing and secure upbringing are often unable to cope so well with adversity, as their life experience has not prepared them to cope with unexpected turns of events, as they haven't had the opportunity to build resilience into their personality. This is often in direct contrast to some who have had a more difficult experience of life and have somehow managed to process it and build more resilience and make a different choice in their attitude to life.

Regardless of your life experiences, there are challenges involved in having an easier or tougher life, but it is a choice as to how you perceive it. It is your choice.

If you reflect on yourself you will notice your propensity to optimism or pessimism in your thoughts and words. Most of us come from a mixed situation of various levels of family dysfunction with many mixed experiences, as few of us have a perfect upbringing. What is perfect anyway?

I have a large Buddha in my house. He is bowing deeply into his hands. Some people say he is weeping, while others see him bowing in gratitude. Again glass half empty or half full. It comes out in everything.

Notice your natural inclination and then reflect on whether you choose to stay with it or change it.

The good news is that you are free to choose or change your original worldview or perception if it's found to be not in your best interests, at any time.

Reflect on whether you are generally optimistic or pessimistic.

Remember your views are yours as they come from you and only you can change them.

Are you a glass half full or half empty person?

To be able to attract wealth into your life you need to be able to visualize a better future, so having an optimistic outlook is vital if you want to be rich.

Consider your goal. If you can still feel it or see it clearly that is fine. However if you find it hard to hold onto or visualise, reflect on this in terms of whether you view life through a half full or a half empty glass.

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A Full Glass leads a Full Life

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# CHAPTER 7

## Acceptance

Acceptance is an important first step in wealth creation. Acknowledging What Is (1999) Bert Hellinger and Loving What Is (2002) Byron Katie both emphasize the importance of acceptance and the ability to acknowledge and accept the reality of things just as they are, as a starting point to any situations in life. So too acknowledging reality and loving what is, is important in being Rich and Spiritual. This is so because it includes being able to acknowledge what is not in your personal power to change, perhaps because it is due to history or other peoples' choices. Unfortunately many of us stay stuck in looking back, in focusing on what can't be changed or spend time feeling frustrated about not being able to alter the attitudes or actions of others, or even in regret at our own choices. Anyone spending too much time in doing this is spending valuable time, energy and feeling in looking back. Alternatively some people stay too focused on the future. Being stuck in the past or focusing too much in the future is not only a waste of time and time is literally your life, it is also a waste of energy and a misuse of the power of focus that could be used in a much more productive way, if you are to be Rich and Spiritual.

Acceptance shows an attitude of realism in being fully focused on the present. Not drawn to the past or overly concerned or fearful of the future. Of course we do need to look back to make sense of what happened, but then take what gems of learning or wisdom we can into the present. It is also necessary to plan our future, but having done that return to the present. With this attitude it is possible to focus clearly on creating reality in the present.

Acceptance is a deep and complex state. It means an acceptance of life up to the point of NOW. If you are constantly replaying the past or wallowing in thoughts or feelings about it, you are not accepting it and moving on. Acceptance means taking full unconditional responsibility for yourself up to this point in time. Of course this includes all of the gaffs, poor choices and difficult situations you have created or were perhaps caused by the choices of others. It includes all the positive and less positive decisions and actions of your life.

In reality, it is a fact that you would not be who you are now without EVERYTHING that has happened so far in your life. ALL of it has shaped you. If you can come to this point of acceptance you can use all of your experience from the past and your presence in Now to move forward in your life. If the past has been painful, the only thing that can change is your perception of it, or to stay with the pain. It is your choice to move on and take the jewel of wisdom from the experience if that is possible. If you are not able at this time to find the wisdom, then just accept the facts of what happened and the reality that you are here now, safe.

There is a need to realize what has happened and that the only thing that can be changed now is your perception of it. Importantly you are in charge of NOW. Focusing on what is in your control is empowering, whereas focusing on what is done, gone or lost is disempowering unless you can find a learning, or a gift from the situation.

In dealing with the past you may learn and take any positive learnings from it and acknowledge any negative aspects that perhaps you don't want to repeat. Of course you can make amends or offer an apology if this is appropriate, but you

can't force others to do likewise. The past cannot be undone and we don't have control over others and neither should we.

If you look at the past from the aspect of its potential to inform you, so that you can gain something positive from the experience, it can form part of the nutrients from which you may grow further into Now and into the future. Even learning what NOT to do in the present or future from events of our lives, is a positive learning. Then you may move to acceptance and perhaps you may eventually be able to thank the situation for its gift of transformation, truth or guidance. Alternatively, you can hold grudges, vent anger or hate at yourself or others or even God for what happened for the rest of your life. In this you may stay stuck in a cycle of negativity constantly giving away your power. This must surely be hell.

You have a choice. Whatever has happened has taken place. You can accept it or rage against it, or become depressed about it. Hard though this might seem, this is your choice. Alternatively you can resign yourself to it. Acceptance is not resignation. However resignation may be one of the steps towards acceptance. For example the situations of being born with a disability, or into difficult life circumstances are situations that are challenging, as is a death, the end of a relationship or a career. Such events may be resisted, raged against or mourned and then you may eventually go towards acceptance. Anger, sadness and grief are normal emotions to be felt for a while before letting them go in coming to acceptance. Alternatively such feelings may be held onto and used as the reasons for not being successful, having no relationships or living in poverty, thereby falling into a victim mentality.

Acceptance is accepting 'what is'. Accepting is saying 'yes' to your place in the universe. Accepting the life you are

living. 'Yes' opens the door to new possibilities and 'no' is the dark hole of depression.

Accepting yourself and your life just as it is, requires the letting go of ego, which may be a humbling and also a spiritual experience. This is unconditional acceptance. If you find yourself saying, but what about this or that, or feeling that you have been dealt a poor hand or been treated badly, you are not yet at unconditional acceptance. If you can eventually come to acceptance here, this is a new starting point, the beginning of a new perspective.

Coming to acceptance may be a long journey for many. However, this may be vital in coming to a good place in order to make the next step towards Richness and Spirituality. Acceptance is an affirmative; a positive impulse towards life and a place from which you can make choices, whereas resignation is a withdrawal from life. However resignation may well be a vital step, prior to the movement towards acceptance for many.

In reality we all go through crises, adversity, trauma and misfortune. We all experience the full spectrum of life from joy, excitement and happiness to sadness, anger, shame and guilt and it is HOW we cope and perceive both the positive and negative events of our life that is important. This shows the depth of our spirituality.

One woman I know who was sexually abused was able to process what had happened with a little help and has moved on successfully in her life, while another who had also been sexually abused and has received extensive help and therapy has not taken back her power or moved on and still blames the abuse for her inability to have a relationship or career, many years later.

Jack lost his long term partner to cancer and is still in deep grief ten years later and still feeling angry, depressed and sad over his loss, while Susan after one year of her husband's death is able to move onto the next phase in her life, while sometimes shedding a tear and always keeping his photo close at hand and often telling warm stories of their time together.

Some people manage to find acceptance and a new perspective while others do not. Somehow some of us have more resilience or ability to process shock, grief or loss than others and hence the ability to let it go and move on. Many have the ability or willingness to come to a place of acceptance of what happened and find a new perspective, while some do not. This seems crucial to their success in living and of course becoming Rich and Spiritual. This ability to be resilient, accepting and find a new perspective is important. So too in wealth creation is the capacity to accept situations as they are and find new healthy perspectives vital to being fully present to Now and open to new possibilities.

Being able to accept a setback, disadvantage or restriction and stay focused on a better present and hence future, is a necessary attribute to creating a better future and becoming rich. Look at the lives of people like Aung San Suu Kyi, the Burmese non-violent social-justice fighter who has spent many years under home arrest and the Dalai Lama who is an exile from his beloved homeland Tibet, due to its invasion by China. These are two shining examples of people not only surviving but growing through adversity. Shining examples of people who demonstrate acceptance and an ability to form new perspectives with resilience and optimism.

A complex part of the wisdom of acceptance is an ability to come to a realization of what can't be changed and must be accepted and what is in your power to change. This clarity when applied is an important asset and an essential part of

becoming rich, as it is in all other areas of life. If all of your focus is on your goal and in the present it is not diminished or weakened by wasting energy or focus on what is outside of your control.

Jenny was a contractor who worked for a big corporate body that was constantly going through reform and downsizing of the workforce. She also had a small business that she was developing in her part time. Jenny was so distressed with the constant changes and the lack of management consultation with the workforce that she had decided she would leave as soon as she could. On seeing her a few months later I was surprised to find that she was still working at the same place. In explaining what had happened she said it was fine now, as she had changed her perspective on it. She realized that in many ways this job even as it was, still served her purpose and so she would continue there while she was building her other business. She said that once she had come to this perspective and stopped resisting the changes and accepted it, just as it was, she started to enjoy it again, in a different way.

The situation or the job had not changed, she had. She had changed perspective. She had decided to find thoughts or beliefs that made her happy, rather than keep those that had kept her stuck in anger and resentment. She had decided to take control of herself, her thoughts and emotions.

Consider the setbacks you've had in your life and how you have responded to them.

Can you accept your life as it is?

Unconditional acceptance shows that you have faith in the powers that drive the universe and all in it: Have faith that you are at the right time and place and ready to co-create positively with creative energy.

Feel the level of acceptance you have and notice how your goal feels now.

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Yes to Life is Acceptance.

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# CHAPTER 8

## **Wealth Readiness, Life purpose**

In order to be able to be Rich and Spiritual, it is necessary to be ready for wealth. You might say that you are absolutely ready for wealth otherwise you wouldn't be reading this book. Who would not want to be rich? Perhaps the real question is how much do you want to be rich? Many of us want wealth creation to be easy and are not prepared for what may be required to make it happen. While it may not be necessary for all of us to have to work hard to create wealth, it may be essential for many things to change in our awareness, such as our attitude and actions, if we are to be rich.

It is a reality that if what you are doing or being is working, you would already be rich. You may agree that if this is not the case, there must be room for change.

Wealth readiness is not as simple as it sounds. As in the earlier chapter when Mary was hoping to win her Sydney waterfront home through The Secret and a lottery ticket, a lack of clarity was apparent. Mostly, but not always, it is necessary to have clarity of what you really want in order for it to take form and become a reality. If you take the time to reflect, you may begin to notice a theme of desires in your life that drive you forward. These may include areas that you feel driven to follow or be involved in. If you are aware of this desire, you are in touch with your life purpose.

Life purpose and desire are bedfellows. Life purpose is the theme that underpins and drives your life. Your purpose will

be driven by desires that you want to fulfil, in the wish for experiences that propel you forward. Desire is what perpetuates life and is at the core of our existence if we consider that at its inception is the sexual act of our parents. It is from this desire, driven by a physical act, that we make our entry into this world. Of course we also have to be in agreement with this manifestation, at the level of the soul in choosing these parents and this circumstance through which to enter, even though we may have no conscious knowledge of it. I believe that for each of us to be here is a miracle in itself, involving Divine synchronicities, seeded by desire that come into alignment in order to guide each soul into existence.

From this point on, our life takes shape and is driven by desires. The desire to climb mountains or enjoy food, seek excitement or higher knowledge or have a prestigious career are all driven by desire and is part of life purpose; each person having their own unique life purpose. It is true that some of us are intent on becoming rich as a primary goal, while many of us have other goals that simply require adequate finances in order to pursue them, in that sufficient wealth or resources are required in order to be able to afford things. For many of us becoming rich is a subsidiary goal in order to enable the fruition of our primary goals. Goals that involve fulfilling experiences of all kinds such as travel, adventure, thrills and excitements that require wealth to be able to acquire them. However the first step to becoming Rich and Spiritual is connecting with your deepest desire, as this is where your life purpose lies.

In these highly material times many of us think that wealth alone is what will make us happy and like Mary may latch onto other peoples' or society's perceived dreams of happiness, rather than accessing our own unique desire and life purpose to find what our soul desires.

Unfortunately many of us are disconnected from our life purpose and live primarily in our heads and are not aware of the connection to our feelings, body and the natural environment. This is further exacerbated by many of us living in highly technological environments that are totally divorced from nature in high-rise concrete jungles. This has led to many of us becoming aware of our disconnection that results in a conscious search for reconnection with ourselves and the natural environment. It is generally true that humankind has largely moved away from the fundamentals of our roots, community and environment since the industrial revolution, leaving many of us in the present seeking to rediscover our connections. Many are doing this through the New Age movement, metaphysics, ancient folk-lore, personal development and a reconnection with spirituality and nature.

This movement is being joined by an upsurge in spirituality in the present, which is taking place at the same time as a turning away from the restrictions and control of many formal religions in a search for new meaning. Alternatively, some are reconnecting with formal religion perhaps in a new way. There is an impulse towards finding meaning that is more satisfying and embracing of the exploration and utilization of our innate, creative, human potential in our search for love and abundance.

Interestingly, this Awakening is taking place in the midst of chaos on our planet resulting in the collapse of many traditional structures. Many areas of dissolution are happening with the breakdown of families and social groups, while simultaneously an explosion in population is taking place. At the same time there is a growing gap between the dichotomies of the rich and poor, starving and obese, war and peace and the displacement of peoples is taking place at an unprecedented rate.

In addition we are faced with the effects that we are having on the planet in terms of environmental issues that are becoming more apparent, such as global warming, along with the decimation of the forests. Excessive amounts of Carbon Dioxide have reached unprecedented levels in our atmosphere in our insane race to burn most of the earth's reserves of fossil fuels in just a couple of hundred years. It is ironic that at the same time, the very lungs of the planet are also being systematically felled. The forests that could save us from the effects of our destruction, by their natural ability to neutralize increasing carbon dioxide levels are being systematically cut down.

On another level, many of us are becoming lost in the distinction between different realities. That of technology, cyber space or intellectual pursuits to mention only a few, that often seemingly swallow us up if we don't keep our feet squarely on the ground. There is an increasing need to remain grounded, as a connection with the Earth is essential if we are to expand our horizons into new realms in a positive way. We need to maintain an awareness of our physicality while we grow and develop our ability to create the realities we choose to live in.

There is an awakening for many presently, from the extreme craziness on the planet, with many of us yearning for a reconnection with ourselves, our humanity and the Cosmos, in our search for peace, harmony and love. These issues are discussed in more detail in my first book *Stardust on the Spiritual Path*, in looking at the soul's journey from inception towards liberation through perspectives of Vedic Astrology, Karma, relationships and Family Constellations.

In looking at our experience from a more cosmic perspective, Deepak Chopra in several of his books in recent years

describes the art and practice of Vedic astrology as a highly useful and influential tool for personal development. The use and study of Vedic astrology is a part of the Healing Arts of the Chopra centre in America. In his introduction of Vedic astrology, Chopra states succinctly in a YouTube video Jan 30 2013, (retrieved 13 July 2013) that we are deeply connected to the Cosmos. The macro in the cosmos is reflected in each of us at a micro level. In this way Chopra explains the validity of the knowledge and describes the practice of Vedic astrology as a legitimate and valuable guidance tool for spiritual counselling. Chopra makes the point that we are all connected and part of the cosmos and that the time for our perceived separation is over if we are to raise our consciousness.

This brings us back to the idea that we are all equal. We are all made of the same stuff and come into being in the same way.

If this is the case you may ask, How is it that some:

- of us have so much more wisdom and natural gifts than others?
- appear to have so much more clarity, centeredness and focus than others?
- children have more natural wisdom than their parents?
- older people appear to have little wisdom while others have an infinite Well of Knowing?

Genetics alone cannot answer these bigger question, as can be shown when we look at ourselves within our families. Children are born to families in a seemingly haphazard manner with some being very much like their parents and others appearing to be so different, as to be perceived as almost of another species. Some family members may appear to be so unlike the rest of the clan that they can only be conditioned by family, education and society, to a limited degree, as character 'will win out' anyway, regardless of genetics and conditioning. Character will come out to show itself in a positive or negative manner or somewhere in

between, in its own unique way. So how is it that each of us are as we are?

All fundamentally the same and yet expressing ourselves so differently.

Here we come to Vedic astrology, the Cosmic map of consciousness. Vedic astrology (Jyotish) is ancient Indian astrology, which is a knowledge, art and practice dating back into the mists of time, from 3000-5000BC. This is an ancient spiritual science that is part of the Vedic tradition of the Indus valley in India. A spiritual science that is a natural evolution from the practice of astronomy in noticing the effects that Cosmic movements have on individuals.

Now I am going to discuss who is ready for wealth from a Vedic perspective. Vedic philosophy forms the basis from where Wattle (2007) drew aspects of his knowledge, so I will outline some of the main points here. I am a Vedic astrologer who gives readings and courses regularly to help people understand their Cosmic map; the Vedic astrology chart. A chart that shows the karmic patterns that each person is born into and is here to experience.

From a Vedic perspective we seemingly separate from the Universal energy of Oneness when we drop into this physical plane and enter a state of illusion known as Maya on the cycle of re-incarnation. We lose the awareness of our Oneness with All That Is as we embark on a great adventure over possibly hundreds or thousands of lives through the wheel of rebirth. We are challenged to explore and eventually master our physical realms through four main areas of human experience. These are Dharma, Artha, Kama (this is NOT Karma) and Moksha.

Dharma	Right action. Action that is in line with Cosmic Lore.
Artha	Wealth Creation the art of mastering and utilizing the material aspects of living from survival to abundance.
Kama	Desire for growth and adventures of all kinds.
Moksha	Enlightenment. An awakening and a return to the state of Oneness in human form and the end of the reincarnation cycle, as the soul reunites with <i>All That Is</i> .

We each drop into the reincarnation cycle at different points on the wheel. Some of us started our journey a long time ago and are old souls with a depth of wisdom behind us that has been earned through the experiences of many lives. Lives lived in a myriad of ways, perhaps many similar lives where we may have had a vast array of opportunities to make choices and live out consequences and hence come to understand the nuances' and subtleties of intention and choice and their consequences. In this way we have the opportunity to deepen our experience of life in understanding our inner motivations.

We all join this cycle at some point. We come into our first life with what may be perceived as innocence or ignorance as a new soul, fresh to the cycle of life. We have little or no experience on which to draw. Eventually through the act of living, we become seasoned or well-lived as older souls, as our experience grows through many incarnations. Living our choices and their consequences over many lives becomes a treasure chest of knowledge that eventually mellows into wisdom, as we progress on our soul journey. Old soul wisdom is earned over many lives, often with blood, sweat and tears as well as joys and thrills, showing what an adventure of discovery we agree to, in coming into life.

Of course there is no need for judgment around new or older souls, just as there is no need for judgment around youth and old age. It simply is. We just have to be aware that a new soul cannot know what they don't know, or what they have not yet experienced, whereas old souls have much deeply etched knowledge in the deep fabric of their being through countless repetition. Indeed one of the lessons that more mature souls may need to be aware of, is that it is not helpful to newer souls to try to prevent them from having painful experiences. It is likely that advice will not be listened to or taken seriously, as the person concerned owes it to themselves and this life, to experience and learn for themselves through the act of living that includes the consequences they create, just as old souls have had to. The journey itself is the adventure.

Of course we try to protect children as much as we can, but as they grow we know that a good parent has to loosen their reigns and trust that they will find their way, at their own pace and time. In doing this they thereby show faith in the spiritual journey that we are all on, even though we may be at different points on the same road. It is experience that creates wisdom over time. As parents or older souls we perhaps need to cultivate the wisdom to possibly only offer advice if it is sought, but otherwise stand by and let others go with the freedom to create their lives as they wish, just as we do. That's what we're here for. We all start this long spiritual journey as new souls at some point with each life as a new page on our soul journey, providing us with the perfect landscape for creation and potential growth.

Desire (Kama) is the driving force of all life. It is what brought you here; yet again. Desire for experiences and adventures of all kinds such as sensual pleasures involving taste, sound, smell, touch and sexuality. We require thrills of all kinds, including the desire to continually push out the

boundaries of what's possible and what we can manifest in co-creation in the physical realm. Hence some of us are driven to climb mountains, sail the oceans or go to the Moon. We desire love and relationships and in essence we are all looking for completion, in searching for what we lost on our entry onto the cycle of life as we plunged from the Oneness of All That Is into illusion. We pursue our desires for money, knowledge, skills, fun and comfort as we gradually begin to remember our spiritual core and our potential to receive and give love. It takes a while until we realize that this is what is driving us forward for expression and experience.

From a Vedic perspective, wealth creation is a vital part of that spiritual journey. Artha is wealth creation. This is very much part of our Soul experience. In being able to create or manifest wealth in using our imagination to create something bigger, better or more beautiful, we are again pushing the boundaries of what is possible. We are using our physicality in the material realm to create more in every sense; starting with more wealth, so that we can experience more of everything.

Having no money is limiting. It means you can't have education, travel or take advantage of opportunities that would otherwise allow you to grow. Wealth for most of us it at first base in providing us with the sustenance for life and then allowing us to continually expand with the utilization of our thoughts, intentions, knowledge and skills into more possibilities. Nature and All That Is, is in agreement with you realizing your abundance and your ability to create whatever you want. It is in agreement with you to create and constantly recreate. That's what the Universe and life force is constantly doing. Prolific creation and re-creation.

Creating wealth becomes a tangible theme that can help us grow our faith and skills in ourselves as Creators, so that we

can go further to create not only big bank accounts, but also experiences that fill us with joy. In creating wealth we have to utilize a wide range of skills and attitudes in overcoming fears, anxieties and limitations. So much so that this becomes a vital personal development experience in itself. We dare not only to dream, but also to utilize courage and focus to create our reality with our growing creative power.

It is natural to desire, achieve and enjoy and then once accomplished, desire more and achieve more to enjoy. This is in congruence with nature and with universal energy as it is continually expanding and recreating. We are part of that cycle. If we are to achieve our potential as human beings, we need to embrace our abundant desire as part of our spirituality.

However, here is a word of caution. This is a time of excessive consumerism, freely available credit for many and a society conditioned by the marketing media into believing that we should be able to have whatever we want and have it now. No need to plan, or save, or take time to grow any more. Hence there are many maxed-out credit cards, broken relationships, bankruptcies and repossessions of homes, cars and other goods. People who wanted a nice life but were not able to afford it or did not have the knowledge, skills or necessary commitment to generate the wealth they wanted or to fulfil their desires in a sustainable way.

I remember someone I will call Janet who was married with a ten year old daughter, who harboured a huge resentment towards her husband who earned a small income and had no interest in expanding his career and was relatively content with little. This was a problem because Janet in particular wanted to be wealthy and chose to try to make money through investing in the stock market, while insisting that their daughter went to a private school. The family had nice cars

and goods, mainly on credit and I met her at a time when her life appeared to be falling apart. She was very upset by the fact that the family had gone backwards financially during a stock market boom period, as she always seemed to be buying and selling at the wrong time and they were now in real danger of losing their home. She did not want to find a job whereby she could contribute to the household budget, so that they might eventually bring their finances into a healthier position. Janet had a belief that her husband should be able to do that on his own, as she saw her role primarily as a homemaker. She had a dream of running a business of her own and felt she would be selling herself short by settling for a more mundane job as an employee to alleviate the looming crisis.

There are many problems in this story to be discussed later.

Mature souls through their experience and knowledge have discovered their ability to create. They know how to put their intentions and thoughts into action in creating their reality in a tangible manner. They also know (perhaps from previous lives lived in scarcity and limitation) that in order to live a free and enjoyable life in this physical environment, that material abundance is necessary and part of their entitlement as Creators. If comfort, travel, exploration and expansion are to be experienced with joy, then freedom from financial stress must be present. This means your financial base must be sound. If your financial base is not sound, then the first task is to make it so. This requires imagination, courage, perseverance and action for most of us. For some wealth and good fortune appears to simply fall into their lap with no effort. I will discuss this later. However, most of us need to be able to walk before we can run. Of course we need to be able to create an intention and dream and then take one step at a time towards its realization.

One view of how creation takes place is in the following.

Neutral matter or formless matter as Wattles referred to it, permeates everything. It is fertile potential for creativity. All it needs is the impulse of intention of any kind. Neutral matter will be imprinted into creating form with your thoughts. This can take anything from a short to a long period of time, if it is formed at all. If, lets say, after reading this book you start to actively create wealth in a conscious way and this is a new pattern for you, I don't know how long it will take before neutral creative matter receives a suitable or solid enough imprint for it to materialize into reality. Perhaps if the imprint is well focused and clear it may take place relatively quickly, but if there are also surges of doubt or fear and a basic feeling of unworthiness, such feelings or beliefs will also imprint the neutral matter. Such neutral matter now has a confused imprint giving a confused reality. It is likely that such creation won't take place until clarity and self-esteem are significantly improved. In this way a clean clear imprint may be made on neutral matter providing a healthy space for it to manifest into reality with ease and solidity

In considering the people shown in the Secret, perhaps they are more advanced souls. Maybe they have all of the knowledge and inner resources already formed from previous incarnations, that are poised and ready to be brought into reality with ease in using their creative capacity for abundant expansion in this life now. Maybe this is why some of us don't seem to have to put so much effort into what we create, whereas others have to work hard.

If we consider that the creative impulse in neutral matter is neutral, as it has no preference in how it is imprinted, it can be imprinted by ANY intention, positive or negative. Look at the chaos of the world that we have all created en mass. We have provided imprints in neutral matter that are a mixture of

confusing messages that have the effect of making chaotic realities when combined with more positive messages. Any clear positive intention is rendered impotent in the final outcome of such a mixed imprint. For example if I really want to be rich but I don't know if I can do it or sustain it, or if I have a fear that someone will take it away from me, I am giving a series of mixed messages. What is neutral energy to do with this? It has no preference, it simply imprints the messages, just like the computer can only do what we instruct it to. It too has no preference. The preference is ours to imprint and direct.

I believe old souls have an inner knowing about the awful reality of starvation and poverty and have got over their fear and trauma of this, but have retained the essence of this knowledge and have since learned how to create reliable financial structures from the available resources within and around them over countless lives. Having learned how to survive, they have learned that there are many ways in which they can work or create wealth and that this must be enjoyable in itself, if it is to be part of a full enjoyable life experience. They know that time is their life. They know that they must provide for themselves and their families, if they are to survive or even thrive, so what they do with their time is important.

If you are connected with your natural abilities and desires and have developed the necessary skills and knowledge and are in tune with your life purpose and committed to success, then so it will be. This is a clear and consistent message to imprint on neutral energy. Life purpose is closely attuned to passion and driven by desire and motivation. Such creation is enjoyable. For such people, work does not feel like a burden, rather it feels like a creative activity. Living within and through your life purpose is one of the most rewarding things you can do with your life. Life purpose is the basis of passion.

If you live in your passion, you are doing what your soul desires you to do with your time. Time is your life.

If you expect wealth creation and spirituality to happen without passion, intention, vision, commitment and action, then it may not materialize, unless you have a heavy destiny of wealth coming your way as discussed.

In looking at the four main elements of life purpose we are all born into (Dharma, Artha, Kama, Moksha), those of us with a strong sense of Dharma are very aware of right action, even above wealth creation. Dharma from the Vedic perspective is a quality of 'right action'. A quality that is concerned with 'doing the right thing'. This involves being responsible and sensitive to those around us, such as pursuing goals while keeping in mind our social or ethical commitments to others and the environment. The point I am making here is that we each come into life with a life purpose that may be Dharma driven, Kama (desire) driven, Artha (wealth driven) or Moksha (spiritually driven) above all else. However, those who are more driven by spirituality alone, are at the more advanced stage of their reincarnation cycle and have already mastered wealth creation, which is one of the earlier tasks of the younger soul. This means that wealth creation as a development task has already been accomplished and is a pre requisite to the stage they have reached now. They may have enough or plenty, but this is not their primary concern, so they can focus on their spiritual life.

It is important to reflect on what your main purpose is, as it could be that money in itself is not your primary driver, other than creating enough to follow your particular life goals. However, being able to survive and even thrive, is an essential first step in developing your ability to create and understand your true nature as part of the creative universe, so is important in itself and very much part of your spiritual path.

There are many who make money at any cost with little or no ethics, who are driven by a strong desire for wealth. This is the level of their soul development and many of us may have been at this stage at some time, so perhaps we can refrain from judging them too harshly. For many, wealth has become a life purpose in itself in attempting to fill a deep hunger for something that they feel will complete them. In this they may do anything for the mighty dollar. They have no thought of the environment or the poverty caused to others by their action or the fact that they already have so much that this new acquisition actually makes little material difference to them and will bring no joy. They are on a quest to win or acquire as much as they can, no matter what. It has become an obsession.

I believe that for many of us witnessing this kind of single minded, ruthless attitude displayed by the actions of some individuals, world financial institutions and corporate bodies, serves to repel many more gentle, fair minded and compassionate people from joining the ranks of the wealthy. So much so that many are consciously or unconsciously persuaded to stay away from wealth, other than acquiring enough for basic needs.

Wealth Creation and spirituality involves feeling good about what you do and also how you do it and taking responsibility for the effects you have on others. If what you do is for the betterment of everyone as far as you know, then it is in full accord with Dharmic law while also fulfilling your desire for wealth and adventures and is very much part of your spiritual path.

This means giving some thought to what you are intending and also what effects your creations will have on others and how you invest or spend your wealth may all need to be

considered. For example you can invest in Coal Seam Gas, the Fossil Fuel industries or nuclear technology or alternatively in micro investing, sustainable land management, forest re-growth or renewable fuel technology, just to mention a few possibilities. All will probably give a good return on your investment, but your heart will feel better with some choices than others. So you may need to listen to that if you are going to feel good about creating and maintaining your wealth in being Rich and Spiritual. Of course having wealth means that you have more power to influence the world around you and create the kind of world you would like to live in. How you use that power is indicative of how spiritual you are.

Being at the Moksha stage of your journey is to be engaged in liberation. Becoming liberated or awakened so that you may leave the wheel of life. This will be shown in the Vedic chart of those who have reached this stage of soul-development, which is normally a tiny percentage of the population at any one time. Many who have reached this level of spiritual development are not actively focused on money, as they most often have all that they want and need and are capable of creating their reality easily, as this was an integral part of their growth into the level of old soul.

We are all involved in Artha (wealth), Dharma (right action), Kama (desire) and Moksha (liberation) at some level, with each of us having more of a focus on one or more of these areas than others, according to what experience our soul desires and hence our specific life purpose. In a Vedic chart it is relatively easy to see Life Purpose. For some this is clear and the person concerned is often clearly aware of their calling from a young age. But for many there may be multiple life purposes, though often with a common theme that changes or develops over their lifespan, while others may be less clear. In the latter case the person without a clearly

defined life purpose normally finds it harder to commit to any one path and perhaps this is their path, floating more freely to find out if having no focus gives them the happiness or love that they or we all desire at our core. Each soul is searching for happiness ultimately and expects to find that happiness in the pursuit and achievement of their purpose.

Each life is born with a purpose; otherwise we wouldn't be here, as life is seeded from desire. Each soul chooses what it wants to experience for each incarnation. A purpose that is heavy with an innate desire to experience, master and enjoy, but ultimately our purpose is to discover our Oneness with All That Is and rediscover ourselves as creators and reconnect to love.

Anyone reading this book has the possibility of becoming wealthy if you are prepared to follow the guidelines. However, it is your choice to act on them or not.

Remember.

- We are connected to all things.
- We are small within the scheme of All That Is and simultaneously great too.
- We are creators.

Take time to reflect and answer the following questions

What;

- is the theme of your desires?
- do you most enjoy doing?
- is your life purpose?

If you are in tune with your purpose you will be fully engaged with what you are doing and being. For those who are not yet clear, reflecting on the questions above may help you to find more clarity. This is a necessary first step in being Rich and Spiritual. Life purpose may be shown by an examination of

your Vedic chart with a Vedic astrologer, or you may simply reflect on what lights you up, what you enjoy and what excites you.

Once you understand your drive and your reason for being here, it is easier to be clearer about what you want to experience at each stage of your life. Your life purpose may allow you to experience different elements of living at different stages of life, or it may be one strong theme. All are equally valid.

Coming back to your goal, does it bring up anticipation and excitement or is there a heaviness about it? Do you feel your goal is in keeping with your life purpose?

Behind passion is life purpose

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Behind passion is life purpose.

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## CHAPTER 9

### The Cosmic Map

As a Vedic astrologer I am constantly amazed by the accuracy of this spiritual science, in showing character, life purpose, career, finance, relationships, fertility and spirituality. For those who perhaps do not believe in astrology or are sceptical, I don't know if it is possible to persuade you if you have strong views on this subject. I started life as a physics and chemistry teacher and appreciate methodologies that work in a measureable, replicable and observable way. However, while science and rational thinking are important to me and a vital part of modern living, they do not provide answers to the bigger questions of life or provide meaning. Human beings require more than facts, figures and statistics to find harmony and contentment because we are embodied spirits. We are not machines. We are so much more. Human beings are meaning making, conscious beings.

Humankind is always looking for answers to questions as:  
What happens after death?  
How do we come into being?  
Why are we here?  
Is there a purpose to life?  
Is there only one life or are we in a cycle of reincarnation?  
Is there a God or creator?  
And many more.....

To attempt to answer such questions we may have to go into areas of knowledge and experience outside of rational thinking. Perhaps into art, music and creativity of all kinds, including metaphysics, philosophy, spirituality and faith. It is likely that such questions may never be answered by science.

Perhaps this is why the mystical and esoteric, philosophical and artistic aspects of human consciousness exist, so that we can intuit, imagine and connect with the other faculties of our humanity, rather than remain in the confines of the purely rational mind, in our need for understanding and expression of who we are.

In looking at how astrology could work it is necessary to have a view that we are very much part of nature and the Cosmos. If we consider that the tides are formed from the gravitational pull of the Moon on the earth's bodies of water and that the human body is composed of at least 70% water, then perhaps we can begin to appreciate some of our bigger connections and influences. If this is the case and if we consider that we are composed of the same stardust as the Moon, bodies of water and the planets in the cosmos, why shouldn't it be possible, or even likely, that we may be integrally linked to the cosmic forces and the effects of planets, such as gravity and other factors, transiting the Earth? Just because this has not yet been scientifically explored or proven, probably because most research is driven by financial interests, with a particular goal (profit) in mind, it doesn't necessarily mean that astrology and in particular Vedic astrology is invalid.

We perhaps should remember that there was a long period of time when the Earth was thought to be flat and those who had proof that it was round were vilified until the spherical nature of the planet could no longer be denied. In the same way 'climate change' is continuing to be denied presently, in particular by those with the most to gain from continuing to pillage the planet for profit, regardless of its consequences. Knowledge, reality and truth are notions that are constantly changing. They are not absolute; rather they are objective. So there is a need to be constantly seeking a higher truth and for this to evolve as our consciousness grows.

Vedic astrology is an accurate form of astrology that is still being used extensively in India by all levels of society and is becoming very popular in America and other Western countries for personal and spiritual development. It is used as a practical and also a philosophical and spiritual guide. Vedic astrology is Sidereal, Fixed Star astrology that shows the position of planets with the same precision and accuracy as an astronomer's telescope does today, in locating the position of planets in their orbit. This gives an accurate snap-shot (chart) from which much may be gleaned by a skilled Vedic astrologer, such as the life purpose, personality, psychology, career, success, relationships, challenges and so on of each person. The chart may be analysed and guidance given. It shows the karma that is due to unfold and also the challenges and gifts to be experienced. Options and choices may also be explored with a competent astrologer. In addition there is a system of planetary periods (dashas) that are used to show the timing, quality and focus of each area of life to be experienced. These are the areas where change and growth may take place and options discussed. Transits of planets, as well as many harmonic (divisional) charts are used for specific areas of life, such as relationships or career so that consultations can guide the soul's journey into making the most of life in understanding the subtleties and nuances of each area and period of life and highlighting the choices available.

Vedic astrology is not the same as Western astrology, it is Sidereal Astrology that is known as Fixed Star astrology. This is accurate, as are the positions of the planets, that are recorded as accurately as if they were taken by a modern day astronomer with the latest modern telescope today.

Western astrology uses the Tropical Moving star system to draw up its charts. This is based on the movement of the equinoxes and the Western Tropical position is now

approximately 24 degrees away from the Vedic Fixed star position. This system is continuing to move away from the fixed (accurate) position of stars. This means that charts drawn up in the two systems vary by nearly 24 degrees at present and this gap is growing larger yearly. I believe that the Tropical Moving star system of drawing up charts is a system that may easily be dismissed as inaccurate due to this discrepancy (of not casting actual astronomic positions of planets) in the chart, particularly by those with a more scientific or rational mind. I believe that Western Tropical astrology does have credibility in its own right and it remains the cousin of Vedic astrology. However, I have to admit to some bias here, as I am a Vedic Astrologer. I have been drawn to Vedic astrology as part of my life purpose and continue to be in awe of how accurately it reflects each person's life path. As there are many books on Western astrology and many fewer on Vedic astrology in the West, I will leave the Tropical astrologers to argue their own case here if they wish. In my practice I repeatedly find that those people who are doctors, teachers, managers or business people or those who are finding it hard to find a career path are clearly shown in the chart. Usually I know nothing of the person I am to have an astrology consultation with, other than their name and birth details and have come to trust that those that indicate from their chart that they will be highly educated and possibly doctors or CEO's are always so, as are nurses or teachers or alternatively those who are struggling in life. In addition, major changes in life are always shown astrologically, as are relationships and pregnancies and many other aspects of living. So I believe this is a very appropriate avenue for those who want to find or confirm their life purpose in looking at many areas of life and at Wealth Creation, which is the focus of this book.

All that is required to create a chart is the date, time and place of birth. In doing this prior to a consultation I am always

amazed at how individuals are already doing what the chart would indicate they would be doing for that period of life. The chart shows the karma that is to unfold at specific points in earthly time. From a Vedic astrology and philosophy perspective, these are all karmic conditions and situations that are due to unfold.

Karma is a word that many fear and is largely misunderstood. Karma means action. Many of us in the west see this as predestiny or fate and totally opposed to the notion of free will and personal power that we feel we are entitled to, through our western culture, personal development and the popular psychology of our time; free will and personal power being the holy grail of modern men and women and the philosophy on which The Secret and The Law of Magnetic Attraction and much personal development is based. Free will being the key prerequisite that suggests that we each have the ability to manifest what we want in our lives totally. Here is a major source of misinformation and ignorance.

From the Vedic perspective we are each here to experience life through Dharma (right action), Artha (wealth creation), and Kama (desire) in order to awaken and reconnect to our Oneness and creativity towards Moksha (liberation), so that we can break free of the reincarnation cycle and move onto other realms. This forms a spiritual journey through many lives that is all engaging, irresistible and exciting and until we are ready, we have no wish to break free of it.

What a study of karma and astrology teaches us, is that the successful people of the world are not necessarily following some simple steps to create what they want in simply using The Law of Attraction in one lifetime. There is a lot more to it than that. They are living their karma, following their life and soul path and often have a clarity and compulsion to what they do, that comes from former lives of experience. It is not

an accident or simply luck that they are successful. They may be following the steps of The Secret but they are clear about their life purpose, passion and have all the knowledge they require to put into action. They have set it up probably over many previous lives to come into fruition now. This is why a young person may appear to rise into great fame and fortune with apparently little effort, when the rest of us have to work consistently for perhaps moderate success in the middle or later stages of life or may not achieve it at all.

Following life purpose is a vital element of success. Someone who is gifted as an artist could not simply follow the Law of Attraction in attempting to become, let's say, a banker or a scientist unless they also have those natural inclinations. To be successful, you need to be fully connected to your life purpose and live your passion or have a strong destiny. Strong destiny means you have already done all the work or pre-work required for this gift of success to come to you in the present. Trying to transfer your passion to an area of knowledge or skill that has the potential to make money, but is not your life purpose or passion, is not likely to give you the wealth and satisfaction you want. However, it may sustain you while you remain open to other possibilities and may be a necessary part of your journey. Many people do one thing while they create another. This is fine and in fact shows determination. To be successful you need to be aware of and in tune with your life purpose and be creative with it in the adventure of life. I don't want to dampen anyone's spirit here so don't be despondent. The fact that you are drawn to this book is a strong indication that you may be absolutely ready for being Rich and Spiritual, otherwise you would not have been attracted to this topic.

How in tune do you feel with your life force? Perhaps give it a 0-10 rating with 10 being the highest.

Can you see the connection between life force, passion (desire) and your goal?

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We are all connected.

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# CHAPTER 10

## Richness of the Spirit

Spirituality is a richness of the spirit. This involves emotional fullness and an acceptance of yourself as you are, leading to an acceptance of others as they are too. We are all born with the full spectrum of human qualities, from the highest to the lowest and can choose what we engage with and how we want to be. We are no better or worse than anyone else although we are each responsible for ourselves and our effect on others, to some extent. However it is my life or your life, so we have 100% responsibility for making the most of it and steering it in any direction we wish. Having a rich spirit will enable you to give and receive love, and be strong, generous and also humble with others, while having faith in Universal energy.

For the purpose of this book I am presenting my view of spirituality with a broad brush and I invite you to form your own view. Essentially I believe this experience of life is the road to awakening our spiritual nature. Life is your spiritual journey and spirituality is the journey that is life itself. You are an embodied spirit in human form and an integral part of the flow of life within the animal kingdom. Spirituality is not separate to the act of living. It is as much part of the journey as is dealing with your bodily needs such as going to the bathroom, the acquisition, consumption and enjoyment of food, sex and the appreciation of objects of comfort and beauty. It also includes how we deal with what we perceive as ugly or disgusting, as it is all part of life. Everyone is on a spiritual journey, whether we are aware of it or not. We are each at a particular point in the cycle of life on the spiritual journey, without exception. This may also extend to other animals, plants and the environment itself, in being part of a

unified sea of creative energy and life. We are part of the animal kingdom and that of the cosmos.

We are a part of everything within the planet and the universal. This has been and continues to be verified by the latest in scientific theory in noticing our connections with each other and our environment, even in very and subtle ways ranging from the minuscule to the gigantic. For example it is now possible to measure the effects that a ripple from the flutter of a wing in one part of the world has on something else on the other side of the globe. It is not lost, no matter how small. It is part of the whole. It has an effect. We are all connected on the planet and beyond, and very much part of a consciousness far beyond our human awareness. We are part of universal energy. The creative forces at large culminating in the creation of humanity, that many like to consider as the pinnacle of creation so far (such is our collective ego). Each human being is made of the same substance as other living things; the same and yet unique, much like each of the stars in the night sky.

We are physical in a material world and we are energetic too; physical and energetic beings, simultaneously. The physical is easy to see, feel and validate scientifically, while the energetic components may for the most part only be intuited or felt in other more subtle ways. However the importance of energy is only just beginning to be explored through the latest in physics research such as Quantum, String and Chaos theories. Until recently the energetic aspects of being human, in a physical world where energy is a fundamental underlying presence, has largely been ignored or discounted. While many ordinary folk with a deep connection with themselves and their environment have somehow felt an awareness or inner knowing, faith or intuition about the presence and importance of energy in their daily lives. Energy permeates all things and

also the spaces in between and its primary importance is now being validated by the latest findings in branches of physics.

It seems that energy came first with the ‘big bang’ exploding into light, sound and eventually coalescing into particles. The particles form the planet making up all aspects of physicality, such as soil, air, water and eventually living cells. Everything is motivated by the energy of a life-force that drives the cycles of fundamental elements into the formation of a planet, spinning on its axis and creating cycles within cycles with its movements through day, night and the seasons. This is the same force that is driving the life cycles of the stars and the galaxies. Energy is continually being transposed from one form to another and into millions of creative manifestations constantly: one of which is physical form. Physicality has form and is composed of and supported by energy that may appear to us to be illusive, due to the limitations of the human sensory systems of vision, touch and hearing. Wonderful though it is, the brain is limited in human form, in not being equipped to understand or recognize all that there is around or within us. This is evident by what we know of the different frequency ranges of animals compared to ourselves, such as the sharper hearing range of dogs. This should remind us that just because we can’t hear or see, due to a note or colour being outside our range of perception, does not necessarily mean that those energetic frequencies do not exist. There are likely to be vast ranges of realities outside our human range of perception.

Imagine energy all around you, within you and throughout the solar system and the universe. Neutral energy that has no preference or bias in that it doesn’t need to be used for good or evil or anything in between. It just is. Now imagine the latest evolved creation of living form, Humankind with consciousness and the power of thought, reflection and desire, set free in this physical plane to play, discover and utilize the

elements it finds itself in, initially for survival. Eventually as humankind begins to notice the power of their thoughts, they find that they can somehow have an influence on their reality and what they desire through their mind. They begin to notice that when their thoughts are fearful and anxiety ridden, this is what they create and terrible things happen. Conversely, when they are optimistic, adventurous and respectful of themselves and others and have clear intentions, interestingly, good things happen. It's as if their thoughts have power to engage or utilize form into the spaces within and around them and to influence those who are in agreement with these thought forms coming into being. This same principle operates for both positive (enjoyable) through to average and more negative (painful) manifestations alike.

Spirituality is about how you perceive yourself in the world and how you co-create with Creative forces. How you perceive yourself with nature, relationships and how you make meaning of life. It is shown in how you treat the people in your life, from the car park attendant to the CEO.

Spiritual awakening may happen in many ways and may take place through a formal religion of some sort, where you may seek and find guidance in how to be a good person in the community and forge a relationship with your image of God. All religions provide a pathway to an image of God whatever name you give Omnipresence. The problem is when one religion as most do, take that next step in claiming that their way is the ONLY way. Hence ego, defensive attitudes, competition and conflict rises and a separation from Oneness occurs. Us and them, which is the exact opposite of the Omnipresence of Creation and would probably be in opposition to the beliefs of the great founders of world religions such as Buddha, Jesus, Muhammad, Moses and the Vedic Rishis, to name only a few.

With the break-down of many religious orders and a general mass rejection of being told how to think, feel and act in the world, due to the evolution of humankind towards free thinking at this time, there is a movement to embrace freedom of thought in many communities, showing that we are in a new paradigm, I believe. On one side there does appear to be a rise in law and order issues and criminality, but also a rise in a deep and meaningful search for what moves us and also what enriches us.

However, as I have said before we are all essentially on the same journey, just at different points along the road. Some are at earlier stages of the journey, where they haven't yet realized their spiritual centre or their ability to co-create with All That Is. We all start here. Some are at later stages on the road and are gradually awakening to some of the deeper facets of themselves and their desires and motivations, while others are old souls. Old souls may be recognized by their wisdom regardless of education or physical age and their mellowness, humility and compassion. Old souls don't often talk about right and wrong, good and bad, as they know it all has a place and that all possibilities reside in each of us, and that we are all equal at our core. There is no need for distinctions that separate or put others up or down. We are all searching for love and fulfilment ultimately, and need to find it for ourselves in our own way. An old soul will somehow know that we are all connected as One, so to be critical, judgmental or cruel is pointless, as this involves being so to oneself as well as to the other. As I am you and you are me, we are reflecting ourselves in each other. Old souls have compassion and love for themselves, which is why they are so with others. You will see and feel it when you meet such people.

We are an embodied soul in physical human form: Energetic beings locked into our intestinal and vascular systems, where the sap of life flows in combination with the breath of living,

uniting our bodily functioning with the natural environment. A human form that cannot exist without the air and nutrients that the planet provides and therefore needs to remain grounded and rooted in physicality. A spiritual Being embodied in a material plane that is on a journey to reconnect to a Oneness that it only has a hint or vague remembrance of, a bit like a dream; a remembrance that is reaffirmed on our return to our spiritual centre at the end of each life. Returning to the womb of creation to rest and reflect, before being drawn out again by the allure of our God-given desire, back to earth on the wheel of life.

While here we become entangled with the elements around us. We master survival through which we begin to master our ability to create from vision, intention and thought. These are the thoughts that shape universal energy into reality. Thoughts are energetic vibrations that when clear and focused can manifest into objects and situations. Creation has no preference in itself in how it is formed. It is formless; pure potential. All you have to do is to imprint it. Shape and solidify it with the imprint of your vision, thought, passion and desire.

Look at the world. Look at its perfection and the chaos that we have created as humankind with our thought forms and actions. Look at your life and ponder what part you may have played in its creation through your thought forms. The world is a mirror of our chaotic thoughts in physical flow. There is no judgment here. It is a perfect playing field for mortal souls to explore and fine-tune their ability to manifest. Each of us doing so at different points on our spiritual journey in utilizing nature's prolific fertility and abundance: Creating an abundance of beauty, wonder and inspiration as well as chaos, cruelty and abuse of power and resources. We are provided with a perfect place in which we can experience all things and especially the results of our creativity, in discovering

ourselves and honing our skills as co-creators. We have all chosen to be here at this time; to be part of this mass consciousness.

Creating wealth is a vital part of our spiritual journey. We are free to create our thoughts, wishes, joys, fears and anxieties. We are already doing so. The planet is a perfect place to experiment with desire, intention and manifestation in the search for reconnection with the love and Oneness that we all crave at our core. This forms the blind desire within our illusionary (Maya) state to have experiences of every dimension. All experiences are valid on the spiritual journey, as we each need to find out what is worth-while and what connects us to love, or not. We all have to go through depravity at some stage to help us realize that this does not result in stopping our nagging feeling of emptiness. Bank robbers, rapists and murderers are all following a need to fill their desires and emptiness and think or hope that their actions will give them something of value or a gratification of some kind. Perhaps we have been there too in present or in former lives and this is why we know that this way is not for us this time. How else are we to learn? Of course we have to experience the consequences of our thoughts and actions. Feel our peace, happiness, sadness, guilt and shame. How else can we learn what is worthwhile and joyful? We are meant to experience it all.

Being spirituality evolved involves being connected to the heart centre, which is the seat of the emotions and the gateway to the soul. This means that in manifesting riches, how we feel about how, why and what we have created is paramount to our potential for abundance and spiritual wellbeing. There needs to be an alignment with our spiritual core and heart centre. Put simply if you feel good about what, where, and how you are creating your wealth and then how

you use it, then your soul will be happy. Your spiritual centre can glow. You are Rich and Spiritual.

Your thought forms continually formulate what I will call neutral energy into neutral matter. We can think of this as a pure invisible substance that permeates all matter throughout the cosmos. It is the stuff from which we are all formed, as is our planet, everything in it and beyond. As we know, creation is evolving as nature continues to demonstrate, with new species of microbes constantly coming into existence, while other forms become extinct. It is evident when we look at the history of evolution and the colonization of the planet with teeming life that Life Force is prolific. We are a portion of life force and of neutral matter, that is embodied in a physical form, much like other animal forms. However we have a mind and a consciousness that has the ability to think and create. Thoughts have power and potency, and imprint neutral energy and matter within and around us with their frequency. In this way thoughts become the seeds of reality, so you need to be aware of what you are thinking. Make sure that your thoughts are what you want to create.

If your thoughts are in a turbulent cycle of chaos, fear, anxiety, sadness and happiness, then you shouldn't be too surprised if you create turbulence and chaos within and around you.

If you leave your land fallow and do not weed out what you don't want to grow there, when you eventually look, you shouldn't be too surprised to find a wild mixture of plants of all kinds (including weeds) have taken root. It may take a while to take out the weeds so that your prized plants can flourish. So too is the mind. Full of wonderful and not so comfortable feelings and thoughts that need to be raked, sorted and sifted.

Hence the spiritual path is challenging. Who knows why we are here or how we come to be here. I don't pretend to know, as I am like you. However according to many spiritual teachings from Christianity, to Judaism, Buddhism, Islam and many more, we are all equal. We are equal souls living in human form; we are pure equal portions of Divinity. If we imagine that our souls are pure at source and that we are equal, meaning no one is of greater value than another, how is it that we are each seemingly so different?

If we take the view of being on a cycle of reincarnation, coming into life for the first time at many different points of linear time, so that some are older and some are newer souls, we may begin to build a picture that we can understand. If we then see the purpose of this experience of many lives is to come out of the illusion of our separation with All That Is and awaken to our spiritual nature in consciously reconnecting to it, then perhaps we begin to find some answers. This is the teaching of the Vedas. During our struggles over many lives to survive, procreate and master our environment and to live with others, we form many unhealthy beliefs, suffer much anxiety and fear, and create many difficult situations for ourselves. These things mask the central core of a soul, which is simply pure love. Universal love. The soul is masked or figuratively muddled by false beliefs and distressed emotions. From the Vedic perspective it is our purpose to sift out all unhealthy beliefs and feelings until we get back to purity and pure love that is now enriched with pearls of wisdom. Then we find happiness. We finally discover ourselves and we enjoy our richness and spirituality.

We need to let go of unhealthy beliefs if we are to be Rich and Spiritual. But what is an unhealthy belief I hear you say? One that causes anxiety, fear, depression, sadness, anger and so on. A healthy belief causes happiness and love, and does no harm. So, yes, the purpose of life is to be happy and

abundant, and we do deserve this. But in order to fully experience this, we need to refine all of our thoughts and feelings before we can go back to that state in a conscious manner on Earth. We need to awaken from our Maya (illusion). This means that we need to rediscover our connection to All That Is and let go of unhappy beliefs and turbulent emotions in heading towards awakening.

Regardless of which story we have of ourselves, the Prince and Princess myth, that many of us imagine is what our life should be about in providing us with a predictably rewarding and pleasurable experience, or the yogic philosophy or the New View I proposed, life is about the growth of the soul and how we do it.

Whether you believe in one or multiple lives, each of us can and deserves to be Rich and Spiritual. The journey of growth on our spiritual journey in itself has value and is not simply about the prize of enlightenment, it is also about enjoying the journey itself and there is so much to enjoy. Your life is about the journey, moment by moment. Your thoughts and feelings come from you, as you are the driver of your beliefs, intentions and emotions, and it is you who can decide if you prefer to stay as you are, or change. In choosing to embark on change or the refining of your thoughts and emotional state you will find that as clarity and wellbeing are restored, you are able to imprint neutral matter with a clearer, more positive imprint of your visions.

Winning an Olympic medal requires many qualities such as vision, intention, passion, structure, patience, discipline and action. In achieving the medal aren't you also developing all of the positive attributes that become the basis for anything else you may want to do with your life, after your athletic career is over?

Why would manifesting Richness and Spirituality be any less arduous?

The good news is that it is possible for any of us to become Rich and Spiritual, just as we may each work towards a Gold medal if we choose. However there is only one winner for a gold medal in each event. In terms of spirituality and wealth the odds are better; perhaps we can all win in our own way, as no two dreams are the same.

Thoughts have power and form physical reality. If your thoughts are confused or poorly formed or you have turbulent emotions, the reality formed will be likewise and so will the people and situations you draw into your life.

How much are you embracing your life and how well does your goal fit with this?

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Love is the root of spiritual richness

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# CHAPTER 11

## Creation, Destiny and Free Will

In looking at wealth creation it is likely as you have been drawn to this book that your Vedic chart will show an interest in being rich by having at least one to several planets in Artha (wealth) houses. If this is the case and you are doing all that you can do to manifest wealth, why does it appear to be so difficult for many of you?

How does it work? I will give you my interpretation. The chart is an accurate symbolic imprint of the psychology of the soul involved on its spiritual journey through many lives. The cosmic map (chart) with each planet placed through the houses and signs, is said from a Vedic perspective ‘to shine a light on the life’ in showing the patterns of expectations or beliefs involving what is to be experienced. These beliefs and expectations are shown in the symbology of the planets through the houses and signs in the chart, and emanate from the deepest recesses of the mind or soul in confluence with the cosmos in creating reality. From my understanding and experience, I understand the chart to be the imprint of beliefs or expectations, emotional state and self-esteem that we each come in with. These imprints may be considered from a Vedic perspective as karma. If these are beliefs or expectations that each soul has, then of course if our thoughts create our reality, then it is clear to see how this cosmic map appears to predict or follow each person’s life so closely.

Thoughts and expectations create reality, so the unconscious matter of each of us as stardust (as discussed in my book *Stardust on the Spiritual Path* 2014) comes into existence as

we come into being at a specific moment in cosmic time. We come into being over the place of our birth giving us a specific rising sign and cosmic map (chart), as an imprint of the forthcoming life. We have created these imprints freely by how we make meaning of the events and our experiences up to this point on our soul journey. The important thing to understand here is that they are OUR imprints and we can change them whenever we want, just as we can make new meaning and create new beliefs and expectations at any time. We have created them up to this point and we can recreate them now.

If we consider the possibility that neutral matter permeates everything and is imprinted by the energy of thought, then if this is the case, creation is a simple process. I believe this to be true overall but the theories espoused by The Law of Attraction and The Secret say little or nothing of the possible time frame involved in this process. These theories appear to assume that manifestation takes place within one life, rather than from one to several lives, as proposed by Vedic theory in looking at karmic law.

From a Vedic perspective Creation is a continuous process that permeates everything and is not limited to a single life, as it is a soul journey. You are energetic and whatever energy you create has momentum. It is formed and flows out from you and must eventually return to you, as you are its maker. This means that all of your thoughts, words or actions create form and come back to you at some point, either in the present or another life. Consider the familiar saying, what goes around, comes around. Surely it can be no other way. Whatever you have created, you must experience. It is your expectation or belief, so it must come into being.

Neutral matter has no preference as it is imprinted by whatever comes its way, just as seeds create roots wherever

they can. Neutral matter has no discernment or selection in itself. Fortunately as you begin to realise your potential power, your consciousness increasingly develops discernment, so that it can begin the process of clearing your mind of unwanted or confusing messages. In this way you can seed your intentions clearly and consciously into form with neutral matter, as you come to truly know yourself. Here I am talking about beliefs and intentions, and of course emotions must also be involved in the mix.

We can consider emotions in two basic categories, healthy or unhealthy with the former being free flowing and the latter being stuck or frozen or holding traumatised states. So we need to be aware that emotions that are distressed, traumatic and tumultuous are also imprinting our reality. Emotions are important and a vital part of our humanity and connect us deeply to our soul, and they are there to inform us. In truth we all go through difficult and traumatic as well as joyful and happy times. Our emotions inform us as to how we are. They let us know what state we are in and how we are coping with life. In reality emotions are what make life worth living.

On the other hand distressed or tumultuous emotions that we may refer to as unprocessed feelings are letting us know that all is not well and that we have feelings that need to be resolved or released so that we can relax into newer healthier ones. If this is done well, they may settle, release or transform to healthy emotions that can help to form the foundations of healthier beliefs. Healthier beliefs and free flowing emotions are the bedfellows of a richness of the heart and the core of authentic spirituality. Once tumultuous emotions are cleared, healthier emotions are free to inform us generally about what is good or not so good for us. Alternatively we can stay stuck. If however we free up our emotional state we can feel it all. We can feel happy, sad, angry or anything else, according to our experience. There are no good or bad healthy emotions, as

they are simply the message of how we are. Feeling angry or sad are legitimate emotions for human beings. If these are healthy, they may be felt, perhaps responded to and then let go of, relatively quickly in most cases, having done their role of informing us of how we are.

Many people who hear the word karma feel fear as for many, particularly in the west it is perceived as being steeped in primitive superstition. There is often a misinformed belief that those who believe in karma are unempowered and have no choice, and cannot, or do not take full responsibility for themselves, as they are locked in the grip of destiny. There is a lot of misunderstanding about karma.

In Vedic theory there are at least three strengths of karma that we all create and live. Karma is simply action that may be thoughts, words or behaviour, with actions having the greatest potency. Karma created must come back to us. All of our thoughts, words and actions come back to us. We are all souls of humanity, connected to the living world and the energetic forces of the Cosmos. Our individual soul creates and then receives what we have created in this or other lives. It is thought that the time frame of karma coming to fruition, is dependent upon the quality and strength of the karma involved, and part of the mystery of our unique overall karmic map.

Vedic astrology presents a graphical and symbolic karmic (belief) map indicating what is to be experienced. All of us experience three basic types of karma woven throughout all aspects of life. The first is fixed karma. This is strong karma that may be positive, neutral or negative. This may have been built over time from many events or possibly from a single strong event and is set to come into fruition in this life, no matter what. Karma in itself can range from the most positive and pleasurable to the opposite, with everything in between.

In considering The Secret and the successful people shown there it is very likely that they are experiencing fixed, positive karma in providing them with an elevation into fame and wealth. Of course fixed karma may be positive or negative. It may also show itself in a sudden downturn in fortune that may appear to be inexplicable, but somehow could not be avoided. This is fixed karma. In the case of the downturn in fortune, all that can be done is to find the best way to deal with it or live with it. Being angry or vengeful about it must only create more of the same, as all thoughts, words or actions form karma (action), therefore we need to be aware of our response.

If you look at your life and notice what themes appear to have a movement of their own that cannot be averted, you may be looking at fixed karma. The family we are born into falls into this category, in that it cannot be changed, whether it is favourable or not, as is your body type. For some people health is fixed karma, whether it is positive or negative. For example having good health regardless of perhaps poor lifestyle choices, is fixed karma, as is being born with poor health from birth, in spite of the best efforts to live healthily. In reality we all have some fixed karma and also other kinds of karma too.

The second kind of karma is mixed, mid strength karma, which is not as strong as fixed karma in that it may be changed with consistent effort and persistence. All of us have this kind of karma. This kind of karma may be changed with great effort and persistence. It may also be greatly assisted by personal development, prayers, meditation or therapeutic processes. The key is that you must be persistent and sincere in your intentions in wanting to change it. All karma may be positive (pleasurable) ranging through to the very negative (unpleasant). It is simply action. We create it, even though we may have no conscious memory of its creation, particularly if

it has its roots in a former life. On a psychological level problematic mixed karma is often to be found in the unconscious mind or generational patterns that sabotage our more conscious wishes or goals, as discussed in chapter four.

The third type of karma is light karma. This is the Karma where we have the most power to make changes now, if we choose. With this karma you can easily see your wishes or actions coming into reality and often quickly. It is this karma that is assumed (if they consider it all) by people involved in personal development and wealth creation, while often being ignorant of the other kinds of karma (thought patterns) that may be more difficult, if not impossible in this life to control or change.

Light karma is what the Law of Attraction is assuming for the most part is present. However many people in the modern west either do not know about or acknowledge karmic law and its differing strengths and complexities. This is vital information as to why some of us create wealth so easily and others struggle. However we all have a mixture of all three types of karma and if you are interested in developing wealth in your life, it is likely that you have a chart that is ready for the next stage of growth in mastering wealth creation. So if what you are doing is not producing wealth you may need to look at your actions and be prepared to examine your beliefs, intentions and emotional states and also your sense of worthiness. Through this you can make adjustments until you start to see positive results. Many may give up on the way, as this often requires time, vigilance and persistence.

Have you ever wondered how it is that several people in a particular career or industry, perhaps in the same location, with the same education, resources and experience, achieve different levels of success? One may be highly successful, while the others struggle. Perhaps the answer is that even

though they are all living at this time and place, they are most likely to be on different points of their spiritual journey and with different levels of awakening, awareness, clarity and focus. They have accrued their own specific karmas, beliefs and expectations. Perhaps some of them have a strong destiny (expectation) for success, while others have a range of more mixed or light karma (beliefs) in the areas of career, business or wealth, so may need to work either harder or less hard to get positive results.

As I have said before Karma is not punishment, so it is a mistake to consider painful or restricting karma as so. Karma is not delivered from an external source or a vengeful God. If we consider that we are all part of creative energy and it is part of us, then we are co-creators and create by our thoughts and actions. If we create our reality, this means that when things are tough, it is most likely because we have made them so. There is no one else to blame. At some level we have created this situation and so we must experience it. How we deal with what we have created is vitally important, as this will create more of the same. Therefore responding with blame, anger or violence must result in this coming back to us at some stage, in this or another life. It can have nowhere else to go except back to us, its creator.

However, on another level, tough times often do have a silver lining. Many people report that the most difficult periods of their life were times of transformation and they can often appreciate in retrospect that the crisis was necessary to initiate a change in their attitude or action. There was a shift in consciousness that formed a change in reality. There are also many people, perhaps the majority of us who consider such periods of misfortune as unfair and do not, or cannot perceive of any possible silver lining in the situation and are not prepared to reflect in this way. They see themselves as the Prince or Princess with life happening to them and their image

of God not doing his or her part in saving them from suffering, rather than them being the initiator of their experience. Feeling unfairly treated or like a victim takes away our power. Hence in these cases where there is no change of attitude or perception and hence no learning, then the psychological pattern has no choice but to continue. In this way people stay in patterns until they finally become so frustrated with the repetition over many lives, that they eventually become motivated to find a way out of it. They start by experimenting with their responses and start the journey of looking inward to how they are contributing to the situation and make the appropriate inner changes.

Reflect on your life and choices and what you have not been able to change and where you have been able to use free will. Does your goal go well with your free will and destiny?

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Creation, destiny and free will are One

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# CHAPTER 12

## Taking Control

### Dealing with mixed strength karma

Here is a simple example from my life. I was away visiting my daughter in England recently when my computer hard drive died and on returning to Australia the first thing I had to do was buy a new computer, set it up and restore backups that I had fortuitously taken and also reload software. I needed to communicate by internet about various upcoming events in my business and meetings, and personal development seminars after my extended lack of communication due to the breakdown of my computer and my absence.

Once I got my computer operational, I found that for some inexplicable reason I couldn't enter many of my essential operation sites such as my website hosts and domain storage sites, my newsletter site where my extensive newsletter list was stored and my user names and passwords were suddenly not working on many different accounts with my user names and passwords.

Also on the same day, two days after arriving home I found that my landline phone was not working. Communication had suddenly become a major problem as most of the accounts that needed to be sorted out were overseas and I couldn't contact them to sort out the issues without a functioning phone. At that time I was also in the process of having a book published and having a website developed, and therefore in the middle of many negotiations that required extensive overseas communication.

My phone company diverted my landline to my mobile number saying that I would have to pay the costs of incoming calls going to my mobile phone. In my keenness to renew a viable contact, I agreed to this, not realizing that I could have refused, as it was the phone line that was at fault, so I should not have had to pay the costs of a diversion. Within the next thirty minutes I received four international calls diverted to my mobile phone. Two from England, one from the USA and one from India. It was hard to believe.

Four days later on Saturday morning when it wasn't possible to make any of those essential business calls to sort out the entry into my various accounts due to being outside business hours, I received a call from the phone company to let me know that my landline had been fixed. However, by Monday morning my phone was not working again and had to be diverted to my mobile again. When the telephone company eventually came to see me several days later, it was found that there was a problem with my phone handset this time. I had to find my receipt and get my phone exchanged at my local electrical shop. In the meantime my credit card machine stopped working during the same period. The provider changed it a week later and when it still didn't work told me that they had to change it again from a simcard version to a telephone-linked device. This meant that I had to have an electrician put in an extra phone point and the following week I had a working credit card machine. Three weeks later my credit card device was working again.

Obtaining access to new software downloads to replace those on my former computer and access to other essential accounts was much more problematic. I had moved house six months earlier and had set up everything for my new address and phone number without too many problems at that time, but for some inexplicable reason this time I was encountering many problems proving who I was. Interestingly this was not a

problem at all when I moved six months earlier. Since the move I had a new email, phone number and postal address compared to the previous year and I was finding it very difficult to prove who I was in the increasingly high security IT environment. There were many hours, days and weeks of frustration in emails going back and forth, and international phone calls and more than three weeks later, everything gradually became operational again. During this period I also developed sciatica (back pain) and had to have acupuncture treatment.

### **How did I deal with this?**

I simply had to be efficient and persistent, and remain calm for each interaction and visualize everything working again very soon. I also chose to be very diplomatic and polite in my phone calls and emails if I wanted the people I was dealing with in the various call centres to assist me, as I knew it would be all too easy for them to ignore a faceless angry customer on the other side of the world. I regularly meditated and expressed my gratitude for all of the things that were good in my life such as my overall good health, children and grandchildren, my recent safe trip, my house and many other things. In sorting out the problems I set myself lists of people and organizations to contact systematically each day, until each issue was eventually resolved.

I did become frustrated and exhausted, but I knew that being angry would not have helped and in fact would have made it significantly worse. At some level this was happening to me. It was mine. It was my karma. At some level I was responsible for it even though I had no memory of causing it. I was experiencing medium strength, mixed karma. Fortunately it was not fixed karma, as it was resolved after a lot of persistent effort. I had to believe that it would be solved and it was. If it had turned out to be fixed karma I probably would have lost my business and had to start again. At one

stage I thought that was going to be the case and then in one day more than three weeks after the start of it, everything was resolved, mostly in one day. Medium strength mixed karma may be resolved through persistence and the development of a good attitude.

### **The Unfolding of Cosmic Time**

In Vedic astrology the chart is a snapshot of the planets over the place and time of your birth. In this system there is also a planetary period system that flows from birth throughout life. The person concerned experiences the karma that is due to flow according to the quality and placement of the planets in their chart and the planetary period being experienced at that time in their life. For example during this period of major communication and technological issues I was in a sub period of Rahu in my sixth house. Rahu is the north node of the Moon and at the time of my birth, Rahu was in the sixth house of my chart. The sixth house is concerned with being involved in day-to-day living, frustrations, obstacles, enemies and health issues, including acute illness. During periods of Rahu my sixth house is triggered to bring up hassles and problems in daily living, but normally only at a level that can be overcome. Had Rahu been in the eighth or twelfth in my chart, the situation would probably have been irretrievable. Rahu in this house also brings up health issues that can be resolved with good medical help. Rahu in the sixth house makes this a theme of my life that is normally manageable, however going through a sub Rahu period as well, brings this energy into prominence. The karma was triggered to come into fruition at this time.

So from a New View perspective, what had happened? At some level deep in my unconscious mind I had a deep imprint or expectation or fear of something that created a cut in communication and a threat to the functioning of my business.

Even though I was not aware of this, or why, this is what I had created at this time.

This challenged my beliefs, patience and ability to be diplomatic and my problem solving skills and persistence. If I really wanted this to work I had to sort it out. What I did, I believe was the best I could do in the circumstances in simply getting through each part of it until normality was eventually restored. Of course I need to create an easier belief that daily living is not problematic and for the most part of my life it is not, but at some level hints of those old beliefs must still be present and I must have created the chaos that I experienced at that time. Who else could I blame?

What is the point of astrology if it is all about beliefs and expectations and we are creating them anyway?

Each planet in your chart will have their time to come into prominence and to provide experiences of all kinds. Looking at your chart with an experienced and compassionate astrologer can alert you to deeper psychological imprints and emotional states, to show you your hidden beliefs and hence expectations and your view of the world in all aspects of life. In this you may have your awareness raised and start the process of transformation, if this is your choice.

Fixed karma may also be thought of as destiny (heavy belief) or fate. Sometimes difficult fixed karma is necessary to make us make the inner changes that are necessary for the next step of our evolution. We must experience what we have created. Major transformation at the deepest level often takes place through the most difficult situations. These are often the events where we let go of old patterns or structures and take on something new. Many people have a very strong destiny for fame or fortune, while others have a strong destiny for

imprisonment or falls from grace that cannot be avoided. Each soul having their own theme.

If everything you do in life ‘turns to gold’ so to speak, it is likely that you have some fixed, positive karma, or if the opposite is true, you may be dealing with mixed or fixed, difficult karma. This may also be considered destiny. In dealing with destiny or karma you must not forget, whether it is pleasurable or painful, how you deal with it and those around you will also be creating more of the same. In fact how you respond to good or bad luck is highly revealing of your true character.

In being forced to make changes to your attitudes and actions in an attempt to overcome a karmic, psychic pattern, when done with sincere positive intention, must have the effect of making deep inner changes that will surely transform your karmic imprint (belief or expectation). From this the way you deal with and perceive from that point onwards must also change. This may or may not be able to change the outcome of a crisis, but will surely change your karmic imprint for the future.

In more recent years the brain has been found to be plastic as can be seen in Brainhq (retrieved 2 May 2014). This means that the brain is not hard wired as was previously assumed and that new neural links can be formed and old ones can lose their strength over time, as the changes become deeper through repetitive use. This is very good news for those of us who are wanting to improve ourselves and in particular change our beliefs around wealth creation to name only one.

Most of us are born with mixed karma (medium heavy belief) in terms of wealth creation; hence there are probably karmic patterns in deeply set beliefs and patterns that may need to be resolved prior to success. In these cases simply visioning and

doing affirmations may not be enough to overcome them. You may have to figuratively ‘jump through hoops’ and hone your skills, acquire knowledge and make a consistent effort in order to overcome the restrictions. Perhaps you have to learn discipline and develop persistence, or learn to be more grounded in your approach to making money. Alternatively maybe you need to become clearer about your life purpose or develop vision, passion or courage to pursue your dream. There are many possibilities here to consider that I will go into later. You will only find out through your experience of life what is true for you.

Light karma (light belief) is where we have the most control in directing our life and may be considered free will in producing easy and tangible effects that may manifest into positive or negative results relatively quickly.

The successful people shown in *The Secret* are most likely to be older souls or souls with very positive fixed karma or a strong destiny for success. They are living out the results of a good attitude to life probably from many previous lives. Interestingly some of them may have been born into poverty and difficult circumstances in this life, but have nevertheless created a vision and had the determination to excel in overcoming restrictions. They are an inspiration to us all showing that we can overcome adversity or a poor start to life. In fact a poor start may be the ultimate hidden gift in putting us under the most pressure, so as to push us to harness and develop our creativity in the struggle to get us out of a difficult situation. Misfortune may be the trigger we needed to wake us up, in providing the momentum for change, growth and transformation.

Timing is interesting. While we may feel we are ready for what we are creating, in reality it may transpire quickly or take much longer to form. In some instances perhaps we also

have to acquire patience and faith too. The reality is that there is time for everything in our lives. Time for joy, happiness and success, and time for losses, grief, sadness and anger too. They all have a place in the map of life. There is a time for focusing on relationships, career or adventures and there is a time for creating desires and a time for them to be realized in this or the next life. (I am speaking of time here as linear, involving a past, present and future, even though there are many different ways of perceiving the nature of time.)

In using our creative power, we need to be aware that not all that we wish for may be granted. Perhaps something better will come our way in a different form, or perhaps what we desire is inappropriate for now, or our intention is not so clearly formed. The exercise of persistence in itself is transformative in encouraging clarity and focus, which are great attributes for life in creating wealth.

### **Free Will**

In considering free will I wonder if it is possible that there is more than one theme going on here.

There is our karma. This is what we have created and what we expect and therefore what we form according to our thoughts, words and actions that we may think of as karma or alternatively psychological imprints on neutral matter. And perhaps there is also another theme that is not simply coming from deep psychic imprints or karma as we know it, but coming from a deep agreement of our soul with the greater soul of All That Is saying to our human form something like,

“So Yildiz you think you are pretty cool when everything is going your way, but how will you cope with this?”

In such 'soul agreements' perhaps we are provided with situations where we are pushed into really tight spots and forced to dig deep to find our hidden resources and creative potential, as part of our journey towards growth. In this way we are forced to face our biggest fears and demons, and find ourselves under extreme stress or trauma. Our inner structures and resistance to change may be forced to disintegrate, as we surrender in discovering our true nature. Our resistance crumbles as we find an easier simpler truth in how to Be. Either way, whether it is through karma or 'soul agreement', we create our reality in cooperation with the greater workings of universal energy.

The important point here is that you always have free will. However there is the free will of the soul and in opposition to it the wilfulness of the ego and personality, that often feels that it knows better. So often this conflict is an internal one until a point of surrender is reached and connection and peace is restored, if you choose to allow it in. Your karma is yours; you create it freely even though you may not remember doing so. In living you are constantly making choices at all times. Through this exploration of karma and consequences you obviously have an easier time with your light karma and in a sense that may feel the most gratifying or disturbing, as you can experience its results rapidly. With light karma you can quickly rejoice or make amends if that is appropriate and hence change its imprint on neutral matter relatively quickly. You can easily assess the consequences of your actions in terms of cause and effect.

However in terms of tougher, mixed strength or fixed karma, you also have free will, primarily in how you respond to it. You can develop skills, determination, acceptance and resilience, and perhaps that is part of what you need to change or develop. Of course you can also change your perspective on the situation in looking for the gold nugget in terms of the

learning from the situation. If you choose to look inward instead of blaming others for what is happening, you may begin to look at your attitudes, beliefs and actions, and make some very deep inner changes of consciousness. Even if the situation is slow to change or does not appear to change at all, if you have made an inner transformation, change has taken place anyway. As I have mentioned before, responding with anger, resentment or blame can only create more of the same, so is not helpful.

You always have the freedom to change beliefs that do not benefit you and the choice in how you respond emotionally. I know that some may find this hard to believe as your reactions may appear to be hardwired and out of your control. As you notice your thoughts and language, and gradually start to change them, your reality will also respond.

In looking at free will it is interesting that each soul is involved in an area of life that the chart suggests would be their focus at this time, so some of you might say where is the free will in that? Each of us freely following what our soul wants us to experience and this was decided before we came into this life. However it is our soul that made the choice either between lives or in the karma it created. Of course we can also make changes whenever we want to in ourselves, in terms of our direction and most of all in how we respond, but first we need to be aware of the messages we are running in our mind. How else can we know what to change?

For example you may say something like:

I am not happy in this relationship, but I am choosing to stay for now.

I would love to be rich, but I don't have the courage to pursue my dream.

Such statements reflect our choices and also take back our personal power in owning them. However, acknowledging them is a vital first step. Once we start to acknowledge where we are, we may be able to make new statements later, once we are ready, but before we acknowledge where we are, we don't know what we are doing to ourselves and what we need to change, in order to move in a more positive direction.

Both of the above statements, if they are your true thoughts, state a reality and also areas where change can take place. Understanding karma is empowering as it enables you to take full responsibility for yourself. It requires acceptance or for you to take responsibility for what has been created and also requires choice in how you respond. Hence in your response you create more karma. So being mindful of every thought, word and action is a vital part of creating a Rich and Spiritual reality.

### **Responsibility**

At some level there will be a need to reflect and to take some responsibility for what you are experiencing, as this has been attracted to you and by you.

If you are to take control of your life, you need to take full responsibility for yourself and that includes your karma. Knowing that you have created it all, whether you can remember it or not. Remember karma is not punishment, as it is here to show us what we have created and to remind us of what we are creating now. I believe that the soul in deciding to come back each life decides what is essential to experience, in order to encourage us to wake up and break down old thought structures on the spiritual path. If we accept the notion of a soul travelling through many lives in order to experience and grow, then it makes sense that for much of the karma we face, we may not have any memory of creating it. However, the fact that it is happening to us must mean that it

is ours. The time frame of karma (belief) coming into reality may often extend beyond one life, and can begin to explain why even with great efforts, what you create may take longer than you might expect for it to materialize, or alternatively it may materialize in a way that you could not have imagined. The process is mysterious.

We cannot understand it all but in taking full responsibility for ourselves we are empowered to direct our life. Whereas in blaming others or situations we remain a victim and powerless. We have a choice; one brings vitality, strength and dignity, while the other brings resentment, weakness and victimhood.

You are a creator and you do indeed have the capacity and ability to create your life in any way you wish. You are already doing that, however largely unconsciously. By transforming beliefs and expectations you will transform your reality. It can be no other way.

*“A man is a product of his thoughts”.*

Buddha (Retrieved April 2014) Good Reads.

Becoming rich is not as simple as many Wealth Creation books say, as the notion of Karma and the cycle of life is often not considered. With an understanding of karma, destiny and the utilization of free will, you may indeed be Rich and Spiritual.

How do you respond to chaos or unforeseen circumstances in your life?

Do you freeze, give up or find a way through it?

How would you respond if unforeseen circumstances threw you off course with your goal for while?

Would you take it as a message that it was not meant to be, or become even more determined to pursue it?

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Take full responsibility for yourself

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# CHAPTER 13

## Worthiness

To be Rich and Spiritual you now know that for most of us many things need to be in place; in particular in our inner world. You need to feel a sense of worthiness.

*“At the root of every success or failure is self-esteem. It is the official and most important headquarters or base of operations that determines what kind of experience we attract into our lives.”*

Lee Pulos from the forward of J. Jenson (2012) *Beyond the Power of the Subconscious Mind*

In looking at being Rich and Spiritual we need to consider who and what we are, before we can develop a clear idea of what we want and what we are worthy of. Worthiness may have a karmic factor that comes out of our experience of our family of origin, that is greatly influential in how loved and nurtured we feel. We are very much part of our ancestral lines and what lies there. Alternatively our sense of worthiness may be based on how well we have experienced the world in this life and may be simply a personal choice, as to whether our sense of worthiness is high or low.

Of course we also need to have a sense of life purpose or goals and these are directly linked to what we think we are worth. The human mind is infinitely complex. We now know that we have a conscious and an unconscious mind where only about 20% of our awareness is conscious. Yes mostly, we are driven by unconscious drivers and patterns, even for those of us who have done lots of personal development and appear to be very aware. Your conscious ideas are readily

available, such as in your decision to read this book, because you are aware of your desire to become wealthy in a good way. However, if you make a note of your self-talk and what you say to others in conversation, you may become aware of another theme altogether that is in operation underlying your conscious intentions. These may well be positive and in line with your goals, or may contain such things as doubt, fear and low self-worth, or a mixture of both positive and negative ideas. Self-talk comes out in spontaneous thoughts or phrases in daily life for you to see, if observe yourself. These are the thoughts and feelings that if negative, may form a counter theme that can sabotage your progress. Such mixed or negative thoughts need to be weeded out to allow the more healthy thoughts to imprint their potency in a positive way on neutral matter.

So here we have our conscious wishes and at another level, our fear and doubts running in an opposite direction giving a confused imprint. This is what is being transposed into our outer world and into reality for many of us. The inner and outer worlds are giving out different messages. If this is the case they may need to be reviewed, adjusted and refigured, until the vision and intention are truly congruent. Once they are all flowing in the same direction, they may create a clearer imprint on reality through vision, passion and action.

It is important to be aware that success may happen in a way that we may not expect, so there is a need to stay open and flexible to what is coming into your life. Many of us are presented with our wish or solution, but because we have a fixed or rigid view of what we want, we often don't recognise it, if it is presented in an unusual way. As you may appreciate, this is not for the faint hearted. As with going for a gold medal, many will fall off along the way, in not having the staying-power necessary to reach the finish line. Many of us who believe that this should be easy, will give up. However

this is part of the journey and I believe that it is infinitely worthwhile, because as you refine your thoughts and come out of turbulence and fear, you become so much more settled and happy, which is a blessing in itself.

Be clear that if it is your destiny for riches and comfort to come easily, then so it will. However even though most of you might hope for a destiny of wealth and success, if over time you appear not to be blessed in this way, you may have to think again if you really want to be rich. You may be required to make inner shifts that can flow into practical and structural changes that are in line with your purpose, if you are to live an abundant reality. You may be dealing with fixed or mixed karma.

You will need to be prepared to be highly focused in your visualizations to allow them to come into fruition over time, if you are dealing with mixed karma.

If we look at Janet's situation from an earlier chapter it is possible to find many problems and obstacles in her wealth creation strategy. There were several problematic assumptions or beliefs that were influenced by elements of her personality, psychology, karma, family and societal conditioning and what she'd read about The Law of Attraction.

She;

was not accepting her husband as he was.

was not taking responsibility for her choice in marriage.

was not taking responsibility for her financial or lifestyle choices.

had financial expectations that her husband didn't share.

had expensive tastes that she was not prepared to change in order to fit with her budget.

refused to help her financial situation by taking work that could alleviate and possibly help their financial crisis in the interim.

had a dream of a business that she was working on that would take time to develop, while action was required urgently in the present.

Janet decided to go into the stock market at a time when many were making a lucrative profit, but somehow was never at the right place and time to do so herself. It is likely that she has some mixed or fixed karma in this area to overcome or resolve. At the same time the relationship was in crisis and Janet was not taking responsibility for her choice in marriage and also not addressing the issue of the mismatch of ambition and life purpose in the marriage and refusing to open communication between them. Further, Janet didn't want to accept reality in several areas, especially in her choice of spending and her attitude to seeking paid employment while developing her business. Her belief in what she had been reading in The Law of Attraction was such that she was having a hard time letting go of her dream of positive change taking place simply by visualising it. She expected her wishes to materialise without having to make the inner and outer changes that were necessary, in order to give her goal a healthy place to form. She was refusing to face reality even though it was patently clear that what she was doing was not working and she was about to lose everything.

Some of these problems may on one level be karmic involving mixed or possibly fixed karma. These may also be seen on another level as deeply embedded unhealthy or dysfunctional beliefs and attitudes. She was refusing to accept several points of reality that were in conflict with her belief of how it should be. Acceptance of What Is, is a first step in looking at what is available and necessary for positive change.

There are certain points of reality that cannot be avoided and must be taken into account.

In addition, if we continue to do what we've always done, then we shouldn't be too surprised if we continue to reap the same results. The crisis Janet was facing was an indication of unsustainable beliefs and intentions that were not in line with the situation.

Changes, if we choose to make them, may take place in a range of time frames. However, the human psyche is such that deep change often takes time to penetrate all of the layers of consciousness and take root in new neural pathways. Hence change is often not instantaneous, although it is possible for some. The initial awareness or realization may be instant, but the deeper changes of thoughts and behaviour may take longer to come into line with new awareness. These are pathways driven by intentions, thoughts and actions that provide healthy roots for new thoughts and hence new forms of growth. This may be the beginning of a new way of imprinting neutral matter if someone like Janet were to choose to reflect on her beliefs and the situation she had created and make changes. In truth it is hard to let go of deeply held beliefs.

In reality you are in control of how quickly you can recognize and let go of what no longer serves you and take on new attitudes or beliefs. You have always been in control of what you have and are creating, and who you are. The sooner you really 'get' this and take it in fully, the sooner you will be able to let old unhealthy beliefs go and form new ones and create more positively in your life. However it is not so easy to observe yourself, as you are in the centre of your perceptions, beliefs and feelings. Many of these may be subconscious and so are not in view.

If you find yourself saying, but what of my terrible childhood, or the injustice I've had in my life, or my lack of education, then you are avoiding taking responsibility for yourself. At some level you have created what is present now, even being born into your family, culture or socioeconomic group is part of your karma as well as the choices you have made up to this point. It's what you do with it now that has the capacity to make a difference and change your fortune. Lamenting over what should or could have been is staying in the mode of victim and ensuring that you remain helpless and stuck in old patterns. Whereas taking responsibility is taking control of your life, while blaming or avoiding is remaining stuck. This may seem harsh but as soon as you take full responsibility for yourself, you become empowered. This is the key to transformation. Again this is simple, but for many not so easy to do.

Look at the life of Nelson Mandela. A great man, of course, but he had to become great by refining himself and becoming resilient in the face of adversity. He changed his understandable anger over the injustice of twenty-seven years imprisonment, over his protest of black people being treated as second-class citizens in their own land, into compassion, determination and a passion for change. He refused to give up his vision of justice for his people and displayed patience, persistence, courage and structure in putting his vision into reality in what appeared to be an impossible situation. This is a great example of someone having very difficult, mixed strength karma, who made the inner changes necessary to transform a position of adversity to that of inner strength, that he was able to utilize for the greater good. Who would have thought it possible that someone could go through so much suffering and come out older and mentally and emotionally so much stronger, and more resilient than before so as to form a new future for himself and his people?

In looking at your beliefs around wealth, check that they are congruent with your life, goals and aspirations.

Look in particular at any beliefs around limitation or scarcity, self-worth and perhaps consider where they came from.

Consider if they are your own or whether they come from your family, culture or religion?

What would change if you let them go?

What would you put in their place?

Play with new possibilities until you feel comfortable with them.

Some beliefs may be easy to let go of or change, while others linger on. Even though you may have a list of very logical reasons of why you should let them go, you may find that they linger on in some form. It could be that a belief is locked down with an emotional state of anxiety, sadness, guilt, shame or trauma, in which case you may need to seek help for a resolution. As I said before, for deeper beliefs, because they are often unconscious and you are in the centre of them, it may be impossible for you to challenge yourself. Those beliefs that are conscious are the ones that are more easily dealt with, while those that are deeper may be in the unconscious mind and much harder to locate and change. From a karmic point of view the conscious mind can be thought of as light karma in that it is more visible and open to free will and choice, whereas those deeper thoughts and feelings are unconscious and are more likely to be involved in stronger, mixed strength karma involving deeply entrenched beliefs and conditioning that require more effort to locate and transform.

In addition to the conscious and unconscious elements of the mind we are an integral part of our family systems and culture. This is the third area of human psychic structures that

is known as systemic or ancestral. We have a conscious, unconscious and also a systemic mind.

A systemic pattern is one that is imprinted into our unconscious family system and may have its roots in previous generations. These are patterns or dynamics that repeat in a family system and largely come from secrets, trauma or exclusions that could not be resolved in previous generations and may often be felt by those in the present. Such patterns may sometimes skip a generation and come out in us in the present or in our children. In this way it is possible to be part of a trail of anxiety or fear of starvation in a family system that has experienced great hardship, or any other pattern, so that for example, even though you may now have a plentiful supply of food, you may still be aware of a fear of hunger.

In terms of wealth, a person in the present may experience a feeling of guilt at having 'so much', compared to their parents or grandparents or further back in the family tree, particularly if they come from a family that has experienced great poverty. This may be felt as or referred to as 'poverty consciousness'. Such a deeply entrenched feeling or pattern may be a powerful inhibitor to becoming rich unless it can be resolved.

Your sense of worthiness is a major driver towards becoming rich. There is no doubt that we all hold a vision of ourselves that is formed by our sense of worth. Those with low self-worth will aim their goals accordingly compared to those with high self-worth. We achieve according to the vision we have of ourselves. Worthiness is a major monitor of success.

Are you worthy of your goal? Notice what thoughts and feelings arise when you consider this.

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Worthiness is a prerequisite for achievement and  
success

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## CHAPTER 14

# Being in the World

Being in the world is necessary as we are spiritual beings in a physical plane. Is it possible for us to have our feet planted squarely on the ground while we expand beyond limitations to our highest potential? Surely this is what we are here for. Being real is being authentic, having integrated our inner conflicts and dichotomies. This possibility is now very much present in our mass consciousness, particularly for those of us who have reached the stage of our spiritual journey where we do know that we can be so much more than what we have been up to this point. There is an upsurge of personal development in the modern world that is ultimately about finding peace and growth with ourselves and others. Happiness and contentment is what we all crave at our core and can be monitored in how we are, how we feel and how we interact with others and perceive the world. At this point we are challenged to come out of fear and limitation and go into love, expansion and abundance.

In being real we first have to be honest about where we are now. How else can we make the changes necessary until we can take a realistic view of where we are? In looking at your inner world and how comfortable you are with yourself, reflect and notice each of the following qualities in yourself on a 0-10 scale with 0 being the lowest:

Anxiety  
Fear  
Sadness  
Anger  
Unhappiness  
Pessimism  
Optimism  
Happiness  
Excitement  
Trust and faith

Taking care to be real about your feelings here is an important part of the task, as repressed feelings often simply go into hiding and come out when we are not aware and in ways that we don't consciously intend. Of course feeling lucky and optimistic is obviously more conducive to positive creation, just as feeling anxious, fearful and pessimistic, must be conducive to creating problematic expectations and outcomes. As you know by now, you create through your projections of thoughts, feelings and intentions. If you are projecting fear, sadness or anger then that is the vibration you are imprinting on neutral matter. Of course the opposite is also true. Emotions let you know how you are. They are important and inform you about what is pleasant or not for you. They may also come from difficult situations and may be learned or taken on from those around you in being part of your family system.

As mentioned before it is necessary to be optimistic and to be able to visualise wonderful possibilities in order to create abundance. Therefore it is necessary to become a glass half full person rather than half empty. If you have been a glass half empty person until now you may have wondered if it is possible to change yourself to a glass half full. Of course as you are reading this book you must already have more than a

glimmer of this reality, otherwise you would not be reading this far. As the writer of this book and a worker in this field, I believe that it is absolutely possible and in fact it is each person's duty to themselves, to make this transition from half empty (if that is where you are) to half full, if you truly want to fulfil your potential in living abundantly. I would not be doing the work I do if I did not believe this is possible, as there would be no point. My work with people constantly reaffirms that it is very possible for each of us to change many aspects of ourselves and especially our beliefs, expectations, thoughts and feelings towards abundance. However it requires persistence and conviction to make these changes.

The way we feel influences what we experience. A beautiful day is just that, but this is not what we see if we feel sad or angry or any other difficult emotion. All we can see is our sadness or anger; we can't see the intrinsic beauty of the reality. This separates us from our ability for joy showing us that we need to be able to deal with our feelings in a better way. One way of dealing with uncomfortable feelings is simply to feel them. Let yourself feel them. To start with you will need to single them out and decide which feeling you are going to begin with. Find a quiet space in your life and focus on the emotion by feeling it in your body without going into the story of how it got there, as this will take you off into a tangent that will keep you stuck, which is not the purpose of this exercise. So simply focus on the feeling for a few minutes, stay with it and then let it go. You may need to repeat this several times over a few minutes and then repeat it over the next few days or weeks, and until you notice that it is lessening and eventually disappearing. If it doesn't you may choose to seek the help of someone who can assist you further in this.

If you are a glass half empty person you can challenge yourself by pushing yourself to notice the simple things in

your life. Come out of the mask of pessimism, look up and see what is good or pleasing in each moment. Notice really simple things such as the colour of the sky, blades of grass, the complexity and beauty of the veins on a leaf, a nice meal, or a good cup of tea or coffee. Notice clouds or the quality of a rain drop as it touches your skin. Just start to notice all the realities in this moment. Perhaps you are not in pain and your body is comfortable. You can just acknowledge that and stay with it. As you begin to see the good things in your life you will notice your mood changing. Gradually you will make the transition from glass half empty to half full until eventually you will notice that you can hardly remember a time when it wasn't half full for you. Once this happens you have made a transition.

You do have a choice. You can choose to see the goodness in everything around you or not. This does not mean that you need to be totally naïve or foolhardy or an extreme risk-taker. You can keep your common sense and your life experience close at hand to inform you about what is safe or not while also appreciating the good in your life.

If you are a person who finds that they get annoyed easily, notice what annoys you about people or situations. When you do this you will probably find a voice in your head going on about how it should be, rather than how it is. Where did this voice come from? Is this a parent's voice or someone else's, or is it simply your own? If it comes from someone else you can visualise them and give it back to them. Then come back into yourself and request a new voice to come in that gives you light, joy and freedom. If the voice does not come from anyone else and is your own belief perhaps you can challenge it and make a new one.

In digging deeper we will find beliefs about how we think things SHOULD be that cause us to become ruffled with

indignation when people or situations do not fulfil our expectations. These are unhealthy beliefs that are rigid and lead to many disappointments as other people and situations often do not fulfil such rigid beliefs or expectations of how things should be. Having such beliefs leaves us feeling cheated, rejected or poorly treated. We cannot control others or situations that are outside our realm of influence and neither should we. On a personal level, the ONLY control we have is with ourselves. We are in control of the way we are and what we create, and the way we experience our reality. This is a huge task in itself, as it is the primary part of our soul's journey, so why torture ourselves with expectations that are unlikely to be met? Beliefs that are unhealthy have rigid expectations that are bound to fail us and may be considered as unhealthy because they do not accept the world or others as they are. This results in uncomfortable emotions and disappointment. They ensure that we remain unhappy. Unhealthy beliefs are unhealthy for us. Through this book it is clear that you are in charge of your reality as a Creator, so why create a reality that is fraught with disappointment or limitation?

Changing such beliefs or expectations must change perspectives and outlook on life significantly. Sounds easy, but again this requires persistence and time that may benefit from some professional help here if necessary, but is very worthwhile.

Alternatively you may find that few things disturb you as your beliefs are flexible and help to ensure that you are happy and content generally. If you have flexible beliefs you won't expect others or situations to live up to your view of the world for the most part. If this is how you are, you will have a healthy respect for others having their own ways of thinking and acting and being on their own journey. Your view may be open and generous, and doesn't have overly high expectations

of how others or situations should be. Healthy beliefs are in line with happiness. There is no doubt that we create our own happiness or unhappiness.

Of course you are not in isolation as you are part of the world and your social and family circles. Who you choose to be with or are born to also has an effect on you and you on them too. You need to be aware that if being with certain people brings your mood down, then perhaps you can choose different people to hang out with. However, if the pessimistic people in your life happen to be family members, this may be more difficult. You can still make your own choices here in how you are with them. You may choose to embrace your own growing positivity as you continue to notice the things to be happy about in your life. If this is the case you can let those attitudes come through in your conversation and way of being. People around you may notice the change and if you persist, they will eventually get used to the new you. Alternatively they may find the new you too confronting and withdraw in choosing to hang out with those of a similar mind-set to themselves so that they can feel comfortable in their complaining, if this is the case. Personal development will indeed change you and it may not always be possible to stay close to old connections as you change your mood and allow your mind-set to evolve.

However family do remain family for life, so must be dealt with at some level if your soul is to be at peace on your quest to be Rich and Spiritual. Family are part of your soul karma so are not a mistake, so will need to be dealt with in a good way where possible. Simply cutting them off is often not a solution as Hellinger (1999) stated, as the soul has a deep loyalty to the family we are born to that can be felt as guilt if such a rejection is made and has consequences in the family system, that may be felt for generations.

I know that many therapists and therapeutic modalities may encourage people who have been deeply hurt by family members to simply cut them out of their life. While I agree that this may be helpful to start the healing process and in becoming assertive, looking after the clients own needs and giving space, this does not provide a long-term solution from a wholistic or spiritual perspective. If again we consider that this relationship is in our lives, it must be there for a reason and if it is not possible to have a satisfactory connection with the persons or person concerned due to violence, abuse, or mental illness, then all we can do is find a place of healing for ourselves at some level, while acknowledging our place in the family system and the greater family soul. In acknowledging ours and others parts in the relationship we can take responsibility for our part only and leave the rest with those concerned. In this there is no need for blame. Karmic law will take care of the rest so we don't need to concern ourselves with retribution or the need to be right in making others wrong.

As human beings we are individuals and also part of our generational family system and part of All That Is. In being spiritual there is a move towards Oneness. Cutting off has no place in this although we may indeed need to create good personal boundaries around what is, or not appropriate for us. It may indeed not always be possible to have the quality of relationships that we would have preferred. Cutting off has repercussions for ourselves and our children in the family soul, as it is felt as a deep wound in the family system that has the effect of being played out repeatedly in further generations unless we deal appropriately with our part in it in this life according to Family Constellations theory. According to Hellinger if we cut off from a parent we shouldn't be too surprised if our children cut off from us too in repeating the pattern of pain.

As a child all we can do is learn to see our parents are they are, as human beings and entangled in their own family system, just as we are. From this place perhaps it is possible just to connect to the love of the soul in providing us an avenue to come into life.

As a parent all we can do is to enjoy our time as parents and learn to let our children go into their own lives and make their own choices. They may or may not appreciate what we have done for them and at some level we need to make peace with that.

In terms of spirituality many aspects of how we cope with living is relevant. In looking at personal development this may be measured in how easily and quickly we recover our equilibrium after an upset. It doesn't really matter how many personal development seminars or what therapies we have done, if it is a reality that we are still easily annoyed by people or situations or can't let go of anger, sadness or resentment, then we still have a way to go. True spirituality is demonstrated in how efficiently we are able to respond, process and let go of feelings and grudges within reasonable time frames. In hating others are we not hating ourselves at some level too, as we are also part of Omnipresence?

Each of us can be happy when things are going our way, but it's how we are when this is not the case that is more revealing about where we really are. How resilient we are in bouncing back to an easy equilibrium is what lets us know how we are really travelling. Happy people have happy thoughts and can easily attract happy, abundant situations and people into their lives. Of course tragedy, loss and trauma happens to all of us at times without exception, so how we deal with this, process the events and our feelings and come back to an equilibrium is key to how we are travelling and a good indication of our development. So if you want to be

Rich and Spiritual, make sure you are a glass half full, kind of person. This may require some genuine efforts on your part and maybe even some professional help at times to help you make those shifts.

### **Give and Take**

As human beings we are always in a state of aloneness and connectedness. They are part of being human and involve boundaries. Many of our beliefs and negative feelings come from a confusion around boundaries in interpersonal communication. In being with others such as friends, partners, lovers or spouses, or being a parent and family member, the art of communication and sharing is a part of the equation of being human. This involves having a healthy sense of our own place within our family system to help us to be comfortable in our own skin in both intimate relationships and social situations, and to be able to fully receive abundance as a spiritual person. The level of give and take, and the quality of the boundaries necessarily, varies between people in creating healthy relationships.

Friendship is usually an equal relationship that respects the level of intimacy or sharing with each other in a reasonably equal manner of give and take. Generally if the equilibrium becomes too lopsided, the friendship is likely to collapse, or if you don't receive or give what has been agreed (often unspoken) between you, it is likely to disintegrate. If you find that you are always the one who gives it might be worthwhile looking at why that might be the case.

Consider the following.

Perhaps it is the case that you are used to the role of giving or supporting in your family of origin?

Or is it that you prefer to be in charge of relationships and don't trust others to behave appropriately?

Or is it that you don't feel worthy to receive from others?

In reality many friendships for most of us have a 'use by date'. As we mature, we often outgrow friendship groups, unless we have enough in common, as they no longer fulfil the requirements of the original connection. Perhaps this is the sad part about personal growth.

Healthy love relationships are also about give and take. However this is more complex, intense and intimate due to the mysterious chemistry of sexual attraction as well as the complex symmetry of compatibility and contrast between a couple that needs to exist in order for it to work. This bond is often karmic in that the souls have intended to meet in life in order to experience and discover each other, and themselves through the interaction. All relationships form a mirror of how we are and how we are perceived. A delicate balance of give and take, symmetry, chemistry and intrigue are all involved, as well as the search for and the giving and taking of love. Relationships involve communication and negotiation and often the need to let go of the need to 'be right' in coming to a compromise. They are often our greatest challenge and reward in terms of our search for love.

This of course may result in the creation of children in being the conduit by which other souls come into being and a bigger relationship group may evolve from the couple. In being a parent there is a different kind of love. A caring and protective love, where parents give and children take in ideal circumstances. If this is the case the child can grow up feeling loved, protected and supported, with parents providing appropriate structure and discipline, so that they can explore and develop safely. This involves making choices that may often render the parent unpopular at times in the interests of the safety and development of their child. Hence children do not always get what they want. Parents need to feel strong and

comfortable in this reality, knowing that they are working in the best interests of the child even though this may not be appreciated due to their lack of development. Relationships are a crucial part of being human and a vital part of being Rich and Spiritual. Relationships rely on the ability to connect with other spirits in finding harmony where possible as spiritual beings.

### **Boundaries**

In coming to a balance of give and take for each type of relationship and becoming self-aware there is a need to develop healthy boundaries. Just as good fences make good neighbours, so good boundaries make good relationships. However, good boundaries require a strong sense of self in knowing your own needs or requirements and having an awareness and respect for those of others.

What are yours, theirs and what are shared between you and how to deal with them is a delicate balance in itself. Through these interactions, we become aware of what is appropriate for each of us and how to put voice to a No as well as a Yes when necessary. In reality most of us in our eagerness to be liked, loved or accepted find it easier to say Yes than No. The personal development required to say a clear No firmly or compassionately when necessary is significant and requires much self-assurance and presence. Presence is required in risking disapproval and revealing our vulnerability in being true to ourselves and others. In this way we may find the best solutions for ourselves even though this may push at the limitations or awareness of others at times. Being able to do this for ourselves is important as is listening to the No of others, if we are to relate well in finding companionship, support, harmony and love with the souls around us. Being real with ourselves, others and our world, is vital in our quest for richness and spirituality

Take time to consider each of the following.

Who in your life will be impacted by you achieving your goal?

When looking at your responsibilities towards children or partners, does this goal remain a strong and positive intention?

If parents or society don't appreciate the value of your goal, will you pursue it anyway?

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Relationships are pivotal to spirituality.

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## CHAPTER 15

# Gratitude and Abundance

At first glance the word acceptance may appear to represent passivity. However, acceptance does not indicate passivity or resignation; rather it represents a combination of strength, responsibility, presence and grace. Acceptance is a natural forerunner for gratitude, grace and abundance.

If you look at nature, life force and the universe, there is a natural impulse towards growth. There is a constant natural flow towards expansion and diversity. If we look at our generation compared to our parents and grandparents and beyond, each generation has mostly advanced significantly in many ways. Generally each builds on the progress of the former in wanting and achieving more than before. In addition there is an agreement from parents and grandparents that their children and grandchildren are welcome to build on what they have provided in making a bigger, brighter and better future for themselves.

If we look at the living standards of the 1800's generally, we find conditions for most that would not be remotely acceptable in our modern times. Sanitation and living standards are almost unrecognizable for many of us in the west compared to that time although still present in much of the Third World now. This advancement is reflected in the extension of longevity general in the west. Our expectations have expanded significantly. A much larger percentage of us in the present have degrees, double degrees or masters degrees, whereas our grandparents were often considered lucky if they had completed school up to the age of fourteen.

The point I am making is that the world is abundant and delivers according to our expectations and our ability to receive and create. The more developed we become, the more we can visualize and create, and so the cycle of abundance continues to expand. There are no limitations other than our own beliefs, expectations and sense of worthiness. It is natural to want to do well and acquire a good life style and having done so, enjoy it so much that we want to go to the next level and acquire and enjoy even more. This is not greedy as some areas of society or religion may suggest. It is natural and very much part of universal abundance.

But what of the starving millions or the struggling poor, I hear many of you say? Here is the point. You staying poor does not help them. You staying poor does not help them eat more or raise their living standards at all. Giving to the poor may help them eat for one more day perhaps, but does not change their lives or empower them and often maintains the status quo between the rich and poor. The belief that staying poor helps those who are less well off is an old pattern of belief that must be uprooted from our consciousness if we are to create positively and abundantly. This thinking comes from a view of the planet and the universe that is finite and has limitations and scarcity. This is not the case if you understand the connection of your thoughts, intentions and neutral matter that are constantly creating and reforming reality. In reality, focusing on the poor will make more poverty in the world and also create more limitations for yourself, whereas focusing on abundance will have an opposite effect. Remember, what you focus on is what you create.

In becoming rich, especially if you have come from a poor background, you become a role model for those who are struggling in demonstrating that there is another way to live if they choose. They can be inspired to dream and find a way out for themselves. The best way to help others is to become

the change you want to see in the world and encourage others to do likewise (if that is their wish), in their own way and in their own image.

I am not suggesting that you should be selfish. It is wise to be compassionate and helpful to others and if you want, to help in a tangible way. Become part of groups that help others to become self-sufficient, such as providing education or supporting groups that do, or such movements that are introducing a new way of looking at the world and providing affordable personal finance. One such area of many is micro investing such as in Micro Place sustainable investments. (Aug 2012 Retrieved 13 July 2013). Micro investing is a system where people like you or me invest. These are real investments that offer market interest rates (this is not charity), so that those who are struggling, often in Third World countries may take a small, low interest loan. Such a loan may be used to start a small business of some sort, such as selling fruit, food or handicrafts etc. In this way they can gain some autonomy, personal power and self-esteem and their children may be fed and go to school and providing new long-term possibilities.

In being Rich and Spiritual you will have a more meaningful effect on others if you take the time to put on your creative hat in finding ways to invest and spend your money in ways that are productive both to yourself and others, so that everyone wins. To simply give to charity without investigating the efficiency of their work is perhaps lazy (or at least lacking in imagination) and has a limited effect. Taking the time to find out how much of what you give ends up helping those that it is meant for, or becomes lost in marketing, advertising or corporate salaries can be useful information. Giving to known charities often absolves us from feelings of guilt about having so much while others have so little. This is a guilt that may have its roots in our religious doctrine or the poverty

consciousness at the roots of family and cultural systems, and humanity itself. However, it is time to consider how we help others in new ways. I suggest that becoming wealthy yourself and encouraging others who want this, to do so in their own way, is a great help to those in need. Providing role models or assisting in ways that help to provide the means to allow others to acquire education or the resources to become self-sufficient is a respectful and empowering way to offer a helping hand.

Remaining poor means you that you are not in a position to help anyone and may even be a burden to others or society if you can't support yourself. Wealthy people can provide jobs for others and are consumers of services and goods, which keep the economy going. Keeping money moving through the economy by wealth creation and spending on services and goods is good for everyone.

From your more fortunate place, being truly grateful has a much better effect on you and others than that of poverty and guilt. Gratitude is a better quality to foster than guilt in terms of generating wealth and incorporating spirituality in your life. A deep 'thank you' in being truly grateful for everything that you have in your life will imprint neutral matter positively. If such gratitude is frequently felt throughout each day and genuinely expressed at least in your mind and heart, it can only have a powerfully positive effect of generating more of the same, both within and around you. Your gratitude may be for your home, food, health, people in your life, your business or work going well and so on... Such constant feelings of gratitude can only generate more. It can only generate positively into neutral matter to ensure that more of the same is imprinted. This is also the case for those things that are not yet as you would like them to be, such as a project or wish that you are presently creating.

The secret here is to be in gratitude for it, as if it is already here, while on another level working on it to help in its fruition. Take care not to make this an empty mantra by making sure you put some feeling and vision into it to make it real, every day. Even many times each day. This requires focus.

Make gratitude a part of your day. Say thank you for 7-10 things every morning and every night and be grateful for many aspects of your day.

### **Attitude**

I am frequently struck by the attitudes of young people. It is so often easy to see who will create a good life for themselves and who won't by their presence and their attitudes to quite ordinary roles such as the checkout person in a supermarket or the trolley collector, or shelf loader. Those who have a professional, efficient and respectful way of responding to customers, stand out in showing an attitude to life that will hold them in good stead, compared to those who chew gum and make it obvious that they don't care or respect anyone, and are far too good for these ordinary roles. Lowly jobs, but for those with vision and determination, they provide good starting opportunities to develop the skills, discipline and determination in being the best they can be in becoming rich. Many wealthy people have started here with nothing materially and little education, but by forming a healthy inner resolve to imagine and act towards a vision, they have created a better future.

Many interpret the philosophy of 'love your work' as 'only do work that you love'. Both of these ideas may be valid but beware of giving up work or a situation that is sustaining you prior to finding a better or ideal job or position. While walking out of your job hoping that by chance or divine creation, you will fall into a much better one may work for a

few, it leaves many stranded like beached whales. This may be quite a destructive move. Remember it is your task as part of your spiritual journey to find ways of sustaining yourself in being able to pay for basic utilities and keep a roof over your head, as this is the first step in mastering your physicality on this planet and in this financial and social world. We are all part of the financial reality that we have created together. So rather, consider changing your perspective if this applies to you with respect to what you are doing now in being able to sustain yourself and find ways to accept or even love doing what you are doing, knowing that this is just a stepping stone. Do what you are doing in the best way you can with appreciation and possibly gratitude, as it sustains you, while you envision and create other opportunities. Consider how you can be present in your existing situation as you focus on your goal, while you engage in research, study or networking in your own time in creating your new reality. For most it is not wise to be reckless or impatient in cutting the chords that sustain and go into 'free fall' with no fall-back position. However it is true that all change is risky and risk is a necessary step in stepping into new realms of possibility, but perhaps a calculated risk is a wise choice for most of us.

A good attitude and determination can take people to professional jobs or boardrooms all over the world or their own business according to the vision they have of themselves. Interestingly, others who feel such work is below them remain stuck due to their lack of vision, low motivation or possibly inflated egos. Inflated egos are often a mask for low self-worth, an illusion of grandeur or simply plain laziness. These are states that prevent people from taking such ordinary work seriously and who may often become resentful of those who move on successfully in life, on the strength of their vision and efforts.

The message here is not to give up if you are in a job that is not ideal. Do it as well as you can while imagining yourself in a new role and while making the most of your current situation. If you continue in this way for as long as it takes to get a promotion, find a new job or a new opportunity, you will be actively creating a better future. For many of us wealth creation is one step at a time. In this way you will gradually refine and clarify your intentions, thoughts, and feelings, and gain the skills and knowledge necessary, while being open and flexible to opportunities that present themselves. All of this in itself will change you and what you create. If you are not employed, set about changing this by working in ANYTHING, perhaps even volunteering. Put forward your best attitude and do what you do with generosity and diligence while being open to doors of opportunity opening up to you in perhaps unexpected ways.

Unless you have a strong destiny for wealth and success coming your way, this is probably the way it will stay unless you take full responsibility for yourself and your life, and become motivated to make changes in your thoughts first. For most of us, change takes place in step with our ability to grow in awareness, one step at a time, as we gradually expand and solidify our new reality. In this way significant change may take place over time, especially when we consider where we are now compared to the year before or the year before that.

Neutral matter can't do it for you. It has no agenda. You are a creator and everything comes from you. You have to imprint it with your intention for it to know how to manifest according to your wishes. Thoughts have power, so you need to use them intentionally if you are to be Rich and Spiritual.

How grateful are you for what you have in your life and for life itself?

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Gratitude begets even more to be grateful for.

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# CHAPTER 16

## Change

So you are ready to step into step into being Rich and Spiritual as is your right as a creative being. You create your reality through your thoughts and actions, and now that you understand this you can take control and steer your life towards your aspirations.

But what if you have realized that even though you want to be wealthier and are ready for change, there appear to be psychological blocks that stop or sabotage your progress? So how do you resolve any blocks you may have to becoming rich? Most of us can easily deal with surface beliefs, thoughts and feelings on our own or through talking with friends, or even through such processes as coaching, counselling or mentoring. A few sessions here may be highly beneficial in helping you find clarity and more understanding of your life purpose, passion and help you find your motivation so that you can move on with more confidence in living the life you want to live.

However, you need to be aware that for any professional or personal development process to be effective, it is necessary to be totally committed to the process. Your full cooperation is required. No one can MAKE you make the changes. As a psychotherapist and mentor it is outside my ethical framework to influence anyone to do anything they are not in full conscious agreement with, as I am very much aware that we are each on our own journey and that some people are not ready or willing to make those deeper changes as yet. I am aware of respecting everyone's journey and their freedom to live how they wish, within reason. (I am thinking mainly of

harm to self or others here.) For me to attempt to help someone make inner changes if they are not yet at the stage of wanting or agreeing to those changes, is overstepping my mark as a helper. Once we've had enough of our struggling each of us starts to realize that the only person who can change our situation is us. Then at this point we are ready for change.

Initially we are likely to make external changes. This may be change in work, education, relationship or location and this may well provide improvement or advancement in life. However many may find that some of the same patterns go with them, wherever they are. These may be patterns of sabotage, fear, doubt, or lack of confidence. This may also include a pattern of perhaps finding wherever we go that someone picks on us, or any other pattern. It appears to follow us wherever we go. At some point we may realize that we are the common denominator of the patterns in our life and may eventually realize that it must be coming from us or our expectations at some level. Just coming to this point shows that we are taking responsibility and moving from being a victim (its being DONE to me) to awareness in considering that perhaps this has something to do with me (taking responsibility). This is a giant leap in growth. From this point we can become empowered to make new choices. We can stay as we are, or go from being a victim to taking responsibility and control of our lives. This is transformation in itself.

The next step is coming to a point of readiness for the task of change and being sufficiently convinced that change must take place in order to move on in a more productive way. Often a crisis point must be reached where the pain of continuing as you are is worse than any possible discomfort of going through the process of change. Again, each of us will reach this point at different times. I have found that for those

who are not ready for change, it is best not to attempt to persuade or coerce them, other than to let them know that I, or others, will be there when they are ready, if they require support. They need to come to this point for themselves in taking full responsibility for themselves in any area of change in order for it to be productive, without exception. As a therapist and mentor I always assess the readiness for change in a potential client in the therapeutic process and only proceed to assist them free their mind, pattern or behaviour if they are in full agreement that this is what they want. If this is the case, the tipping point has been reached, where it is more painful to remain as they are than to make the changes necessary for freedom. Of course change may take place on your own through reflection and persistence too.

#### Steps leading to change

1. Reflection
2. Awareness
3. Take full responsibility for yourself
4. Ready for change

Once this stage is reached the process of change will be relatively easy.

If professional help is sought remember that for any process to work it should be a liaison. Each of us needs to take responsibility for ourselves and come out of excuses and blame and meet the therapist or coach, if we hire them halfway, in being prepared to look deeply into ourselves and make the necessary shifts. However unfortunately on a practical level, many people may not reach this stage of readiness for change in this life.

## **Finding Help**

Deeper beliefs or emotions, issues or traumas may be resolved with longer-term psychotherapy (talk-therapy) or in only a few sessions with a competent, registered clinical hypnotherapist. Hypnotherapy is an effective way to locate and resolve unconscious blocks, beliefs and emotions relatively quickly for most people once they are ready for change. However, finding someone who is properly qualified, effective, ethical and with whom you have a good rapport is essential for a good outcome. Hypnosis is one is relatively easy to illicit, but the skill in the therapy is what helps positive change to take place, hence make sure that should you wish to follow this route that you pick someone properly qualified.

Of course your sense of worthiness is a vital issue in terms of being Rich and Spiritual. Where does this come from? Some of it comes with us from past lives and some comes from our family environment or formative years. There is no doubt that the way we were attached to our parents in our formative years has a lasting effect on how we perceive ourselves and how we relate to others and our sense of worthiness. How our parents were parented and then how they parent us, are full of potent messages from which we make meaning about how lovable we are, hence this often becomes the basis of our sense of worth. If our parents were centred, loving and calm, they may have been fully present for us in doing the best they could in providing what we needed, whereas if they were anxious, insecure and depressed, they were likely to have been experienced as ‘not present’ and perhaps gave us the impression that we were not so important, special or loveable. This has a lasting impact on us unless the perception is changed.

Many of us unconsciously absorb the qualities of our parents’ attachment style with their own parents through the qualities of the formative parent child bond. Relationship patterns and

nuances are passed down the generations consisting of a mixture of secure or insecure attachments regardless of our parents' often-sincere wishes to provide more for us than they received themselves. Each generation is often doing the best they could with what they have with survival itself having the highest priority.

Here we come to Systemic consciousness and generational patterns, these the patterns that we enter at birth and are present in our very essence, mostly subconsciously. All parents generally do the best they can with what they have or know, but deep systemic and often unconscious patterns have a way of infiltrating each generation through the quality of the relationship bonds, especially between parents and children. Ruppert (2008) Trauma and Bonding gives a deep explanation and many examples of how the subtleties of relationships are transferred through generations. These patterns become the blueprint from which we operate in all spheres of life. The quality of those initial connections help us to develop our sense of self. This means that the happy loving and attentive face of a mother has a deep impression on us, just as a cold distracted one does and influences our sense of lovableness and our sense of intrinsic value.

This may sound a bit grim. However, the good news is that this can be changed, reformed or transformed if we have inherited or been born into difficult dynamics. This is particularly so if we are prepared to make the changes, perhaps with an effective therapeutic approach with a competent, well-trained facilitator. In addition it has been discovered that the brain is plastic, meaning that it can reform or grow new neurons and is not hard wired as was previously thought, so change is very possible for many.

I am a counsellor, hypnotherapist and Family Constellation facilitator and have found through my practice that my clients

obtain more rapid resolutions through processes that operate on the subliminal areas of consciousness such as hypnosis or Family Constellations.

This can be done in a relatively brief therapeutic process of between one to only a few sessions, or as part of a longer process according to individual needs, using a modality called Family Constellations and Business Constellations. Former therapies around attachment theory issues have traditionally been long term and arguably not so effective in providing real avenues for change. From my perspective this is due to these utilising mostly long term talk-therapy, which has a limited access to both the unconscious mind and systemic consciousness that are largely subliminal in nature and where the roots of the problematic patterns or issues may lie.

Look at the goal you formed in Chapter 3. Has it remained the same or has it changed subtly or even fundamentally to this point? If it has changed, what are the key elements of knowledge or awareness that have contributed to the change?

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No change, no gain

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# CHAPTER 17

## **Family Constellations: Systemic Solutions for Success**

Resolving blocks to success and improving worthiness is an important step in becoming Rich and Spiritual. As I have said before your sense of worthiness is at the root of all wealth creation. How is it possible to create what you can't feel or imagine as a possibility? How can you truly step into a bigger reality unless you feel worthy of it? What you think and what you feel is what you project.

Deeper beliefs and systemic issues involving primary attachments to parents and the dynamics of the family system are more effectively dealt with using Systemic Family Constellations or Business Constellations rather than counselling methodologies in my experience as a counsellor, clinical hypnotherapist and Family Constellations facilitator. Traditionally these may take place in seminars or workshops or alternatively in private sessions. Family and Business Constellations are a brief, experiential solution-focused psychotherapeutic process, that can release buried personal and systemic emotions and help individuals find new perspectives of themselves and their system. In this way it is possible to form new beliefs from which a person can gain more freedom, peace and sense of intrinsic worth.

A Constellation seminar or workshop entails a group of people who often do not know each other, meeting with a facilitator who takes it in turns to look at their issues or situations through a Business Constellation or Family Constellation. The group meets in a confidential circle with

the facilitator and the person who is looking at an issue tells the facilitator what they want to look at with the group. The facilitator collects mainly factual information of the issue through a few questions of the family or business system concerned. Then the person is invited to choose several people from the group to represent those involved in the issue and place them in the middle of the circle in relationship to each other, according to their inner image or feeling of the issue or situation. In this way the unconscious image or systemic dynamic is set up that form a pattern or Constellation. From this point the Constellation is in progress.

Interestingly just being set up like this creates a field of energy, probably due to the intention of the client imprinting their dynamics on the neutral energy within the group. This phenomenon of the energetic imprint is known in constellation circles as the Knowing Field. The representatives, who normally know very little of the client's family or relationships become aware of sensations developing in their body, such as heaviness, lightness, sadness, anger or any other sensation as they tap into the dynamics of the family. This is the energetic dynamic of the system. The facilitator allows or guides the Constellation to proceed or develop with more people added if necessary, until shifts in the Constellation can take place. This may take place in movements between the representatives as they move from disorder into more Order, where emotions may be released and new perspectives come to light for the person concerned. The facilitator may offer 'healing sentences' to aid the healing movements of the constellation until a finishing point is reached. This provides a new perspective from which the client may make new meaning and hence provide a new base from which to operate.

Generally the client will set up the constellation including choosing a representative for themselves so that they can sit in

the holding circle with the other observers to witness the unfolding process. In this way they observe and experience the process from a different standpoint and process it through their senses and emotional body and through the representatives of the family system. This experiential combination creates a very powerful process for change.

Family Constellations and Business Constellations may be used to look at all relationship and wellness issues, including mental and physical health and also work or business related issues and in particular issues of life purpose, intention or worthiness. Or any blocks to success.

Here I offer some example Constellations to show how they may be used to resolve blocks to wealth and success.

Names and details have been changed to protect privacy. As no two people or family systems are identical, what is shared here may not be transposed to similar issues for others, as each family or business system is unique. These examples serve only as examples of how the process may unfold and I strongly advise you to find a Family Constellation facilitator near you who can help you to explore your own issue through a Constellation process if you would like to experience the process.

### **John and his business**

John was in his mid-thirties and was frustrated about not being able to make his business profitable. Through the interview process the facilitator found that his father left when he was nine years old after going through bankruptcy. John grew up with his mother and had little contact with his father since then. John's father lost his father when he was a child in the Second World War.

John set up a representative of himself standing next to a representative of his business. The representative of the business turned away and began to move away from John towards the edge of the circle, looking out, saying that he felt very tired and heavy. The representative for John looked dismayed.

John was then asked to choose a representative for his father and mother, and place them in the circle. He put the representative for himself standing by the representative mother, with that of his father in front of him. His father had his back to his son and ex-wife.

The representative for John's mother very quickly became agitated and angry, and clenched her fists, while the representative for John said he felt helpless in being unable to help his mother.

The representative for John's father reported feeling totally cut off, in not feeling anything. He was looking down and said that he didn't want to turn to look at his family.

John was then asked to put in a representative for his father's father, his grandfather. He placed his grandfather in front of his father at the edge of the circle, close to the representative for the failing business.

The representatives of the father and grandfather stood for a few minutes looking at each other, until both started to weep openly and eventually hugged and comforted each other. The representative for John's father was able to express his anger and sadness at losing his father, and was able to receive his father's regret at dying so soon.

Eventually the representative for John's father turned to John and his ex-wife, with his father behind him. After a few

minutes the representative for his ex-wife was able to express her anger at being left to cope on her own with their son.

The representative for John's father was able to say through his tears that he was truly sorry for what had happened and was eventually able to honour her for what she had done for their son in his absence. The representative for John was able to look at his father for the first time.

The representative for John's father was able to say that he felt shame for what had happened to his business and for leaving them.

The representatives for the older men held out their hands for John and after a few moments he moved towards them putting a hand on each man's arm, father and grandfather. The three men looked at each other with love and gratitude for a few moments.

The representative for John's business suddenly became energized and moved over to John and eventually John, was able to stand with his business by his side looking strong with his father and grandfather behind him.

John was able to find a new perspective of himself as a man and an appreciation of how the loss of his grandfather had deeply affected his father and hence impacted his parent's marriage and business, and himself. John was also able to appreciate how much he had judged his father for the failure of his business and leaving the family. He was able to acknowledge for the first time how much he had missed a connection with his father. The reconnection with his father and grandfather appeared to have brought life back into the representative for his business as he reconnected with his family system in a healthier way. It appears that John felt the loss of his father as well as an ability to help his mother which

was a burden for him. Further in judging his father, he had taken on the shame and guilt of the system. With each person in the system taking responsibility for themselves in the process, it was possible for John to reconnect to the love there and look out to a brighter future.

### **Sandra and her business**

Sandra was struggling with her marketing business when she came to do a Constellation.

In the interview she told of the struggle that her father's family had with extreme poverty over many generations.

Sandra set up herself and her business with representatives. The representative for the business quickly became crouched and very tired, while Sandra's representative looked distressed. Sandra was then asked to set up her father with five generations of men behind him using five representatives. All of the representatives for the generations of men including the father looked tired and weak in their places.

The representative of the fourth generation of men was asked to turn and look back at the fifth generation, and bow deeply and express gratitude for what they had done to assure their survival. The man representing the fifth generation visibly stood taller with pride and love.

This was repeated by the representative of the third generation of men bowing deeply in gratitude to the fourth until the fourth stood tall with pride and this repeated in the same way down the line of representatives until the representative for Sandra was able to bow to her father with gratitude and then to all of the previous generations, and ask them all if they would all bless her to be successful in her business. She added that when she was successful they would all enjoy it with her, in her heart.

The representatives for the generations were able to bless her and the representative for her business stood tall and said that he felt tingling sensations in his body.

Sandra took her place in the constellation with her business by her side and was moved to tears of gratitude.

Even though Sandra was a vivacious and apparently confident and intelligent businesswoman, she had felt the weight of her family's poverty on her father's side. She carried a deep unconscious systemic loyalty to her past as she felt the poverty consciousness of her system. This became a block or sabotage to her success. Once they were honoured for their struggle for survival, Sandra was able to accept their blessing to enjoy better times and move on with them in her heart.

In both cases reality was accepted and new perspectives were allowed to arise.

What I have given you here is a bare framework of what happened in these two constellations that cannot convey the power and profound nature of the experience of the process of Family and Business Constellations. To observe your own situation from a circle and to become aware of other's perspectives within your system is very helpful. The process allows a release of unspoken messages and emotions in the system, and is truly powerful in offering the person concerned a new opportunity to reconnect with those we are in connection with, in a new and healthier way. From this point we can make new meanings, beliefs and choices and raise our sense of worthiness. Becoming Rich and Spiritual cannot take place without worthiness and being in a good place with the people in our life, so that we can feel good about ourselves and grow spiritually.

The philosophy and practice of Family and Business Constellations may assist you in coming to a place of peace with others even if others have not, or are choosing not to come to a place of peace with you. This process has to be experienced to be understood and felt in multiple layers of perception, and is not simply role-playing or psychodrama. This is a psychotherapeutic, spiritual process that works at the level of the personal and systemic (ancestral) soul. For more information and examples please see my book *Stardust on the Spiritual Path* (2014) or my Family Constellation website on the About the Author page at the front of this book.

Research in Epigenetics from the National Institute of Health retrieved 12/05/2014 joins a growing area of knowledge that shows that such factors as environmental (social, emotional, relational) and traumatic qualities can and do trigger genes on or off. This is ground breaking findings in showing that DNA and genes are not necessarily hard-wired as was previously thought. Just because we have a particular gene does not mean that it may become active. Social, emotional and relational factors are far more influential than the biological sciences had believed. This gives more validity to such processes as Family Constellations that assist individuals in healing problematic systemic dynamics such as trauma or other emotional factors that hold them back. I have countless numbers of clients who have improved their wellbeing or resolved sabotage patterns to success through this brief, experiential process.

In finding psychotherapists to help you free up your mind of limiting thoughts, distressed feelings, or systemic issues, it is important to check the credentials of the people you choose. Make sure they are properly qualified and registered with appropriate professional bodies and able to assist you make the changes you want. I believe it is important to take the time

to speak with them on the phone and trust your gut reaction to guide you in choosing someone appropriate for you.

## **Meditation**

So does meditation have a place in being Rich and Spiritual? Meditation can help you train your mind. It is an important way of slowing down your mind, so that you can see or be aware of your thoughts as most of us have a ‘monkey mind’ until we learn to master it. By this I mean thoughts and feelings that jump around constantly and apparently uncontrollably. Meditation can help you to become aware of what is going on in your mind. Once you have an awareness of what you are thinking or saying to yourself, therefore what you are unconsciously imprinting on neutral matter, then you are in a position to understand what you are creating. From this point onwards, you are in a position to know what it is you want to change. You can begin to take responsibility for yourself and make conscious changes towards what you want in your life. There is no doubt that to be able to focus your intentions in a positive manner, it is necessary for you to have some mastery of your mind.

There are many styles of meditation available, but ultimately meditation provides a space whereby you can meet yourself, notice your thoughts and feelings and come to a place of peace and acceptance, and even love of yourself as you gradually fine tune your thoughts and process your emotions. Again this requires a willingness and commitment to the process as well as discipline and patience. These are all qualities that must be mastered if you are to make changes in your life by maintaining focus on your intentions as you create. However there are many kinds of meditation and I believe there is one for everyone who wants this to be part of their life. Meditation has a gradual build on effect that may feel slow at first, but may increase over time, as it becomes an essential part of your life.

Meditation is an essential part of my life in keeping me nurtured, grounded and energized. It may not be for everyone to sit in a lotus position saying OHM in perfect stillness. Thank goodness there are many styles of mediation. This means that you may experiment with what suits you in terms of silence meditations or visualisations and also moving meditations such as yoga, Tai chi and Chi gung or visual, guided, or any other mind body discipline that may assist you in mastering your mind. For many people walking, running, surfing, art, music or dance and many other activities may serve a similar purpose in training your mind to come into synchronicity with your body and soul. In training your mind you will have access to more clarity and focus to utilize in manifestation of thought into form.

Consider your goal with your ancestors standing behind you. Feel gratitude to the lives that have gone before you that have made it possible for you to be here. Keeping in mind that they may have no understanding of what you desire in this modern technological world, ask them for their good wishes in your quest.

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Take your place with Love and Worthiness

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# CHAPTER 18

## Greatness

Are you ready for greatness? Are you willing to stand out from the crowd, test yourself in whatever field you are in and be excellent at what you do, or what you present? This does not have to be competitive. In fact it's better if it's not if you want to be Rich and Spiritual. Standing up for who you are or what you can offer is simply a declaration of your contribution to the prolific abundance in the world. However it requires confidence, courage and motivation. For those of you who are ready for this level of exposure, it requires a unique gift or skill, or package of some sort that you can use. How else are you going to stand out or become rich? Being ready for greatness may take time and considerable personal development in raising your sense of worthiness as discussed in the previous chapter, but is essential if you are to be Rich. There may also be an element of risk in being willing to put yourself at the forefront. To be great you need to be a person of influence with a deep well of knowledge or skills in the area of expertise or a talent that you have. For most this often takes several years or even a lifetime to acquire, unless you are destined for fame from the start and have been born with the skills of a Mozart or Rembrandt. Such geniuses appear to have talents that can be expressed even in childhood in that they are charismatic, unique and inspiring from a young age. Most of us grow into greatness later in life if we are prepared to embark on such a journey.

Consider if you are ready for greatness.

What area or areas are those to which you can aspire for recognition or success?

Do you have the courage to go for your dream?

Are you ready for what this may cost in time or effort?  
Do you only want success and richness if it comes easily?

Most people in the world may be put into two broad categories in terms of living; that of Cruiser or Navigator. Cruisers form the vast majority of people who take a laid-back attitude to life and are carried in the ebb and flow of life, and primarily want to have a quiet, relaxed and comfortable time. There are no judgments in this as this is probably what their soul has requested for this life. Perhaps they've had a lot of storms and dramas in previous lives and simply need to cruise this time round. In addition they may have no real desire other than comfort and ease. Perhaps living like this is rich for them compared to former experiences. Others, a much smaller proportion are the Navigators. Navigators are the movers and shakers; the ones who make things happen. They are the leaders, visionaries and motivators, and the ones that are ready and hungry for much more. Navigators often want it all and see no reason why they can't have it. They, too, often want to have a comfortable life and also time to rest periodically to enjoy the fruits of their creations. However navigators also have a drive that wants to push boundaries and develop, hone and fine-tune their abilities to create and continually recreate throughout their whole lives, knowing that there are no limitations. It's not simply about being rich for navigators, although this may be an initial goal, but it is also about the adventure and thrill of the creation. Creating something tangible from an idea may be an inspiring process in itself, because once you can create like this why wouldn't you want to continue to do so, just as nature and cosmic forces do? Co-creating with creative matter, just because you can and just for the fun and joy of it is a free, and natural way to develop and express your creativity.

Many Cruisers have a belief that wealth or success should come easily as they are not interested in spending their time

and efforts on making those inner changes or the efforts required to develop their creative powers. It could be that becoming rich is not their main purpose in this life.

It may also be the case that many of us spend much of our life as a Cruiser and come into a very different astrological period where even though we may not have been motivated before, we may suddenly find our focus shifts and we can suddenly become motivated to improve our financial position or our career, or have a great idea that we want to develop. We may suddenly see the need to become more independent, when we find that relying on others to provide work becomes unreliable or unsatisfying. Alternatively we may perhaps become bored with Cruising and start to have a vision of ourselves doing much more. There are periods of life that are opportune to become active as a Navigator and then perhaps in another period of life, we may feel the pull to go into a much quieter reflective period astrologically, as this is what our soul desires for this part of our spiritual journey. From a Vedic perspective life is generally split into four main areas.

Student or apprentice in life. The young person who has to make a place for themselves in society and establish a career or means to accrue financial stability in creating an identity and being able to sustain themselves.

Procreative period where the person finds a partner and perhaps creates a family and supports and guides the next generation into adulthood. A career supports the family.

Reflective period of mature years where the person may become more spiritual in reflecting on the lessons and experiences of life as they go into old age.

Finally if a person lives long enough becoming a guide, teacher and Elder of their family and society.

From a Vedic perspective this becomes a rich and spiritually rounded life.

However each of us are in a particular planetary period. If the period you are in involves career and finance, you will be very focused on career and finance now, whereas if the period you are in highlights reflection or meditation and a need to withdraw from external activities, that is what you will be drawn to. It is said that the Grahas (planets) pull you from one desire or focus to another at different times of your life.

For example when I was in my early twenties I moved from a Sun period with my Sun poorly placed in the twelfth house into a Moon period. Previous to this I had said that if I wanted children at all, it would be later in life.

Shortly after this I moved into a Moon period for 10 years. The Moon in my chart is sitting with Jupiter the ruler of my fifth house (children) and is placed in my ninth house of grandchildren and higher learning. So I experienced the desire for children and had two in this period. Then I went into a Mars period of being a homemaker for several years as Mars in my chart is ruling the fourth house of home and then I entered a Rahu period (north node of the moon) period for nineteen years. Rahu is placed in my sixth house (work) and at the beginning of this period I went to university to study to be a teacher and taught for the rest of that period. At the end of this period nineteen years later, I met two astrologers in one week and became enthralled with Vedic astrology. I left teaching a short time later as I entered my Jupiter sixteen-year period that I am presently in. Jupiter is in the ninth house of higher learning with the Moon the planet representing the twelfth house of spirituality and the subconscious mind. Hence in this period I am a Vedic astrologer, psychotherapist, hypnotherapist, Family Constellation facilitator and also an author of two spiritual books. My next period is a Saturn

period, which shows a continuance of my work and the potential for this to grow.

I show my path to explain how focus may change at each stage of your life. We all go through many different stages of life where what you are focusing on now is absolutely perfect for what you are meant to experience. Your chart will show exactly what you will be drawn to at different stages of your life. Hence we may be drawn specifically to wealth in our early, middle or later years, or it may be a strong theme throughout our life. We are each unique and we also have choice in how we deal with each desire and experience as we both follow and create our path through life.

Becoming rich is very much part of your spiritual growth. It is the way you become aware of and develop your co creative powers. These are powers you may use in any way you wish. However, in living in a material plane and in modern technological times, it is natural that in the spirit of growth and abundance, you will want to enjoy as much on this physical realm in the modern world as you can. This requires a plentiful amount of money to allow you the luxury and resources to continue to expand and grow through knowledge, travel and enjoyment of this beautiful planet.

Enjoyment is restricted if you have to worry about the bills or rely on social services, or others to provide your basic needs. How can you expand and grow when you are on the edge of poverty and in fear of annihilation due to starvation or being exposed to a harsh natural or social environment. Fear and anxiety create more fear and anxious and so the cycle continues. So what can you do?

Many who are aware of The Law of Attraction who are in difficult financial circumstances may visualize themselves becoming rich, while doing nothing about the practicalities of

their situation. This is great if this works for you, but for many of us we are likely to have mixed, medium strength karma that requires structure, discipline and persistence to change or overcome. This requires changes to occur both internally and externally to provide a healthy place from which wealth can take root and grow in a healthy sustainable way.

Perhaps for some going for promotion or looking for the next opportunity is what is needed, while for others who are not yet working, it might be necessary to have the humility to take any job as a first step while being open to further opportunities of growth. Yes it is helpful to keep a vision of what you would like and work towards it, and notice any fears or anxieties reduce as you begin to make changes in yourself and take responsibility for yourself and what you have and are creating. In this way your life will change.

It is within everyone's possibility to become Rich and Spiritual if they are ready for this, or at least to improve their financial situation significantly. For most of us it requires a lot of personal growth, awareness and change, in terms of attitude, actions and the development of a belief that we are worthy of much more. Many of us have subconscious blocks to becoming wealthy as explained in the previous chapters. Remember only those who have a heavy destiny for wealth will find it comes easily to them, with little or no effort. It is likely that they have already prepared the ground in former existences.

Many of you will have tried doing little or nothing and found that little or nothing happens. You will know if what you have been doing has worked for you or not and if not, whether you are ready to make the changes necessary to become rich while not only maintaining, but also expanding a full and open heart in being spiritual too.

Thoughts are potent seeds that become fertile in neutral matter when they are regularly watered with focus and nurtured with clear intentions. Although this sounds easy and it is simple, such focus and clarity are qualities that need to be developed, honed and sustained. Most people can do this for a short time only, but give up over longer periods of time.

Wealth is relative and is a perspective that may constantly change throughout life. In terms of wealth we all have to start somewhere, so whether you are starting from a place of poverty or middle class comfort, each of you have the capacity to become Rich and Spiritual if you take on the messages in this book. You can continually expand the vision you have of yourself and your potential for richness and as you become accustomed to each level of comfort and abundance, and become desirous of more. This book is written for everyone from those who have nothing, to those who are comfortable and to those who are already doing well in life. It is up to each of you to decide what level of richness you desire and are ready for.

Be aware that being rich, in itself may not be the highest priority for many, as relationships, health or any other area of life may take priority. So in the area of wealth you may be a Cruiser. There may be other areas of focus that are more important for you at this point in life. If you reflect on what excites you and interests you, it is relatively easy to find out what your purpose is for now and follow it.

In daring to be great you may not always be liked or accepted initially, especially by your peers and perhaps even your friends or family. There may be jealousy towards you in having the courage or ambition to move into the next paradigm of experience, comfort or status. Even if you make it clear that you are not in competition with others, in the very

act of daring to be noticed or to excel, you are expanding into a new image of yourself in seeking to be the best that you can be. Others may find this hard to deal with in that it brings up their own insecurities and lack of worthiness or ambition. So you need to consider if you are prepared to lose some friendships and probably significantly change others and find new connections too on your journey of life? It is a big step.

We need to experiment with our will, focus and creative abilities to find out how they work. This is a great adventure in itself of self-discovery and expansion, because the more we create and become used to how we do it, the easier it becomes. Once we can create in this sphere we are then ready to create in others, having our financial base in good order. A good financial base is necessary to provide sustenance so that we can create in other ways. This may take us to a more purely spiritual focus during later stages of our reincarnation cycle as we head towards liberation, as wealth in itself does not bring happiness. Wealth brings comfort and choice but spirituality is a fullness of the heart and soul, and cannot be purchased. It is easy to see that many very wealthy people are not happy. Particularly if wealth has been made through cut-throat competition at any cost with questionable ethics and abuses of power, it may not be possible to be content and relaxed, as there is a need to be vigilant in watching our back; in fending off those who we have used or abused or their demands for justice or to account for or rectify our greedy actions. However, being wealthy is significantly more comfortable than living in poverty, in that it does bring a certain level of achievement, physical comfort and power. It also comes with a responsibility that many wealthy people do not acknowledge or honour. On the other hand, being Rich and Spiritual requires significant personal development in being able to walk-your-talk, in being fully responsible and aware of your impact on others and the planet.

Wealth with spirituality brings comfort, riches and a power that has compassion, with a willingness to be responsible for ourselves and our impact on everything around us. In particular with those we share our life, such as partners, family, friends, colleagues, employees and our environment. This kind of wealth is that of the heart, which is the window to the soul. With this amount of fullness and joy it is possible to accept and even love yourself in a compassionate way, hence love all of those around you. Knowing that you are just like everyone else. No better or worse. With this kind of wealth you can feel good about yourself.

Neutral matter is formless. It has no preference in how it is imprinted. It is part of our initial spiritual contract that we are free to take our time in discovering who we are through many lives and experiences. We are free to create the most blissful to the most hellish situations for ourselves and we do so constantly. We are always imprinting neutral matter with our thoughts, emotions and intentions, so now we may do it consciously. We do it anyway, so why not make it abundant and joyful?

Are you ready to step into your greatness?

What skills or areas of expertise do you have or are you going to develop to become noticed?

Are you a Navigator or Cruiser?

If you are a Cruiser are you prepared for the effort and time required to transform yourself into a Navigator?

Does the achievement of your goal require you to become greater in some capacity or simply to be noticed?  
Notice if you are ready for this with your goal.

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Dare to be Great

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## CHAPTER 19

# Steps to Becoming Rich and Spiritual

The following guidelines are a summary of the essential elements to follow for those of you who are navigators or are in the process of transforming yourself from Cruiser to Navigator on your journey of becoming Rich and Spiritual. All of us have the capacity to do this at any time according to our own wish.

We live in an abundant universe as an energetic being connected to All That Is and that involves neutral matter and the power to create. Each of you create your reality constantly and this includes the karma you have accrued from past lives. This awareness offers you the opportunity to embrace your power as a creator.

If you put together the ideas in this book and live them, there is no doubt that you will become richer. However, I know that only a much smaller number of you will have the drive, motivation and focus to follow through and put in the effort required to train your mind to create abundantly. If you do want to follow the path to wealth and wellbeing here are the main guidelines.

Be aware that some people become rich;

- through the fear of being poor
- through the fear of failing others' expectations
- to impress others.

These motivations often do work to help you become wealthy, but may not in themselves result in being Rich AND Spiritual as the later (spiritual) comes from knowing that you are worthy. Knowing that you are worthy of the best comes from a compassion or even love towards yourself and others. Coming from a place of fear of not being able to live up to the visions or the expectations of others, shows that a feeling of ‘not good enough’ is alive and well. In being Rich and Spiritual you are coming from a place of love and worthiness, while living up to others’ expectation comes from fear and unworthiness from which you may still become Rich but not necessarily spiritual in that self-acceptance and compassion are absent.

The 7 steps to being Rich AND Spiritual, are:

- Worthiness
- Imagination
- Intention
- Motivation
- Courage
- Action
- Gratitude

Consider your goal with each of these steps.

### **1 Worthiness**

I have gone into great details in the former chapters about the value of worthiness in your life and also what you can do to improve it. Worthiness is a constantly shifting paradigm that may expand or contract at times according to life events. Nevertheless it is a quality that must be present and growing for those of you who are on the path to being Rich and Spiritual.

Worthiness is at the root of our ability to create. Without a healthy sense of worthiness it is not possible to imagine a better present or future. You must know that you deserve this.

On a 0-10 scale with 0 being the lowest:

How much do you accept yourself as you are?

How much do you accept others as they are?

How worthy do you feel?

Once we accept ourselves fully, warts and all, we come out of an egotistic frame of mind and into contact with our humanness and in line with our soul. Human Beings are capable of the very highest to the lowest qualities of humankind and of course it is true that we all 'stuff up' sometimes, WITHOUT EXCEPTION. If we really understand this, perhaps we can stop judging and accept ourselves and others, just as we are. We can relax about expecting others or ourselves be perfect while we continue the process of purifying and clarifying ourselves on our spiritual journey. The more we do this, the more we can feel gentle towards ourselves and hence others.

Being non-judgmental is a commonly used term that starts with self-acceptance and worthiness.

## **2 Imagination**

Imagination is an important part of manifestation. If you are so tied down with how things are or have been, that you can't envisage a better present or future, then how can you create one? Imagination involves having a vision (or a feeling, for those who are not so visual) of what you are creating. Visions are thoughts made into form, often with colour, feeling and

intensity. This is a vital component of co-creation and manifestation. Unless you can form a vision of how you would like things to be, your creative power is stuck and unformed, and has nowhere to go. Creative energy will create vagueness or confusion if this is the imprint of your thought pattern, in the same way that if you set out on a journey, it is necessary to have an idea or a vision about where you are going, if you are to avoid going round in circles.

Imagination is a vital step in creation as it is powerful in imprinting neutral matter into form. All thoughts are powerful in imprinting neutral matter. Scary or anxious visions are also strong, so having mastery of your mind and emotions is a necessary state to reach. If you create a fine image of what you want and then spend time in fear and doubt and imagine all the things that could go wrong, this will disturb and reform the vision into something else. Of course you need to think of what could go wrong in an objective way in formulating the intention and if necessary make choices to avert or reduce these probabilities. However, having done this, you need to go back to your proposed image constantly and have faith that it is forming.

Form a clear picture of it and go back to it daily and fine-tune or change it, if your intention shifts.

Write down the vision or draw it if you are artistic. It may be a symbol or shape, or anything of your choice. Put it somewhere to remind you of what you are creating.

### **3 Intention**

Be clear in your intentions and make sure that they are in line with your desires and life purpose; that purpose for which you are here.

This is so important, as to end a life unfulfilled is surely the saddest thing.

If you do what your life purpose is driving you to do, or be, or experience, then you will be fulfilled and happy. If for some reason you can't live your life purpose right now, then do so in your private time and especially in your visualizations. Set your intention to make your purpose the central theme of your life, while doing whatever you are doing to the best of your ability to sustain yourself and your family. Soon opportunities will open up if you remain alert and open to them, and your life will change towards your intention.

Human beings are quite capable of occupying more than one reality at any one time. This is why you can be aware of being in your body while also observing yourself. You can stay in one reality, while maintaining your intention to move into another realm as soon as possible, simultaneously. In reality that will be once you have imprinted neutral matter sufficiently. This means that it will begin to create form with your intention and bring people together who seek to work with you in this newly forming reality as opportunities will open up. However it is not possible to know how long this will take. Your karma may be such that you may have to prove your intention by prolonged focus to produce an overpowering imprint on what was imprinted previously, for example mixed strength karma or alternatively confusing negative beliefs. If your visions have been confused don't despair, as former mixed or contrasting imprints from former thought or emotional patterns will fade away over time if you

can maintain your present intention clearly and consistently over time. You will need to be open to the opportunities that develop as they may or may not be exactly as you'd pictured them. Neutral matter can be playful; so don't miss what is coming your way due to it appearing in ways that you hadn't foreseen. Ways that can open up further doors to what may be in your best interests.

Intention is not the same as will. Be careful of the use of pure will. Will has a rigidity and narrowness about it that is not the same as intention. Intention is clear but also open, and may take longer and have a reflective depth about it, rather than the rigid forceful quality of pure will.

Will might be saying or insisting that a certain situation happens by Tuesday next or by the end of the year. You can't Order creation. It's more subtle and profound than that, as pure will is of the ego while intention is of the mind, conscious and unconscious. So move away from will and expand into intention.

What is your intention? Write it down.

How do you know when you are connected with your desires and your life purpose?

You know when you are really enjoying what you are doing or creating. Desires are the drivers for life purpose and the forerunner of intention. Without a desire or an awareness of your life purpose, no matter how small or grand, you are likely to find yourself floating aimlessly. We all have desire and life purpose, because it is a desire to experience life that brought us back into life, yet again.

To find your life purpose or desire, reflect on what 'lights you up' and excites you.

It is this essence you need to be aware of and connected to, in guiding your life.

For some of us our desires are not particularly involved with wealth creation as such. What we desire may be more about experience or expression and may be involved in an area of life that is not highly valued in society in terms of accruing wealth. Artists of all kinds may fall into this category. Here is the challenge. If this applies to you, can you simply enjoy your artistic creativity for what it is? Or would you also like to be suitably rewarded for it? If the latter is the case you may need to find ways of using your talents, skills or knowledge in a unique and inspirational way. You may need to go from being ordinary to extraordinary. Mediocre to great. Go from Cruising to Navigating. If being outgoing with your creations is not your thing, you will need to find someone who can do this for you or alternatively overcome your fears, find some motivation and do it yourself. Acquire the knowledge, skills and confidence, to let others know about your talents.

Being in touch with your desire, passion or life purpose and having a clear intention, following and fulfilling it, will feed your soul and keep you happy. Your life will head into a more satisfying direction. Remember the idea that ‘artists don’t make money’ is yet another belief. Perhaps this is a belief that you are ready to replace with something more inspiring, because it is not strictly true, as many artists Do make money. Are you ready to join the successful ones? Do you feel worthy of that? Perhaps you need to do more than one career until you can somehow put something more substantial together to create wealth from your passion. This applies to any profession or talent. One step at a time is fine until you can run or even fly with ease. This applies to most of us.

Perhaps you want to be;  
wealthy, self-sufficient or independent  
inspirational  
the best you can be  
be liked, accepted or loved.  
famous or something else.....

Consider your deepest intention and write it down.  
You can then form short to long-term goals towards fulfilling it.

#### **4 Motivation**

Motivation is a powerful force showing how much you really want your intention or vision. Motivation is shown by how much time, effort and focus you are prepared to give it. If it doesn't work straight away are you prepared to go back to it and change or fine-tune it? Would you continue to embark on changes, such as finding more resources or developing any skills required to give your intention the best possible chance of success? Perhaps when things don't work out, the universe or your own deeper self is asking how much you really want what you are pursuing. Remember it's not simply about intention and visioning. In this process you are also dealing with karma (thoughts, words and actions) or deep psychological imprinting. Are you prepared to make the consistent efforts required to re-imprint neutral matter into new creative forms, knowing that this may take time to become more tangible?

1 What is your level of motivation for the vision you have on a 0-10 scale?

2 What will your level of motivation be if it does not come into being in the time frame you had hoped?

If it is 8 or above, you are motivated. If it is lower you may need to go back to your life purpose, intention or vision and make sure it is what you REALLY want. You may need to

reconsider, or adjust it, until you find a vision that has a higher than 8 motivation. Or you may need to consider if you are really a Cruiser rather than a Navigator at this time.

Motivation creates excitement and excitement creates motivation. Motivation and excitement may be called passion and are highly contagious in being able to formulate thoughts into being when they are sustained in a pure form. Many of us may be passionate for a short time. Personal development workshops thrive on being able to help people become passionate for a day or a week, but the passion often falls away once they are back into everyday living. This is why it's important for us to develop the discipline to constantly revisit our intention and vision daily, so that we can re-motivate ourselves and stay on track with what we are creating.

Some people in Law of Attraction theory say that you have to remain strongly focused for at least three weeks to allow a manifestation to be formed. I prefer not to give a specific time frame as I believe it could be shorter or longer than this according to your karmic or psychological imprint, as discussed at length in this book. Light karma may imprint very quickly, while mid-strength mixed karma may take much longer and depend on your ability to be resilient and consistent, while fixed karma may not be imprinted in this life. Hence we don't always get everything that we think we want.

As I have explained before, if all your unconscious drivers are in congruence with your conscious wishes, it is likely that neutral matter can be imprinted relatively easily. If it is all in line (going in the same direction), then there is no reason why it should not come into being if you can maintain the focus in imprinting it. However, if you become aware of self-sabotaging thoughts or fears coming in, you may benefit from

some professional help in resolving the psychological block of belief or emotional state involved.

In utilizing high motivation for your dream, you will need to spend a lot of your free time in focusing on your vision and charging it up with the emotion of excitement and enjoyment, as if it's already here. This requires some perseverance and discipline in sustaining the vision, as it may take some time to form.

## **5 Courage**

Courage is necessary on this journey. The courage to stand out and be noticed, and to present yourself to the world in the best way you can. Wealth creation requires several major shifts in consciousness that includes a change from the mediocre to the great, or the Cruiser to the Navigator. In addition to the mind shift, it requires courage to stand out from your peers and to push your personal, family or cultural boundaries into something different, unique and successful. In embarking on this challenge you will be testing and extending your view of yourself and stepping into a greater image, so your sense of worthiness is a vital component of how great you allow yourself to be. In daring to be great you are taking full responsibility for yourself and for what goes well or not so well in navigating and creating your life. This requires courage that we all have somewhere. We all learned how to walk and talk, read and write and that also took courage.

## **6 Action**

Once you have your intention, worthiness, motivation and vision clear, the next step is action. The universe will come forward to assist you, but you are the creator. This means that action with creative forces is an important factor. Your

willingness to come out of your comfort zone in recreating yourself is necessary. The desire that created the intention and vision is yours, so you are likely to be required to be involved in its formation. Of course you can test it out. You can simply envision and see if it comes into being within what you consider to be a reasonable time frame, in which case you are dealing with light karma. While if it doesn't form quickly and easily, you know that your fuller involvement is required in dealing with heavier karma and action is required.

Action is important. Unless your vision is materializing by itself due to a strong destiny, it is your responsibility to get out of your comfort zone and act. Put your thoughts and beliefs into doing, as well as being. Do so in a manner that affirms what you are creating in a positive way. Of course you can try it without action if you like and see what if anything happens for you. If it works out that's fine.

However, if the bills are piling up while you are creating your dream, don't give up, take action. Perhaps find a job to support you, while your dream is finding form. In doing nothing and allowing the energy of fear or deprivation to rise, this will do great harm to your creation, so being proactive in supporting you while the intention is solidifying must be a positive move. Much more harm may be done if you don't act in a practical way to alleviate disaster and allow the outpouring of the negative messages of fear, doubt, anxiety and stress to take form. Of course at times it may be necessary to let go of pride or ego in changing your strategy so that you can find a way to manifest in a more positive way.

We are physical in a material realm and we do need food and shelter, and are required to pay our way as adults in taking full responsibility for ourselves and our families. While basic physical needs are paramount, there are also many things that are not essential if we are experiencing financial hardship. It

may be that we are being pushed to look at our beliefs and possibly sacrifice our pride or ego in letting go of non-essential luxuries, if we are living beyond our means. These may all be signs that what we are doing are not in alignment with creative forces. Some fine-tuning or even major inner and external shifts may be necessary to put our finances in order, so that we can create abundantly.

I have come across many people who are in collapsing financial situations, but who continue as if nothing is wrong. They often have a view that if they were to start to worry about the real situation of losing their home, job, car, relationship etc. it might be showing a lack of faith in their magnetic attraction powers and ruin their ability to create their dream. They seem to have lost sight of the fact that it is already ruined by the fact that it is obviously not working. They appear to have an inability to assess the reality of what is happening and take action in a common sense and grounded manner. Just as if your house was on fire there would be an urgent need to put all other considerations on hold, as you do everything possible to save your house, as a first priority.

Another argument such people have when challenged to change their strategy in the face of disaster is that,

Wealthy people are often risk takers and never stingy in their spending. In this way luck keeps flowing back to them. There is a healthy flow of finance through their life.

It is indeed true that those who have their lives in balance, do not worry about finance and this is borne out by the fact that what they are doing is working well and is sustainable. The fact that what they are doing is working positively for them means it is fine. Their beliefs and intention are in alignment with their action.

However, for those for whom this is not working, as their life falls apart, while they desperately hold onto a structure that is patently unsustainable. Something is out of alignment. This could be many things, such as the intention itself being out of tune with their purpose or deeper motivations, or they are in the midst of a karmic pattern that is calling them to make radical changes to their thoughts, actions or emotional state. So don't be afraid to change your response according to the situations that you face.

Successful people may appear to take risks and get out of sticky situations and perhaps they do. Much like a tightrope walker, they appear to wobble and keep their balance and somehow stay grounded enough even while they soar high in the air. This amount of skill and intuition must be earned from deep experiences over time. Perhaps this is the real secret of their success.

In non-urgent situations it is helpful to take action to give your creation a place to take seed. Prepare the ground and perhaps hone your skills and put yourself in the right locations to meet those who can help you on your way and keep your focus and motivation sharp and alive.

When I was going through my communication problems there was no other way out it seemed to me other than sorting it out, one issue at a time. I could have 'given up' and said 'too hard' or left it till a 'better time' but I may have jeopardized my business in the process, which was my livelihood. I did have choice. I could do nothing, or I could sort it out with positive action.

In taking action, how you approach it is important. Intention is very powerful and in this new way of thinking as discussed, competition is a thing of the past. It is more about being the best you can be in realizing who you are and offering

something to the world that is of benefit, knowing that only those who will benefit from what you offer will be attracted. Interestingly, there is no need for competition if we are being Rich and Spiritual, as competition is feeding the reality of winning and losing in competing for limited top positions at the expense of others. On the other hand cooperation is a joining with creative forces and with like-minded forces and people that supports growth for all. Each person can shine in their own unique way, as even though we are all the same, no one is quite like you or me. So find support or hang out with like-minded people if you can. Competition involves an attitude of winner and loser, whereas a cooperative attitude involves growth into areas that are often unoccupied, so that you don't have to put someone else out of business to do well. The need to compete is riding on the old notion of scarcity in having to fight for limited resources or places. Cooperation and creativity are well matched in being able to form unique ideas and projects. Such an attitude shows a generosity of spirit and a faith in abundance.

In looking at your own situation you may ask yourself the following questions.

Are you in a location that is conducive for what you are creating?

Do you have the appropriate connections to help you with your dream?

If you find that these factors are not conducive to success then you may need to orientate yourself towards more conducive factors, first with your imagination and then by communication and action. There is a need to prepare the environment so that neutral matter has fertile ground in which to grow. Depending on the dream you may need to acquire appropriate resources or resources.

This is a tricky area because on the one hand you need to dream and have faith that natural creative forces will manifest into reality, while on the other, you do need to be actively involved in your mind with clear visions and intentions, and also be actively organizing the necessary resources and environment where you can. However if you are too focused on the practicalities and include a strong will or forcefulness in the process, this may in fact show too little faith. As I have mentioned before there is a difference between will and intention and if you use an aggressive, narrow will, your intention may not come into being. A delicate balance of common sense, creative projection and faith needs to be found.

Action and imagining that you already have what you are creating is part of the creative process, so that being with others in that field or making the connections of those in the area where you are heading is a very productive path. You are moving your consciousness into the field where you are creating something special.

For many, wealth creation involves being the best you can be in terms of presentation, service, knowledge, skills or product. It may take several years to perfect your art or profession so that you can be at the top of your game and have peak confidence in what you are doing or being, or offering to the world. So enjoy the challenge and your journey. Alternatively, wealth creation can happen now if you put these ideas into action immediately.

## **Skills and Knowledge**

In looking at action consider the knowledge and skills you need in order to create your vision. These are resources. If you already have them, fine-tune them and make them as sharp or as potent as you can, or if you require more skills, you will

need to consider how you are going to acquire them. This may require time, money and the willingness to learn. It is important not to be put off if you don't have all the resources, time or money now, but keep them in mind and be open.

Most people need to be in an industry or area of work for several years before they can consider themselves an expert or knowledgeable in that field, unless you have a strong destiny for fame and fortune.

To be the best that you can be, you need to be an expert.

Are you prepared to put in the dedication of time, effort and possibly practice required if you want to be considered an expert in your field of knowledge or practice?

Make a plan of how you are going to gain the resources you think you need and make it part of your vision, but don't view it as a struggle. View the end product of having received the resources you need while being open to opportunities opening up as avenues towards creating your reality. You may need to be ready to go outside your comfort zones in expanding your knowledge, experience and learning new skills.

## **7 Gratitude**

Finally having faith in your vision and not allowing any negative thoughts to come into your awareness is a key to being Rich and Spiritual.

Generosity of spirit is required in this new way of thinking. No one can steal your essence or your creation, as only fear and doubt can do that. So in feeling your worthiness and abundance you can easily feel the ease of being generous with others. In dealing with others, being generous in never giving short measure is important. Always give good value and a full

measure of what you have agreed to and with a generous heart. If you give of yourself and your services generously, it must surely come back to you at some point and hence a continued cycle of abundance. Being generous can only be of benefit to everyone. I am not suggesting that you let go of your own or others personal boundaries here. Just be generous in a balanced and business-like manner in business matters and in a social or friendly manner in others. Don't give so much that you ensnare others with guilty feelings of having to pay you back in some way. Interactions are best done with an air of completion, fairness and justice on each side. In this way each may feel free to connect with the other at another time due to former interactions having been so joyful and fruitful.

If you are not in the place, business or job that you would like to be yet, act as if you're already there. Do your best at your present position and be open to new possibilities.

To ensure a positive imprint of your vision, the final requirements are gratitude and faith. Making sure that you are constantly noticing all of the gifts in your life. Simple things like your home, food, people, health, events may be brought into focus regularly and not dismissed because they are already present or familiar. You will already have many things in your life that for which you may be grateful. When you are in genuine gratitude you will feel your heart opening up or an involuntary smile forming. Being in such gratitude can only send out positive vibrations in ensuring that pleasure and abundance continue to come into your life.

To be in gratitude you will need to be in acceptance of your life, as it is. Totally. Everything that has happened so far has brought you to this point in reading this book on how you can make the most of your life. Those of you who've had tragedy or trauma may find it hard to let them go and may need

professional help to do so. If this is the case, do it when you can. Take responsibility for yourself in finding the best people possible to help you in freeing your mind and your emotions, so you can heal and then move towards being in acceptance and gratitude of your survival, resilience and the blessings in your life.

Your GP or psychologist may be fine for guidance in more serious physical or mental health conditions, but are normally not the best help for personal development. For most people the medical model only claims to help to control mental health issues with medication and often Cognitive Behavioural Therapies that are framed by the medical model of health. This obviously has a place, but I am discussing wellbeing and abundance here. The medical model does not include aspects of soul and personal development and therefore has limitations in helping to find wellbeing resolutions for living and feeling, not only well, but also in abundance. I talk about this giving examples and references in my book *Stardust on the Spiritual Path*. So find the best practitioners you can to help free your mind and your emotions so that you can live in acceptance and gratitude now.

To be in gratitude you need to have an open and free mind and emotions so that you can choose to be in acceptance of everything so far in your experience. Be aware this may be a life-time of personal development in itself for many, but is rewarding in itself in bringing more peace and harmony into your life.

In acceptance or gratitude, you may find yourself frequently giving thanks for the simple things in life, a nice day, a pleasant conversation, a friend, sibling, partner, child or a nice meal. There are so many possibilities for each of you. Giving thanks each morning and night is very helpful in lifting your

mood and maintaining a full heart and keeping good things flowing through your life. Language is important.

Don't say things like;

'I wish for...' as you may be stuck forever 'wishing'

Or

'I want....' as you may be forever 'wanting'.

Or

'I am trying to....' as you may be forever 'trying'.

Instead give gratitude for what you are creating as if it's already here.

"Thank you for ....."

Remember in giving thanks and being genuinely grateful for all that you already have, you are positively imprinting neutral matter. In doing so you are visioning and bringing up your positive feelings about your dream and charging your motivation.

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Its up to you now to become Rich AND Spiritual.

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## CHAPTER 20

### Enjoy the journey

This brings me to faith. This is something that can't be taught and can only grow through experience and choice. There is only love or lack of love. Lack of love is simply a separation from love and shows itself in hate, sadness, anxiety, violence and so on, whereas love shows itself in such states as happiness, joy, peace and faith or trust.

You have already been creating your reality, though largely unconsciously through tumultuous thoughts and feelings and now with this knowledge you may if you choose take full responsibility for yourself and what is taking place in your mind and emotions, and change them appropriately. This may be through initially observing them and then gradually fine-tuning them, and progressively gaining control of your life and what you are creating.

Only once we have gone through the process of refining our beliefs and emotions to set them free can we realize the freedom and happiness that this brings us to, and with that comes faith. Faith is a deep knowing and embracing of the love of everything both around and within us. Faith is a knowing of the connection of the All That Is in the universe through love. Love being at the centre of everything and in symbiosis with creative form and neutral matter in giving us the total freedom to create our reality. We have and are creating pain, sadness and hurt and we may choose to transform that to joy and happiness if we choose.

You have always had this freedom but you have not always been aware of it. Your soul journey has brought you to this point in seeking how to step into your greatness with an open, loving and resilient heart. Creating wealth is a vital part of your spiritual journey in rediscovering your innate power to create the most glorious image of yourself in using the power of your mind and emotions in full cooperation with creative forces as a celebration of prolific universal abundance. This is a spiritual and personal development journey where you have the task of coming out of the illusion that you are separate from universal love rather than an integral part of it and that life happens to you rather than you being in charge and in the driver's seat. You are in charge of how it develops and where it goes. You are and always have been in total control of what is in your mind and emotions and what you create. Thoughts create reality.

Now that you have this knowledge, you may use it to observe the content of your mind. From this awareness you may begin the process of fine-tuning your thoughts in creating your reality more consciously.

In terms of being Rich AND Spiritual, putting these ideas into action and training your mind to stay focused will ensure your success. It can have no other result if you really believe that you are a creator and you have the power to create your life. Once you are taking full responsibility for yourself, accepting, grateful, resilient and practical, all that is left is faith. Faith is the final imprint on neutral matter. If you have faith you are leaving no place for doubt or anxiety to muddy your vision. Of course you must keep your feet firmly on the ground and if what you are doing is obviously not working or something you hadn't thought of pops up as a vital element for your creation, then add it. It is your life. Make any changes required and thank universal energy for giving you this additional awareness.

Re read this book frequently to remind you of what and why you are making those inner changes. This book remains a motivating you can revisit at any time.

From a Vedic perspective we honour creation by being the highest expression of ourselves that we can be. This may be through any of our senses or intellectual, athletic or creative pursuits, so that to sing, dance, breathe or run our hearts out in full agreement with All That Is can only enhance ourselves and the Divine within us. Don't forget to live in love and grace, and enjoy the journey of being Rich and Spiritual.

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Stardust on the Spiritual Path second edition Published March 2014

