Dear Reader,

Welcome to the Portal to Genius Prosperity Guide. My name is Leslie Householder, and I am excited to share with you a summary of some of the most powerful ideas that changed my own life dramatically.

For nearly a decade, my husband (Trevan) and I struggled to make ends meet. After nearly a decade of attending seminars and reading books, and finally having the light bulb go on in our heads, within three months of consciously choosing our thoughts according to the "laws", our monthly income more than tripled.

That was the experience that inspired my writing of The Jackrabbit Factor back in 2005.

But it was the lessons my husband and I learned after releasing that book that became the inspiration for its sequel, Portal to Genius. After our big financial breakthrough, we later experienced some serious financial setbacks that left me wondering whether the principles in Jackrabbit Factor were still true. It seemed as though the principles were suddenly suspended and what worked before seemed to no longer have any power.

It was through those challenges that we put the principles to a greater test, hoping to prove them true once again. Through those experiences, we learned new, deeper lessons. We uncovered treasures of wisdom that, although we may have "heard" them before, they had not previously carried quite the meaning they held for us at that time.

Garrett Gunderson was one teacher who showed up for us at the right time. He coached us through our darkest moments, and ultimately our fears of failure were purged away like impurities in a gold refiner's fire.

I'm not sure our significant personal and business growth could have happened without first the intense heat of those trials. And while Garrett often acted as our coach, he never conveyed a position of superiority to us he was authentic, human, and allowed us to support *him* through some of his own refining fires, too. He opened our minds to principles we had not considered before, which we tested and proved with success.

It was the collective challenges that Garrett, Trevan and I faced that became the fodder for Portal to Genius. Each experience described in Portal is either real, or a metaphor for, an actual event that one of us has personally experienced.

(For example, the restaurant scene with Richard and Felicity and the complimentary meal was *real* - it happened to Trevan and I one evening when our visible resources were all but gone. After enjoying the evening,

finding out the meal was complimentary, and later brainstorming with Garrett, we created more money in the following 30 days than we used to earn in one year.)

This complimentary **Portal to Genius Principles Guide** is meant to review with you some of the most important principles contained in the book. Some of it will be familiar to you; some of it may have escaped you upon your first reading of the book. But if you internalize the ideas, and apply them, wonderful things *will* happen, by law. If you are like me, and need someone

to help you implement each concept step-bystep, this guide will also steer you to the right assistance.

Depending on your cultural background or spiritual beliefs, my vocabulary may or may not be what you're accustomed to. I hope you'll find it easy enough to make the necessary translations so that these powerful concepts can be understood and effectively utilized if your own life.

Now, let's discuss some of the lessons the characters learn along the way. Take the time to digest each idea. Remember, right thinking may be hard work... but only

until it becomes second nature. It's worth the effort!

Sincerely,

Leslie Householder

Co-author, Portal to Genius

Note: The principles introduced in the original Jackrabbit Factor story are NOT addressed in this document. For a complete review of The Jackrabbit Factor principles, download your free copy of the 19 Rules of Prosperity at www.19RulesofProsperity.com.

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Morgan lamented, "I never aspired to work for a medical devices company; I always thought I'd be in the trenches saving lives like you."

"Well, we all play our part. I couldn't do what I do without the tools you provide. And look at you now, succeeding magnificently right where you are. Your interest in medicine making you uniquely equipped to bring passion and purpose to an industry often driven by profit alone." Dr. Golward smiled. "No wonder you've done so well. In your wildest dreams, did you ever think you'd so quickly end up as the company president?"

Principle #1 - We all play our part.

Your interests and talents are what make you uniquely equipped to also bring passion and purpose to industry often driven by profit alone. What are your interests? Your talents? What experiences (or hardships) make you unique? Keep them in mind as you seek with intention to find your life's mission. You don't have to be anyone else - you simply want to develop your best version of YOU.

Recommended resource: The "Introduction to Soul Purpose" course by faculty member Garrett Gunderson, in the online School of Life Mastery at www.SchoolofLifeMastery.com

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"Alright," Morgan nodded, "I'll trust you."

"No, don't trust me. Trust God, Morgan. I'm just an instrument; and like I said, all I can promise is to do my very best. You know, my own heart is in this one. I want him well."

Principle #2 - Everyone can be an instrument in God's hands.

When you are anxiously engaged in a good cause, and see yourself as an *instrument* in the hands of something more powerful than yourself (your creator), you can do more and do better than when you rely solely on your own strength, smarts, and genius. Furthermore, life has a way of humbling the person who takes credit for his or her success. Give genuine credit to that Higher Power working *through* you, and the results often turn out *better* than you originally imagined. Also, it is safer to put your trust in God working *through* other people than to *directly* trust other people, even when they are extremely trustworthy.

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The doctor would never express such confidence to just any of his patients' families, but he knew Morgan needed his buoyancy more than he needed a report of the apparent truth. Their enduring friendship transcended the typical professional protocol, and he knew the friendship would endure, even if his words proved to be a lie.

# Principle #3 - Life makes sure that you are always well prepared and well equipped to handle the challenges that come your way.

Speak what you hope, and exercise belief. Speak it as though it is true. Believe it with all your heart. If God has something else in mind, trust that in his wisdom, it will be even better than you could have imagined, and that you will be perfectly prepared to deal with the outcome when it happens. Dare to believe. You have nothing to lose by believing. Quiet the voices that say, "What if you're wrong?" Answer with, "Then, I'll cross that bridge when I come to it. For now, I choose to believe."

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"This," Morgan paused for emphasis, "is a valve. I haven't slept since we brought Isaac home." Morgan continued more quickly and energetically, "My mind's been racing, knowing there has to be a better solution, and after researching everything I could find on his condition, expecting there had to be an alternative, one night I woke with a start—and could see with perfect clarity exactly what he needed. In full color, three dimensions, I saw the very thing that would solve the problem, and I've spent the last four weeks 'round the clock developing it. This is it."

Principle #4 - Expect to find the solution and don't give up until it's found.

You don't have to wonder *if* there is a solution... there is always a solution. It may not be what you think it is, but stay committed to finding the solution and allow your subconscious mind to work on it, even when you're not consciously thinking about it. Sometimes when you force yourself to think about it too hard, you squeeze out the flow of inspirational ideas. Do your best, but when you've run out of ideas, get your mind on something else that helps you relax, knowing that the gears will continue to turn in your mind and produce the needed idea when the time is right.

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Reading his thoughts, Morgan interrupted. "Ray, get this." Morgan brought out a notepad with his midnight scribbles on it. Enthusiastically he pulled his chair closer to Dr. Golward and spun the pad around on the desk to face them both. "Look at this—with thousands of medical devices and a lab full of building blocks for everything my company makes, when I saw the vision for this, every solitary thing that needed to go into it was apparent as well." Morgan chuckled, "I jotted it all down, wondering if it would still make sense in the morning."

Principle #5 - You already have everything you need at your disposal.

Just as Morgan had all the building blocks he needed at the plant for his invention, you already have everything you need to solve your problem, too. It's just a matter of putting everything into place in the right order. You already have the connections, resources, and associations necessary. If you need a resource that is not presently with you, you can obtain it by the right organization and application of the resources you already have. This is why the only thing you really need is an IDEA. The movie Apollo 13 demonstrated this principle beautifully when it showed ground control trying to bring their astronauts home safely in spite of their damaged spaceship. They had to improvise a number of critical processes, using only the limited, damaged, and so-called "inadequate" resources they had on board.

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Shaking his head, yet smiling, Morgan threw his head back and countered, "Oh sure, who would listen to me? I'm no medical doctor; I'm just a parent who is obsessed with seeing my son, the only child I have, grow up. No, Ray, the world isn't ready for this. It's for Isaac, and we don't have time to wait for the medical community to accept it."

Dr. Golward cautiously tempered his excitement. With his thoughts racing faster than he could speak, he blurted, "What are you saying? Wait—no. This can't be for real. It's—you—what about..." With his thoughts in a blur, he eventually reverted to a question that was at least possible to formulate. "Morgan, how in the world did you think of it?"

Morgan replied, "I couldn't have designed it on my own if I tried, Ray. I'm not that smart. It's bigger than me, and so I've got to go with it, follow where it's leading."

Thoughtfully Dr. Golward tried to process this incomprehensible event. He was witnessing the birth of a groundbreaking innovation, and had trouble digesting the significance of the moment. Slowly muttering out loud, he finally concluded, "You're right, you're not smart enough to come up with this

on your own; somehow this passion of yours has become your portal to genius!"

#### Principle #6 - Passion unlocks genius ideas

Develop a passion for accomplishing your goal. How? Take the time to imagine how it will feel to succeed. What will that look like? How will it feel? Daydream about it. Allow yourself to feel the success now. Doing so changes your energy. It connects you to the source of brilliance. The idea you need already exists - like a radio broadcast in the room, which is yet inaudible. Set your imagination free to enjoy the thrill of success. By doing so, you tune in to that "broadcast" and you'll ultimately get the idea-spark you need. It may not come to you while you're in the daydream... it will most likely show up after you've set the idea aside and put your attention back onto your regular routine tasks. It may show up hours later, days later, or even weeks or months later. Trust that it will. You may not even recognize the idea as related to your goal. Follow it anyway... and just see where it leads you.

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"It's too experimental—too infantile! Where's the lab testing? Years of experimentation? This is your son, for crying out loud, not a laboratory rat! Have you gone mad?"

"You said it yourself, doc: this is genius; I didn't come up with it on my own. I've been given a solution to save my son. Who am I to reject it?"

Principle #7 - Inspired ideas come with a responsibility to see them through.

Don't take your inspired ideas for granted. If you seek inspiration and get some, you are then accountable to God for what you will do with it. Think about that before giving up. If God has inspired you with an idea, he has also prepared a way for you to succeed with it. Keep moving forward.

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The doctor was certain that questioning the suitability of the gadget further would fall on deaf ears, so he tried another argument: "Well, here's the thing, Morgan. What if it works? What if you've created something that would help others? Naturally I'd want this for your son, but you can't expect me to approach this with the same indifference as if I were helping you fix

your car. For another thing, if you're asking me to do a favor like this, ethically, I'd need to take this on with the ultimate intention of letting it help humanity on the whole, not just Isaac. That requires an IDE to treat him as part of an approved clinical study."

# Principle #8 - Your accomplishment of small and simple things makes it possible for large and great things to happen.

Chances are, the dream you want to see fulfilled has a bigger purpose than you know. See it through, and ultimately you'll discover how it initiated a ripple effect for helping humanity at large. Believe that your ideas are big and important - even if you can't see how. Believe that as you succeed in small, seemingly insignificant goals, God's larger purposes are being fulfilled through you.

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Choosing not to go directly to confrontation, Dr. Golward broke the awkward silence that followed, easing the tension in the room with, "He's looking amazingly well. I would not expect this kind of energy in his condition, Morgan."

"He hasn't been this way. Since we brought him home from the hospital he has hardly gotten out of bed until we finally gave him something to live for."

"And your inspiration of choice was to make a false promise?"

"I learned the tactic from you. You told me that you could see him playing football for our school in ten years. You had no more right to make such a promise than I do."

"Yeah, but I never made a promise that relied on someone else to do something against their will, Morgan!"

Principle #9 - Your goal will never need someone to do something against his or her will.

If you need others to do something for you, expect to find those who feel naturally compelled to render those services, and are happy to do so in exchange for something that brings them closer to accomplishing their own goal. Give them the freedom to determine for themselves whether they are the right person to help you or not.

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Dr. Golward had a knot in the pit of his stomach. His heart burned with joy at the prospect of participating in something so revolutionary and life saving. An experience like this is one that many surgeons might only dream about, and it was as good as his, if he wanted it. Why, then, was the joy in his heart so quickly replaced by nausea?

Principle #10 - Anxiety is not always a sign that you are about to do something wrong.

If it feels right in your heart and makes sense enough in your head, then when you're about to take physical action on the new idea, you will feel anxiety. Your old subconscious programs are designed to keep you safe - but sometimes they also keep you stuck. See the anxiety for the basic physiological response that it is, and do what you know is right in spite of it.

For a more extensive explanation on this principle, and for help discerning the difference between good anxiety and bad anxiety, review lesson #16 in the FTMF course at www.SchoolofLifeMastery.com.

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Not yet completely present, Dr. Golward looked down at Isaac. The ache from his childhood lingered: to play ball without limits—to throw caution to the wind and do what he loved, but to then be cut short from full expression of that passion. Sure, while maintaining tremendous grades, he had played well in high school, but when it came time to move into the world of adults, his father said he had put up with it long enough and insisted he drop football and go to medical school. Without question, his love for saving lives ultimately transcended the joy of carrying a football through the maze of defensive linebackers across the goal line, but there had always been an emptiness left in the place where there might have been mastery and excellence achieved in his forgotten world of team sports.

### Principle #11 - Your internal "GPS" will lead you to discover your life's mission.

A sense of emptiness in your life is good - because it is an invitation to seek and find something new and wonderful that God has for you. It might be a new path, a new lesson, a new gift, but it's always good. (Steer clear of the counterfeits that lead to disaster.)

For guidance through this process, let me walk you step-by-step through the FTMF course at <a href="https://www.SchoolofLifeMastery.com">www.SchoolofLifeMastery.com</a>.

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"You mean you can still include Isaac's surgery in the clinical study, even before getting the IDE?"

"That's right. I just didn't feel right about rushing the surgery when there was no real urgent medical reason to do so. His collapse was the best thing that could have happened for him, for you, for me, and humanity at large. I'm not sure you realize this, but under those conditions, your insurance will probably even pick up the bill on everything except the device."

Principle #12 - Contained in every tragedy is the seed of an equal or greater benefit (as Napoleon Hill described)

When life delivers a heavy blow, know that it contains a benefit that is equal to its magnitude. Expect to find it. Be grateful for the tragedy, even if you don't know how it's deserving of gratitude, and you will "tune in" to eventually recognize the hidden benefit it contains.

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What is my passion? What would really inspire me the way Morgan was inspired? What is MY portal to genius? The doctor chuckled when he took notice of the images filling his mind. Why do I keep going back to thoughts of football?

#### Principle #13 - Each life experience has a purpose.

All life experiences are there to teach you, test you, and/or prepare you for the future. It may be a long time before you realize what certain experiences in your past were for. But trust in the big picture. Relax, be patient, and let life unfold and reveal your purpose. Live it, and you will enjoy a tremendous sense of fulfillment and life success.

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From this point forward, everything he did would be for the express purpose of getting the device approved and on the market. The only patients

he would see were those who could be included in the clinical study, because the rest of his time would be spent working for Morgan.

Principle #14 - Focus increases your effectiveness.

It's okay to let "good" things drop out of your life to make room for the "better" things. I've heard it said, "If the devil can't make you bad, he'll make you busy." Be sure that your time is spent focused on the things that matter most.

For assistance with identifying and prioritizing your objectives, join me in the FTMF program at www.SchoolofLifeMastery.com and I'll help you break it down so that your NEXT step is absolutely clear and very doable. With each step clearly defined, I will help you accomplish something that presently may seem insurmountable.

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Gathering her thoughts, Rita replied, "Well, what now?" After a pause with no reply, she continued, "You're not giving up that easily, are you? You need what, \$3.8 million?"

"No, it's \$4.5 now because I didn't have it before the first deadline. We have a hefty penalty, plus interest owed to the phase 1 investors."

Principle #15 - It's all relative.

Some readers may find this scene outrageous because they can't imagine coming up with \$4.5 million dollars in less than a week, let alone a few thousand dollars. But remember, a large miracle is no more difficult for God to perform than a small miracle. There was a day when, as a child, you might have struggled to find an extra twenty-five cents. Now, you probably have twenty-five cents just lying on the floor of your car or wedged beneath your couch cushion. If you need a large sum of money, remember that it's just as available (though perhaps hidden) as your own lost pocket change. All the money in the world really belongs to God anyway, and as you live according to law, he is able to reveal it to you as needed, in order to accomplish his purposes through you.

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"It's not impossible, Morgan. You can't give up until you've exhausted ALL possibilities."

"But haven't I? You tell me, who haven't I contacted to round it up? Everyone's dry. I'm out of resources."

"Now, wait a minute. You know there's always a way. This is how you've always gotten through. Isaac's experimental surgery ten years ago seemed impossible, too. But the way emerged. You didn't get to the top of the company and build it to 3000 employees by caving under pressure, either. Do what you've always said: See the victory on the screen of your mind, and tell me now, how would it feel?" Rita could see her husband subtly shaking his head. She continued, "Morgan, I'm serious. You've got to do this, or you'll stay just as blind to the solution as you are now."

# Principle #16 - The inspired ideas will come as soon as YOU are ready to receive them.

When you cannot think of anything else to do, reflect inward and you'll soon identify something you can do to become more receptive to inspired promptings. Is there something that weighs upon your conscience? Fix it. Is there someone you feel you need to talk to? Make the phone call. Is your environment cluttered? Clean it up. Bringing order to your surroundings can help bring order to your thoughts, and thus prepare your mind to recognize the prompting when it comes.

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Morgan started to speak softly, reflectively, "We're so close. Ray's lined up more outlets than we know what to do with, but none of them will make the move until at least one insurance company takes it on. We need MedCorp on our side."

"You've got MedCorp, Morgan. They already said they want this! What you want, wants you! This is a minor setback, that's all."

"Yeah, but MedCorp needs Simmons' backing first, and Simmons isn't in until they see my own skin in the game. They don't just want a great product, they need to know that I have plenty to lose, too, if we were to drop the ball somehow."

"Sure. Like I said, what you want, wants you. It's not like Simmons is trying to keep you out—they hope you'll come through. They're not the enemy..."

Principle #17 - What you want, wants you.

When challenges arise before the deal is done, continue believing and expecting that the other party wants to see it happen, too. Doing so will keep you from saying or doing something that causes them to change their mind!

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"...The only thing keeping this from happening—something that everyone wants to happen—is your blindness to one simple idea. Think of it, Morgan; it's only an idea away. Do you realize that? It's just an idea that you need."

A grin spread across Morgan's face, and he seemed to relax a little. He'd had at least one good idea before, the valve that sparked into his mind from seemingly nowhere. "You know, for some reason, it seems like it should be easier to come up with a resourceful idea than to come up with \$4.5 million dollars."

"That's right, honey; ideas don't cost a thing, but they can be worth millions."

#### Principle #18 - The solution to your challenge is only an idea away.

Don't get caught up in worry about the money - stay focused on finding the idea you need. You only need an idea - and ideas are free.

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Rita could sense his defeat and refused to let it stand. "You're right, it did start with a tragedy, and that tragedy had purpose. So does this one. This tragedy—this threat of financial failure—brings the same ingredients for a genius idea, and I'm not going to let you give up now." She took his chin and turned his head to face hers. "Morgan Stillwater, you listen to me. If it weren't for that valve, Isaac would not be here right now, with a long life to look forward to. I know that sometimes you go to work just because you have to, but there's a bigger purpose at play here, and you'd better get yourself out of the way of it."

Principle #19 - Inspired ideas are probably bigger than you think.

Stay out of the way - don't put up resistance. Let the big ideas flow through you, honor them, and see how big they become.

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Finally Rita deduced the conclusion for him: "I think you need to call Ray, Morgan."

Sitting up and turning to meet her gaze, Morgan queried, "Why? He doesn't have \$4.5 million dollars."

"No, that's not why you need to call him, Morgan. Call him, take him to dinner, and remember why you do what you do. Get your head back in the game, and think about why you've fought this battle all these years."

"With this deadline, Rita, it's not like I have time to just enjoy a social engagement, shooting the breeze with someone who can't help with the money."

"Morgan, it's because of this deadline that you don't have any time to squander in any other way. Get back into the right mindset where solutions can come. Forcing them to come in any other mindset will bring you nothing."

# Principle #20 - Universal intelligence can be accessed when two or more people are committed to a definite purpose.

Andrew Carnegie and Napoleon Hill taught the power of the Master Mind. When multiple people brainstorm with a specific purpose, they can tap into the brilliance of a third mind - I like to call it the "Master's Mind". Time spent with the Master's Mind can be more productive than any other kind of activity. It's the source of genius ideas.

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Morgan...opted for quiet so he would notice the spark of inspiration if it came. In spite of the tremendous pressure to find a solution by Wednesday, he allowed his mind to fantasize every possible good outcome, hoping it would inspire him to tune in to the solution, like turning the dial on a radio to find a desired broadcast. What if one of my future recipients even lived to find the cure for cancer? What would it feel like to hear that story? So long as his imagination was at his disposal, why not claim it his privilege to create the most fantastic possibilities?

Principle #21 - Reducing the noise in your life and exercising your imagination will help you recognize inspiration when it comes.

Be patient, and quiet. Be still. The thoughts that come may be practically imperceptible, and you may mistake them for your own thoughts. Acknowledge them, however subtle they are, and your ability to recognize and trust them will increase over time.

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Standing and gathering his papers, Morgan slipped out of the cafeteria, purposely passing their table and making mental note of the name badges worn by those who sat there. The lull in his mind turned to agitation from the cafeteria gossip, and he went from feeling numbness to being in a bad mood. Ingrates, he thought as the cafeteria door closed behind him.

Returning to his office, he instructed his secretary, "Miss Perkins, contact Human Resources and have them pull up the files of Shelby Ross, Richard Goodman, and Vernon Porter. Add these comments: 'liability, loose tongue, bad attitude' to the supervisor's notes for each file."

"Yes, sir. Contacting HR."

#### Principle #22 - What you put out comes back to you.

Even what you do in secret makes an impact. Always behave and think in ways that emanate good. It would have been so much better had his boss accidentally discovered that he was a real contributor. Fill your space, fulfill your responsibilities better than expected. Become bigger than your place, and in time, it will no longer be able to contain you. You'll naturally move on to bigger and better opportunities.

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"I don't know, Ray. I keep thinking God wouldn't bring me this far to fail now. He wouldn't inspire the new valve if he didn't want it to get out there, right?"

"Of course he wouldn't bring you this far to fail now, Morgan!"

Principle #23 - You have not been brought this far to fail now.

No matter how weary you become, the fact that you've made it this far, and have already overcome so many other challenges, is evidence enough that you are meant to succeed. Take a breath, gather your strength, and refuse to give up. You may have to abandon various short-term goals along the way when you realize you're at a dead end, but the longer-term goal is still in tact. Go over, around, under, and beyond today's roadblock until you reach your destination.

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This moment is a dream fulfilled, he thought. It was a ten year-old goal come true, even though its realization had come about—almost unnoticed—as part of the regular routine of life.

"Ray,"

"Yeah?"

"We're eating nachos at halftime."

Ray turned, and his eyes met Morgan's stare. As a flood of awareness and emotion crept over him, Ray replied, "You're right. We're eating nachos at halftime, and Isaac's playing guard!" Rita couldn't help but notice the two men, whose behavior had gone from amazed grins to profound laughter.

# Principle #24 - Your dreams will be realized naturally as you overcome each challenge that arises along the way.

When you set a goal, you sign up for certain challenges. As you pass each test, and overcome each challenge, you become the person who is capable of receiving the reward with wisdom, responsibility, and maturity. The reward then becomes a part of your life once it feels very natural and right to receive it.

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"The point, is the reason we do what we do! That's the portal to genius: a reason! The point has always been nachos at halftime! Don't you see? You have a son who nearly died playing football with Kip—it had to happen—because of, nachos at halftime! Remember how his collapse made the surgery possible without ruining you financially? You have a revolutionary device that is only a hair-breadth away from saving thousands of lives and extending the length of thousands more, because of, nachos at halftime! It wasn't enough that you wanted to see him well, you had to be clear on what 'seeing him well' really looked like, long term! So, if everything we did was, in a way, to enjoy nachos at halftime today, and if all of the inspiration, breakthroughs, resources, solutions, and miracles came because of this," holding up the nachos like they were king, and looking for the right word he continued, "this 'super food', then what do we intend to experience ten years from NOW? The solutions have always come when there was a reason that held power for us! We've got to get crystal clear about the reason for the \$4.5 million dollars! And when we do, everything we need will begin to line up!"

Principle #25 - The *reason* you do what you do is far more important that *what* you do.

When the reason behind your goal is clear and full of passion, the mistakes you make will not be fatal to your plans. There is mercy - you don't have to

be perfect to accomplish your goals, so long as your heart is full of pure intentions. With clarity, and singleness of heart toward the highest good for all involved, all the resources you need will line up before you, and become available to you as quickly as you genuinely need them.

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He thought, No wonder I haven't been able to derive a solution. I would not have been the one entitled to it, until I got myself onto a higher frequency of thought, discussing possibilities with someone like Ray who does not think from a place of scarcity, who recognizes a purpose bigger than the problem, and who has no fear of short-term potential failure. Why did it take me so long to realize how badly I needed his outside perspective? Without telling Ray about the problem—someone who is committed to the cause no matter what, how could he have ever helped?

Morgan realized that discussing possibilities and getting onto that higher frequency of thought literally changed the way he felt. It re-instilled an excitement, anticipation, and a feeling of advancement. He felt playful again, inquisitive, curious, full of intention, like being engaged in a game of challenge, with a newfound hope that there may yet be a victory to enjoy after all.

Instantly he was grateful that Rita had encouraged him to swallow some pride and be authentic with Ray. This was facilitating much more progress than just "looking good and being well composed" had ever produced.

#### **Principle #26 - Authenticity opens doors.**

Sometimes you have to swallow your pride and be transparent with those you don't want to disappoint. Be honest with yourself, and be honest with others. When people learn of your shortcomings from you, they tend to be more forgiving than when they discover them from some other source. Trust in the goodness of the human spirit. If your listener does not forgive you for your shortcomings, then you have learned even more about them than they have just learned about you. Surround yourself with people who are honest and willing to lend emotional support in your endeavors, as you support and cheer them on in theirs.

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"I can't think of a more wonderful way to enjoy Europe, through the eyes of someone who is just grateful to be alive."

Principle #27 - Finding and feeling gratitude is the quickest way to put yourself "in tune" with God.

People gravitate towards others who are full of gratitude. When life brings you down, remember, you can simply be grateful that you are alive. As you live in gratitude, life becomes softer towards you. Doors open, people who can help you begin to show up.

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Ray's peculiar amusement remained and a warm smile spread across his face. Finally he said, "It's so simple. It's been right under your nose this whole time."

"What? What's been under my nose? What is it?"

Ray shook his head, with a glint in his eye, as he seemed to be processing the realization that had apparently hit him so abruptly. "You don't have to come up with the money by Wednesday!"

"Um, yes, I do."

"No, all this really requires is the board see evidence of the funds. Don't you see? You could show it to them in less than ten minutes."

"What are you talking about? I can't show it to them if I don't have it."
"But you DO. You already have all you need right now."

### Principle #28 - The solution to your problem is already within your reach.

Ask God to help you find the solution you need, and then be quiet. Relax your mind. Do you feel like there is someone in particular you need to talk to? Is there something you feel like you need to do? Follow through, and trust that they way will reveal itself in the right time. God doesn't always show up when you want him to, but he's never late.

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p. 197

"That's becoming apparent." Felicity liked where this was going but had no idea what it meant. If what she sensed was true, she was convinced they had just turned a significant corner and were on a new path to something wonderful. I hope this change isn't temporary. Look at that fire in his eyes; he's never looked so handsome!

Principle #29 - Pursuing a dream makes you more attractive.

When you are striving to do (or be) something more, you set up an attractive force within yourself. You become more attractive to your spouse, to clients, to prospects, to potential business partners, and so forth. If your pursuit does not pull you *away* from your relationships in an unhealthy way, then those around you will feel an irresistible desire to go where you're going. Your children will feel increased respect for you, and look to you for advice and counsel, more than if you are complacent and going nowhere.

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p. 200

"...those who suffer will ultimately be okay. They'll adjust or find something else; or they'll reinvent themselves and find something more aligned with what they are really capable of doing and becoming. I believe in the human spirit. There is a divine spark inside of each person that can be fanned to a flame if it doesn't remain hidden under complacency or dependency on external forces. It's there, and sometimes it takes a shakeup before it can ever be discovered. Remember? You thought your life was over when you had to take a new path away from medical school. If you hadn't been forced to do that, you wouldn't have been led to work with devices and understand them well enough to come up with something to save Isaac. What seems 'bad' always has something good to be found in it, and the people who suffer will have the choice to find the good or not. It's within their realm of control to choose how they will respond. I choose to believe in these people."

"I suppose." Morgan replied quietly.

"You don't need to agonize about this. It will all work out just as it should."

# Principle #30 - Human beings are adaptable creatures. Trust in the power of the human spirit.

People were born to be great. That greatness lies inside of them, and while we would never intentionally want to hurt anyone, we must operate first by principles, and trust that God is powerful enough to show them their greatness through their struggles. It is the responsibility of each person to choose greatness, and not everyone will. For example, parents allowing their children to experience discomfort have discovered one of the quickest ways to ignite the passion and desire within those children, to discover solutions of their own. Without struggle, there is no desire. Without desire, there is no passion. Without passion there is no portal to genius.

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p. 201

"What's your passion, Morgan? Are you in this business to provide jobs? Is that your purpose? Or are the jobs there to support a bigger purpose? The bigger purpose, Morgan, is to save lives, and to honor the spark of genius delivered through you ten years ago. Don't let that spark die, Morgan. Honor it. Don't forget the exhilaration we felt after Isaac's surgery—the compelling desire to offer the same relief and joy for others who experience what you've been through."

Principle #31 - If you want to continue to get more "sparks of genius", honor the ones you've already been given.

Remember why you do what you do. Think of the bigger picture to keep you going. You'll need little sparks of genius all along the way to solve the problems as they arise, so make it a practice to acknowledge and act on each one as they come. Ignore them enough, and they will stop coming altogether.

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p. 202

In his heart, he said a prayer for those in his company who would hurt the most from this shakeup. Please help them adjust, or find a better, more profitable job, so they can ultimately be grateful somehow that we had to initiate these changes...

#### Principle #32 - Unseen help is there for you. Ask for it. Expect it.

When you are required to do something difficult - something that seems too big or difficult for you - then resolve to do your best, do what is right, and ask God to take care of the rest. Believe that he will, and he does.

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p. 204

The whole idea of it fascinated Felicity as Richard described how it worked and why. Put into words from his perspective made it easy for her to comprehend, and inspired her to participate in the process. If hope is a poor man's bread, she had never before enjoyed such a feast. She felt as though she was floating six inches off the ground. Life was good; they were successful, because Richard's words helped her feel successful!

Principle #33 - Your circumstances are not good or bad until you assign meaning to them one way or the other.

How you *feel* about your circumstances is a choice, which influences your future circumstances. No matter how "bad" things are, they could always be worse. No matter how "good" things are, they could always be better. So, the key is to find happiness and gratitude right where you are, and watch how your conditions gradually seem to improve. (Perhaps in reality, it is your capacity for joy and gratitude that improves, but either way, your happiness grows, which is ultimately what all of the goal setting in the world is really for!)

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p. 204-205

Maybe this delay will be the reason I get to talk to someone who has an answer; maybe I'll meet someone who has an idea that'll lead me to the ultimate solutions we're seeking.

He was certain he was now, finally, a student who was ready for the teacher to appear, and he eagerly watched for the right one to show up. Somewhere in his world was someone who would mentor him, and help him to achieve his goals. The way it works had been so clearly illustrated in his dream; when individuals are seeking advancement and come to the end of all they know and understand, a teacher appears to help them get to the next level. He looked forward to it.

So now that he had made a firm commitment to achieve the goals outlined over the weekend with Felicity, and now that he was at the end of all he knew to do, he had no doubts the right person would show up to help lead him to the next level of success. He just didn't know where that person would come from, how long it would take to recognize him or her, and how that person would show up in real life.

At the cattle gates he was cheerful and personable to everyone. He was committed to maintaining a positive, expectant attitude and keeping the images in mind of outcomes he intended to pursue and achieve. He thought that would be the best way to remain receptive to the unseen influence, which would direct him unconsciously to do or say the right things. That would be important, he believed, so he would be ready to receive all the resources he needed as they came.

#### Principle #34 - Expect to find what you are looking for.

Too many people look for the resources they need with nothing more than a hope and a wondering if the resource is really out there. They're just not sure, and it's uncertain in their minds whether or not they will find it in time. But a solid expectation, with a *knowing* that the resource exists (because in truth, it does), opens your eyes, and your awareness to see it when it comes.

Without the expectation, the resource can literally be right before your eyes and you won't even notice it.

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p. 205

His work environment had become a little more important to him, and he thought it would be a tremendous idea to add some inspiring images to the dividers and wall next to his desk. They were images that would help him remember what he was working toward—pictures that inspired him to think positively about where he and Felicity were headed.

Principle #35 - Every image you view, every sound you hear, every experience you have, leaves a permanent imprint on your mind and shapes the way you see and respond to your world.

Not only is it within your control to choose the kinds of images that come into your mind, but also it is *your* responsibility to feed it the images and ideas that will continually uplift and inspire you.

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P 207-208

He imagined Randy Mollup from his journey on Friday, and could hear a reminder in his head, "Visualize the outcome, and the right people will do the right things to help it happen..."

He found himself talking back to the memory of Randy's voice. "But I did, and this isn't the outcome I visualized!"

"... Express gratitude and get excited because it means something better is on its way, or it isn't what you would have wanted after all, or it isn't yet the right time. It's all good, and thinking so will help attract as much good to yourself and your family as you are capable of enjoying."

Richard took a deep breath, pursed his lips together and exhaled forcefully. He next imagined Andy Zauff, also from his Friday journey telling him, "When you go as far as you can go, and reach what appears to be a roadblock, that is where you must expect to find the way around it."

Determined to keep the momentum towards realizing his goals, Richard made a decision. This doesn't matter. This cutback has nothing to do with my ability to win. I still choose to believe. And with that, Richard took a few moments to remember the images he and Felicity had painted over the weekend.

Principle #36 - Your ability to succeed is never determined by your present circumstances.

Your ability to succeed is determined only by your mindset. Protect your mindset. Strengthen your faith muscles by exercising them. You will succeed if you decide to succeed, no matter what the "facts" may be.

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p. 211

Richard listened and was tempted to look around the crowded room and roughly calculate his odds of being let go. His mind returned to Jeff's words that the president himself had made some kind of negative remark in his file. What did I ever do to him? He looked to the guy sitting at his right. If they had to choose from the two of us, I wonder which one they'd keep?

Taking notice of his thoughts, he sat straight, and stretched his back. He forced himself to tune out and reject the details that put him into a feeling of scarcity. There's more than enough for everyone. I choose to believe, he repeated to himself. There is no competition.

He had trouble comprehending how these mantras could possibly be true, but he *relied* on them to be, and reiterated in his mind the affirmation: when I have a choice, I choose to believe.

Principle #37 - There are more than enough resources for everyone.

The supply is unlimited. If a particular resource appears depleted, more resources will be made available elsewhere. If all the resources become depleted, more will be created from the same original substance from which the earth was formed. If you are among 100 people vying for one job, other opportunities will open up to supply all of you. Based on your mindset you will either see the opportunities or remain blind to them. Your mindset is within your control - feed your mind accordingly.

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p. 212

Breathe, Richard. Breathe. The extra oxygen to his brain had a relaxing effect and prepared the way for him to be more capable of looking for the upside of what he had to work with.

What he did have going for him was a dream, and the determination to find the way to accomplish it.

But that's about it.

With just that much, and with a question solidly anchored in the forefront of his mind, waiting for and expecting an answer, Richard wondered: What do I have to offer that would make them want to keep me, and even allow me to serve in a more important capacity?

Such a bold question would have never even crossed his mind except his recent choice of counter-intuitive thoughts had all the right ingredients for producing an ingenious idea. Remaining tenaciously hopeful in spite of the odds, he was prepared for it when it came. It flashed into his mind and actually took him by surprise.

Principle #38 - A dream, and a determination to accomplish it, makes up for everything else you may be lacking.

Perhaps you believe this on an intellectual plane, but have difficulty knowing what your dream should be, or how to develop the necessary passion for it. Let me take you step-by-step through the process so you can experience first-hand how it works. By helping you actually accomplish something almost unbelievable in the next few months through the FTMF course, we'll build a new neuro-pathway in your brain - setting up a new pattern for success. Since you will have experienced the process thoroughly, you'll be able to apply the pattern again and again to accomplish anything you choose throughout your life. http://www.schooloflifemastery.com

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p. 214

There was a new kind of energy that seemed to lift all who remained in the room. A few were tearful, probably a little shaken by the upset, but also experiencing a tremendous sensation of fulfillment for being a potential part of the solution.

Principle #39 - Every tragedy carries with it the opportunity for a feeling of exhilaration.

The opportunity for joy exists every time, but it is not always experienced. Those who fall into permanent negativity about the situation miss the opportunity. Those who rise above and choose to see the positive opportunity contained within it will find exhilaration - a real natural "upper".

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p. 219-220

Richard's head was already shaking before the words finally began to flow. "Felicity, I'm sorry, but I'm done listening to you gripe. I have finally spotted a rabbit, and if you think all this barking and jumping is insane, so be it. You obviously don't see the rabbit. But it's there, and I'm not going to let this one get away. I've got to do what I need to do to provide for this family."

Shocked by the sudden edge in his voice, Felicity didn't know quite how to respond. He had never stood up to her like this before, and she didn't know whether she liked, or hated the spark she saw in him now.

### Principle #40 - Your determination to do the right thing ultimately will also lift those around you.

Sometimes you will feel alone in your determination to rise above your challenges. You may experience criticism from those around you. But standing strong in your position will have a subtle influence for good, and in time you'll see the effects of it in others.

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p. 221

Exhausted, she closed the book. Gently she laid her cheek on her pillow, pulled the comforter next to her face and gazed out the side window. Freely giving release to a buildup of tears, she silently pleaded, Please dear God; take me out of this nightmare.

Principle #41 - Each situation can either be a great blessing or a nightmare depending on your point of view.

What nightmares are you living that you need to look at differently?

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p. 225

Again, Morgan was sickened by the thought of letting workers go, and a little disappointed that the relief and joy of this victory was so quickly replaced by a reminder of heavier matters. But he had come too close to losing the game. In his mind he vowed to do the right thing—no matter how hard it would be—to fulfill the purpose for which he and Ray had worked all these years. He thought about hasenpfeffer in Odenthal, and visiting with survivors who lived because he did the hard thing today.

# Principle #42 - Do what is right and you can let the consequence follow - with peace of mind.

Living according to correct principles allows you to do the hard thing and trust that all will work out for the best. It is THE key to peace of mind and a critical element for life success.

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p. 226

He continued, "And, if anyone does need to be let go, let's reallocate those salaries and give a raise to those who remain—so we build or at least preserve some company morale through this. We must remember our

people are the real assets in this company. We couldn't do what we do without them."

Principle #43 - Financial capital is a byproduct of relationship capital and mental capital.

This excerpt illustrates the "relationship capital" piece of this equation. When you need more financial capital, make it a first priority to strengthen your key relationships.

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p. 229

Forcing himself to set aside his worries and to think only on the images posted around his workstation, he relied on the hope that keeping them on the screen of his mind (and pretending they were part of his reality) would somehow put him in the right energy to think on his feet and make the most out of whatever was about to happen.

### Principle #44 - The programs running in your subconscious mind control your results.

You may find yourself in situations where you need to think on your feet but do not consciously know what to say. That is when you must rely on the part of you that operates unconsciously. Put yourself in the right vibration by choosing images of success, believe in a victory, and allow the genius ideas to flow into your subconscious mind. You probably won't know they're flowing, but if you hope and trust that they are, you may be surprised by the amazing ideas that come out of your mouth. (Remember to give thanks and credit to the true source of those ideas!)

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p. 230

Suddenly becoming aware of the furrow in his brow, Richard immediately wiped clean the visual data of the president's face from his mind, like closing his eyes without shutting his lids, and put himself in the den of his new home in Andover. For just that moment, he sat in his own office full of exquisite furniture, and imagined Mr. Stillwater visiting him for a meeting as his equal.

As a result, the concern on his face melted away and was replaced with a joyful glow. The transformation was probably noticeable because Morgan suddenly reflected his smile.

Principle #45 - Your environment changes as quickly as you change your mindset.

This is true whether or not the reaction is visible or obvious to you. Trust that as you choose positive thoughts and feelings, the world at large immediately softens towards you.

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p. 230-231

Richard was a little surprised to be spoken to with such respect, but then again, he wasn't. He had felt different all day, simply from exerting his strength to keep his thoughts solution-oriented, and this conversation actually was feeling rather "normal". He was proud of himself for speaking confidently yet without arrogance. It astounded him, when he thought about it, that he could interact so naturally with someone like Mr. Stillwater and for once in his life not feel inferior.

#### Principle #46 - Arrogance is pretended confidence.

When you operate on principle, your confidence grows, and it becomes apparent to those around you. People can discern arrogance, and it repels them. On the other hand, true confidence is attractive.

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p. 237

"...When you're completely out of ideas on how to get more money, staying focused on building mental or relationship capital supposedly keeps you in forward motion and leads you to opportunities that, if taken, will ultimately affect the financial side of the equation. In fact, the author said if you focus too much on the financial side of the equation, quite often it creates a withdrawal on your relationships, and can even result in a neglect of mental capital, and then it's no wonder the money becomes so elusive."

#### Principle #47 - Financial debt is reflection of relationship debt.

Debt results from consuming more than you produce. Look at each of your relationships - do you bring more to the relationship than you take? As you focus on giving more value than you receive, life has a way of compensating you in other ways - a phenomenon that can even spill into your finances. So when finances are low, focus on increasing your service to others.

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P. 237

"You know, that reminds me of a story I heard once of a guy during the Great Depression who was looking for work but couldn't find anyone to hire him. But he couldn't stand to be idle, so he went to the railroad line—I think it was part of Roosevelt's Works Progress Administration thing—and he just started helping. He figured, he can either sit around doing nothing for no pay, or he can be useful and help out for no pay. At least by helping, he felt better about himself as a person. Well, as it turned out, the foreman noticed and questioned him about why he was there, and made sure he knew he wasn't on the payroll. The guy responded that it didn't matter; he just wanted to be useful. And then it turned out the foreman liked him so much, he ended up getting the job after all."

Principle #48 - Working and serving improves your human life value.

Like a stock in the stock market, your life has value that rises and falls with the choices you make. Whether or not you have the income you want, you can increase your value by serving others. The more valuable you are, the more marketable you become. (This is not to be confused with the inherent value or worth that all human beings have as children of God, regardless of their choices.)

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p. 239

"You know, something else I heard once really stuck with me. It was an Einstein quote that said something like, 'The significant problems we face in life cannot be solved at the same level of thinking we were at when we created them.' It dawned on me that for years we've tried to fix our situation without first gaining more knowledge. No wonder we kept getting the same kinds of results. Now, I'm having the chance to associate with people who think on a completely different plane, and as I learn to think like them, I know I'll be more capable of finding solutions to our financial problems, long term."

### Principle #49 - Problems must be solved at a higher level of thinking than the thoughts that created them in the first place.

Your present circumstances are a result of the collective thoughts, decisions, and responses of your past. As you continue to think, decide, and respond to your circumstances with the same amount of knowledge and wisdom you presently have, you'll continue to experience very similar kinds of results. Remember, financial capital is a *byproduct* of relationship capital and mental capital, so while you're serving others to build relationship capital, remember to focus on building your mental capital through study and through idea development.

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p. 240

Then he remembered the hope of ending the day with putting his head on his pillow, believing their relationship was going to get through this and ultimately flourish. With that choice of thought, it wasn't hard to feel an increased measure of compassion and patience for her and her fearful mindset.

Principle #50 - You are only person you have the right to change.

When you are in a relationship that is suffering, change you. No matter whose "fault" it is, change how you respond. When you soften toward the other person, the other person will more naturally soften towards you. It must begin with you.

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p. 240-241

Richard rejected the temptation to strike back. Taking a slow, controlled breath he replied, "I might not have the entire picture, but I know what I need to do in the *moment*, Felicity. There's something inside of me that drives me to follow where this is leading, and I've never been more at peace with our future."

"But it's never looked scarier."

Richard grinned mischievously. "I know; isn't that ironic? Felicity, I don't expect you to feel the way I do—although, of course, it would be nice if you did. But I'm convinced there's a direct correlation between the way we choose to think and the results that are going to show up for us. Didn't you say you and Matthew found me in the woods only after choosing to believe everything was okay, even though you had zero evidence that it was true?"

Felicity softened. "I know; you're right; I just have a hard time believing I would be expected—that *anyone* should be expected—to consistently and habitually do something *so difficult* in order to have a respectable life! How can anyone think something so entirely contrary to the overwhelming evidence at hand? Why does it have to be *so hard*?"

"I don't know. Maybe the more we practice, the easier it gets. I can only hope."

### Principle #51 - Success is within everyone's reach, but few are willing to exert the necessary effort to control their thoughts.

Yes, it is hard. But it's within your reach. It is possible. And rest assured, the rewards are worth it. The more you practice, the more habitual it becomes, but it will never remove challenges from life entirely. It only equips you with the tools to face and conquer each one as they come. Life without challenges would not be worth living, because the challenges are the gifts life delivers that contain our opportunities for joy and meaning.

P 242

Felicity never intended for her question to cause him pain. Although the idea originally stemmed from her desperate need to have some financial stability, in the moment she was suddenly inspired to spin it in a way that preserved his self-respect. "Richard, your work is going to pay off big, I'm sure of it. We just don't know how long it will take, so think of this as just a temporary season of imbalance. Maybe I could find a job that lets me bring Matthew with me, the way Shannon gets to bring Brittany to the daycare where she works. Then, when things get a little more stable, I'll quit. We can do anything for a short period of time, if we know it's temporary, right?"

#### Principle #52 - Delayed gratification.

I've heard it said, "Rich people do what's hard, that's why their life is easy. Poor people do what's easy, that's why their life is hard." Whether rich or poor, life is just easier when you're willing to do the hard things.

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P. 258

Back and forth, Richard argued with himself until well past eleven. There was a strong temptation to end the evening angry, feeling completely justified for how he had spoken to her; but a purer part of him wanted to be able to just cherish her the way she was, even if she didn't cherish him back. No, more accurately it was that purer part of him that wanted to want to cherish her the way she was. Deep down, he knew that's exactly what she needed from him, but did he really have it in him to serve it up without condition?

When Richard slipped in the door just before midnight, he stopped at the kitchen counter to write a personal message in a card he picked up on the way home. His time away and feeble efforts to think right had helped it be just a little easier to see Felicity with a small measure of unconditional love, compassion and patience. Ironically, though, buying the card wasn't the *result* of compassionate feelings; it was simply a *choice* that helped him *develop* the compassion he was hoping to feel.

Principle #53 - Do the hard thing, and you'll get the motivation to do the hard thing.

Too many people wait until they *feel* like doing the right thing before they do it. Do it anyway, and it often *creates* the feeling out of nothing.

p. 260

At the very least, even without a positive response from Felicity, and even without evidence that his gesture would do any good at all, he fell asleep feeling just a little bit better about *himself*.

Principle #54 - Regardless of the outcome, doing the right thing gives YOU a reward of peace of mind.

It goes back to the principle that you are the only person that you have the right to change. Furthermore, as Bob Proctor taught me many years ago, people don't resist change; they resist being changed. Change you, and your self-esteem grows. Your human life value increases, and you set up an attractive force for more good to come your way.

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p. 262

He had begun to suspect that in effective goal setting, feeling the victory ahead of time wasn't really the hardest part. He began to realize that the hard part was *holding on to the ideas* long enough for them to materialize *without* kicking them out as preposterous.

But then he thought that perhaps even harder than that was taking whatever action steps were required, no matter how scary or absurd, so the success could materialize. With his recent experiences at work, he was becoming well acquainted with feelings of discomfort that would always accompany the process of breaking out of a comfort zone and moving into better conditions.

However, in this case, thinking on the \$65,000 was not really a conscious effort to obtain it; it was just a playful exercise of his imagination. He only regarded it as a fantasy. In fact, he had no reason to doubt the image because he had no expectation for it to come true this soon in his career, anyway. That would be for another season to come.

# Principle #55 - Plant an idea seed and it can grow, whether or not you focus on it.

If you plant an idea seed with your imagination, and feel it as though it's happened, and do nothing more, resources necessary for its manifestation will begin to line up for it. Sometimes that's even more effective than consciously planting the idea seed and continually scrutinizing its progress. "Set it and forget it" is better than "set it and pull it up daily to see if it's growing any roots"! Even better than that is "set it and do all you can to help it grow". Pull the weeds, give it nourishment... believe in it!

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p. 265

Richard was still spinning from what had just occurred, a little embarrassed for asking so boldly. But with Mr. Stillwater's reaction came tremendous peace and gratitude, because he had asked largely, and the achieved results were much better than he originally expected. Better to shoot for the stars, he thought, and hit the moon, than to shoot for the moon and miss it completely!

Principle #56 - "Make no small plans, for they have not the power to stir men's souls"

It's an old quote, but I couldn't create a principles guide without including it. Aim high. Dream big! Let your life become an inspiration for others around you. I must also include this famous quote by Marianne Williamson: "Our deepest fear is not that we are inadequate. Our deepest fear is that we are powerful beyond measure. It is our light, not our darkness that most frightens us.' We ask ourselves, Who am I to be brilliant, gorgeous, talented, fabulous? Actually, who are you not to be? You are a child of God. Your playing small does not serve the world. There's nothing enlightened about shrinking so that other people won't feel insecure around you. We are all meant to shine, as children do. We were born to make manifest the glory of God that is within us. It's not just in some of us; it's in everyone. And as we let our own light shine, we unconsciously give other people permission to do the same. As we're liberated from our own fear, our presence automatically liberates others." (A Return to Love: Reflections on the Principles of "A Course in Miracles", Harper Collins, 1992. From Chapter 7, Section 3])

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p. 267

Before leaving the room, Ray patted him on the back. "Richard, you did a tremendous job. I realize it'll be some time before we know what these seeds will yield, but I honestly haven't seen this kind of enthusiasm in the sales force in years. Their energy is just better, and that can only be good."

"Thank you, sir; I enjoyed myself so entirely—I can hardly believe it it almost seems wrong that I get paid to do something I love this much. I wouldn't even call it work."

"I know—that's how I felt when I switched from medicine to valve sales. And remember, if these guys really produce like I think they will, you've got a better paycheck coming than you know."

Richard chuckled, "Funny, I completely forgot about that."

# Principle #57 - One aspect of financial success is doing something you enjoy so much, you'd do it without pay - and getting paid handsomely anyway.

This is the objective. This is an idea seed worth planting. Whether or not you know what that "something" would be for you, expect to find it. Use all

the principles to help you discover it, and then use the same principles to help you live it completely.

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p. 268-269

He constantly coached himself through each day. The hardest work happens in the mind. Thinking is the toughest work a man can ever do. These were the thoughts that kept him feeling worthy of his paycheck. Fortunately, the ideas and words he'd been using to coach himself were easily utilized as workshop content every time he committed those guiding words to paper.

Principle #58 - Lessons are learned more deeply when you learn them with an intention to pass them along.

Record your experiences and lessons learned. Even if you do not make a career of teaching principles, keep a record of them for your posterity. Build a bridge to success for them - so that they may have an opportunity to learn from your mistakes and more quickly move on to discover other principles.

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p. 271

Though he had never seen the principles applied quite this way before, it seemed to make sense. So, Richard consented to train the main body of employees. But after the training, instead of doubling or tripling their sales for the next quarter, the company instead experienced a mass exodus of employees, and was struggling to keep up with the work left behind for the employees who remained. They couldn't get good help hired fast enough to keep up with the inexplicable loss of manpower.

"... you've simply created a vacuum, and since according to Richard, 'nature abhors a vacuum', you can expect nature won't allow us to be without what we need for very long. The right people will come, and the company will be all the better for it in the long run. Frankly, I think Richard deserves to be thanked. In a way, he's made my job a whole lot easier, because most of the employees on probation ended up leaving of their own free will!"

#### Principle #59 - Nature abhors a vacuum

When you experience significant loss, as soon as you can, shift your focus to the realization that a new space has opened up to receive something good. Expect it, look for it, and you will find it.

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p. 275

That night she wrote in her journal:

Something strange happened today; I stopped at a dance studio, and something about it made me feel like I was home. I picked up an application and I am going to turn it in tomorrow. I have no idea where this is going, but I'm kind of excited to find out. The strangest part of it is I'm not even concerned about what it might pay... I just want to be useful, and I feel like I'm supposed to do something there.

Principle #60 - When you discover a true principle, or when you identify your next right step on the path to excellence, it will feel like coming home.

Some people seek divine guidance through intense, extraordinary, attention-getting experiences. But such experiences are often counterfeit and can lead a person away from his or her highest good. One example is when a person seeks euphoria through drugs. Another example is when a person seeks euphoria through unnatural or sometimes degrading so-called "spiritual" experiences. True divine guidance is more often subtle, quiet, and spiritually comfortable - like a feeling of coming home. It tends to calm your spirit more often than it tends to excite it. The "calming" effect lasts longer, and leaves you uplifted. The "excitement" effect lasts a short time and can leave you lost, and more empty than before.

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p. 282

Something deep down assured her that by her example Matthew was learning principles of service, production, and contribution. Maybe I really am being a good mom after all.

She concluded her interest in dance was perhaps not necessarily a career, but it was unquestionably a meaningful contribution.

Hers was a family working together for a common purpose; and as long as she conscientiously strived to fill her inborn role as nurturer, she believed that following her own passion would indeed keep her on a good and worthy path. Why else would God plant this passion for dance in my heart? I feel his love, acceptance, and assurance when I pursue it; it HAS to be part of his plan for me. How could it NOT be?

# Principle #61 - Each person is equipped with a personal guidance system.

You have it, too. Those you care about have it as well. It is not your place to scrutinize another person's path - we each have our own to be concerned

about. That being said, it is a parent's privilege to introduce his or her children to their own inner voice. The sooner they recognize it and learn to trust it, the less those children will be adversely influenced by peer pressure, and the sooner they will discover their own life's mission. When a child is no longer under the direct influence of his or her parents, the parents can be at peace knowing that the child is not without his or her personal guidance system. Praying for the child can also increase his or her sensitivity to it.

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p. 285

"At what point do we get to start enjoying the fruits of our labors, Richard?"

"When we've made enough, I suppose."

"What's enough? When is it ever going to be enough?"

"Honestly, I'm not sure. It's got to feel like the right time, and something inside just keeps telling me to be patient."

Felicity sighed. Over the years she had learned to trust that instinct of his, and in fact, deep down, her own instinct was telling her the same thing.

Principle #62 - There is a time and a season for everything.

This is a revisiting of the principle of delayed gratification. When is it time to enjoy the fruit? That depends entirely on the person, the situation, and the fruit. It comes down to following your instinct... paying attention to your own personal revelation on the matter: trusting and following it. Get all the expert advice you can, weigh out the pros and cons on each level, and then making the decision either way, and checking that decision against your gut instinct.

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"You know, Richard, we're programmed to believe we're not good enough to provide for ourselves, and that security is only available by doing well what we're told to do in a job. The truth is, security is best found in following your purpose and believing you will be supported in it and be shown the way. That can happen in a job for which you're perfectly suited—like I feel about mine; but if it's not a perfect fit, then maybe there's something better for you to be doing. Have courage. If you're doing what your passion drives you to do, then the fear can rightly be dismissed."

"Why? Why can the fear 'rightly' be dismissed?"

"It's because you'll know you're finally and unreservedly magnifying your gifts and making the contribution that you're divinely and uniquely endowed to perform."

Principle #63 - Security is best found in following your purpose and believing you will be supported in it and be shown the way.

There is more security in relying on God for your paycheck than in relying on another human being for it - and yet most people will disagree. The man in the office is at least visible! However, here again is another ideal worth striving for. When you are not relying on one particular person or company for your paycheck, you don't have to worry about the effects of circumstances beyond your control. Furthermore, it's important to realize that it is not "the company" that pays you - God pays you through the company. If something happens to the company, God can find some other way to pay you. Believe it, and then go find it.

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p. 293-294

It discovered that as it remained calm, it actually ALREADY had all it needed, right there in its immediate environment. It hadn't perished from being cut off from its parent, as it feared it might. Though the fall was frightening and terrible, there it remained, as alive and as well as before.

No, it had not perished. Rather, it had sprouted new parts of itself from within that it didn't even know it could sprout, and the little seed began to experience the joy that always accompanies growth and soul-expansion. Though it hadn't achieved its ultimate goal, it felt good enough just to grow.

After its temporary period of loneliness and fear, soon the changed seedling broke through the crust of earth and could finally see the goal again—though it never appeared to be so far away as it was then.

However, in truth, it had never been closer.

Be patient, little seed; you were created for the greatness that is in store for you. Allow yourself time to develop roots, and keep reaching for the Sun. Have faith, and success is inevitable. All you need to accomplish the goal will be yours in the right time.

Remember: Peace, be still.

Closing the book he continued, "Richard, you may get to the point of feeling buried and forgotten, but stay calm and don't give up. You were put here to do amazing things; don't shrink from your calling. Do what brings you that deep and profound inner joy. That's God's way of letting you know you're on

the right track. Follow that divine inner guidance system toward your life's purpose. Trust it—and the money you need will come as you need it; sometimes not as guick as you *think* it should, but always in the right time."

### Principle #64 - The acorn principles - there are at least 21 principles in this particular excerpt alone.

I struggle to sum up Principle #64 from the story of the acorn... there is no summation. Each sentence could stand effectively alone with its own nugget of truth.

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p. 297

"I'm trying to be patient, Richard; but it's getting hard having the children's beds in the living room so Victor can have a place to mourn in peace. I'm telling you, that home in Andover is starting to seem less like a dream home and more like a basic necessity."

"I know. I just don't know what to do about it."

"But maybe it's something worth figuring out?"

Principle #65 - Principles apply at every level.

When you don't know what to do, you can even set a goal to *figure out* with certainty exactly what you should do.

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p. 299-301

"Dear Father, I don't know what I'm doing. I know there's a right way to set a goal and some not-so-right-ways to do it, but I get stuck with fear that I'm going to do it wrong and that it won't work." She took a deep breath and sighed. "All I know is that I need a bigger house. I feel that you want me to do something with these dance programs. I want to help Victor."

Pausing again, she remembered being a child in church and learning that she needed to express gratitude, and not just complaints. So she changed her focus long enough to take into account that quiet reminder. "Thank you for all you've done for this family over the years; I know you've been there, helping us along the way. But I've been left wondering, whether or not you still care. Have you forgotten us? Have you abandoned Victor?"

Felicity stopped talking for a minute because she still didn't feel like she was saying the right things, somehow. She sighed again.

"I do believe you're still there. I do believe you care about us, and that you're carrying Victor through this difficult time."

Subtle warmth washed over her, and she felt a confirmation that what she had just uttered was true. Then after a few quiet moments, the words

"just ask" came unexpectedly into her mind, and she determined it was just her imagination.

"Just ask." Almost imperceptibly it came again.

She opened her eyes and sat back on her heels. Could God be trying to tell her something? Am I important enough that God would speak—to me?

The words didn't return again at that point, but the memory of them lingered. She wondered: Would it really be okay to ask such a thing? Could it finally be time that we move into the home of our dreams?

"Just ask." This time, the barely noticeable, subtle thought took her breath away.

Catching her breath, she sighed, and pictured herself walking to the front door of the home in Andover, holding the key, and pushing open the tall, heavy wood and beveled glass door. She saw herself walking to the kitchen and putting down a bag of groceries. She saw the girls run in and clamor for the contents. Matthew was in the back yard climbing all over the fortress with a neighbor friend. And Richard snuck up from behind, wrapped his arms around her waist and kissed her behind the ear.

She began to cry and her heart felt as though it would burst. Lips quivering, she closed her eyes again and continued her prayer:

"Oh, Father; I feel your love. I know you are mindful of this family and our needs. I have wanted that house for so long that I struggle to believe it can be ours; but I also feel your invitation to ask. Please help my unbelief. I'm doing the best I know how and need you to make up the difference, where I might not be doing this perfectly. As a loving Father, I believe you can. Now I'm asking—dear Father—will you please—give us—the house? I can be happy without it, but if it doesn't matter to you, please grant my request."

Felicity then created an image in her mind of a loving and glorious Father figure, smiling upon her, pleased with her courage and belief. She was suddenly consumed with a love like nothing she had ever experienced before, and felt compelled to express one last thing in a whisper before closing her prayer:

"Thank you for the house."

# Principle #66 - Praying is not for telling God what to do, it is for seeking counsel regarding what you should do.

Yes, ask for help, express your concerns. But be teachable, too. If your mind is calm and still, you will instinctively know what adjustments need to be made in your communication with your creator. It is your job to do the best you know how, and be open to the subtle guidance that lovingly helps you know how to do it right, for the greatest good to be accomplished.

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p. 301

Not knowing exactly how her request would come about, she felt

responsible now to 1) reject all doubtful thoughts that threatened to derail the process, and 2) do whatever she could think of to help it happen. However, the only thing she could think to do was to get Matthew off to school, load up the twins, and go to the house.

# Principle #67 - Pray like it depends on God, and then work like it depends on you.

Above all, just move your feet, with your thoughts directed towards God - imagining that you are in fact being guided. You can't steer a parked car. It's your job to roll, and God's job to steer.

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Richard continued, "I had to take some tough steps to overcome the relentless self-doubt that held me back from the happiness I wanted. It was not an easy climb, but I did it; and I know you can do it. It might not have been a sudden tragedy like yours that stripped me of my confidence; instead I wrestled with a lifetime of evidence that I was no good." Speaking freely, with emphasis he made a daring point: "Honestly, I'm not sure which of the two would be harder to conquer."

Victor rubbed his face and rested his hands again on his lap. Without interruption from Victor, Richard felt the need to keep going. "I realize now that back then you applied the laws I've been studying without even knowing it. It was natural for you. Your success was your evidence and therefore always bred more success. I'm talking about the success in your business as well as in your family and personal life. You had it all. But you didn't even realize why. Now that you're dealing with the accident, you're questioning for the first time ever whether or not you can come out on top. Before this, you always knew you would."

Principle #68 - Success breeds success.

And if you don't have a track record to draw experience from, you create it in your imagination. Either way, it begins with the way you view yourself. Do you see yourself as successful? It's a choice.

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p. 309

"Vic, I don't know everything, but there are a few things I'm pretty sure about. First of all, it could be that our personal growth is more important in the long run than anything. The victories are sweetest that come at a great price. Secondly, I believe you'll be with your family again. You know, I kind of look at our trip on this planet like going away to school. In the eternal scheme of things, when all is said and done, I think we'll look

back on it and feel like it was a pretty short semester. I think you'll see your family again at the end of it. Thirdly, we haven't been left without a way to understand and cope with the challenges life throws our way. In fact, I think there are more answers than we have room or capacity to receive them. Maybe our heartaches and challenges are nature's way of carving out a place in our heart to make the necessary room. Sometimes it isn't until we have a crisis that we start finally asking the right questions."

### Principle #69 - The personal growth principles.

Again - there are too many principles in this paragraph to call them each out individually. I count at least seven. Can you identify them?

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p. 312-318

Richard's discussion of the Universal Laws.

Principle #70 - There are 7 Core Laws of Success

..and one bonus law - taking it to eight. This section on the laws is introduced in my book *Hidden Treasures: Heaven's Astonishing Help With Your Money Matters* (available as a free downloadable ebook at http://www.hiddentreasuresbook.com), and is also discussed more extensively in the FTMF program, particularly in Phase 2.

To join me in the FTMF program for the complete discussion of this section, visit http://www.prosperthefamily.com and choose your preferred program format.

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p. 321

"Oh, that's a relief. Thanks for being on top of that. We probably shouldn't tell anyone we took a leap like that without more due diligence in the first place, they wouldn't understand why we'd do something so irrational."

"Yeah, it wouldn't do any good—they couldn't possibly see this rabbit."

(if your dream is fragile, stay quiet)

Principle #71 - Some dreams are too fragile to broadcast.

Some people tell you to broadcast your goals far and wide so that it will motivate you to be accountable. Honestly, that never worked for me, because it instantly put me into fear of what might happen if I failed.

Whenever I've set and successfully accomplished a big audacious goal, it was after keeping it to myself and only sharing it with people who would support me in it. Perhaps one day I'll have the mental tenacity to boldly declare my intentions to the world, but I've found that it really isn't necessary, and can sometimes backfire on you. You decide. Trust your gut instinct on the matter, and follow it.

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p. 322

That night, Felicity knew there was no hope of capturing her emotions in mere mortal language, so all she attempted to explain was this:

I know God lives. He knows I'm here. And you know what? He really does care. I always kind of thought (or hoped) he did, but until today, I had no idea how much. I'm sure I still don't realize how much. My poor little brain has a hard time comprehending all this. Is he really this merciful? I'm just so grateful.

### Principle #72 - You have unseen help on your side.

When you choose to believe there is a God who loves and wants to help you, your behavior changes. Your thoughts change. These changes initiate changes in your results, too. And along the way, you just might find out that you're right. Spiritual truths cannot be established by physical means - they can only be established by putting spiritual principles to the test and by drawing spiritual conclusions. It is not a spectator sport - we all must make the determination for ourselves - one way or the other.

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p. 323

After doing fairly well on his own Victor relapsed and was grateful for the guest room at the Goodman home. Discouraged that his grief could have such a relentless grip, the spark of hope nevertheless flickered a little brighter, and he chose to view his setback as temporary.

"I'm sorry, guys—thanks for having me. I don't think it will take me so long to get back on track; I just needed a little time away from the house to re-orient my thoughts again." His free time was spent reading and journaling. Saddened by his broken life, he still found a way to view it with frail optimism.

He wrote:

I've decided that success isn't a measure of the life I have, but a measure of how I live the life I've been given. I choose to live. I think Michelle would expect me to.

Principle #73 - Choosing misery to punish yourself is a copout.

If you really want to be hard on yourself, then do the *hard thing*. It's easy to be miserable. Pick yourself up and make something out of your life. It's the best revenge against someone who has suppressed you - it's the best way to honor someone you've lost - it's the best way to make up for past mistakes. It's not what happens to you, it what you DO with yourself after it's happened. Life isn't over - you've still got time to turn it around or make something good out of it. Begin right now.

Where do you begin? If you need some guidance, let me help. It starts with lesson 1 in the FTMF program, online at http://www.schooloflifemastery.com. (Another shameless plug because I want you to let me help you help yourself!)

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p. 325

She added, "Did you know that as of last week, we've got thirty-four directors now? And the participant lists are already in the thousands. I'm astounded that God could do something this big with such a simple idea."

After chasing his bite down with a swig of milk, Richard reminded her, "It was genius. You tapped in to something genius."

Felicity mused, "I didn't set out to do anything genius, I just started honoring the idea that wouldn't leave me alone. One small step at a time." "I'm convinced that genius ideas are just that: simple thoughts that someone stopped to notice and chose to honor."

### Principle #74 - Genius ideas are simple thoughts that someone stopped to notice and chose to honor.

You get them all the time. They might not seem genius at their infancy, but if you have a thought that won't leave you alone, act on it. (Okay, so maybe the thought of eating the brownie downstairs won't leave you alone either, but I'm talking about the ideas that you know are for your good.)

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p. 326-327

After a moment she admitted, "Sure, things get hard sometimes trying to be a good mom and build the Talent Team program at the same time, but deep down, I know I'm doing exactly what I'm supposed to be doing! It's like God carries me along, lets me struggle now and then, and shows me just one piece at a time what I'm supposed to do. I know I'm on the right path—no matter what anyone says. It just hurts when someone I care about so

much can't understand why I do what I do."

"...Well, you and I know the truth; and the fact is, none of the money we receive is ours anyway. You know that. We're just stewards. Just temporary stewards. Perhaps she'll never understand that. Maybe she'll always judge you—is that going to change what you do?"

"Of course not."

Principle #75 - You are just a steward.

When you view your material things, and your children as your stewardship and not your property, your relationship with those things naturally becomes a little more reverent and respectful. How well you care for those things in your stewardship determines how much more you'll ultimately be given stewardship over.

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p. 327-328

After a moment of silence, Richard counseled, "Honey, don't let it get to you. Think of it like opposition trying to keep you from doing what you're supposed to do. You already know this: your work is improving the lives of thousands of kids now, and will even affect generations to come in a positive, empowering way. I'm convinced opposition will always accompany the most incredible, worthy accomplishments and come at us from the most unlikely, unexpected places. This thing with Maria could be evidence that you're more on track than you know."

# Principle #76 - Opposition always accompanies the most worthy objectives.

If you experience an increase in opposition, chances are you're on the right track. There is a force that attempts to prevent all progress, improvement, uplift, and anything good. Where there is no opposition, there is also not much of anything wonderful going on. Count the presence of opposition to be a good sign, and get enthusiastic, knowing that you also have a positive force to match it behind you that wants to see you succeed and will support you through the process.

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p. 329-330

"...We're in an urgent situation here. We could either spend our time formulating an intricately detailed business plan, or we can let the big picture remain a little vague and focus all of our energy on things that bring the cash flow now. Put our energy into the short-term objectives that we can see clearly. Felicity, if we spend too much time trying to force the details of the

ultimate goal, we may not be in business long enough to get there! We've got to get profitable ASAP, so that our minds are freer to develop the details of the ultimate goal."

Felicity sighed. "Makes sense, I guess. I hope you're right. I just want to make sure the short term goal is going to get us to the big one."

"We may get a little off course, but so long as we stay in forward motion, I believe there'll be opportunity for course correction as needed."

Principle #77 - Stay in forward motion, and there will always be opportunity for course correction as needed.

This is true, to an extent. The main idea here is to keep yourself moving, and not letting fear of failure paralyze you. You need to get good at making decisions quickly and confidently. Sometimes it's easier to do that when you know that you can recover from making a mistake if you accidentally make one.

Now, there is not enough space here to effectively address each of the business principles at play in this excerpt, so we've put an entire course in the School of Life Mastery for business owners who need guidance on growing their business with limited resources. The course is called "Bootstrap Business Quickstart Kit" by faculty members Rich Christiansen and Ron Porter, and can be found at http://www.schooloflifemastery.com.

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Jumping in before anyone else had a chance to vent some more, Lou said, "I'm sure you're doing all you can to reject thoughts of potential failure," he paused, "but as honorable as that is, there is a piece of you—your subconscious mind as you know—that is designed to keep you safe. All this time you're going unflinchingly toward your goal, it's down there trying to make sure you don't meet with disaster. It's constantly asking you, 'what are you going to do if the money runs out?' or 'what are people going to think if you fail?'"

The businessman leaned forward and raised his voice, "For crying out loud, answer the question! Give your subconscious mind an answer—without a whole lot of emotional energy on it—and put its worries to rest!" Sitting back in his seat, he concluded, "It'll more likely leave you alone after that."

# Principle #78 - Conscious and persistent avoidance of a negative thought gives undue attention to that negative thought.

If you have a nagging fear, acknowledge it, address it unemotionally, and return your focus to the images of success.

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Lou affirmed, "That's right. But I'll just say this because I don't want you coming back blaming me if it doesn't go the way you hope: don't borrow money if it puts you into a mindset of fear. When you're operating from a mindset of fear, you'll make different kinds of decisions than when you're at peace. A decision made from a place of fear is like driving a car under the influence of drugs: you'll probably do something stupid. But if it puts you into a mindset of advancement, and allows you to finish your projects quicker, gives you the continued ability to make progress and solve problems with a clear and sound plan for paying it back, then do it without beating yourself up. Then, don't look back and get to work making it pay as quickly as possible. Understand, Richard, this is a completely different issue from using other people's money for consumption. In, other words, don't take out a second mortgage to buy a boat, unless that is, you know how to turn the boat into production that increases your cash flow. Utilizing other people's money for production can in some cases be the wise thing to do, while using it for consumption is always foolish. You've got to determine your motive, mindset, plan for repayment, and tolerance for risk."

Principle #79 - There is an important difference between using other people's money for production vs. using other people's money for consumption.

If your business requires contractual agreements / delayed payment (for inventory, consignment sales, equipment rental, or for any other situation where you do not pay up front - and outright - for whatever you need to utilize), don't beat yourself up for going into "debt". Channel all that energy instead into producing revenue with it. If there is nothing you can do to produce revenue with the money you want to borrow, don't borrow it. Avoid consumer debt like the plague.

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p. 343

Felicity was thoughtful, and then said, "I'm glad you kept writing through it all—you've demonstrated the principles you teach in action, and one day, you'll see the fruits of your efforts, too."

"I'm counting on it. I wonder sometimes; but I'm so far down this path that I have no other choice but to push through."

"Now, honey, you always have a choice," Felicity reminded.

"Yeah, I know—and this is my choice. I can see no other path than the one we're on—the one that's laid out before us. I'm going to keep going until I have no other choice than to take a different path. So long as there is something I can do, I'll keep going."

# Principle #80 - So long as there is still something you CAN do, keep going.

Too often people get paralyzed when they run out of the resources they think they need, when in reality, they still have all they need to take the very next step. And then step-by-step, they eventually reach their destination.

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p. 347-348

"So what made you take it out of the 401K in the first place?"

"I realized that I needed to invest in something I believed in, and at the time, it was clear my success depended on the company's success, and I believed in *them*, so I bought into Stillwater Technologies."

"But you're not with them anymore..."

"Well, right, that's why I thought it might be time to transition that money out of the company and into my own."

"I was hoping you'd say that!"

Principle #81 - You are your own best investment.

Remember, financial capital is a byproduct of relationship capital and mental capital. Invest in your education (mental capital), and in your life's purpose when you've identified what that is.

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p. 350-351

"I know, we have; and I've learned something here. When our money was in the 401K, we didn't have any clue what it was being used for. For all we knew, it could have been used to support a product or service against our values. The fees were automatically deducted, so we never paid attention to it. I added it up once—and if we had been required to write a check for every transaction they drafted, we would have been up in arms! I determined from that moment that the money would serve us best if it was invested in something that carried meaning for us, and something in which we had some control over the outcome. But that was then; I no longer work for Stillwater Technologies, and so I believe it's time we use it for our own company."

"Wow, I never thought of it like that before. But, Richard, what about the penalty? We're going to get hit pretty hard—wouldn't it be better to just let it grow until we can draw from it without the penalty?"

"Felicity, how much interest would we have to pay if we accumulate more debt?"

"Oh, depends on where we get it. Somewhere between eight and twenty-two percent per year."

"So if we need thirty grand to hold things together until the business starts generating enough revenue, then we can either pay ten percent once on the retirement draw, and owe nobody anything, or we can pay between eight and twenty-two percent every year and be liable until the loans are paid back. What if it takes us five years? The retirement account will have cost ten percent, around \$3000 just once, but the loan will have cost between forty and a hundred and ten percent, anywhere between \$10,000 and \$33,000! If we take longer, the numbers only get more ridiculous; but in any case, the so-called penalty is a much better deal!"

Felicity was amazed. To show her agreement she added, "And, our own money would be utilized once again to invest in ourselves."

# Principle #82 - Nobody will ever care more about your money than you.

Be conscious of how your money is being spent. Do the math. Be a wise steward; increase your knowledge in financial matters. Don't relegate your money stewardship to financial institutions without understanding how it is being allocated. Even when you utilize professionals, it is still your responsibility to know and understand what they are doing with your assets.

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p. 353

However, their time in the refiner's fire over the recent years had, in a strange way, taught them to be calm in the face of adversity. So when the cash was nearly gone, and their debt load was larger than it had ever been in their lives, and even though the projects still required additional work, something dawned on Richard. Sharing his epiphany with Felicity, he said, "When you think longer term, like ten years out, today's catastrophe is actually reduced to a mere irritant."

Felicity chuckled. "Yes, when put that way, it really is merely irritating that our money is pretty much gone, and we still have a house payment due in two weeks."

With their savings spent, and their credit extended to its maximum, the moment they had held fearfully in the back of their mind all those years was finally theirs to face.

And inexplicably, they had never been more at peace.

Principle #82 - Fear is an illusion.

I like to say that fear, inspired by the father of all lies, is one of the biggest lies of all. When you engage in fearful thoughts, you are becoming emotionally engaged in an event that has not yet happened (which, in fact, may *never* happen, for that matter). But operating under the influence of fear is, again, like driving under the influence of drugs. Quiet the fear and become sober again by breathing deeply, and choosing gratitude for all that

is presently well. Remember, if it hasn't happened yet, the thing you fear is truly imaginary. And if it does end up happening, you'll be perfectly equipped to deal with it at that time. Don't live it twice! I've heard it said, "Fear knocked at the door; faith answered, and no one was there."

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p. 354

Richard wondered at the serenity enveloping them both, here at the end of their resources. "I know, it's hard to believe I could have this much peace with external evidence appearing so disastrous." Richard's eyes suddenly sparkled. "Honey, I'd like to take you to dinner for our anniversary."

"What? We haven't allowed ourselves to eat out all year! Of all times, how can you justify it now? With our deadlines, Richard, it's not like we have time to just enjoy a social engagement, shooting the breeze together when it won't help solve the money problem."

"Felicity, it's because of our deadlines that we don't have time to squander in any other way. We've got to get back into the right mindset where solutions can come. Forcing them to come in any other mindset will bring us nothing. Besides, I want to celebrate—you. It's been so long since we've just let ourselves have a good time; just for tonight, can we just forget about business, and enjoy each other at one of our favorite restaurants?"

Felicity smiled, "Why not."

Dinner that night was wonderful, and after years of practice managing their fears, they had no trouble setting them aside for just another short hour and a half.

Richard expressed his gratitude and amazement for the journey, and their relationship. He rejoiced in their happiness and the unbelievable peace of mind they felt, knowing the good they had yet to accomplish—and the mark they knew they'd leave on the world. They brainstormed on what they could do right away to create value for someone else, and made plans to stay in service, to keep their minds off of what they lacked.

### Principle #83 - Gratitude + intention is the perfect recipe for bouncing back from anything.

No matter how bad things become, you can always find gratitude and begin anew with fresh intention to create value and be of service to someone else. Test the principle for yourself. Sometimes you have to get out of your regular environment to break the trance and regenerate enthusiasm for your future. Where possible, also spend some time with people who are in an abundance mindset.

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p. 355

A glance passed between the couple exuding amazement and gratitude, and Felicity's eyes became misty while she watched Richard thank the waiter and retrieve the voided receipt. She couldn't remember a time when they had felt so entirely united in purpose, so guided, and so supported by unseen, heavenly help as they were feeling in that moment.

As they drove home, Felicity reflected aloud; "I'm amazed and grateful for the meal, but you know what? Even more than that, to me it's just assurance we'll continue to have all we need if we just continue one step at a time toward fulfilling our purpose. After all, what greater security could anyone ask for?"

Principle #84 - True financial freedom is having peace of mind in any economy.

Financial freedom is being free of concern about money altogether. There are very, very rich people who develop ulcers worrying about how to keep their money. There are very, very poor people who live in constant stress over where their next paycheck will come from. Financial freedom is not a measure of how much money you have; it's a measure of how much time and energy you spend being worried about it. When you test and prove the principle that you have all that you truly need in the moment to do whatever it is you need to do next, you'll discover true financial freedom, and you'll enjoy peace of mind knowing that God is continually mindful of you, and will continue to support you as you continue to fulfill your life's purpose.

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Go boldly toward your goal. Do what you can do today. Make progress. Fall forward. When you're truly at the end of all you can do, that's where you'll find what you need to keep going.

If you don't have what you think you need in this moment, you don't really need it. Do your best with what you have, and you'll find that all you had in the moment was enough.

### Principle #85 - Life is a test to help you develop faith.

We are not physical beings on earth to have a spiritual experience; we are spiritual beings here on earth to have a physical experience. A financial hardship can be one of the most awakening events to cause a person to consider such a possibility, and the quicker we learn to live by faith, the sooner we can return to financial peace of mind. The good news is, learning to live by faith is not so much like learning something new, as it is like remembering something long since forgotten. It feels strangely familiar, it

feels right; it teaches the true nature of things, and leads us all to the highest, best version of ourselves.

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Surely, there was no better way, to start another perfect day.

### Principle #85 - Whatever challenge is before you, it's perfect.

Life has a way of delivering the perfect challenge for your personal growth. It is as though your challenges are custom-ordered to knock off just the right rough edges that prevent you from reaching the goals you have in mind. Remember, Richard's first "perfect day" very quickly turned into a nightmare as he received word of his reduction in pay and possible layoff. But it was still perfect, because of the opportunity it contained, and the lessons he learned through the process. Each day is a perfect day, and as you meet each one with optimism, greeting each challenge as a gift, you will rise to heights you can hardly imagine.

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Felicity looked worried. "Only after you and I get absolutely clear on what we will and will not give up to chase a dollar."

"That's fine. Felicity, I'm only exploring this because it may be very the thing I need to advance the purpose that burns in my soul, getting this message out and transforming people's lives."

"Right, but what about your family? What if it's in complete alignment with the service you're uniquely endowed to render, but it leaves your family behind?" Felicity was becoming increasingly concerned, because Richard still hadn't said the words that would put her mind at ease.

"Then it wouldn't be aligned with my purpose, now, would it?"

Principle #86 - Your family is your #1 asset.

Money may come and money may go, but you will always be "father", "mother", "brother", "sister", "son", or "daughter", etc. It is within family relationships that the greatest possible joys can be experienced - money or no money, it doesn't matter. But the potential joy is only realized if these relationships are not neglected. In some cases, the money refuses to flow until broken relationships are on a path toward healing. There may be subconscious programs that say "You don't deserve abundance because of the condition of your relationship with so-n-so." Whatever nags at your conscience, address it. Settle it. At least take a step in the right direction, and you'll immediately feel more worthy.

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Felicity was the first to speak. "Do you believe such a contract even exists?"

"In a world of six-billion people? Of course it exists."

### Principle #87 - The opportunity you seek does exist. Believe it!

When you make a list of what you want in a job or other kind of opportunity, it's like placing an order. If it does not presently exist, then as you believe and take steps to find it, it will be in development. Perhaps a need will arise in someone else's business that leads to the creation of the opportunity for you. Perhaps someone else occupying that place is feeling compelled to leave and do something else. Trust this principle. Test it! As I've heard it said, your "desire" is simply "possibility seeking expression through you".

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He held the key now: a knowing that all of their experiences had been for their good, and that those moments of glory, relief, and joy are always waiting to be discovered on the other side of the pain, heartache, and frustration—dependably. He didn't need life to deliver only pleasure, but he did find pleasure knowing that there was joy and peace to be found, not just in spite of, but only first because of the anguish.

Principle #88 - Glory, relief, and joy are always waiting on the other side of the pain, heartache, and frustration—dependably.

When you stop trying to create a life without struggle, and embrace the process of growth and personal development with *all* of its ups and downs, you give yourself a tremendous gift. You discover joy in the journey, and end up with the happy life of fulfillment that you wanted all along. Remember, there is no success without a struggle.

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Reflectively, Richard responded with contentment radiating through his eyes. "Oh, I was just thinking."

"Well, that's a good thing to be doing," Ray winked, elbowing Morgan and swallowing a bite of stew. "You keep that up," Ray smiled, shaking his fork first at Hans and then pointing it squarely toward Richard, "and you just might discover another portal to genius."

Richard's eyes beamed warmth, and a grin spread slowly across his face as he nodded his head resolutely and replied, "I look forward to it."

### Principle #89 - There is no arrival.

One of the primary messages I wanted to convey through the sequel to Jackrabbit Factor is that there is no "arrival". Some people read the first book and conclude that Richard and Felicity at some point "make it". But in reality, it is an evolving process of setting and achieving one goal at a time. The completion of one goal gives rise to the need to set another one. Sometimes the failure to achieve a goal gives rise to the need to break it down and set sub-goals. You can choose to let this be a disappointing realization, or the beginning of an incredible adventure. I want you to fall in love with the process! As I've heard it said before, "Life is a daring, bold adventure, or it is nothing at all!" Welcome to life. It's time to start living it to its fullest! What are YOU going to do next?

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