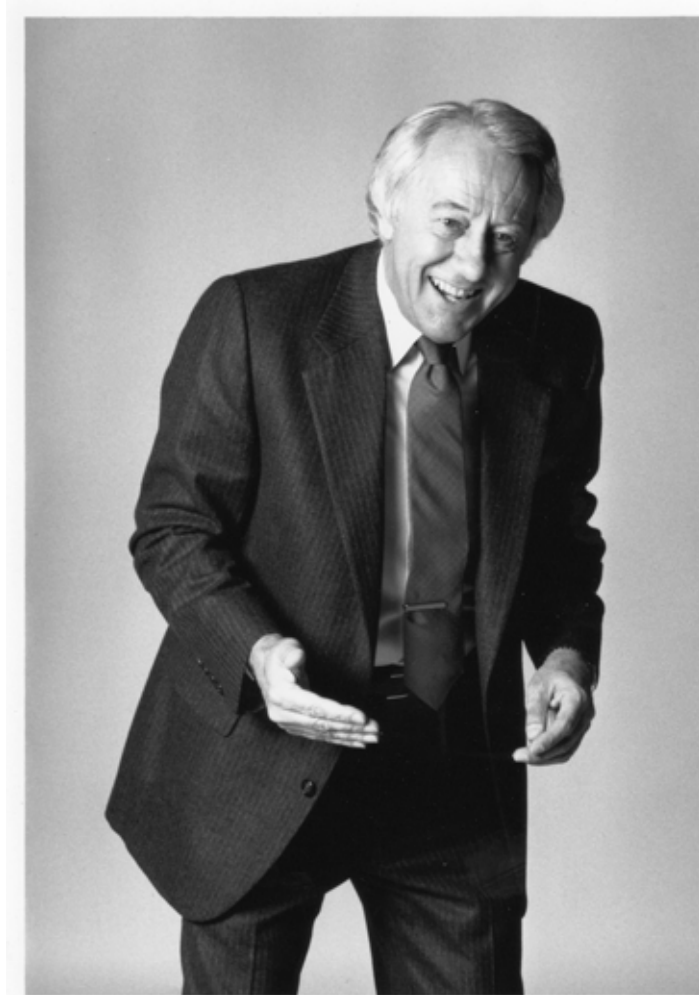


The Millionaire's Seminar



Foster Hibbard

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By Foster Hibbard
Transcribed and reformatted
By
John Harricharan

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Introduction

I met Foster Hibbard many years ago. I was going through some very challenging times – my wife was battling cancer (we had no health or life insurance), I had two young children to take care of and there was hardly any money. Someone introduced me to Foster and thus started one of the most rewarding experiences of my life.

After our first conversation, Foster said to me, “John, I want to send you a gift, a gift that will change your life; please give me your address.” I was curious to know what gift he would send me. Perhaps it would be a check for a large amount of money, perhaps a book, or maybe, even advice on how to get out of my financial situation.

Imagine my surprise when a package arrived in the mail with a collection of cassettes. There were two albums, one with eight cassettes entitled, “The Art of Total Living.” The other album contained six cassettes with these words written on the cover, “The Millionaire’s Seminar.”

In the package was a note, hand-written in long, bold, flowing letters. The message in that note said that I should

listen to these tapes over and over again for at least seven times. The note continued to explain why and suggested that I listened to the album called, "The Millionaire's Seminar" first. It was signed simply, "Foster." I must have listened to those albums at least a dozen times.

As time moved on, Foster sent me some of his other albums. I still have in my most prized collection, in addition to "the Millionaire's Seminar" and "The Art of Total Living" such masterpieces as "The Perfect Path to Greater Success," "Dare to Prosper," as well as "Go for the Goal" and others. While Foster was on the lecture circuit, he sold some of these albums for over \$700, but that was a long time ago.

He even wrote two books: one called, "Success Seeds" and the other (with Dan Kennedy) called "Secrets to Guaranteed Goal Achievement." It has been years since Foster has died, but his work and spirit will live on for a very long time.

He once said to me, "John, you must make my work available to those who want it." After Foster's death, Ruth, the executor of his estate, gave me written permission to distribute Foster's teachings if I wanted to. Now most of Foster's teachings are on audiotapes. CD's were not available

at that time. The Internet has now made it possible for anyone to be able to get the wisdom of the ages. So I've transcribed the first album that Foster ever sent me – "The Millionaire's Seminar" and I've made it into an ebook (pdf) so that you, too, could benefit as I did, from the simple, powerful words of one of the wisest people I've ever known.

Yes, what you are about to read is a transcription from the Millionaire's Seminar. I have edited as best I could for clarity and meaning, but have tried to leave Foster's words the way he said them. He loved to repeat important phrases in his lectures. The repetition you see in this ebook are Foster's. He would have wanted it that way.

Perhaps, one day, when I am not involved in as many projects as I am now, I may even consider having the other Foster Hibbard's albums transcribed, edited and compiled into ebooks. I think he would like that also.

The Millionaire's Seminar consists of six audiotapes. Each tape is recorded on both sides. I have named the chapter headings according to the order of the tapes, that is, Chapter 1 is called "Tape 1 Side 1", Chapter 2 is "Tape 1 Side 2" and so on.

Read, enjoy and practice the principles in this book. The more you read it and follow its advice, the more you will become empowered to conquer the problems that arise due to a lack of money. But not only money, because even though money problems would be overcome, relationships and health would be improved also. It has worked for me and for thousands upon thousands of others. It could work for you, too, if you work it.

My best wishes to you.

John Harricharan

John Harricharan



Left to right—John Harricharan, Dr. Elisabeth Kubler-Ross,
Foster Hibbard

I think it's the great marketing genius, Dan Kennedy, who spoke these words at the beginning of the first cassette:

Welcome to this exciting cassette series by Mr. Foster Hibbard. Mr. Hibbard's program is the result of lifelong research and study of the methods available for unleashing a greater percentage of human potential. In his pursuit of the best means of successfully achieving goals Mr. Hibbard has studied Eastern philosophies, religions of the world, metaphysics, and the practical success philosophies of many of America's leading industrialists, entrepreneurs, and salespeople.

It is highly probable that there is no other author and speaker with more research and background to support his teaching. In recognition of his superior qualifications, Foster Hibbard is one of a small, select group of Americans to have personally studied and lectured with Dr. Napoleon Hill, author of the classic best selling book "Think and Grow Rich". Now let's learn, and prosper with Mr. Foster Hibbard.

Chapter 1

(Beginning of Tape 1 side 1)

Welcome to the Millionaire's seminar, for those who are, and those who wish to be millionaires, and for those who verily wish to increase their current status, financial status. For we believe that we have some answers today that, when pursued, when utilized in your life, will take you to the goals for which you have set your path.

I always feel that an important part of every seminar, symposium, workshop, course is meeting the people, getting to know new people, getting to share ideas with new people because we're all in the people business and that's all that life is about -- is how many people you know, the type of people you attract to yourself and the kind of service you can give to those people.

This first segment could very well be the most important segment of the day, even though many, perhaps most of

you, have heard this particular segment of the ideas before. The balance of the day will be primarily new material, but I can't..., I've given it a great deal of thought, I've arrived at my decision and I don't see how it is possible for Foster Hibbard or anybody else to put on a millionaire seminar without putting into the millionaire seminar this particular material in segment number one.

Because it wouldn't matter how many ideas you had, it wouldn't matter how many libraries you accumulated at home of books that told you all of the ways of doing, all of the ways of being, all of the ways of accumulating, achieving accomplishment, and becoming, if you did not have as a part of your consciousness what I'm going to talk about in the first segment this morning. You would not make it, you would not rise out of mediocrity, there is no conceivable way that without this segment that you could achieve what it is you want to achieve in life.

You see, every human being has within himself or herself a certain degree of fear and guilt, and that fear and guilt is the only barrier, or if you wish to call them fear and guilt, they are the only two barriers that anybody has. Those are the only walls that stand between you and whatever it is you want to achieve in life. There are no other walls. And interestingly enough those two walls are obviously within

yourself. And therefore we need to do something, we need to have something, we need to have tools that will permit us to overcome those walls, to destroy the walls, to break them down so that we can then move forward undeterred, unobstructed by the walls of fear and guilt. And so this segment is made up of material of how you can break through the fear and guilt within you.

First let's talk briefly about forgiveness. My personal conviction is that of all of the tools that there are in the field of personal improvement and motivation, there is none as powerful for getting rid of the negatives as the tool called forgiveness, forgiveness. For years and all the years that I have been in this particular profession, I taught that forgiveness would overcome guilt. But in the last year I have discovered and through experimentation have confirmed the fact that forgiveness not only overcomes guilt, but forgiveness overcomes fear, anger, depression and guilt. Can you imagine what life would be therefore, if you could to any degree diminish, to any degree diminish the fear that you now have, the anger which is always the result of fear, because all anger is a reflection of fear. There cannot be anger within a human being without it having been preceded by fear.

All anger is the result of fear. Can you imagine what life would be, if any one of you or several of you have a problem with depression, if you had less depression in your life and of course guilt, the great block which plugs up the subconscious mind and restrains, restricts, impedes the normal flow of universal ideas and universal energy. That one technique called forgiveness will gradually diminish, gradually minimize, and gradually reduce the fear, the anger, the depression and the guilt all with one technique.

Because unforgiveness, resentment, create guilt, and speaking of creating guilt, all guilt, all guilt, all guilt, all guilt, all guilt, all guilt is a creation, an invention of the human mind. Each individual invents his own guilt and guilt in turn creates the feeling of 'don't deserve', 'don't deserve', 'don't deserve', 'don't deserve'. Therefore, for those of us who are aspiring for greater wealth, we must reduce, we must diminish guilt in order to develop, to nurture a greater feeling of deservingness.

I deserve, I deserve, I deserve a beautiful love relationship, and I deserve magnificent health. I deserve whatever degree of success that I wish in business or career. I deserve the affluence that I want. I deserve all things for which I yearn, hunger, long, desire. And guilt in

its incipency and in its maturity, guilt imbeds itself deep within the subconscious mind where we're frequently not aware of its presence.

Guilt keeps saying in a way that you cannot hear 'you don't deserve', 'you don't deserve', 'you don't deserve', 'you don't deserve'. And as each individual wondering, right at the brink of great success why he did such a dumb, kindergarten thing, that destroyed that transaction, which ruined that relationship, time after time, not once, but innumerable times.

Its especially obvious in sales where you'll see somebody who's just on the verge of the biggest transaction he's ever had in his life, an enormous commission, and strangely enough its falling into place -- all of the pieces are falling into place more easily than any previous transaction he's ever had. And at the last minute when there's nothing left to do but to tie up a few loose ends, which any first grader could do, he does the stupidest thing he'd ever done in his life and the transaction falls apart.

And he stands there dazed, dumbfounded, mouth open, asking what happened. What went wrong, and deep within there was something working saying 'you don't deserve

this large commission, you don't deserve this self image. He didn't analyze it, he didn't use his brain, it wasn't his conscious mind operating. He would deny such a thing, but deep within was that insidious, insidious, insidious guilt. And so it is tremendously important that we work on forgiveness towards all others, and forgiveness most importantly towards self.

The exercise that I personally practice is during the day, I remind myself frequently when I see people, when I'm driving down the freeway, when I'm walking down the street, silently I glance at somebody and I'll think 'I forgive you'. A perfect stranger, I've never seen the person before and I'll never see that person again, what is there to forgive when that person couldn't conceivably have done anything to me.

I am practicing forgiveness, I am practicing forgiveness, I am practicing forgiveness, use everybody you see to silently practice 'I forgive you', 'I forgive you', 'I forgive you', 'I forgive you', 'I forgive you', 'I forgive you', 'I forgive you', 'I forgive you', 'I forgive you', 'I forgive you', 'I forgive you', 'I forgive you', 'I forgive you', 'I forgive you', 'I forgive you'.

On and on and on and on, how many thousands don't keep score it isn't important, because there is a constant

cleansing that needs to take place. And in addition to that I forgive myself. For what? Don't go back and look, don't go back and analyze, don't go back and seek out failures, mistakes, don't go back looking for anything that might have gone wrong that you were responsible for, merely as a general policy, I forgive myself over and over again.

Is there one person in your life towards whom you feel the greatest single resentment. Is there one person in your life who did something about a hundred and fifty years ago, or was it seven years, or was it only last year it doesn't really make a difference because time is only measured by man's invention. And do you still, every time you think of that person, feel resentment? In the pit of your stomach there is a fist that suddenly closes whenever you think of that person.

I don't care anything at all about that person but I am totally interested in you, and I am totally interested in your success, I am totally interested in you achieving whatever it is you want to achieve in life, therefore I urge you to forgive that person.

Forgive that person. Can you think of somebody, was it a mother, was it a father, was it a brother, sister, former mate or present mate. Was it a son or daughter that has

never appreciated all that you did and you feel great resentment. Was it a business partner whom you feel double-crossed you? Or was it someone you have never met, like Adolf Hitler, the corporal, who got you involved in the war which was a great discomfiture to you.

Was there somebody toward whom you have enormous resentment? Then lets all, right now, could we right now close our eyes, yes of course we could. Let's sit quietly for just a moment and hear me, hear me. See yourself sitting in a chair, in a room, facing, almost knees to knees, that individual that one person above all others in your life who somewhere, somewhere, did something that you have never totally forgiven.

You're face to face right now. I want you to reach out gently with your two hands reach out with your palms up, reach out and take his or her hands in yours very, very gently, hold them, look that other person in the eye and tell that person exactly why you feel this great resentment, what it is you feel he or she did to you in a nutshell, in a summary, in just a sentence or two.

And now, continue to look into that person eyes and say silently call the person by name and say 'I forgive you', 'I forgive you', 'I forgive you', this is it for the rest of my life,

I'll never have to forgive you again, because I am forgiving you now forever, for all of eternity, you whom I have permitted to cause the greatest resentment within myself. I now totally completely forgive. I am no longer your prisoner. I am no longer the prisoner of resentment. I set myself free from you now. I wish you well and I send you on your way blessing you and wishing for you only the best.

Alright, open your eyes please. If ever again that particular person crosses your mind and you feel a cringing, a tension, a sense of resentment, quickly remind yourself, I don't have to forgive him or her ever again, I have already forgiven, I have already forgiven, I have already forgiven.

Now, at home in the next few days I urge you to list the names of all of the people you can think of towards whom you have resentment, and one by one, you don't have to hold their hands and go through the same routine we did here, that was just for the person against whom you held the greatest resentment, but one by one just see the person and quietly say 'I forgive you' over and over again until you can feel your solar plexus opening up and releasing.

And then, remember, don't go back over your own life looking for your mistakes, simply blanket erase with repeated, 'I forgive myself'. A serious mistake that many denominations make in the Christian world, and I don't know about the other world -- I've studied Buddhism, Hinduism, Mohammedanism, and it seems in the Christian world there is a great emphasis upon the word sin.

I find this very unfortunate because there is no single word that has created as much guilt as that one word sin. And guilt, there is no room for guilt within any human being, none whatsoever. There can never be good guilt. All guilt is bad guilt, because guilt cuts you off from your source. Guilt cuts you off from your creator, guilt cuts you off from all of the universal energy and ideas that wish to flow through you and anything that cuts you off from your source is wrong.

Sin, if you want a definition for sin, sin is insanity. And there is no such thing as sin, there is no such thing as sin. Human beings make mistakes, but human beings do not sin. Human beings make mistakes. A baby learning to walk gets up for the first time on his legs, takes one step and falls down, he gets up again, and this time he may take one, he gets up again, he gets up again, he gets up

again, he isn't aware in his stupidity, his infantile stupidity, he is not aware that he is sinning.

That's right, if the adult considers anything a sin, then the baby falling flat after the first step is also sinning, it makes just that much sense, just that much sense, all, all mistakes are already forgiven, and so, we make a mistake and we say that was a mistake I won't do that again, and we do it again we say again 'Yup, I made a mistake I won't do that again, that's the seventy-fourth time I've made that mistake, but I resolve not to do it again, and I will not feel guilt about it', because, when you feel guilt about anything you create a magnetism which attracts to you the same habit pattern of doing it again.

Guilt therefore builds a habit pattern in the person of doing it again, and again, and again, and again, and that's wrong. So anything you do, don't consider it a sin and don't feel any guilt about it, simply resolve that you won't do it again, that's all, that's all.

Can you conceive of love being accusatory? And that's all the universe is -- pure love, how can love be accusatory, only mankind is accusatory. There is nothing else in the universe that is accusatory other than mankind. Animals aren't, vegetation isn't, minerals aren't. Only mankind is

accusatory and mankind is aspiring for something greater than itself, mankind is aspiring toward perfect love, pure and perfect love in which state there could be no accusations.

Now, I know that I have forgiven myself when I no longer condemn you. I suppose the man who made the greatest impact upon my life was my grandfather, a Baptist minister. As a toddler I, I followed his steps every place he went, just worshiped him, though my parents, I am an only child, my parents were fantastic parents, magnificent parents, but my grandfather, the Baptist minister, I worshiped. But he was wrong, and I know it now, because he condemned, and there must be no condemnation, and as long as I criticize, as long as I catch myself ever criticizing any human being including myself, I will realize that I still have not forgiven myself.

I enjoy seeing the bumper stickers on cars 'Christians are not perfect, they are only forgiven'. And I think to myself, I wonder if they are totally free, the people in that car, I wonder if they are totally free from all criticism, because if they are criticizing they are condemning, and if they are condemning then they are not forgiven, because all forgiveness is self forgiveness. We were given free will by the Creator, free will and he his totally dependent upon us

to love, he is totally dependent upon us to forgive ourselves, he is totally dependant upon us. I know and I will know that I have forgiven myself when I no longer condemn you.

We're talking about money all day today, and no money is going to come to anybody who is loaded with guilt. So the first thing I am doing this morning is endeavoring to show you how to get rid of the blocks so that greater love, greater health, greater success in business and greater money can come to you.

American Express was dumbfounded at how many traveler's checks were being lost. It is incomprehensible how many traveler's checks were being lost, so it paid them to hire a consulting firm of psychiatrists and they started going to the people who were losing their checks and having them fill out questionnaires, and these questionnaires unbeknownst to the people who were filling them out, told everything about the person.

They were psychological testing sheets, and in almost all cases, American Express discovered the checks were lost as self punishment, because the checks represent money, they are money, American Express traveler's checks are cash. And so people were losing their checks in order to

punish themselves and we only punish ourselves when we're feeling guilt. I mean, why else would you punish yourself if you weren't feeling guilt, so no punishment necessary, none whatsoever, you are perfect just as you are. Open yourself up and start expecting, start expecting whatever it is you want.

Another reason that people don't have as much as they want right now is procrastination and you've heard many others say 'well someday I'm going to get around to it and then boy, I'm going to take off, I'm going to score, when I get around to it'. I have one in my office that was crocheted and it's about so big and it's round and has 'to it' across the center. I've framed it in a beautiful frame and it's right on the wall of my office. It is a constant reminder now that I have a 'round to it'.

I have no excuse, none whatsoever. Get things done when they need to be done. And why would we put off affluence, why would we put off opulence, why would we put off riches, why would we put off abundance, prosperity, wealth, money? If you're going to have it ultimately, why not have it now, now?

I'd like to tell you an interesting story about procrastination. There was a young doctor in London. He

ministered to the poor people, had a very small income, because they had no money, because they had no money, because they had untold worries, they had an enormous amount of illnesses.

So every waking moment and often times in the middle of the night, he found himself out in the London fog on his way to some poor hovel. Early in his life, very early in his life, he found that he was running out of gas, that he was having great health problems and his doctor friends said 'That's it. As your close, close personal friend I insist that you stop. I insist that you leave London. I insist that you go to a remote village somewhere and stop working until you get your health back'. He says 'I don't have any money'. Well he said then, 'just take a single room in a little cottage someplace with a farmer, the air will be good, the food will be good, walk out in the fields and I want you to do this for months.' And he said, 'otherwise, I don't think we'll be around together, you and I, a year from now'.

(End of tape 1 side 1)

Chapter 2

(Beginning of Tape 1 side 2)

Growing up, he had always thought that if he didn't become a doctor what he would love to be is a writer, and so in the cottage in his private room he started writing a novel. After the first two chapters he was talking to one of the neighbor farmers and the neighbor farmer was thrilled. It was the first time in his life he had ever met a writer. Well, of course he was a doctor, but at the moment he was writing, and the farmer was excited about this fact, the fact that this particular man was writing, writing, writing, writing a novel.

This was a great motivator for the farmer it really inspired him that he knew a writer. One day the farmer asked our friend, "how's the novel coming along?" and our friend said "well I read it over the other day and I was terribly displeased with it and I threw it away, I threw it out in the garbage can." And the farmer looked at him speechlessly and couldn't muster a single word.

Finally the doctor said "the expression on your face, what is it? Are you alright? Are you having a stroke?" Then the farmer found his tongue and he said "you threw it away?" the farmer felt a part of himself, his own inspiration had been thrown in the garbage can, and he continued "look, do you know the way you see me working in that field when you're out on those walks you take? Picking up those heavy stones, loading them in the wagon and having the horse cart them off.

"My grandfather started removing the stones in that field before I was born. He died. My father, as long as I can remember kept removing the stones in that field, knowing that someday the field would be cleared adequately so that it could be plowed and there could be a harvest in that field. I can't remember when I was not helping my father removing stones, now that he's gone all of my spare time is spent removing the stones in that field. Another two or three years and that field will be ready for plowing and there will be a harvest. And for generations to come there will be harvests in that field because my grandfather started removing the stones. And you finished two chapters and you threw it away?"

He turned on his heels and stormed away. Our friend stood there realizing that he had quit, he went out to the

back, found the garbage pail opened it, dug through some other trash, refuse, debris, and there were the two chapters. It had rained since he put them out there, and they were soaked, all these sheets soaked.

He painfully recopied them, reworked them, and after he got two or three more chapters he took a train into London, the first publisher said, "when you smooth that up you've got something very special here." Lloyd Douglas did smooth that up and it was named *The Magnificent Obsession*. *The Magnificent Obsession*, for decades now has been a great inspiration for millions, oh yes, millions of readers. He had quit, he had quit -- we don't procrastinate, you and I, that's a form of quitting – procrastination, when it becomes prolonged, is a form of giving up.

If you and I never quit, if you know that it is something that you truly want to do, if you have a burning obsession inside of you a burning desire, the father of motivation here in America, Napoleon Hill, who was my hero and my teacher, when I was associated with him, always said "Foster have a burning obsession, a burning desire, a burning desire, a burning desire, a burning desire".

And when you have a burning desire within you, you know that it is not you who are saying "this is for you," it is the

divinity saying "this is for you," because as you've heard me say before, it is the divinity telling you that it is right for you, that this is a divine nudge that is telling you to go after it, and if you will go after it, you will get it, because all of the universe will move along with you, will make the paths move, will move behind you and start pushing you in the direction that you have already decided to go and all things will fall into place for you, but we have to make the move we are the action entities.

Now in the few remaining minutes of this segment, having talked about the negatives, using forgiveness to overcome fear, anger, depression and guilt, and using this little gimmick as a constant reminder to get around to it, to catch you in your procrastination now, lets move in the last few minutes of the segment to the positive emotions which you have heard me call so many times the liquid propellant that lifts you, lifts me, lifts us off the launch pad of wherever we are, projecting us out into space to any degree of greatness that we have decided to attain – **enthusiasm.**

You'll never have the success you want without working on enthusiasm and making it a part of you, without saying over and over and over again until it just becomes a part of every cell, tissue and fiber of you body, till it tingles,

scintillates, sets up a vibration called enthusiasm, enthusiasm, enthusiasm.

And taking words like "get excited, get excited, get excited" raising yourself up, standing before the mirror, using that technique that Teddy Roosevelt, Woodrow Wilson, Andrew Carnegie, Billy Sunday, Napoleon Hill, all insisted that of all the self improvement techniques they ever tried, all insisted that the mirror technique was the most powerful. Just stand there in front of that mirror with your door carefully closed and tell yourself, "I am enthusiastic, I am enthusiastic, I am enthusiastic", over and over again. Tell whoever is looking out at you from your mirror, whoever you see in that mirror of yours looking at you, and it doesn't really matter who it is, just tell that person over and over and over again enthusiasm, enthusiasm, get excited, get excited, get excited. Work on enthusiasm, work on it as though it were a physical program.

You wouldn't expect your muscles in the stomach would tighten without doing muscle exercises, you wouldn't expect the muscles in your legs to improve unless you did leg exercises, therefore accept the fact that these emotional, these mental exercises must be practiced, must be worked upon in order to achieve whatever it is that you

want to achieve.

In developing the particular consciousness for which you aspire, joy, joy. Here we are, everyone of us today here for the same reason, everyone of us interested in increasing one or more areas of life, interested in greater love, interested in greater health, interested in greater success, interested in greater affluence, more money, and joy is the number one universal law of increase. The number one universal law of increase is joy, so the degree of joy that I experience, decrees whatever it is that I have in my life, in the form of love, health, success and money, so work on joy.

How tragic that we human beings would have to practice contriving laughter, when you would think it would be the most normal, natural thing in the world so in the privacy of your own home practice laughter, practice laughter, practice laughter. Gratitude is getting back to joy. Think of yourself as a child because we are always children, to our last breath we are always, there is a part of us that is always the child, that is the joy part of all -- of each one of us, and should not be stifled, should not be subdued, should not be suffocated, joy. When you go to a circus, as I did last week, ah, the thrill of the initial parade around the ring, the thrill of the band, the thrill of the aerial

artists, all of it is the child coming out to play. And look upon business as a game, look upon your career as a game, money is one of the ways we keep score in life. But it is a game, everything is a game, and if you look upon it like that then you can have fun playing the game of life.

Gratitude, I look upon gratitude as the open door to greater abundance, gratitude actually creates measurable heat, heat that can be measured by scientific instruments, so use the heat of gratitude, use the heat of saying thank you, thank you, thank you, thank you, thank you, thank you, thank you, thank you, thank you, thank you, thank you, thank you, for everything all day long, whether it appears to be good, whether it appears to be bad, give thanks for everything, the bible says in all things give thanks, that means every second of a lifetime, spend every moment in gratitude, and watch the magnetism of gratitude attract to you whatever it is you want, whatever it is you want, after all if I'm not having fun in doing what I'm doing, why should I continue to do it?

If you're an employee of somebody, then that company, your employer, has a game which it calls business, and that game should be fun. If in some way you don't fit into the game, why not move to a different game? Don't stay in that particular game, the world is filled with all kinds of

games, and there's one that's bound to be right for you, so be sure you're in the right game, be sure you're in the right business, don't continually be telling your supervisor, your employer, how to make changes, it's his game, he is setting the rules, you are one of the players on the team, and if you can't play by the rules that he sets, then leave his game.

It's his game, he set it up, and when you joined his game, when you came on the team, that was an agreement, a commitment, on your part that you would play the game by his rules, that you weren't going to change the rules of his game. If he chooses to change them along the way he has a right to do that because he's running the game, but you, having joined the team, are committed, until such time as you remove yourself from that game, and look around for another game where you'll have more fun playing.

So work on gratitude. So spoke Adam "Lord I do give Thee thanks for the abundance", and that word abundance means all of the love, all of the health, all of the success, and all of the money, for the abundance that is mine, and many of you have heard the story that goes with that, praise, spend a lifetime praising, praising, praising. It's a universal law that says whatever you praise is magnified,

whatever you praise is multiplied, so if you want a better love relationship start calling it wonderful, what a great way to praise anything, this is wonderful, this relationship, it's just magnificent, this particular love or lover that I have at the moment, then, he/she, be, he/she, companion or mate is wonderful, wonderful, wonderful.

What you're doing when you're complimenting another person silently or aloud, is praising yourself because it is going into your subconscious mind, it is you who are being nurtured, it is your consciousness that is growing, so praise every situation by calling it wonderful, even if the situation conceivably, at a particular moment, looks as though it's a disaster, looks as though it's a tragedy, looks as though the whole world is going to collapse, keep calling it wonderful, and in so doing you will keep your wits about you. In so doing you will not panic, in so doing you will not get uptight, in so doing you will find out that by maintaining your poise you will attract to yourself the energy and the ideas necessary to resolve whatever the problem that has just arisen.

Oh yes, oh yes, so we've touched on enthusiasm, we've touched on joy, we've touched on gratitude and praise, and finally to conclude the session, love. All love begins with self love, love yourself, love yourself, practice loving

yourself, the master teacher the carpenter of Nazareth, said "love your neighbor as you love yourself". Love yourself, he said, love yourself.

He knew, and you and I most assuredly know, that you cannot love any other human being one fraction more than you love yourself. So in order to love those around you, in order to love your family, your business associates your friends you must love yourself, ever, ever, ever, ever more.

For a lifetime, an endless lifetime, continue to work on loving yourself more, and automatically you will find that those people around you are becoming more loving towards you, you'll find that you'll be deluged with people attracted to you through the lovingness that you share, the lovingness that you radiate to everybody. So practice loving yourself, love yourself enough to permit wealth to flow into you. I really want you to love yourself enough to permit wealth to flow into you.

(End of Tape 1 side 2)

Chapter 3

(Beginning of Tape 2 side 1)

Achieving a prosperity consciousness, that's the key of course, to attracting money. It's very important to have innumerable exercises that you go through automatically during each day. For instance, how many times do you suppose you and I turn on a faucet, a water faucet. I have no idea. But I would assume many times during the day.

Contrive and exercise in your mind rather than what you've been doing throughout your entire life. Turn on the faucet automatically and here is a trickle of water -- no longer see the trickle of water -- consciously recognize from now on every time you turn on a faucet that behind that faucet is an enormous reservoir -- a huge reservoir -- so huge, that you may call it the Pacific ocean, if you wish.

Why? Because, the Pacific ocean evaporates, becomes clouds, the clouds float over toward the mountains, give their rain to the mountains, tiny rivulets become brooks, the brooks become streams, the streams become rivers, and the rivers go back to the ocean. So the water that is

coming from the faucet came from the Pacific Ocean, and rather than you, from now on, seeing your source as that tiny faucet, I want you to see the source as the Pacific Ocean.

So, by developing, by devising, by contriving these little exercises -- we expand our minds, we expand our consciousness, we expand our affluence, we expand our good in all things. The other day, purposely, I opened an apple and ignored the apple and turned to the core. I have always ignored the core and turned to the apple. But in heeding the core, the core told me a beautiful story that I had never read before. The core said, "Here are nine seeds."

And I realized that each seed represented a tree. That at maturity, each tree probably represented a thousand apples annually, and therefore if the tree were to mature and maintain it's maturity and give a crop for fifty years, pick a number -- I was looking at approximately half a million apples in these nine seeds. You can continue that on and say, "But what about the seeds in all of the apples that are in the trees to come?" etc. That could go on to infinity. I was thinking only of the nine seeds in one apple that could give birth to half a million apples.

Anything that will expand the consciousness to the realization, to the fact, to the fact, to the fact – that it is only mankind that stints. That nature does not stint. And yet we are a part of nature – but we are the only part of nature that chooses to stint, chooses to keep our good away from us. Even though, every moment of a lifetime if we'll stop and listen we'll hear that voice saying, "Son, daughter, all that I have is yours. All that I have is yours." And always the implication, why won't you take more?

Yes, why? Because I don't deserve, I don't deserve, I don't deserve, I don't deserve. Why don't you deserve? Because I'm loaded with guilt, I'm loaded with guilt, I'm loaded with guilt. Why are you loaded with guilt? Because I bear resentment, I bear resentment, I bear resentment. Why do you bear resentment? Because I got a big ego, a big ego -- and it's my ego that insists that I resent things people do to me. And it's the resentment that creates the guilt -- it is the guilt that creates the feeling of not deserving, and so - - the sky fell down.

Yes, money, P.T Barnum said (having just gone to the circus I'm an authority on P.T Barnum). P.T Barnum said, "Money is a terrible master, but an excellent servant." So, you see -- we have to decide. Each of us individually makes a decision whether to serve money, or let money

serve us -- whether to be the master of money, or the money the master of us. Now if you live your life for money, then money masters you.

You see money is neither good nor bad. It's sort of like, well, let me single out alcohol. I don't drink; it has nothing to do with moral scruples. I love a beautiful glass of white wine, it's just that with my low blood sugar, alcohol and I don't get along, it wipes me out. But, alcohol is neither good nor bad, it just is. It just is. I think having grown up with a Baptist grandfather who was right off the Mayflower in all of his scruples, and that alcohol was one of the great sins of all time. Can you imagine, as a little boy (well, I was a college student, but I'm still a little boy) my discovery, that the master teacher used to drink alcohol, well it wiped out my whole life. For weeks, I was wandering around in a daze. I couldn't accept the fact that the greatest man that ever walked the face of the globe drank an alcoholic beverage regularly. Wine was the only thing they could drink. Water killed people. Until a few decades ago, mankind had never discovered how to keep grape juice from fermenting. So all grape juice automatically turned into wine, and everybody drank wine and there was no sin involved.

So getting back to money, money is neither good nor bad. I would be there in the congregation and my grandfather would talk about the sins of money and love of money, the root of all evil -- and he'd come roaring around the podium and throwing his fists out over the congregation about all the sins of money. Then at that very same noon lunch I would hear him raving about all the money he had pulled in (in the collection that morning). As I child, I had trouble reconciling how he could be so excited and so grateful, and so egotistically gratified that he had pulled in all that money when money was so simple.

Money is God in action. Money is an attribute of God. Money is very, very important -- and it is whatever you say it is. If you say it's bad, then in your life it is bad. And it'll make a wide detour of you. If you say it's good, then in your life it is good -- and it will be attracted to you. Money will make no happiness for anybody. But if you've got to be miserable, I'd rather be miserable and rich than miserable and poor. But you can be happy and rich with the right attitudes. Money will make neither misery nor happiness.

I always think it's amusing when you hear people say, "Well, they were poor, but they were happy." That expression, "They were poor, but they were happy."

There's always something about the implication there that says some way money makes the person happy or unhappy. I always catch that inference in the statement.

As I said earlier, approach wealth with a game plan and lots of enthusiasm.

By a game plan, a goal plan. A plan of how much you want and precisely how you're going to get it. I honestly believe, and I want you to believe this too -- I want you to believe this. Everyone has within himself or herself the capacity to increase their prosperity tenfold, tenfold, and tenfold.

You know, each one of you, exactly how much you are earning at the moment. So stop for a second and multiply that by ten in your mind. And realize that you have the capacity to earn that much. Stop for a moment and estimate your net worth. Realize that you have the capacity to multiply that net worth by ten times. You and I, whether we wish to admit it or not, are money-oriented Americans. And we are money-motivated Americans. We are money-oriented and we are money-motivated. I increased the tuition of this seminar higher than ever before purposely, because I want you to take the ideas and go into action immediately with the ideas from today. And we have a tendency to place a greater value on the ideas when the ideas cost more.

Years ago I had a good friend who was in this business. I think he was exaggerating, this was many years ago, when he told me that once a year he went back to Waldorf Astoria, and had one small group of top executives, and charged them twenty-five hundred dollars for the weekend. He said that once they had put down that twenty-five hundred dollars, they never took their eyes off him -- they watched how he breathed, how he walked, how he talked -- they were determined. He said that sometimes they even followed him to the bathroom, to make sure they got their full twenty-five hundred dollars worth!

So, I increased the price for the tuition for the seminar, and I am increasing the price for the album that is being taped today, as a lever -- so you can say to yourself, "I put down that much money, I'm going to follow these ideas meticulously, and thereby, thereby -- you'll get exciting results. Two months ago I went to a money seminar as a student (I go to all the seminars I can find) -- and it was expensive! It was one day, Saturday, and today this one pales in comparison price-wise. It's a lot better than what I got there, but I got several good ideas, one of which turned out to be (and I've already collected) brought me ten times my tuition. That one idea I got that day. So

you see, any time you can get ten times back on your money, that's not a bad investment.

Ira Progoff is a psychologist who headquarters in New York and for years has been putting on seminars based upon his intensive journal. He has proved with tens of thousands of students that if, once a day at the end of the day, you take just a few minutes away from your television, and sit down with what he calls a journal (it should preferably be a loose-leaf notebook so you can keep pulling out and inserting pages) at the end of the day, I would urge you with your money journal, money journal, money journal to write down, jot down, any ideas that flow through, and any ideas that came to you during the day relative to money.

Ira Progoff had discovered, and all of his tens of thousands of students have discovered what I have discovered in using this. I use it in all four areas of my life. I would write down ideas about relationships, about health, about my career, and about money. Those are the only four areas of life there are -- love, health, career, and money.

As I write them down, I open myself up and let myself pour out, in the form of words on paper and all of my problems are answered. All of my problems are answered.

This was brought to my attention very, very vividly a year and a half ago when my wife and I took that marvelous weekend called "Marriage Encounter." We had believed that we had one of the world's great, great loves. We thought we had a magnificent marriage, until we took marriage encounter, and during that week we discovered that we hadn't even scratched the surface as far as our love relationship was concerned. And that excited us, we had an enormous, limitless horizon to look forward to for the rest of our lives -- thanks to what we were discovering during that weekend during that weekend called "marriage encounter."

The major tool of the marriage encounter weekend, for those of you that haven't taken it, is writing, writing, writing, writing. And the pouring out comes from your very innermost soul on the paper. And suddenly the realizations and the answers that you had kept blocked down inside of you, because most of us like our problems, and use our problems as securities, hang on to them, and once we lose a problem, we run around quickly to find another one as a substitute.

So. I urge you to write in a journal at the end of every day. I am only talking today about money. If you

find it's working beautifully for you, think about writing a few sentences also about relationships, how the business is going -- anything at all that that concerns you. That is you that you're writing down on paper. It is the right hemisphere of your brain. The left hemisphere, undoubtedly you know, is the part of the brain that is constantly figuring, analyzing, working things out. Two plus two always equal four, unless it is two quarts of water and two quarts of alcohol, which never equal four.

It's the left half of the brain, which is always analyzing and figuring. But the creative side of the brain is the right side, which is in touch with universal intelligence, which is your source for all answers, all answers -- all answers will come out of the right side of the brain. So just sit there quietly with your journal at the end of the day and let. Don't correct anything -- let it pour and watch the solutions to all of your problems come forth on the page. And at this moment of course I am talking about any money problems that you have.

Keep another section of the book -- this is extremely important -- for a list of your achievements. Not major achievements, but every little achievement. Write them all down. A minister friend of mine likes to call them your "whims." So you call them your achievements or your

whims. Your successes, if you wish to call them that. Head it up with whatever you want and let it go on endlessly -- add a few more every day -- today I achieved this, this, this, this -- so that's all worth writing down. Because you are building a habit pattern of looking for whims, looking for successes, there are no small successes, none. And as you look for them more and more and more, you will attract more and more and more to you and ever larger ones to you. So you're building a whim consciousness, an achievement consciousness, and a success consciousness by writing these down.

If there are moments on any day where you say, "I'm not achieving anything, or getting anything done," -- quickly whip that book open and say, "Hey, I got fourteen pages of things that I've written in here over the past several weeks. Look at the things I've achieved! Of course I'm a winner!" Look yourself up quickly. Don't baby yourself, don't pamper yourself. Concentrate on your achievements and watch them multiply excitingly.

No, don't ever use the expression, "I can't afford..." The subconscious mind, being your the total servant, will see to it that you do not afford. Simply say, if you look at a mansion, and you feel a burning desire for that mansion, never say "I can't afford that." You see a beautiful Rolls-

Royce and you honestly want a Rolls-Royce, then don't say, "I can't afford that." Simply say, "I don't choose to buy that right now." Which is true, you are not choosing to buy that right now. That's very true! I don't choose to buy that right now.

Napoleon Hill used to say that you need a burning desire. Some people feel that that is the first law of prosperity -- having a burning desire, on fire with desire for greater wealth. Greater wealth, and that particular car, that particular trip, that particular home, that particular career; whatever it is you want. Recognize that the desire is actually the thing itself in its infancy. Ernest Holmes, founder of the Religious Science Movement said, "Desire is the thing," meaning the thing that you want, whatever your goal is. Desire is the thing in its incipiency. It's very beginning.

When you have a desire for something, not hope, wishy-washy (it would be nice to have it, but I could live without it), but a desire, man I want it so bad I can taste it! That's what desire is, and recognize that desire is the thing itself taking birth. Whatever it is you desire, believe that you had already received it ...'I now live in that particular house I am now driving that particular car, I am now in that particular career, I am now earning that particular income',

and you will receive it. Don't deceive yourself with 'I am going to'. 'I am going to' is very deceptive, and the subconscious mind cannot accept it because the subconscious mind, being a part of the infinite intelligence, realizes that there is no limit to time; that there is eternity, and that you and I are going to live throughout eternity because we are pure energy and energy cannot be destroyed.

There will come a moment when we decide that we don't want the body any longer, that it becomes an encumbrance, and we will step out of the body and move on because we are pure energy, and energy cannot be destroyed. So, the subconscious, being a part of that pure energy, realizes that we are living through eternity. If we say, "I am going to," the subconscious could assume that you mean a thousand years from now. Therefore you must work with the word, "now." I am now living in that particular house, in my mind, in my imagination I am. I am now driving that particular car, in my imagination I am. I am now earning that kind of income, in my imagination I am. That's where all things begin -- in the imagination.

(End of Tape 2 Side 1)

Chapter 4

(Beginning of Tape 2 side 2)

The man who was the wealthiest man on earth, J. Paul Getty, prior to his departure said, "To become a millionaire, think like a millionaire." Of course, that's easy to say, isn't it? To become a millionaire, think like a millionaire. To those of you in this room who are not aspiring to be millionaires but are aspiring towards some degree of wealth -- and everybody is obviously aspiring to some degree of wealth or you would not be here today -- recognize that to achieve whatever degree of wealth you individually want, you must first start thinking as though you already have it.

Because, the thought creates the feeling of having it, and the feeling motivates the action. Thought, feeling, action. So as you start thinking about wealth, you will start feeling wealth, and will start acting as if you already possess greater wealth. Here's a story that has been around for a

while, and you may have heard it. But I want you to hear it again.

There was a young man who owned his own manufacturing business. He had taken it over from predecessors; the machines were just about worn out and kept breaking down. He was running into enormous financial difficulties, just barely able to meet the payroll, and that was it. The bills kept piling up and piling up and he felt suffocated; he felt as though it was an avalanche of bills that never stopped and only got larger. For a moment he felt as though he couldn't breathe with the constriction of bonds around his chest – the bonds of debt.

Then came Christmas, and there was no bonus for any of the employees, he just barely made the payroll. He had nothing left over for himself and his family for Christmas. That Christmas eve, he walked home. He couldn't buy a tree, but his kids had found one. And it was decorated in a half-hearted manner, with the best they could. And he said to his wife, "I can't stand it any longer, I've got to get some fresh air. Do you mind if I go for a walk?"

They lived right near Central Park and as he walked out into the park into the darkness, he came to a little pond over which there was a wooden arch that bridged the

water, and he thought, as he stood on that wooden arch, "I am worthless. I have no net worth, but I have a lot of insurance. Yes and its double-indemnity accident. If this rail I'm leaning against were to break, double indemnity... . And he started leaning heavily upon the rail, and he started backing up and pushing, and it started to give. And suddenly out of the darkness, "Hey, you there! I see what you're doing!" He pulled away and wheeled around.

Coming out of the shadows, this very elderly man said, "This is Christmas Eve, what do you think you're doing?!" And he poured it all out, sort of like he was a father to him, the stranger.

The man said, "Haven't you ever heard of faith?"

And he said, "Please. Don't talk to me about faith! That isn't going to help at this particular moment -- faith."

And the man said, "All right, I'll show you what faith is. Obviously you don't recognize me -- I'm John D. Rockefeller, Sr." and he reached in his pocket and he pulled out a checkbook. And he wrote a check for this man for one million dollars. He said, "I want you to put this in your safe, in your business, cash it if you must -- but I don't think you have to. This is my faith in you, and I

expect you to have some faith in you. I want you to meet me right here next Christmas Eve, a year from now – and I expect you to hand this check back to me, uncashed. But if you need to cash it, you may.”

He was back to his apartment with his family floating! He had a million dollars from John D. Rockefeller. Within a week or so, with his new attitude and enthusiasm, things started happening around the business -- and within two weeks his creditors came to him.

They said, “We’ve had a big meeting, we realize that you are so deep into us that there’s no conceivable way you can ever pay off what you owe us. But you’ve got nothing that’s worth anything to us to foreclose on. So we’ve talked it over and we decided that if you had good equipment in here, you could really start making some money to pay us off. So we’re loaning you enough money, in addition to what you already owe us, to put in some new equipment.”

Word got out rapidly and big orders started coming in. He wasn’t getting those orders before because word was around that his machines broke down, there was a delay in delivery, etc. He made a bundle in the next twelve months. He couldn’t wait for Christmas Eve.

He's there, wandering around the same general area, in the dark, looking for John D. Rockefeller -- surely he remembered -- maybe he was tied up in other family affairs and so forth? Ah, there he is! He started pouring the whole story out, what happened in the past twelve months, etc -- and he said, "Just as you said sir, I didn't have to cash it!" The old man backed away and said, "I don't know who you are, I'm not John D. Rockefeller, and I'm surprised you don't recognize me -- I am Andrew Mullen. Please don't bother me."

He said, "But I'm sure you were Mr. Rockefeller! We were right here on the bridge!" And suddenly another figure came out of the darkness, down the path. She was a nurse, with a black nurse's cape, and she said, "Thank God, there you are sir. I thought I'd lost you -- young man, is he bothering you? I hope he hasn't bothered you. He keeps going around telling everybody he's John D. Rockefeller or Andrew Mullen, and writing big checks and giving them away."

What is a check? Nothing but a piece of paper. It has an amount that you put on it, a date, and once you sign it, it says "I stand behind that. I have faith in that signature. I trust that." So that piece of paper that sat in the vault for

twelve months was totally useless. Or was it? It couldn't be cashed because there was no money behind it, but was it worthless?

Oh, no. Oh, no. Everything has the value that you place upon it. Keep recognizing and reminding yourself, if you had a check payable to you for one million dollars, remember that story – which is a true story – and remember that it is the attitude, the feeling, the conviction, that makes everything happen life. Everything happens in life.

(End of Tape 2 side 2)

Chapter 5

(Beginning of Tape 3 side 1)

During the day, take the word prosperity and abundance, attach it to the name of God, and thereby create it in your life. The name of God is I-A-M, I am is the name of God. Whatever follows "I AM" is created. So whatever you say, I am prosperity or I am abundance, I am wealth, notice that I am using the noun. I am not saying 'I am prosperous'; I am saying 'I am prosperity', I equals prosperity. I equals wealth. I equals affluence. I equals riches, opulence, etcetera, etcetera, etcetera.

When you get a chance, if you're sitting someplace, a doctor's office waiting for an appointment, whatever, pull out a piece of paper and start writing 'I am prosperity', 'I am abundance'. Because whatever you write down, you see, the motions that your hand, the motions your hand is making are telegraphed all through the nerve network, the musculature, up through the arm, down through the body into the subconscious mind where it imprints itself,

imprints itself, indelibly imbeds itself and becomes 'I am prosperity', 'I am abundance', 'I am wealth'.

Also for those of you who happen to be doodlers, some people are and some people aren't, instead of doodling just nothing, doodle dollar signs, doodle dollar signs, doodle dollar signs. I remember years and years ago I was courting a girl and we were three thousand miles apart, therefore I was using the postal service a great deal and I would doodle dollar signs on the back of the envelopes. And so finally a letter came back saying 'I would really appreciate it if you would leave the dollar signs off the envelopes. The postman keeps asking me what it means'.

She was very embarrassed obviously, so I kept my doodling elsewhere. But doodle dollar signs, because as you doodle dollar signs, you're embedding that dollar sign into your subconscious mind. Everything you think, everything you speak, every act you perform, everything you feel is a part of your life and you become that.

I assume most of you have heard of Findhorn, that settlement on the Northern tip of Scotland. Findhorn is a barren area just below the Arctic Circle; it's a tundra upon which nothing will grow, upon which nothing would grow.

And mysteriously, strangely, from all over the world, one, two, three, people would come, no particular pattern that was obvious, that was evident, but some pattern seemed to be unfolding that from all over the world in singles, in couples, in threes, people were coming and joining the community that evolved at Findhorn.

David Spangler was one of the founders of Findhorn. Food was a necessity of course, but the soil, that tundra will not grow anything. So the community started loving and praising, loving and praising, loving and praising the seeds and the plantings and now from all over the world biologists, herbologists, scientists of all kinds are descending upon Findhorn to find out why they're growing, how they're growing, forty pound cabbages, corn that literally is growing to the sky, flourishing there.

The soil samples prove positive that nothing will scientifically, nothing will grow there, but science hasn't found out how to measure love, praise, and gratitude with the instruments that they have brought to Findhorn so far. And so it is the invisible that is growing. It is the invisible that is nurturing. It is the invisible that is maturing. It is the powerful positive emotions that are creating the magnificent harvests that they are now having at Findhorn.

David Spangler put together some ideas on the law of manifestation -- this law that you and I are constantly using, whereby we endeavor to take the invisible and turn it into the physical. The law of manifestation is simply transforming energy. Einstein proved that everything in the universe is nothing but pure energy vibrating at a variety of vibrations. If it's hard, then it's vibrating slowly. If it's, if it's pure ether, then it's vibrating very, very rapidly, so each of us is a transformer.

Think of yourself as a transformer, transforming pure energy, the pure energy that is constantly pouring through you. Think of yourself as a screen door, the screen door keeps out some objects but does not keep out the air. You and I are screen doors and this pure energy is flowing through us constantly, constantly. There are huge spaces between all of the atoms in our bodies, enormous spaces, that's why we are as soft as we are and so there is nothing to stop the universal energy from pouring through us constantly.

We are transformers, transforming the universal energy into the things that we want and things that we need. The master teacher, Jesus, could instantaneously transform the energy into the bread, the loaves and the fishes. He could

transform the water into wine merely a changing of the atomic structure, that's all. Nothing really is ever created nor destroyed, and today, this very day, Sai Baba in India is doing very similar things.

Many of my students have gone over and studied with him and spent months with Sai Baba and come back with the things that he merely reaches out in the air and materializes out of what looks to be, to you and to me, nothing, but which in fact is everything because pure energy that I am touching is everything.

And through the transforming ability that we have, through this law of manifestation, we can transform the seemingly nothing into the apparent everything. So moving along on this, remember that transforming energy is not the creation of something out of nothing, it is merely changing the form.

For instance, take a log, solid, you're not going to destroy it by burning it because nothing can be destroyed in the universe; you are merely going to transform the log from a latent heat to an active heat. And when it burns, as it sits there as the log, it's latent heat, but once it's on fire it transforms into an active heat, but it was heat either way, in the form of a log or in the form of flames.

And so everything is merely a transforming of energy, everything! Coal transfer into the heat, water into wine, water heated into steam, just a changing, that's all. And so you and I being transformers transform, change, the invisible into whatever it is we want.

Step one -- right identification, correct identification. It is very, very important that you and I realize that we are an integral part of the universe. We are at one with the universe, inseparable from the universe and that the energy that creates, that flows through us, is the same energy that we are, because you and I are pure energy.

And if you don't want the body to mildew and mold in a grave, because it has to be disposed, (after all, we do that for sanitary reasons,) when a person makes a decision to leave his body, and everybody always leaves by decision, you don't have to be afraid ever of dying, you will never go until you decide to leave. That's something, that final decision is always yours and isn't it exciting to realize that every human being always succeeds at something.

That nobody yet in all of the estimated seventeen billion people who have lived on earth, everybody has succeeded in leaving, so no one yet has failed at that, so if you don't choose to, to mold in the grave, then you can turn to fire

and have the body transform into energy, into ashes. That's an individual choice of course, but the right identification to realize that we are an integral part of the universe and that the energy that creates all things flows through us, to be aware that our source is divine, therefore it is capable of achieving anything.

There is nothing beyond nothing. Whatever you want to achieve is within the realm of the possible because your source is the divinity. I am at one with total abundance therefore I am total abundance. And use discipline during the day to remind yourself constantly of your proper, of your right, of your correct identification.

Step two -- right imagination. While in your quiet moments, whether you call them contemplation, meditation, or just relaxation, with eyes closed, image yourself exactly as you would have yourself be, because when it was said that we were created in his image it meant, and still means, we were created as creators, created to be creators, just as the creator created all things, because creation never stops, it is going on every second of eternity.

In the beautiful peace of the silence there is no short circuiting, the short circuiting that comes from tension, which comes from stress, which comes from fear. So that silence that you find during meditation, that's the point from which all creation comes, all healing of love problems, of health problems, of business problems, of money problems, all healing comes from within that silent, silent you, deep within you. And continue to remind yourself that whatever it is you are visualizing with your imagination is even now unfolding somewhere in the invisible and is on its way to you.

Step three -- right attunement, which of course means at-one-ment, right attunement. Work on building enthusiasm and a complete faith that your goal is on its way to you right now, that you have it in mind and that physically it's on its way.

Just imagine yourself standing at a railroad station, you're on the platform and you know for a fact because the one who is most precious to you in all your life just phoned you from the last station down, saying that, that she'll be there in just a few minutes when the train pulls in and so you know for a fact that she or he is on that train and you can see it coming around the bend and when the train pulls up,

you know that your love is going to step down from that train onto the platform with you.

So know that your goal, be as, be as positive about your goal that because you have in it your enthusiasm, you have it in your imagination, because you are enthusiastic about it, because you're on fire about, know with the same conviction, the same faith, that it is even now on it's way to you from out of the invisible.

And finally, step four -- right action, right action. Take the ideas that flow through because whenever you vividly see your goal in your imagination you will be deluged with ideas, you will be deluged with ideas. Take those ideas and write them down because they are only passing through your mind. Realize that they are only passing through your mind and if you don't get them down on paper they've already gone on to somebody else. So write them down, put them in the form of a plan on paper, on paper, on paper. Get that plan down on paper. Did I say on paper? Good. Get the plan down on paper, written on paper and go into action.

Think positively concerning your goals, speak positively, feel positively, and act positively. Don't talk too much about it, uh-uh, because there are too many people

eager to talk negatively to you and to tell you all the reasons why it isn't going to work, so trust only your most intimates. Even the one you're married too, if that person happens to be a tendency toward negativity, don't even share the goal with that person, only with the person whom you trust totally.

By trust I mean you trust their positive-ness totally because when you talk about your goals, you dissipate the energy that your goal needs to bring it into manifestation, to bring it into being. You heard me say many times before, 'the steam that makes the whistle blow will never make the engine go'. So in a steam locomotive, if the steam spends, if the locomotive spends all of its time blowing its whistle, there isn't going to be any steam left to drive the wheels.

And that's the way most people in life are, they talk about all of the wonderful ideas they have and everybody has wonderful ideas, everybody, but they spend all their lives talking about these great ideas and never have any energy left to put the ideas into action.

Think of yourself therefore as a transformer, constantly transforming universal energy into whatever you are concentrating upon. And see your source as

limitless. That Pacific Ocean is limitless; you're never going to drink that all up, never, because you can't hold that much. The land is limitless because you can't eat that much. The air is limitless because you can't breath that much.

Everything is limitless, and is limited only by man's mind, not by the universe, not by nature, nature out does itself every year in it's eagerness to give more than the year before and to take the seeds from this year and plant them so that there will be an even bigger crop next year, and year, after year, after year. You are pure energy and all that you want is pure energy.

Think of this, what's the largest growing thing on earth? The redwood tree, and each seed weighs one two-thousandth of an ounce, one two-thousandth of an ounce becomes the greatest growing thing on earth. And then you take a mature redwood tree, the tallest is over three hundred feet, and if you were to chop that down to see what it's made out of you would recognize first that there must be a lot of water in that, and so to find out what it's really made out of, you would let it to dry out totally, until there is not any water left.

And now you look at it and you say, well the redwood tree is still there, aha, I thought that it was the water that rained upon it, the water that it drew up out of the ground, but the water is all dried out and here's the tree still lying where we cut it down.

I know, all of the metals, the minerals that it pulled up through its roots out of the earth, that's what it is, there are minerals in there. And so you bring in scientific analysis and you discover that less than one percent of that redwood tree is minerals, ninety-nine and a fraction percent of that redwood tree there, therefore is what? Wood?

Yes, but what is the wood, it is pure energy that came from the face of the sun. Pure energy that was transformed through the wisdom in the seed and the shoot, the sapling and the tree, pure energy that was transformed. Each of us is a transformer that transforms pure energy into whatever it is that we want, whatever it is that we want.

So don't think of the faucet as a trickle, think of it as the entire ocean, and don't think of your money source as a trickle, think of it as the entire universal abundance. Please don't ever say again, 'I want', or 'I need', because

that is saying that 'I am in a state of want' or 'I am in a state of need', rather say 'I have', 'I have', 'I have', because, since you are an aspect of God and since the name of God is I am, therefore you are I am.

And I am is the same as saying I have, because back to the time of Caesar, in ancient Rome, there was no word for have, there was only the word 'sum', 'I am', which meant 'I have', 'I am' and 'I have'. They recognized two thousand years ago that you have whatever you are and therefore whatever I am will govern whatever I have, will decree, will ordain, will mandate whatever I have.

So you need only say, 'I am', and that also says 'I have'. I am therefore I have. And if I am a money consciousness, I'll have money, if I am a love consciousness, I'll have love, if I am a health consciousness, I'll have health, if I am a success consciousness, I'll have success because the have always follows the am.

You see, any train of thought, any train of thought, and let me urge you therefore to have a train of prosperous thinking, any train of thought always goes to the right station. Lack thoughts inevitably stop at Poverty Station, and you and I are not the least bit interested in

going, arriving, getting off, and finding that we are at Poverty Station, so no more lack thoughts, none.

And all of the tasks that you have to do during the day either at home or in your business, before walking away from the task, always ask yourself, 'is this job completed? Is this job completed, is there any more that I can do on it or is it totally finished?'

There's a magnificent feeling that builds great self confidence within a person when you walk away from a job knowing that it is done, that it is totally done. All too often we humans walk away from a job that is only partially done and we walk away therefore with the innate knowledge, the innate knowledge that it is not finished, that we are walking away from it and that builds, whether you feel it or not, it builds guilt, and we've handled that already this morning, no guilt.

So finish every job and it makes you have the feeling inside that you are an action entity, an action being, and a person who gets things done and who builds enormous self confidence.

There's an expression today that has become a part of our language, 'where's he coming from, I just can't tell where he's coming from or I don't know where you're coming from'. Too many people are coming from lack; don't come from lack with your attitudes that you don't have enough, that's coming from lack.

I do have enough to do what I want to do at this moment and those other things that are terribly expensive, well, at this moment I don't choose to do those, not at this moment. I'll no longer come from lack, I am coming from abundance, I am coming from abundance, I am coming from prosperity, I am coming from wealth. I would not suggest you go up and down the streets shouting this, but I am talking about the things you say to yourself silently.

I hear many people talking about their businesses, especially the employer saying 'well, they don't support me, they just don't support me, I hire them and nowadays they just don't support me, I'm not finding people to support me', or in clubs, maybe the president of a club will say 'I'm not getting support', the head of a committee, 'I don't find that I am getting support', maybe the minister at the church says 'I'm not getting support from the congregation, I don't understand it'.

Support, support, support, support, people want to support you. This is a basic ingrained need that people have is to be supportive. And therefore feel deserving and let them support you, let them support you, let them support you.

(End of Tape 3 side 1)

Chapter 6

(Beginning of Tape 3 side 2)

[indistinguishable] ... Father that I have. He lives three thousand miles away in a little village back in Maine. He's an institution every place he goes. He gets to know everybody and everybody wants to do things for him, but being a New Englander way down Eastern Maine, rock bound coast and rock bound people, he is a very independent human being. He is a very independent human being! And I have talked to many of the neighbours in that little village of five hundred people and all of them have the greatest of admiration for him. The greatest of admiration for him. The *greatest* of admiration for him. But being extremely independent, he won't permit them to help him. And they are frustrated.

They bake bread, and bring it to him. They bring him vegetables, which is like taking coals to New Kirk because nobody raises better vegetables than my father. He has the green thumb of all green thumbs. And some years ago, I sighted, highly inspired by my father, when he decided as he saw prices skyrocketing at the supermarkets - he decided that he would be a one man campaign against inflation... That he would drive prices down, by raising many more vegetables than he needed, put a stand out on the roadside in front of his house and sell vegetables at prices far, far beneath any price that anybody else could sell them for!

People flocked from many miles around, to take advantage of

those wonderful prices. It made no impact, of course, upon the nation's economy, it made the same impact that his father made, his father who lived to be 94. When his father during World War II, when sugar was rationed (it was one of the last things that his father truly enjoyed in life, was his sugar). And, when they said you could only have one pound a week, he said "I'll fix the federal government, I'll show them! I won't buy any." He didn't. And it had very little impact upon the nation's economy, but people from that part of the country are very, very independent.

So, accept. Accept! Accept what people want to do for you. Let them do it and realise that what they're doing is divine. Because every human being wants to do for everybody else. Every human being has a desire on occasion to give to somebody. And when they do, they are planting actual seeds, that bring back a harvest to them from somewhere else. So when you refuse their kindness, you are like the soil saying "No! Don't give me those seeds." When you push the seeds into the soil, and the soil pops the seeds back out again!

Accept their kindnesses. Accept their support. In your offices, in your businesses, let people support you. Learn to accept.

Explain to them that this is a game, that you have set the rules of this game, that the game is going to be played the way you say it's going to be played, and then from that point on, let them support you, accept their support. People can't support you, if you don't permit them to support you. And they get frustrated, and finally, they leave. Hand-pick the right people, you want to be associated with, the right situations you want to be involved in, and make that, let that

be, your life.

And of course, if there are people in your life, in your business, who verbally take pot shots at you, who verbally take a swing at you, verbally take a swipe at you, silently say to them (silently), "Bless you", "bless you". "Bless you!" They want you to get upset! They want you to get involved! They want you to come back at them! They want you to react negatively! Don't. And they'll get very tired of their game. Very tired. Because it's no fun verbally attacking someone who doesn't come back at you, and starts mixing it up.

It's exactly like the individual who loves to needle, loves to attack, loves to get the goat of the other person. It's like that person swinging a huge club, and if he hits, it's worth all the energy that it took to swing that club. But if he swings, and there's nobody there, he gets very tired of swinging that club. So when you have no reaction, it's like being not there, and he'll get very tired of swinging at you. You are not there. Not there.

A sweet smile, as a rejoinder to the most vile villification, and you've just deflated the person's balloon. You haven't negatively involved yourself, you haven't ruined the rest of your day, and you wish him well, as you hand him his severance.

And, when you, as we all do frequently, see something that we'd like to have: "Oh, gee I'd like to have that." Don't do that anymore, please don't do that anymore, that's indicating lack. I'd rather hear you say, as you see the Rolls Royce, the Mercedes roll by, the big mansion, get excited and say "NOW

THAT'S FOR ME! Now that's for me. Now that's for me!" Emphasize that, that, THAT's! And notice the first word in that statement? "NOW" - that's saying to your subconscious mind, right now, right now, right now, now that's for me! Ohh yeah! And if that's for me, then I'm for it. Right? Anything that's for me, I'm for it.

So what you're saying is, if that's for me, you're implying, you're saying, "now that's for me!", and you're implying, therefore I'm for it. And whatever I am for, is going to happen in my life. "Now that's for me!"

And if there's something in your life that isn't working, now this one, this one is difficult to handle. Let's say there's something in your life, that you have been working at, knocking your head against a brick wall for some time, giving it the old determination, persistence, never quitting, all that do or die, all of the catch phrases that you've been able to think of... Stand back, and analyse yourself. Nobody else can! And see if you honestly do have a BURNING DESIRE for that, a burning desire for that. See if you still are excited about it, or are you a mule just knocking your head against the wall because you refuse to give up. If you still are wildly excited about it as you were when you started, if you still have a burning desire for it, then continue! Because that burning desire is the divinity telling you that it is right for you.

Otherwise, get off of it. Give anything in life all you've got. Give it all you've got, but if it doesn't work, get off of it. Maybe it's supposed to work at another time in your life, or not at all in your life. And five years from now, twelve months from now, you look back and say, oh had I, had I in some way

made it work, look what would've happened. Look what would've happened in my life! I'm very pleased, very pleased that I got off when I did.

Now that's an individual thing, for me to stand up here, and set down ground rules for something as personal as that, I just can't. All I can do is tell you to give any project all you have got, to give it adequate time, and if you continue to have a burning desire and a great enthusiasm for it, continue to go for it. Continue to go for it, continue to go for it!

I have stood by large ponds and seen the glass-like surface, and wondered how far out the ripples would go, by taking a tiny pebble and just tossing it out into the approximate centre of the pond, and then watching, watching, where would they run out of energy, those ripples? And they never did... They went out, far, far out, and finally stopped at the shore, which confirms (if the theory ever needed any confirmation from me), that, that energy goes on endlessly forever.

We broadcast out, you and I, each of us a transmissions centre, each of us a radio station, a television station, a thought sending station, and it goes out beyond the pulsars and the quasars, it never stops. And what it hits, we never know.

So, get off of what is not working, and realise that the tremendous amount of energy that you put into that will not be wasted, because nothing in life is ever wasted! All that you learned on any project will be transferred over to the next project. And all of the energy built up is YOUR energy, that is going to work for YOU in the next project.

If you and I could go for one week, that's 7 days, 24 hours a day, with no lack-thoughts, no lack-words, no lack-feelings, and no lack-actions. One week... Miracles would start happening in our lives, money miracles!

But what do we say? Have you ever heard anybody say, "Oh, look at that poor soul. Oh, look at that poor person, the one over there with the white cane getting across the street. Oh, poor John. Poor Mary. Poor Ambrose. Poor this, poor that."

Have you ever heard anybody say that? And do you realise - oh yes, but but but but but - when I said poor there, I didn't mean anything to do with money! Oh no, no no! I know you didn't, *but* the mind takes every word literally. Literally. Literally! And when you say "poor", you embed in your own subconscious mind, after all every thought you have is in *your* subconscious mind, every word you speak is *your* subconscious mind. All condemnation is self-condemnation, all criticism is self-criticism, all love is self-love, everything is self, self, self, self, self, self!

So, whenever you use the word "poor" in reference to another person (regardless of whether it concerns money or not), you're embedding a word of lack, and the subconscious goes to work and starts nurturing it, nurturing it, nurturing it. The subconscious trusts you implicitly. After all, you were given dominion. Dominion! From dominus - GOD!

And whatever you say, you must mean. The subconscious has every right in the world to trust you, and that every thought you must want, and every word you must want, every feeling you must want, every action you must want, or you wouldn't

have had them. Because you were in charge! So every single word - I have a friend, I called it to his attention just the other day. In as nice a way as I could, suggested that he take a look at this frequency of the word poor... Do you realise that you're always saying "poor this", and "poor that"? He took exception and said, yes, I know that, but, it has nothing to do with money when I say "poor so and so", I'm not talking about his bank account - I'm talking about the condition of his health, or whatever is happening in his life, how unfortunate that is. I said, "Could you accept the fact, that the mind takes every word *literally*?" Well he said, "I don't believe that". I said, "That's okay, that's all right. But, because we're friends, I just thought I would call it to your attention, and if you'd like to think about it yourself (and if you don't want to think about it, that's all right too) - every time you say "poor", you're embedding the word poor into your subconscious mind."

Buckminster Fuller is one of the more interesting minds of this century, and he made a great issue of that. That every word, therefore: "Oh Dammit!" - you are damning yourself at that moment! Oh, I didn't mean anything it's just an apathetic, just a... In that moment, you are damning yourself. Damn comes from the latin word *condamare*, meaning "to condemn". And in that particular moment of your life, you just condemned yourself. And there are some other four letter words that we will not go into today, but recognize therefore, that regardless of how a word is used, it is always translated LITERALLY in your subconscious mind. And for that reason, I would urge you, to be aware of what you're thinking and saying.

If you are an employee (I touched on this earlier, but it's such

an important point, I want to stress it by repeating myself), if you work for an employer, recognize that when you said "I'll take the job", you said "Whatever the rules of your money game, whatever the rules of your business game, I accept those rules, and I will play by those rules". And if you're not happy there, you made a commitment. Not to stay forever, but you did make a commitment to play by the rules of that company, while there. So if you're miserable, and I sincerely hope there isn't a soul in this room who is, but if any one of you is miserable where presently employed, remember, you did make a commitment to play by the rules of that company, but not to stay forever.

And so, find a game, a business game, where there are rules that you could be happier, and go to that game, and play that game. Be happy in that game, and make an important contribution to that game. Otherwise, get out! Or you're taking a pay check and not earning it.

I've seen employees not have a good relationship with the employer, until they got up the nerve, the courage, to go to the employer and say "I realise now, that in all of my secret wanting to change things around here, that actually, I'm here to play the game the way *you* want it played. And so I've decided that I am going to stay, I am going to support you, support this business, and play the game by the rules as they are set up."

When you tell the employer, that you're going to support - from that time on, you're going to get tremendous support from the employer. And there will be a mutual benefit and happiness there. Mutual. It's worthwhile!

(End of Tape 3 side 2)

Chapter 7

(Beginning of Tape 4, Side 1)

This morning I mentioned how most people would rather not let go of their problems. Most people have one predominant problem in addition to all of their innumerable, every day, common problems. In good old America, if you're any kind of a person, you must have certain problems, but there's usually one predominant problem that prevails over all of the others.

I firmly believe that most people hang on with a death grip. They hang on to that one problem and it becomes a part of their security and they see themselves as that. As long as they have it, they keep recognizing themselves. If they didn't have it, they probably wouldn't recognize themselves if they were to meet on some dark night in their own bedroom.

Yes, yes, it's uncomfortable to release a problem because then there's nothing big to worry about. I imagine that's the great, universal -- not only American -- universal hobby, worry, worry, worry, worry. And perhaps some of

you are even married to a mate who, when you were first married you assumed that once this particular problem-- not the mate, the problem the mate had--was worked out, then things would be smooth.

Then you found that almost instantaneously another problem was there to fill that gap. You assumed for a while that as soon as this problem would work out, then life would go smoothly for both of you. And someday, mysteriously, another problem came in as a substitute, and then another. Now after all these years, you realize that that particular mate will always find something to worry about. Then you just shrug your shoulders and you personally don't worry, but you realize that your mate is a free entity, an individual, and has every right to be whoever he or she is.

If you want to get rid of one particular problem in your life, let me give you a very easy, simple, quick solution that will get rid of any problem you will ever have. In one sentence, find a bigger problem because all things are relative. Even if you had a beautiful relationship, gorgeous marriage, marvelous health, haven't been sick in your life; you're in a career that you love, never dreamed of calling it work; it's play, it's so much fun and the money just rolls in. If you're a worrying type, you find things that others

wouldn't even look at and will make monumental problems out of those things.

So all things are relative, and if you're tired of one problem, select another and start worrying about that. You'll be astonished how fast the first one will disappear because it's wherever you put your attention that your energy goes. Energy flows where the attention goes. You know, that's one of my favorites.

Energy flows where the attention goes. So wherever you're putting your attention--if it's on a problem--all of this universal energy, like a laser beam, is pouring through you and magnifying the problem. Because the energy that flows through you--directed by your mind to whatever you're thinking about--automatically nurtures, enlivens, magnifies whatever you're thinking about. Let it be positive; let it be positive.

And we've already talked about failure, haven't we? Actually, what I called it was a "sin" and I made fun of it; I said "sin" was insanity. Failure, failure, I believe that most people don't start anything in life because they are afraid to fail, which--going back to the baby just learning to walk--would mean that the baby would never get up off its butt until it died because it would be afraid that it was

going to fall down after the first step and failure is inexcusable, inexcusable.

Isn't it wonderful that babies are dumb? Or is it possible that only babies are intelligent, that the babies don't know that there is such a thing as failure and they keep walking and falling and walking and falling until they finally succeed in walking? If they were afraid of failure as adults are who have acquired great wisdom, of course, in their adult years, then the baby would never take the gamble of the first step and therefore never have to suffer the disgrace of falling.

Yes, you know what it is you want. Go after it; go for it; go for it; go for it; and go for it. Get up and go for it, again, and get up, again and go for it, again. 'Oh, but people are watching.' Who cares? The baby doesn't care and the baby always makes it; the baby always learns how to walk. And you and I can make anything we want and achieve anything we want if we just keep going for it. When you pick yourself up, go for it, again, as long as it's something you honestly want.

So merely look upon every experience as a learning experience, as you learn to walk down the path to greater wealth. It's whatever we say that happens in our life.

Some of the most important words in the entire Bible are: 'and the word was made flesh,' and the word was made flesh. Every word transforms itself into manifestation, into demonstration, into physicality; every word becomes a thing because the thought is the thing in its infancy, in its incipiency. And a word becomes whatever the word represents.

When I think 'enthusiasm,' I feel enthusiasm and I become enthusiasm, enthusiasm, enthusiasm, enthusiasm, enthusiasm and the word becomes flesh. It becomes me; I become it. So affirmations are tremendously important in that they obviously are words and through the repetition of them, they become whatever they say, within me.

This is one of my favorites: the more receptive I am, the more I receive. The more receptive I am, the more I receive as I open myself up and permit the universe to give to me all that it wants to give to me. The universe never wants to, has never wanted to, will never want to withhold anything from me. All withholding that has been done in my life is the withholding that I do from myself.

If I do not now have all of the love, the health, the success, the money that I want--and I don't--it's the result of only one thing, myself withholding it from me, of not

feeling that I deserve it. And so there is a constant, effort throughout life, a conviction that I deserve more, more, more, more, until the last gasping of life aspiring for more of everything that is good, love, health, success and prosperity.

Success comes easily to me; I live abundantly. All that I give is given to me. Can you imagine what would happen in our lives if we could honestly believe the truth of that statement? The truth of that statement, that everything I give is given to me. All giving is self-giving. That's why I cannot say, 'Look at that; look at that field out there. Look at it. I have been planting that field for fifty years, giving the seeds to the field, giving the seeds to the field, giving the seeds to the field.' But that's not true. I am planting those seeds for me; I am giving those seeds to me. And that's the way it is with everything in life, everything in life, everything in life.

Towards the end of the afternoon we'll talk about giving and how to give and the results of giving and so forth and the difficulty--because the great hang-up of all human beings--is giving. And if all human beings could overcome that one hang up, the two most important things for you to take away from here today are forgiving and giving. If you wish for me to reverse that, giving and forgiving. If you

worked on both of those things, the whole universe would suddenly open up and pour you out a blessing greater than you are able to receive.

And whatever I can conceive and believe I can achieve. Napoleon Hill used to say to me, 'whatever the mind can conceive, visualize, imagine and believe with conviction, know the mind can achieve.' I now open my mind to wealth; I dare to prosper. That's one of my favorites. I dare--anytime I say I dare, I have to follow through on it, just like in childhood. When any little one in the gang said, 'dare ya, dare ya, dare ya, go on, dare ya, dare ya,' boy, if you took the dare, you had to do it or you were ostracized from that time on. So I love to say, 'I dare to prosper.'

And then, changing the words around a bit, the old, 'every day in every way I am better and better' from the 1920's, 'every day in every way I am richer and richer' and, of course, you love, 'the first part of all I earn is mine to keep.' All of my investments are profitable; I have a million dollar consciousness now. All million dollar estates, all millionaires became that way as a result of having a million dollar consciousness. It's the consciousness that comes before the money.

Today, right now, I choose to be rich. That's the one thing that mankind was given that nobody else, nothing else on earth was given. The animals weren't, obviously vegetation or minerals weren't. The choice, the choice, the power of choice, the power of choice. We choose our career, we choose our mate, we choose what town we're going to live in, we choose what house we're going to live in, we choose what our income is going to be, we choose what our health is going to be; we choose everything in life. Today I choose to be rich.

My life is a continuous money miracle, a money miracle, a money miracle. My life is a continuous money miracle. It is my right to be rich. An endless avalanche of money is mine every day. I like money and I use it wisely and constructively. Money is constantly circulating in my life. "Lord, I do give thee thanks for the abundance that is mine."

And this is a beauty, because we like to be surprised. We know where our normal flow of money comes from-- paycheck or fees for jobs, etcetera--but the surprise, that's what we love. Unexpected doors fly open, unexpected channels are free and endless avalanches of money now pour down on me. Oh, I love it. Let's all do that one together, together. Unexpected doors fly open.

Unexpected channels are free and endless avalanches of money now pour down on me. That is just great, I love it, I love it, and I love it.

There is a young man in San Francisco, a millionaire, self-made millionaire, by the name of Leonard Orr. He founded and still conducts his seminars and he says that if you follow these four steps, he believes that becoming a millionaire is--and this is his word--inevitable, inevitable, inevitable, inevitable! Do you like that word, inevitable?

Step one, because of the earning law, the earning law, when you give up money as a motivation, you'll start making the big, big money. So the key is to find something that truly excites you as a service giver, something that you love to do, so that when you wake up in the morning it isn't, 'Oh boy, I've got to go to work,' its 'Oh Lord, I've overslept, here it is five a.m., I should be on my way, its another day, its another day.' And play the game with all your heart and all your soul because it isn't work, it is a joy. Everything in life is a game, so have fun, have fun, don't delay the fun, don't put off the fun.

Do you see people around you; does it sound familiar to you? 'I'll put off the fun until this evening, until this weekend, until my vacation, until retirement.' Don't put

off the fun. Be involved in something in your career that you love to do so that it's fun all day long. Joy is the first universal law of increase and since you and I are all interested in a greater increase of love, health, success, and money, then be involved in something that you love to do--fun. It's a game, it isn't work; it's a game. The easiest way to make money is to do the thing you truly enjoy doing.

It's estimated that there are approximately five hundred thousand millionaires in America today (in the eighties). Five hundred thousand. Look around you, look around you, look around you, you're not looking. This number of people, became millionaires today, not these exact people, but this number of people became millionaires in America today, and every day there are new millionaires. And so, those are the people who weren't afraid of failing or going broke.

Mike Todd went broke, completely broke, six times, and you've heard it said many times that he had been broke many times, yes, but that he had never been poor. There's that word again, broke is a condition--very temporary--of the pocketbook. Poor is an attitude of the mind and is usually permanent.

The average millionaire from among these five hundred thousand--if you can average millionaires out--went broke on the way two point three times. I don't know who went broke point three times, but the point being that on their way towards wealth, they went broke again and again. But they got up and took the step again because they must have been babies who didn't know enough to quit.

Why not make a list, a success luncheon schedule? Wouldn't that be a fantastic sheet to use to start making a list of the millionaires you already have met? Wouldn't that be a great way to start, only as a start, only as a start?

And, if you've never met any people who you believe are millionaires, then put down the names of wealthy people you have met, wealthy people you happen to be acquainted with, and while luncheon is not necessary, an appointment is, an appointment is. Start making an occasional appointment with wealthy people to talk to them about how it happened, to tell them you've participated in a variety of prosperity, millionaire, wealth seminars, that you are studying--I'd go along these lines--that your ultimate goal is to become philanthropic, to set up foundations, funnel money out into the welfare of

mankind and therefore, it's imperative that you find out how it is done and how did they do it.

They will be so flattered, they will be so justifiably complimented by you that they'll open up and take you to their bosom and be thrilled to talk to you, thrilled to give you ideas, thrilled to tell you needs that they have that they'd be happy to pay for, that you just might happen to come up with. Find a need and fill it, find a need and fill it, yes. So start making in your money journal a list of the wealthy people you know, and start associating with them more and more. It rubs off naturally, it rubs off.

Our associates and our associations become us. Through your fertile imagination, devise a service or an idea that could be of value to wealthy people. Maybe it could be of value to anybody, but the wealthy people can afford to buy it, can afford to pay for an idea that you might come up with, a service that you might come up with, a product that you might come up with.

And if you cant think of any, then in your conversations with these occasional appointments, occasional luncheons, ask them what services they require, what needs they have, what ideas they might have. Because they're so busy in their own business, they're happy to shower you

with any ideas that just happen to come off the top of their minds, and they must have fairly good minds to have the affluence that they have achieved.

By associating with the very wealthy--even if it's only on occasion--you think, talk, feel, act, and become wealthy. You've heard the expression, 'man, you could smell the money on him.' That's the truth; the people who are rich give off a different kind of vibration. Everything is consciousness, and they are giving off a different kind of consciousness. So my burning desire, my imagination, and my faith are now combining to bring me a huge personal fortune. I like that for affirmations. 'My burning desire, my imagination, and my faith are now combining to bring me a huge personal fortune.'

(End of Side 4 Tape 1)

Chapter 8

Beginning of Tape 4, Side 2

The spending law, the spending law. I heard one of my favorite ministers say the other day, that from now on, don't spend any money, not one cent, ever again for the rest of your life because normally for most people, perhaps everybody, when you spend, there is a deep seated feeling that you're not even aware of that you now have less and that you have created a certain degree of lack. You just spent a hundred, oh, you've got a hundred less and so there's less, less, less, less, less, with each expenditure. We **are** working toward an increase, an increase, an increase, growing.

So from now on every time you make a purchase, recognize that you did not spend money, and cultivate yourself into saying, I am exchanging this money for something of greater value, greater value. You wouldn't buy it if it didn't mean more to you, if it wasn't worth more to you than the money in your hand. If this object wasn't more important to you than the money that is about to buy it, you would push the object aside and put the money back in your pocket. But it isn't, you want this object; it is

of greater worth to you than the money that it's going to take to buy it.

So a purchase takes place and you remind yourself--you make it a conscious exercise--'I have just exchanged five dollars for this, which is of greater value to me.' Greater, greater, greater, greater, expensive, expensive, expensive, expensive, 'I have something now that is worth more than what I just gave, or I wouldn't have given it.' I have grown in my affluence, yes.

And then after you practice that for a while, then take the next step, which ties in with one of the last topics of the afternoon then, switch from exchanging for a greater value to **giving**. And from that time on, after you've spent perhaps weeks, maybe even months, of the exchanging money, no more spending, the exchanging money for something of greater value, then you switch to 'I am giving this amount for that object, something of greater value.' **Giving, giving, giving**, innately the intuitive, the intuitive wisdom within the mind knows that whenever you give you always get back more than you gave--always. When you plant those seeds in the field, you always get a bigger harvest than the number of seeds you planted. But start with the exchange and work towards the giving, I'll get back to giving later in the afternoon.

So the spending laws--step two. Constantly think about having a surplus above and beyond your expenses. I would like to think that every one of you today has some money on him or her. Therefore you have a surplus, you have a surplus, you have a surplus. Whatever you're carrying on you, whatever you have in your bank account is a surplus that you have not exchanged for something else.

Think of all the money you're carrying on you. Think of all of the money that you have in your bank account and remind yourself always that is surplus, surplus, surplus, surplus, that is extra, extra, that is more, more than I need for my expenses, more, above and beyond, above and beyond, expanding, expanding, expanding, expanding, the consciousness growth, the consciousness growth, wealthier, wealthier, wealthier.

Now this is tremendously important, the development of a feeling of surplus. Concentrate upon the surplus because whatever we concentrate upon always expands. So by concentrating upon the surplus the surplus will expand. The basic law of the mind is the law of increase, the law of increase. Whenever you make an expenditure, ask yourself, 'Will this expenditure', or back

to what we just said a few minutes ago, 'Will this exchange for greater value help me toward my goal of financial success or is this just a purchase frittering away my money?' Just before you make any purchase, ask yourself, 'Will this exchange help me reach my financial goals or is it just an impulse purchase?'

That will stop you on occasion and you'll admit to yourself it was an impulse purchase, 'I think I'll keep my money this time.' And if you go ahead and make the purchase, quickly say to yourself, 'Ten times this amount is on its way to me right now.' Ten times this amount is on its way to me right now. First ask yourself, before making the purchase, 'will this help me?' If you decide to make the purchase, then quickly remember ten times and your mind suddenly sees it was a five dollar purchase, and suddenly your mind sees fifty dollars.

So there is an expansion there, seeing larger amounts. If it's a hundred dollar purchase, suddenly your mind sees a thousand. Now you can rationalize and say, 'Well I'm going to go and make a lot of purchases' and make a purchase of everything, everything, everything, everything because I'll keep saying, 'Oh well, ten times, ten times is on its way back to me. Oh yeah, ten times is on its way

back to me.' But that's supposed to be prefaced by, 'Will this purchase help me achieve my financial goals?'

As your bills come in, pay them as quickly as possible. That will give you a feeling of wealth. As bills accumulate it gives you a feeling of lack, lack. You're putting it off, you're procrastinating, and it's becoming burdensome. One bill on top of another, on top of another, on top of another, on top of another, on top of another builds a feeling of lack inside of you. So when you pay them just like that, and each bill you pay you send it on its way with a blessing, a gratitude that you have the money to pay it. A blessing that it goes on its way and blesses the person who receives it, whoever it is; it's out of your hands.

And in paying each bill say, 'Ten times this amount is on its way to me right now.' And let part of your surplus be that you carry in your pocket the ubiquitous, the perpetual, the inevitable hundred dollar bill that some of us enjoy carrying. I'll tell you, there was a time when I was in desperate need of building a money consciousness, because I never had one. I went to the bank--it was about twenty or so years ago, maybe it was further back than that--and I borrowed several hundred dollars. I think I borrowed four or five hundred dollars. I took it all in hundred dollars bills and I carried those hundred dollar

bills around with me constantly because I was never accustomed to carrying more than a dollar or so at a time.

Can you imagine how frightened I was of losing it, which of course is merely attracting loss (-- that which he has feared has come upon him?) I went through life for a long time like this. Many people after a certain number of months suspected that I only had one hand, but never wanted to bring the subject up. Now I just love the comfort of the hundred dollar bill because I realized that I couldn't be broke as long as I have a hundred dollar bill. And I'll tell you I've discovered also, that you can't get lonely, when you have a hundred dollar bill. It's great companionship, it really is. Huh buddy, we've been friends a long time, haven't we?

Yes, yes, yes, as a matter of fact I've carried this far. You've all seen them back there by now, I assume. Are they all gone, are they all gone, except for this one? And I kept this up here. This was originally meant to be a bath mat; it's sponge. But what I've done, personally in my own home--much to Elaine's chagrin because it clashes with every color imaginable and Elaine is very, very color conscious. She won't even come to the breakfast table unless she's all fixed up ready to go out to a ball. So this really grates against her sensitivity.

I put it right next to my side of the bed, roll it up nice on the floor, and when I go to bed at night, this is the last thing my bare feet step on. I sort of twist around in that wonderful feeling of nakedness on a hundred dollar bill. It's the last thing that happens to me before I get into bed. And when I wake up in the morning, this is the first thing my feet touch. I swing out of the bed, put those naked feet on this hundred dollar bill bathmat and I've got my day started affluently, affluently. This will guarantee that you never get out of the wrong side of the bed. This is it, this is the only one left, so I guess if anybody wants it, it's here.

Now, I talk to my hundred dollar bill occasionally. Ben and I are on a first name basis, and I like to say, 'Ben, thank you very, very, very much for making my life so happy, so happy, yes.' I do like money, I really do. That's a confession that I wish you wouldn't carry beyond the doors of this room. Experiment, I'd like to suggest also that you experiment with a budget. Each of you is an individual; therefore each of you is a different personality. Some of you may be the type who is rigid, rigid, rigid, very strict with yourself, very, very strict. And so, probably the budget you would make is exact, that number of dollars,

right to the last number or that, and this number of dollars here.

Others of you who are more relaxed, more easy going, would probably have a loose budget, 'about that much there and this much here.' I would suggest that if you ever use a budget that you use it and follow your own devices. If you're relaxed, don't set up a rigid budget; you will fight against it. And if you are strict with yourself, don't set up a loose budget. You'll rack yourself with guilt at being so careless. So each of us is different and we need to heed our own inner voice.

And finally on step two, I would like to suggest for two weeks--that's fourteen days--jot down every expenditure you make. Then at the end of two weeks, look to see how you're spending your money. You may be shocked that some of it is going in a direction that you weren't aware of, 'Ah, so what's a couple of bucks over here, and over here, and over here, and over here.' But they all add up, they all add up and you may want to take a look at how you're spending your money. At least it'll be an interesting experiment for you to see if there is some way you want to make a change.

Step three--the savings law. Leonard Orr suggests that we all have several savings accounts, and I assume most of you do. One for investments, one for vacations, one for giving, one for paying yourself first--we'll get to those things later in the day. Enjoy the exercise--notice that word exercise--of frequent bank deposits, frequent bank deposits. It's that magnificent feeling that you get that you're putting money in, putting money in, money is growing, money is growing, and money is growing, money, money. And every time you put money in there is a feeling inside of you that grows along with the deposit. And it is that feeling that grows; that feeling is the money consciousness.

That's the money consciousness and the greater your money consciousness, the faster you will make deposits, because the faster money will pour in from the most unexpected places, seeing the account grow. Build one account--a living account, call it your living account--and build that one living account until it has enough money in it to cover several months expenses, for instance; this again has to be an individual thing.

Some of you would say, 'well, three months.' Some of you would say, 'no, six months would really make me feel good, if I knew that one of my accounts--my living

account, living expenses account--has six months in it. Then I would dare to take some chances that I have never dared take before because I would know that I could always fall back on my living account, which could carry me for six months. I've never really had anything in reserve before and even though I've had some magnificent ideas in my life, I never dared see if the ideas would work, always just enough to get by.'

I remind you, hopefully, of the million dollar check. It gave him the feeling and it was the feeling that put him back in business, tremendously, successfully. So these bank accounts will give you the feeling that will create money. . . . literal money magnet attracting to yourself money from all directions--directions that you couldn't even imagine and will remove the money fears of what will happen to you if suddenly your current income was to be interrupted. So all of these accounts build a feeling of having, having, having, having and "to him that hath it shall be given". To him that hath what? To him that hath the feeling of having; he's the one who is going to get it. That's why the rich get richer, because they've got a feeling of having and with that feeling of having they keep attracting more and more and more.

Ah, one of the most difficult things that ever happened to me in my life--but in looking back it was worthwhile--was to be sent from a tiny village of only fifteen hundred people (the village grocer's son, very, very modest income) to be sent to a rich man's prep school where I suppose I was the poorest boy. And it brought me up short. Everyone thought that we always lived very well, food, clothing and shelter and all, good, yes indeed. But suddenly to be thrown into a prep school where it's the Rockefellers, the Fords, the Pabsts beer, and Jack Lemmon was in my dormitory--he came from a very wealthy family. Tom Sarnoff was upstairs above me in the dormitory, Old General Sarnoff, RCA was his father and all through that class of two hundred boys was wealth.

Oh, down the hall from me Lydia Pinkam's Pink Pills for Pale People--their grandson multimillionaire and next door his father was the secretary and treasurer of Standard Brands. And so it went, except for me, those boys all had the feeling, and it was that feeling that when they went out--I've watched them all and stayed in touch with many of them--it was the feeling, although most of them didn't follow in their father's footsteps. They wanted to do it on their own. And it was the feeling that attracted to them the affluence that they expected and that everybody has the right to expect because the nearest we come to being

creators is when we are expecting, expecting, expecting. Expecting creates, expectancy creates.

So, through these bank accounts, develop a feeling of having and watch the money start coming in from those unexpected places and have fun with all of your bank accounts. Keep the bank books handy because they make excellent reading, excellent reading these bank books.

Step four, and the final step--the investment law. Have an investment account, bank account and continue to invest. Once it grows to a point where its large enough to invest, then continue to invest your money, always keeping the principal intact, letting the principal grow, and in the first few years, reinvesting the income, reinvesting the income.

That excitement of compounding interest, as you've heard me say many times in the past, it's like an inverted pyramid--a pyramid upside down. It just explodes outward, compounding interest, interest on top of interest, on top of interest, on top of interest. It's exciting the way it grows.

There are so many different ways in this magnificent country where you and I can invest or go into business for ourselves. I spent twenty years in the stock market as a

broker. Real estate is where most people in America accumulate their money. Most people accumulate only in real estate and were it not for their homes they would never accumulate a cent. So a good friend of mine and with whom I worked for a while, Al Lowry--the Lowry-Nickerson seminars--Nickerson, "How I Turned a Thousand Dollars Into Three Million" and now Lowry has a best seller out, also.

Lowry came down in his mid thirties from Canada with eight years of orphanage education. That's all, eight years of education and ran out of money in Oakland. You know where Oakland is. He answered an ad 'Make Money In Real Estate,' walked in, said 'I want to make money in real estate,' and the brokers said, 'I like the way you came in, I like the way you shake hands, I like the way you radiate, you've got your license I suppose?' And he said, 'what license?' 'Your sales in real estate license.' 'I didn't know you had to have a license.' So like any smart, smart man, Al got his wife a job at Bank of America to support him while he went out and got his real estate license and in eleven years he was a millionaire.

He started without a cent, doing his best to sell a sixplex, excited, it was going to be his first commission. Oh, was he excited about a good commission on a sixplex, but he

couldn't find a buyer. And his wife said, 'Is it really as good as you say it is, the building the whole thing?' 'Oh', he said, 'look, look, let me show you, darling, let me show you on paper. You see, the buyer he puts it down like this and then all he's got to do is make some changes in here-- number of garbage pails.' Al knows everything imaginable about real estate; he can make a bundle on an apartment building merely by reducing the number of garbage pails out in back of that building.

I've seen him do it, there's nothing he doesn't know about real estate and he got her so excited that she said, 'Why do you want to sell it?' he said, 'to get the commission, darling. Do you realize how much of a commission we're going to get?' 'Oh,' she said, 'Al, Al, Al, why don't we buy it?' He said, 'We can't buy it; we don't have any money; we're just barely getting by on what you're making there at Bank of America.' And she says, 'What's all this business you keep talking about with nothing down; what's that mean?' "Well," he said, 'I'll be right back,' and he went out the door and down to his broker. He said, 'Hey, you're going to get a commission on this and I'm going to get a commission on this,' so, he said, 'make a commitment. Let's use your commission and my commission as a down payment on this.'

That was his first building without a single penny down. They went in and refurbished it and painted it all themselves--the two of them--and he was off and running. He pyramided from that day and the last I heard, he had twelve hundred units and had to move to Reno two years ago because the California state tax was just eating him up alive. Now of course, he's free from all state tax up there. Yes, invest, wherever you choose to invest, wherever you feel comfortable.

It's limitless what we can do in this nation and they'll never be able to tax us enough to keep us from gaining wealth because John Meekam, W. Clement Stone--all of the cento-millionaires, not the millionaires, but the hundred million millionaires, cento-millionaire--made theirs when the tax rates were ninety-one percent. And now that the tax rates are lower for us rich people, the chances are limitless. Beyond that, there is no competition left in America because everyone has quit. And so there is no competition--none whatsoever--so anybody today who is willing to put out today has much less competition than twenty, thirty, or forty years ago when people were still out there putting forth.

(End of Tape 4, Side 2)

Chapter 9

(Beginning of Tape 5, Side 1)

In this segment, let's start talking about constructing, building, erecting, contriving, a million dollar consciousness. If any one of you does not use the word consciousness, just in case any one of you happens not to be acquainted with, familiar with the word consciousness, it means all that you are--the invisible you, all that you are that you can't see, your thoughts, your emotions, and this is the you that some people maintain has lived many times before. I don't teach that theory because I can't prove whether it's true. I find it an interesting theory--that we come back, again, and again, and again, and live many lifetimes. I find it very interesting, but since I have no proof of it I don't feel comfortable teaching it.

But be it true or not your consciousness is that which goes on forever, is that which attracts to you everything that happens to you all day long, every day, throughout an entire lifetime. So by working on your consciousness you can control what comes to you.

What you attract in love, in health, in success, in money, all great fortunes have evolved from a rich consciousness. Oh, certainly, there have been people who inherit it, who did not have a large money consciousness and thereby lost their inheritance. If they had had a large money consciousness, they would have kept their inheritance.

But all too often you see people inherit and then lose. They'll find ways of making unfortunate investments. They'll find ways of marrying the wrong person, and losing it through divorce. They'll find ways of all kinds to lose the money because they don't have the necessary, the necessary, the necessary consciousness to hang on to what they inherit.

So for the individual who could be on welfare at this moment saying, "Hey, if I were to inherit a million dollars right now, I'd be rich for the rest of my life" that would not be, not be true. If he had a wealth consciousness, he would not be on welfare, and not having a wealth consciousness, the inheritance would move right on by.

So we need an ever greater, ever greater, ever greater wealth consciousness--million-dollar consciousness. Mike Todd had one and though he went broke--wild ventures that he would throw himself into, with no concern

whatsoever, right off the precipice--and find himself on the bottom, broke again. But he still had the wealth consciousness to get up and make money again.

So make a commitment to yourself to greater wealth. And once you make it, that's a contract. I want you to think of that as a contract. I want you to think of that as an actual contract between you and yourself, not with me. Oh no, I, Foster L. Hibbard hereby commit myself to be more affluent, prosperous, abundant, opulent, and wealthy, than I have ever been before, signed Foster L. Hibbard.

That is a commitment dependent upon the integrity of Foster Hibbard, a commitment that Foster Hibbard has made to Foster Hibbard. And if ever, I am ever going to keep an agreement with anybody on earth, let me keep an agreement with myself. Because if I can't keep an agreement with me, I most assuredly can't keep an agreement with anybody else.

I would suggest also that you go to a drug store--not the ones that sell drugs, but the drug store where you can buy poster boards. Pick out a color that you like--green, the right shade of green, the right shade of green would seem appropriate for money-- peg the poster board, most of the

poster boards are so large that you may want to cut it in half.

Then take an individual poster board--half of it. Title it--here's a suggestion for a title--millionaires, top line--millionaires, second line--hall of fame, and then in the center of the card--a picture that you really like of you. I have found a picture that I really like of me. One of you here took it at a previous seminar, and I am now negotiating for the negative. We started at \$10,000; we're down now to \$8,500.

Around that picture of you, which is in the very center of that card put pictures. As you see a picture in a newspaper, in a magazine, anywhere, cut it out. A picture of somebody wealthy, somebody rich, maybe a millionaire--not necessarily a millionaire, but somebody who is really very wealthy.

Keep cutting out pictures, cutting out pictures; put them on the board, put them on the board, put them on the board. This is your millionaire's hall of fame, and your picture is right in the center. Keep that somewhere handy around the house, so every time you walk by it, you see that hall of fame with you in the center. That's good company you're keeping, or rather that's good company

they are keeping--with you, with you. You are the center of your millionaire's hall of fame.

Then if you choose to cut that board in half as I suggested you do--one half for the millionaire's hall of fame, take the other half, and put on it pictures that you cut out. Go to a travel agency for instance. Get all of those beautiful, beautiful, brochures, and cut out the pictures of the places you're going to visit, and put them on there. Put on the picture of the car you're going to have. Put on the picture of the house. Put on that board pictures, pictures, pictures, pictures of things.

The one goal card therefore, the millionaire's hall of fame, is for money itself, and the other one is for the things that money is going to bring for you. It was interesting, two or three days ago. A gentleman was in a ten-week class, a couple of years ago, and he said, "You know, Foster," interesting, we were talking about goal cards, the poster boards, and he said, "You know, when you said we had to bring in that goal card, into the class. I thought, what am I going to put on it, and he's expecting me to bring the card. So I cut out a picture of the Hyatt Regency in San Francisco. I didn't know why, because I think it's rather prestigious, and put that on. Then I, being single, I like pretty girls so I found pictures of pretty girls and I put

those on there. And I put on pictures of my hobby. I love photography, so I put on a picture of a camera that I'd really love to have, and some other things. And I brought it to class because that was an assignment, and then I put it on the wall of my bedroom, and that was that."

The card kept working, the pictures kept working in his subconscious mind, and six months ago he decided that because he loves photography so much he would put on a seminar and teach other photographers. And of course, where did he have it? At the Hyatt Regency. And as a further incentive for them to sign up--bring your cameras; there will be models to photograph. And so he hired a bunch of pretty girls in bathing suits, and the whole goal card fell into place. Yes, it always works; it always works. Those of you that have done this with me, you know that it always happens.

Now, most people have found that their wealth came to them after they started working for themselves. For several reasons salaries do not usually add up to great wealth. Also working for yourself, being in your own business, means that your own imagination--fertile as it is, feeding you the ideas--will not be frustrated by a superior who may be jealous of these suggestions that you make.

And so you can go into action at any moment, with your own ideas, and put them into practice as fast as you cannot held down by the suggestion box, by a supervisor, by his supervisor, by another one, and then torn up and thrown in the waste basket. So there's an idea of freedom there, and with freedom comes joy, fun, again back to the money game.

And if you go into business for yourself, don't think that you can afford--because here's something that you cannot afford. But you said earlier, "Don't say, I can't afford this" is something that you cannot afford. Nobody on earth can afford the luxury of hoping that everybody is going to like you. If you do, you're going to compromise at every turn. If you do, you're going to give up your integrity because if there were somebody on earth that everybody liked, that somebody would have to be the most fouled up person on earth. To have everybody liking him, he would have to be the most psychotic person on the globe to have everybody like him.

Jesus was killed. He was the epitome of love, and every one of the twelve apostles was killed. Gandhi, that great saint in this modern age, was killed. Integrity is expensive, but Gandhi single-handedly overcame the greatest empire in the history of mankind. One man, one skinny little man

with a sheet wrapped around him overcame an empire because he would not succumb to anything other than pure love. And his last words, as he looked into the face of the young man who shot him, were, "I forgive you, my brother, bless you, bless you." Because Gandhi knew this was just this moment, this lifetime, is one blink of an eye in eternity, and that life moves on, but that every experience, contributes toward what you take with you. And that's why no more resentment, no more unforgivingness, no more anger, no more guilt.

To summarize the advice of some of this nation's wealthiest men, men like John Macarthur, Edwin Land--the Polaroid camera, John Meekham, Henry Crown, Howard Almondson --the huge savings and loan in Southern California., W. Clement Stone, Daniel Ludwig, Leo Corrigan, James Abercrombie. Step one--they say to use other people's money, to make money--back to Al Lowery O.P.M.; he always says O.P.M., O.P.M., O.P.M., O.P.M., other people's money. Don't use yours, let other people lend their money at interest and you make it on capital gains.

Two: They say--these are not my words--while you're getting started, "work like hell, until the money starts pouring in". Give it all you've got, give it all you've got for

those first few months. Perhaps for those first two or three years, give it everything you've got.

The faster start you can get it off to, the greater momentum you're going to build. Take it easy four or five hours a day, and you might make that beginning last a lifetime. But give it everything you've got, build momentum and it'll carry you from that time on.

Three: Find a good idea, a need, a need, a need, a need, a need, and gamble on it, take a chance, take a chance with other people's money. I had a good friend from Australia, he became a millionaire when he was in his early thirties, by looking at tiny companies--tiny companies that were endeavoring to get started.

He would go any distance up and down the coast, leave his job--he had a regular job-- if he heard about some good idea. And he had a consciousness that seemed to recognize an idea whose time has come--and nothing can stop an idea whose time has come. Then he would take his money and buy shares in the company. The inventor or the tiny group that was endeavoring to get it started would be happy to sell thousands of shares at 50 cents a share. Then when he would see his stock hit 25 to 50 dollars, he

would have a bundle. He did this time after time after time. That's only one way; that's a highly risky way.

Four: Surround yourself with good brains, intelligent, integrity, kind people, because if you get somebody who's intelligent, who is totally honest and is kind, that person is worth a fortune to you. But you run a one-man show; you make the important decisions; you take the full responsibility; you have everything at stake. Somebody else might mean well, but wouldn't be willing to take a risk realizing he didn't have a cent in it that you would not have taken.

Five: In getting started, don't be a spendthrift. As that money starts coming in, don't suddenly feel overnight rich, overnight rich, and gloat and become a spendthrift. That money is for reinvestment purposes, in the beginning, at the beginning.

Six: As though it were the plague, as though it were leprosy--above all shun taxable income, go for capital gains. Don't take the internal revenue into partnership with you; they have never taken you into partnership with them. Go for the capital gains every time. Those same men say, build a strong burning desire to do something for the world by helping others, see a big vision, see a big

vision, see something that would truly help many, many people and find yourself getting excited about it. When we become crusaders, we can move mountains, you and I.

There's nothing we can do when we see many, many people getting helped, and at the same time we recognize that the more people we help, the more we are going to be helped, because the universal mirror just reflects it all back to us in the form of recompense.

Andrew Carnegie--my former associate's boss, Napoleon Hill (Napoleon Hill was a protégé of Andrew Carnegie) and Andrew Carnegie was the worlds richest man. For 27 years (Carnegie came over here at the age of nine from Scotland, with almost no education, and became the greatest steel giant, built an empire in steel). It has been estimated that he gave 500,000,000 dollars over the years, 500,000,000 dollars is the estimate to charitable organizations. Maybe some of you grew up in towns where there is a Carnegie library; he built 1,200 libraries in America, and gave them to the communities.

(End of Tape 5, Side 1)

Chapter 10

(Beginning of Tape 5, Side 2)

Turn your mind into a money magnet, by letting your creative imagination run wild. Let your imagination run wild and recognize that these wild, wild, wild ideas that the universe gives to you are not ridiculous, because the universe--the creative intelligence, infinite intelligence--is not insane.

Henry Ford made a bundle on that straight engine, the cylinders all in a row--why didn't he leave it alone for heaven sakes? No, no he couldn't leave it alone. He sat there at his desk, dreaming, dreaming, dreaming and it came through, a V8, A V8? Cylinders only go in a row, and he called all the engineers in, and he said, "My imagination has given me a V8; I don't know how, build it." And everybody says, "Oh boy, he's flipped, too much success" and weeks, months later they came back, hats in hand. "Sir, sir there's no conceivable way with all of the laws of physics etcetera, etcetera, etcetera, etcetera, etcetera. And all of our BA's, MA's, PhD's, we checked everything;

there's no conceivable way. He said, "I don't want to hear that. Just build it."

So they went back, considered resigning, and they built it, they built it, the V8, yes. If the imagination gives you an idea, that means that it's possible. Otherwise, the imagination will never give you that idea, if it is impossible. Now mind you, I'm only talking about things that are rational. I'm not talking about impossible things, like oh, man going to the moon, or something :-). I'm talking about things that are possible, yes. So dream, dream, dream big.

Some of the most valuable time you will ever spend is letting your imagination run wild. I have fun letting my imagination do this. Do you know what your income is? Alright, multiply it by ten. Then in the next day or so, spend some time thinking about what you would have to do, what steps you would have to take, how many additional offices you would have to open, how many additional people you would have to hire, what change you would have to make in your operation, in order to have a business that was ten times the size and income. Expand the rubber band, the rubber band of your brain--expand it, and by stretching it to ten times and all the steps that you would have to take, you have to take that wall out.

That means that that particular machine now just wouldn't handle it--but there is a machine that does--and I don't know how much that machine costs, but I'll be interested in finding out. Gee, not as much as I thought. And that would mean probably, not ten times as many employees, no, just more efficient, more efficient ones than the ones I now have. I'd pay the ones I have now more, to give them a greater incentive, and thereby save myself from hiring ten times that many employees, etcetera, etcetera, etcetera, etcetera.

Yes, expand the rubber band. If you expand it often enough--any rubber band--it will not come back to its original shape. So expand your mind often enough on that technique. Ten times, ten times, ten times, ten times my income, it will not come back to the original shape, and you'll find yourself beginning to use some of the ideas that your wild imagination has started giving you. Any time you take a picture in your imagination, what you're doing is making a demand upon the universe--an actual serious demand upon the universe. And those wild ideas that start coming in are Nature's, are the Creator's, are Divinity's, serious answers to your demands. Take them seriously.

Conrad Hilton was a very poor boy from Texas. Oh, was he poor and when he saw that picture of the Waldorf Astoria--he had always been interested in the hotel business, always, something in his makeup--and the Waldorf Astoria, it was the Taj Mahal in his mind. And he made a promise to himself and, bless her, to his mother that someday he would give the Waldorf Astoria to his mother. Of course she loved him, of course she patted him on the head, but he did, but he did.

And right here—Kaiser--right across the side of every one of those trucks. Find a need and fill it. And in the convoy going across the Atlantic, Liberty Ship, Liberty Ship, Liberty Ship, Liberty Ship, Liberty Ship, Liberty Ship, Liberty Ship, Liberty Ship, Liberty Ship, hundreds of Liberty Ships all around. Kaiser, how to build them just like that. Find a need and fill it, and build faith in yourself, in your idea, in your service, in your product, and a powerful magnetism, a powerful money magnetism is the result.

A very dear friend called me the other night at home and he said, "Foster, I was reading and this sentence jumped off the page at me and I wrote it down. It says faith--that conviction, that knowingness--faith holds the idea of desire in substance until it takes form." Let me tear that

sentence apart. Faith holds the idea of desire in substance until it takes form. Alright, I interpret that as meaning any idea that I desire--home, car--any idea that I desire, which is out here in the invisible, this we frequently call substance.

Substance, the invisible is substance. It is a thing because it is measurable electricity. It carries it all--our thought messages, our radio messages, our television transmissions. This is actual pure energy that I am talking about, but it is called by many people, substance. Faith holds my desire in this substance until it finally takes form-- physical form--in my life. So faith is tremendously important.

And as I told you earlier, Earnest Holmes, the founder of Science of Mind of Religious Science said desire is the thing itself in its incipency--the thing that I want in its giving "birthness" is what desire is. So each of us needs to use visualization, to impress the things that we want from life, onto the photographic plate of our mind, until that plate can be developed. Which brings me back to the negative that I would like to get of my picture.

Again these wealthy men said daily--practice enthusiasm in order to step up the vibrations of your money

magnetism. Interesting, New York Central in the days of the railroads--in the days when the railroads were so exciting--New York Central was one of the big ones. And the president of many, many years retired a couple of years ago, and many reporters wanted to talk to him, wanted to interview him, wanted to ask him question after question after question of the history he had watched in the great railroad industry when the railroads were so very exciting.

And they said, "You must have hired many executives over the years." He answered, "Oh yes, I've no idea how many." They said, "What did you look for?" "One thing," he said, "After they passed the test of average intelligence, of some knowledge about the job--not necessarily that much, I could teach them what I wanted them to know. Beyond that point, the individual who had the greatest enthusiasm is the one I always hired--not the one with the PhD, not the one who tested out genius, but the one who had the greatest enthusiasm. Because I knew that if he had enthusiasm, he would have it for himself, for the job, for the company, for the industry. And all that I wanted him to learn, he would learn fast out of his enthusiasm. But the one with the genius, with all of the degrees, with years of experience in the business--without enthusiasm--I never hired that one. I wanted to surround myself with

vitality, with vivaciousness, with energy, and ride on that energy and make my decisions. So those are quite a few of the ideas from this nation's richest men.

(End of Tape 5, Side 2)

Chapter 11

Beginning of Tape 6, Side 1

I found the path that leads straight as an arrow, down the road to guaranteed wealth when I started paying myself the first part of all I earned. Now I'm not going to tell a story today; there isn't time for that, because most of you have heard me tell that story again, and again, and again. "The Richest Man in Babylon" by George S. Clason, that is a magnificent story.

Simply take a percentage--it was suggested in the story 10 per cent. There is nothing magic about that 10 per cent. Aim towards 10 per cent, but start with whatever you are comfortable with. Take a percentage of all that comes to you and put it in a special wealth account, and call it, call it, call it--this is "my wealth account".

I don't care how many accounts you have at home. Open up another one and call it "my wealth account". And the first part, be it 5 per cent, be it 4 per cent, be it 7 per cent, it doesn't matter. The story had 10 per cent, and that would be ideal, that would be ideal, but whatever you're comfortable with. Live on the balance.

As the story went the individual said, "Why, I just barely make it from week to week now--nothing left over when payday rolls around. If I were to put away any percentage, I would have nothing left." And he discovered mysteriously that he was putting the first 10 per cent away in his wealth account and as payday rolled around, he still had the same amount he had the previous month, just barely getting by on the 90 per cent remaining. You'll find this to be true, you'll find this to be true. Wealth, like a tree, grows from a tiny seed.

And a wealth account teaches you three things, how to acquire money because as that wealth account grows, your consciousness grows. And as I always say, now you start with--what's the first deposit? Oh, pick a number--five dollars? This is ridiculous, five dollars? If I did this every week for the rest of my life there's no way... then suddenly you find that you have a few dollars. Ten dollars happens to be coming in that goes into the wealth account and another five and a ten and a fifteen and a twenty. Suddenly you start feeling something that you never felt before--that the wealth account is growing.

And as the wealth account starts to grow, the consciousness starts to grow right here in the solar plexus

--the feeling center of the body starts to grow. That consciousness starts to expand, and as it does it is an actual literal, measurable magnet--a money magnet, which starts attracting money to you from unexpected places. And as money starts coming in, you take the first part of that, and the first part of that, oh, and the first part of that, and the first part of that, and the first part of that, and the account starts growing faster and faster. The consciousness starts growing faster and faster. A ricochet romance is going on between the account and your consciousness, the account and your consciousness.

As the account grows, your consciousness grows. As your consciousness grows, more money starts coming in from unexpected places, and the account grows even faster. And the faster the account grows, the faster your consciousness grows. And the faster your consciousness grows, the greater the magnetism it has. And the greater the magnetism it has, the more money it starts attracting to you to from all 360 degrees of the compass, rather than at one degree, which is your pay check.

And you assume that that's the only place that money can ever come from, because that's the source of your money, that's the source of your pay, that's the source of your income, which is not true. Your source is 360 degrees on

the compass and if you've only been looking at one degree, there are 359 other degrees that you can start expecting money to come from--from the most unexpected places imaginable.

It shows you, in addition, how to acquire money. That same account will show you how to keep it because that becomes sacred--that wealth account becomes sacred. It is not to be touched for anything other than investments, investments, investments because that is what is governing the size of your consciousness.

That's what's building your consciousness; don't diminish that which is building your consciousness. Let it grow, and finally that account shows you how to use it, how to use it, because as it grows, investment opportunities will be attracted to you.

You start expecting, you start looking for them. For whatever, whatever we seek, we find. We've been promised that. And then you start removing sizable chunks out of that investment account, for investment, out of that wealth account, for investment purposes only.

Ever so collectively the account and the investments keep growing, growing, growing, and so does that mirrored

reflection called your money consciousness. A part of all I earn, the first part of all I earn is mine to keep. Say it in the morning, say it at noon, say it the last thing at night. The first part of all I earn is mine to keep. Every hour of every day, continue to remind yourself the first part of all I earn is mine to keep. And watch it grow and feel the growth take place within you as you do so.

There are three segments into which your money should be split, your wealth account should get a percentage, another account called my giving account, and the rest is to live on--vacations etcetera, etcetera, buying a car, house payments, so forth. Those are the three major divisions.

Someone just said, "You forgot the government." I never forget the government. That was a Freudian slip; that was intentional, I'll tell you. I'll tell you that was intentional. No, I could never conceivably forget the government because I am the government. I am the United States, and you are the United States. You're referring undoubtedly to the errand boys in Washington. I can forget them.

Yes, three major divisions of our money: wealth account, giving account, and living. Then subdivisions of the living

part of our money could be vacations, a car fund, house payment, on and on and on. That can go on forever, but we discussed that earlier--different kinds of bank accounts.

Here's a marvelous affirmation that you may like, as much as I do: I am changing water into wine, I am changing water into wine. In the bible wine means the realization, the fulfillment of your desires, your plans, your dreams, your wealth. Water means your mind, your consciousness.

You are now turning your consciousness--your mind, this universal energy--into the things that you want. I am now changing water into wine. To me that means that I am turning universal energy... I, the transformer, am transforming universal energy, into the things that I want--and today, of course, we're talking about greater wealth.

The conscious mind, the brain, is constantly concerned with problems--they are the part that worries the brain. How interesting that the balancing part of that same mind--called the subconscious mind--has all the answers. It does, you know, because your subconscious, my subconscious, is a part of, a part of, the universal superconscious mind, which most assuredly, has all of the answers.

So by recognizing that I am a part of the totality of the universe, my subconscious does have--is plugged into constantly--all of the answers to the problems that my conscious mind worries about.

What a perfect balance; one is worrying and one is solving; one is creating the problem and the other is solving the problem. Here's the need and here is the fulfillment to the need--a balance, a balance, a balance.

Now if I lived by my subconscious mind instead of my conscious mind, and permitted my subconscious mind to flow through, and listened to that inner voice and followed that inner voice, then it would come through with answers before the conscious mind would come through with the problems. That would be a happier kind of life, and that is what is called living under grace. Being attuned to all of the universal intelligence, and walking in confidence, constantly listening and acting-- simultaneously, hearing and acting, hearing and acting simultaneously. Knowing that every move you make is directed by the divinity, and therefore cannot be wrong. That would be great, wouldn't it?

Would you all stand up please? Thank you. Please?

Here is an exercise to attract greater wealth to you. This has come down over the thousands of years. I dug this out, it excited me, I've experimented with it and it works. Memorize these words, "I bring cosmic energy"--that means all of the energy around us—"I bring cosmic energy into my body". Let's all say it together—"I bring cosmic energy into my body". Again—"I bring cosmic energy into my body". Again—"I bring cosmic energy into my body".

Alright, I'd like to have you breathe in deeply, and out three times, one, two, three. Now I'm going to ask you to breath deeply, and as you breathe in deeply, silently say—"I bring cosmic energy into my body". And at the same time, would you hold your arms like this--elbows bent, out like this--that's correct, that's correct, that's correct. So, let's all breathe in and I'll say it aloud and you say silently—"I bring cosmic energy into my body". Together, breathe in—"I bring cosmic energy into my body".

Alright let's do that again, as you breathe in—"I bring cosmic energy into my body". Now, this next time you're going to hold your breath for a few seconds, as you silently say--asking for strength, protection, and guidance. So, I'll say it for you, breathing in—"I bring cosmic energy into my body", asking for strength, protection, and guidance.

Alright, and now, this next breath, you know what you want, you know what it is you want. Whether it is a specific amount of money, a specific thing, a particular relationship, whatever it is, you know what it is. On the intake you say, "I bring cosmic energy into my body" and then on the breath that you hold, you say, "asking for" and then specify what it is you want.

Alright, I'll say it for you and you can say it silently, deep breath—"I bring cosmic energy into my body", asking for... and exhale. And before sitting down, "I am completely surrounded by pure white light. Nothing but good goes out from me, or comes into me". You say it silently and I'll say it aloud--I am completely surrounded by pure white light and nothing but good goes out from me, or come into me.

Alright, if you'd be kind enough to be seated. Those words, if anybody wishes to jot them down, on the inhale, are—"I bring cosmic energy into my body", and on holding, asking for strength, protection, and guidance. Then you exhale; you do that three times. And then on the fourth time—"I bring cosmic energy into my body", and on the holding, asking for... and then you specify what it is you want.

You're imprinting that upon the universe. And then—"I am completely surrounded by pure white light, and nothing but good goes out from me, or comes into me. I am completely surrounded by pure white light, and nothing but good comes out from me, or goes into me."

Now earlier, I told you that if there were only two things that you could take away from this day, the two things that would dramatically, dynamically, excitingly change your life and bring to you a grater abundance than you've ever known before, ***one would be forgiving***, for cleansing away all of the negatives, for minimizing all of the fears of your life, for diminishing any anger problems, diminishing the depression, the guilt. ***And the other thing I said was giving, giving, giving, and forgiving, giving and forgiving.*** How interesting that the two most important things that I can think of that should come out of this day should both be in the form of giving--***giving and forgiving.***

So, let's chat now, just you and I, intimately here on give, give, give, give. Forgiving presupposes the having. The subconscious mind, which is your total servant, realizes that there's no conceivable way that you can give, unless first you have. So every time you give, what you're saying to your subconscious through that action of giving, is "I have, and I am giving out of my 'havingness'".

And the greater degree of 'havingness' that I can build into my subconscious mind, the greater sense of 'havingness' will occur. To him that hath, it shall be given. The rich get richer because they have a sense of having, having, having. The rich always get richer, and the poor get children--that's right, that's right--lots of them.

So let's talk therefore about giving. I see everything in the universe as in threes--one, two, three. And if anybody here has a computer, you might want to work that out. Get all the way up to the count of three--one, two, three. Anybody who can count to three can have anything he wants on earth, because everything in the universe is in threes. Spirit, mind, body--that's it. Father, son, Holy Spirit--that's it. Seed, soil, harvest--that's it. Idea, action, results--that's it. One, two, three, one, two, three, one, two, three, one, two, three--so that is the trinity-- three in one.

There're two steps in the transfer of property--two steps necessary--one giving, and the other receiving. If you have difficulty in receiving, accepting, you probably have difficulty in giving also, because they are a part--each is a part of the other. One coin, a head and a tail--the head is a part of the tail, and the tail is a part of the head on that coin.

So, giving is an important part of receiving, and receiving is an important part of giving. Practice receiving, if you have trouble accepting compliments, little gifts, favors, helping hands. "Oh, I'll do it myself, thank you, Mother, do you mind, I'd rather do it myself."

Accept, accept, accept--practice receiving, because the better able you are to receive, the better able you will be to give, and giving is where it all happens. Giving is where everything starts. Know where your source is. Plant the seeds, and expect the harvest, plant the seeds and expect the harvest. If the source is out in that field out there, then plant the seeds out in that soil. That's where you'll get your harvest. If you see your harvest coming from somewhere else, then plant the seeds there. Cultivate them and that's where your harvest will be. Don't--if you want your harvest from over here--don't plant your seeds over here.

Marvelous story, a minister down in Arizona told. One of the congregation came to him one day and he said, "You got to have an appointment.", so they had an appointment.

And he said, "Reverend, you know I've always done well in business. Suddenly it has all fallen apart," he continued, "In a few months my boy's going away to college. From his earliest memories all I've talked to him about is college, college, got

to go to college. Everybody goes to college, got to be successful, got to go to college. I can't put him in college. Can you imagine how I feel? All I've talked to him for all these years is college and I can't send him there. I think they're going to foreclose on my business. I don't know how I'm going to make this next house payment, and every morning when I wake up and look out the window, I expect that the car was probably towed away during the night. My wife and I are just like this; there is so much tension over the money. Can you help me, reverend?"

And this minister said, "Yes, I can help you."

The man replied, "Oh, thank God, I knew you could, I knew if anybody could, you could, and what do I do? What do I do?"

The minister said, "Well first, just a moment, just a moment, what kind of a giving program do you have?"

And the man said, "My goodness, Reverend, haven't you heard anything I've said? My giving program?"

"Oh", countered the minister, "I've heard everything that you've said, and that's why I'm asking you now about your giving program".

"Well, you ought to know you're the minister in the church. You must know what everybody gives."

"Oh no, I don't want to know what anybody gives, I don't want to look out over that congregation and say he gives one, he gives two, he gives three, he gives five, he gives twenty-five. I don't want to know what anybody in the congregation gives; that's up to the treasurer."

The man finally said, "Do you really have to know?"

And the minister says, "No, I don't have to know, only if you want my help. If you want my help, that's the only reason I have to know".

"Well alright," he said, "I um, I um, I give a dollar a week." And he continued, "I don't know how I can keep that up much longer, I'm being perfectly honest with you."

And the minister said, "Fine, fine, alright now, this is what I want you to do; these are the instructions. Yes, just a minute."

"Alright, O.K. I'm ready. What am I supposed to do Reverend?"

The minister said, "Starting immediately, I want you to give ten dollars a week and I don't want you to talk to me about your business problems for six months. And at that time, if you'd like to get together and chat I'll be very, very happy to. Ahh, I see our appointment is over, it's been nice having you stop by. And you know I wish you the best of luck. I think it'll work out all right." The minister said that in the next few weeks, he thought that the lines on the man's face weren't quite as creased as they had been, the worry lines didn't seem to be quite as deep, but he didn't say anything, and the man didn't say anything to him either.

Six months almost to the day, he got a phone call. "Reverend, how'd you like to have lunch?" It was the man.

"Love it. Where shall we meet?" They met at the restaurant, and the minister said, "Well, did your boy get into college?"

And the said, "Yes, yes."

"Oh that's great," replied the minister as he continued, "How are things with your wife?"

"Oh, never had such bliss in all the years we've been married."

"And business?"

"Opened another branch. Booming,"

And the ministered said, "That is marvelous, then the ten dollars? You're giving the ten dollars?"

"No, no."

The minister looked surprised, "no?"

"Come on Reverend, come on, you know, you're putting me on."

"No, I don't know."

"I'm up to twenty-five dollars now, Reverend, and I'm just about to increase it again!" He continued, "How come nobody told me about this, all these years? That's the only change I've made in my operation, the only change I've made in my operation."

Yes, planting the seeds, planting the seeds--everything in the universe--every thought I think, every feeling I feel, every word I speak, every action I perform, is an actual seed that

implants itself in the universe and comes back to me, because
I planted them, I planted them.

Ending of Tape 6, Side 1

Chapter 12

(Beginning of Tape 6, Side 2)

Here is one of the most exciting things that ever happened in any of my seminars and classes (I occasionally do a prosperity seminar for churches in which I help them raise money, raise the money consciousness in the churches and so forth). It was about a year and a half ago down in Freemont, where there's a church, and we had a group there. There was a girl sitting in the group, unbeknownst to me – I had never met her before and I found out later that she and her husband have had this electronics company for several years, and it had done well. But for some reason, it was just about on the verge of bankruptcy.

One idea out of the entire day, (this was the not the millionaire's seminar, this is the first time I've ever done this. It was a seminar I call the prosperity seminar entitled "Say Yes to Wealth.") I really leaned on "giving" during that seminar, planting money seeds. She took that one idea away, saying "I'm broke anyway; I can't see how doing this could do us much more harm."

She did something extremely interesting. She took ones – one dollar bills – she would go out on the street, and her intuition would say, “That one...that person.” She would walk by and say “Good morning”, and impulsively, instinctively, the other hand would go out.

Any time we reach instinctively, the other person’s hand comes out. She would plant the dollar bill and keep right on walking. None of this “I am planting money, a money seed in your hand, and I am going to harvest a crop,” etc. She kept right on walking. Then she would open the phonebook and she would let her fingers run down the pages.

Whenever a name jumped off the page – that was it! A little note paper, “Dear So-and-so, hope you’re having a good day,” etc. No signature. Enclose a dollar, seal and address. Leave no return address. This went on until she moved to two dollars. Doing the same thing with two, things started happening over at the company. Meanwhile over at the ranch – five dollar bills, ten dollar bills, twenty dollar bills – and it started pouring in.

Would you use the word “pour?” And at lunch this noon I happened to sit at her table, and she said that sales in December alone were just under half a million dollars. And

the overhead was way down. Finally, the husband, who was a nuts and bolts man, who said that if it can't be analyzed, it can't work – finally the husband has come along to believe that maybe – just maybe, maybe remotely possible that that giving had something to do with avoiding bankruptcy to a million dollars in value. That is a great inspiration to me when I hear stories like that. Thank you, thank you, and thank you.

In the Arizona desert, there was an old prospector, who while digging around looking for traces of minerals, made it a hobby to look for water also (since water is life in the desert). Wherever he found water, he would inevitably put it in a cup, fill a gallon jug, and leave a note. And the note always said, "Whoever finds this, do not drink the water in the jug. If you drink the water in the jug, the pump will never work again. And those who come after you will never have water. The jug is only for priming the pump. Give some to the pump and the pump will always give you all that you need and then fill the jug before you leave so the next person can prime it."

That's the way life is too – prime the pump, give some first, and there will always be a deluge of money. Deluge of money for you. "

“Prove me now – test me, go on I dare you. Whether I’ll not open the windows of heaven and pour you out a blessing greater than you are able to receive – I dare you, test me. Where’s your courage? Test me.” Something to that effect is written in the Bible.

There was once a hose, so the story goes, that decided it was tired of letting all the water go from the faucet and out through the sprinkler onto the lawn. And the hose never got to keep it.

So one day the hose got smart and figured out – if it could in some way maneuver itself into a kink, it would get to keep all of the water that came from the faucet, from the river, from the reservoir, from the mountains, from the clouds, from the ocean. All for its self! Keep it, keep it! So in some way that no one has ever been figured out, that hose kinked itself right in the middle of the lawn and sure enough it was right. No more water was wasted out through the faucet. Nothing more was lost out the faucet!

But what the hose hadn’t counted on was that the flow stopped – everywhere. All the way back, to the reservoir. And that’s what happens with everybody who starts. Everybody who reaches out and grabs and keeps, claw,

scratch, keep – you stop the flow – for all things in the universe, our flow -- an easy, easy, all so easy flow.

Nothing works hard. Have you ever heard a rose strain to open? Oh no, everything opens out easily and gives of itself, and it's giving receives all it ever needs, and so much more. Only mankind has learned how to stint. Even that adorable little packrat – the packrat – it'll find something that it wants, somebody's tools in the garage, the shiny hammer, the shiny wrench; the pliers, whatever. First it goes up, and gets something that's of value to a packrat. And it brings it in and carefully places it there, and then it grabs the thing it wants, and drags it off.

The intelligence of the packrat knows it must give first, and then it takes what it wants. Plant the seeds and then accept the crop. Anything that comes to you. Don't ever say to a person, "I can't accept that, that's gorgeous, that's beautiful, that must be worth two or three hundred dollars." – You've never even used it! You don't know, you really don't know whether you're ever going to use that or not. You'd better keep that. Oh thank you very much for wanting to give it to me but I can't accept that.

Accept it! It's being offered to you, not by just one person standing in front of you, it's being offered by the universe,

which is paying you back for something that you really would love to have, for all the things that you've given along the way to other people. Anything that comes to you, recognize it belongs to you – good and bad. And accept it.

I imagine many of you, if not most have read Jon Speller's magnificent little book - it's about seventy or eighty pages - called "Seed Money". Here's the formula from the book, the seed money formula: Number one: Plant the seed. In other words, give to some place.

Two, memorize these words – "I have received," and fill in an amount which is exactly ten times the amount you just gave. "I have received in return, with good, to all concerned." Followed by, "Thank you, thank you, thank you."

So every time this girl, who has been such a great inspiration to me, this girl who went around handing out the one dollar bills, the two dollar bills, the fives, tens, and twenties, every time she was handing out a twenty, she could've said, "I have received two hundred dollars in return, with good, to all concerned. Thank you, thank you, and thank you."

Step three: repeat the formula again and again. Especially before you go to sleep, and when you've just awoken. Because just before you fall asleep and just after you awoken you are in the alpha state, and you are extremely receptive (your subconscious mind) to these ideas.

Step Four: start with an amount that you can believe in and that is large enough to be important to you. If a person is on the verge of bankruptcy every one dollar is very important. But if you're already affluent, you could shrug your shoulders and say, "Hey, if it doesn't work, what difference does it make?" and not really put yourself into it.

Start with an amount that really means something to you. That would depend on each individual's attitude towards money. If a person has never been able to give any money, he's always been uptight about money – then one dollar would really mean something to that person, regardless of how rich that person was, one dollar would seem like a lot.

Sure, let's spend a hundred dollars for dinner! What do you mean? You want me to give a dollar?! I won't - it's not my lifestyle! So it's up to the individual as to the amount that he would start with. It needs to be large enough to be

important to that person and avoid all doubts as to whether it works – it does, it does, it does.

It's like all of the thousands of people that I have lectured to trace it back to the Egyptian hieroglyphs six thousand years ago. And the Egyptians, the Persians, the Arabians, the Greeks, the Romans, the Chinese – and in more recent times, Colgate, Heinz, Rockefeller – all used it – and have proved it!

I have people come up to me and say, "Foster, you really think that works, huh?"

Well I know it works. It's been tested by goodness knows how many people over six thousand years.

He'd continue by saying, "I guess one of these days I'll give it a try and see if it really works." This one person intends to disprove all of history, down through the ages – either prove or disprove. I always get a kick out of that.

Finally, in step five, in the seed-money formula, tell no one that you are doing it. If you ever read Lloyd Douglas's magnificent obsession, that we mentioned earlier – the first two chapters that he threw in the garbage and then went back and got out again. You remember the theme –

the magnificent obsession – is to give, and not let anybody know that you have given. Keep it a secret. Otherwise the ego that other people know, the ego gives you the satisfaction, and what it is really after is your pocketbook to get the satisfaction.

Let it be our harvest, coming back, and not a reward for your ego. Every one of us here could be convinced that everything that comes to us is what we have planted. It's just a harvest. Second by second, minute by hour by week by month by year, throughout a lifetime -- it is a harvest that we have planted.

Accept the fact that each of us is in charge of his own private world. Each of us is the ruler that sets the theme of a lifetime. That each of us, decides for himself or herself, what kind of health it's going to be, what kind of relationships with other people, what kind of success and income. That would be so wonderful.

There was a group of men working on a construction job. Actually they all wore hard-hats. They brought their lunches every single day in the lunch pails, and one of them was always a problem, because inevitably he would open his lunch pail and start screaming (which gave the others indigestion).

Screaming, "Oh no! Not again, peanut butter sandwiches! I hate peanut butter sandwiches!" Day after day, week after week, he'd do that. Finally the others went farther and farther away from him and left him all alone to each lunch. And in the distance they could hear him shouting – "Oh no! Not again, peanut butter sandwiches! I hate peanut butter sandwiches!"

Finally one of them said to the others one day – "I've had it! I have had it! I'm going to talk to him!" So he went over to the man, and said, Hey, we all know that you hate peanut butter sandwiches – it's no secret around here any longer, ok? Now look, what we want you to do, and I'm the spokesman, when you go home, tell your wife that you don't want any more peanut butter sandwiches."

Very weakly the answer came, "I can't do that."

"What do you mean you can't do that? What are you, afraid of your life? Well, why can't you do that?"

Meekly the man replied, "I can't do that because I pack my own lunch. I pack my own lunch!"

That's what life is all about. Each of us packs his or her own lunch. So whatever lunch it is that you open when you

open it every single day – it's the lunch that you packed the day before.

So don't stay there hating peanut butter sandwiches when you packed them yourself! All of life is what you have created. The exciting part of it is that at any particular moment of any day you can change what you're thinking, feeling, or saying and doing.

Automatically, the universe – with it's magnificent mirror that reflects back to you everything you think, say, feel, and do – reflects something new back to you, something better, something more prosperous, more loving, more helpful, more successful and more affluent – all because you changed what you put in your lunch pail. Remember that. Remember that.

Let's feel for a moment that all of this universal energy is actually gold dust. And it is, because gold is made out of pure energy.

(End of Tape 6, Side 2)

This is the end of Foster Hibbard's "The Millionaire's Seminar".

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