

You Don't Deserve To Be Rich

Understanding The Flow of Money

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WARNING:

The information presented in this book may be unsettling to some readers. For those that don't have an open mind, you might as well stop reading right now. Go do something else with your time, and save me the headache of dealing with your hostility. Seriously.

Every month there are at least a half dozen people who read 2 or 3 pages and immediately go into hysterics and start screaming, "That's not true! This book is *EVIL!*" and then proceed to send hateful emails to me and attempt to denounce something they don't understand.

The contents of this book are (obviously) based on my experience thus far in life.

I've witnessed the power behind the principles outlined in these pages. They're very real, and their laws whirl about us every day, unseen, eager to reward or punish us.

Before you draw conclusions to anything I present in this pamphlet, please apply my suggestions to your daily life. Try it for 30 days.

The Flow Of Money

There is a constant flow of money within everyone's reach. If you need cash, all you need to do is dip your hand into that flow and grab a handful for yourself.

If you don't know where to find the flow of money, here's a tip: *Money Flows through Service to Others.*

By increasing your service to others, you will gain access to the river of money that's flowing around you at all times.

Understanding the flow of money requires a certain mindset. There are two predominate types of thinking: Poor Man's Mentality, and Rich Man's Mentality.

The primary difference between a Poor Man and a Rich Man is this: a Poor Man constantly thinks about how to take money from others (or get things for free) while a Rich Man constantly thinks about how to *provide service to others.*

Which perspective dominates your thoughts? Do you think like a Poor Man? Or do you think like a Rich Man?

If you have a Poor Man's Mentality and you do nothing about it, there is a high probability that you will be poor your entire life. Your life will most likely be filled with stress and fear. If that is the case, you have nobody to blame but yourself.

How to Think Like a Poor Man

I want to be rich.

How can I make more money?

I deserve to get paid more at work.

The company owes me.

I can't afford to buy that [item].

Life is unfair! The rich get richer while the poor get poorer.

The rich conspire against the poor to continuously take from them and keep them poor.

Rich people control all the money - how can I take their money from them?

I wish I had a million dollars so I could buy anything I want.

There is a limited amount of money in the world and I have to fight and scratch for every penny that I earn. I will never be rich!

Money is the root of all suffering.

I'm poor - I can't afford to donate my time or my money.

I'm always broke.

Money provides freedom and independence. The more money I acquire, the more leisurely my life will become.

Why should I work? I can take money from other people by stealing, being dishonest, or just asking people I know to give me money. I can also take free assistance from the government - that's what it's there for!

I'm not talented enough or smart enough to make a lot of money.

How to Think Like a Rich Man

I want to help people.

How can I serve more people?

My employer deserves the very best I can offer.

I'm thankful for my ability to serve.

I can have anything I want.

Affluence is the result of service; the more money a person has, the more he or she has helped mankind.

The rich are rich because they help many people.

Money flows through service to others - I can earn more money by helping more people.

I reinvest my profits into my abilities so that I can better serve mankind.

My earning capacity is in direct proportion to the amount of service I provide - if I want more money, I must help more people.

Selfishness is the root of all suffering.

Donating my time and money is the surest path to increasing Material Affluence.

I'm always able to serve.

My independence and freedom increase proportionately with my level of service to mankind.

Taking money from others without providing service creates a Karmic Debt that I must repay. The more I take, the more spiritually indebted I become, and the more difficult my life becomes. I always provide service for money that I receive.

Talent and knowledge increase proportionately with the service I provide - all I need to do is begin.

What is money?

Money is the direct result of service provided. The more you help other people, the more you will attract money into your life. It's as simple as that. By serving others, you become an increasingly powerful magnet for Material Affluence.

What is poverty?

If money is the direct result of service provided, then poverty is the direct result of lack of service provided. Want more money? All you need to do is increase the amount of service you provide to other people.

Why focusing on money never works

Most people make the mistake of focusing on "how to earn money" rather than "how to provide more service". If you want more money, figure out how to provide more service to more people. When you start helping other people, money will flow into your life easily and effortlessly.

Short on cash? It's your fault!

People often complain that they don't have enough money. They blame their boss, their debts, their family, their spouse - basically, they blame everyone but themselves for their lack of funds.

The root of their problem is not that they don't have enough money; it's that they are not providing enough service! If a person wants to increase his or her cash flow, the solution is to help more people. Money flows through service.

Adjust your lifestyle or provide more service

If you are short on cash every month, then you are living a lifestyle that is beyond your ability to serve other people. You can either tone down your lifestyle to match the level of service you provide to mankind, or you need to find a way to serve more people. By serving more people, you will directly increase the flow of money into your life which in turn will allow you to live a more lavish lifestyle.

Service to others and cash flow are eternally bound. It's impossible to provide service to others without acquiring material affluence. Likewise, it's impossible to acquire material affluence without providing service to others.

Why movie stars make millions

Everybody has a favorite actor. Think about yours for a minute. Think about your favorite scene with that particular actor. Does that scene make you smile? Laugh? Cry?

Every time you watch that scene, your favorite actor affects you emotionally and makes you *feel* something. Now, think about the MILLIONS of people around the world who feel the same way every time they watch that scene.

Actors make millions of dollars because they emotionally affect millions of people. The better the actor, the more he will emotionally influence people who watch his movies.

Want to earn as much money as movie stars? You'll need to figure out how to affect millions of people, just like they do.

Why a CEO makes millions

CEO stands for Chief Executive Officer. The CEO of a company is primarily in charge of a company's strategic planning. While they certainly have a support system of employees working under them, ultimately the CEO is responsible for the entire company.

People love to hate CEOs. Everybody complains they get paid too much when the reality is they deserve every penny they make.

Depending on the size of a company, the CEO could potentially be responsible for influencing millions of people, consumers and employees alike.

Are you angry that CEOs make so much money? Until you can learn how to influence millions of

people with your decisions, you will never make as much money as they do.

Why Oil Companies Prosper

Other than CEOs, the next most popular targets are the oil companies. Everybody likes to hate those oil companies because they make so much money. But guess what? They deserve every penny they make!

How many people are influenced by the oil companies on a daily basis? The answer: practically everyone on the planet. The world as we know it would come to a screeching halt if the flow of oil suddenly stopped. How much money do the oil companies make? *An amount equivalent to the level of influence their product has on mankind!*

Income level is in direct proportion to emotional influence

Take a moment and analyze your job. What type of service do you provide? How much do you influence the lives of others with your thoughts and actions? Whether you like it or not, your income level is in direct proportion to the amount of people you emotionally influence.

Comparison of an employee and the business owner

Let's analyze two forms of service. The first: a baker at a local bakery. The second: the owner of the bakery.

Baker: you are responsible for making cookies all day long at the bakery. How many people are you affecting? You're obviously affecting anybody who eats the cookies. And you're affecting your employer by providing an essential element of service for the successful operation of the business.

On any given day, your efforts affect several hundred people for a few short minutes each. Once a customer is done eating the cookie, your emotional influence on their life is over.

Your ability to make cookies directly affects the people who eat them. If you make a poor quality cookie, the customers may experience a few minutes of unpleasantness and probably never return to the bakery. If you make a delicious cookie, they'll experience a few minutes of pleasure and most likely return to the bakery sometime in the future for more.

As an employee of the bakery, you are providing a key element in the day-to-day operation of the business. Your position is necessary to the survival of the company. While your service is definitely needed, your position is easily replaceable - your job can be filled by another person in a relatively short amount of time without negatively impacting the operation of the bakery.

Bakery Shop Owner: you own the local bakery. You have a total of thirty employees. On any given day, your bakery feeds several thousand people.

As the owner of the business, your decisions directly impact the lives of your thirty employees. You pay their salary which in turn enables them to pay their rent, purchase groceries to feed their family, pay for their utilities, buy their clothes, pay for gasoline, etc.

As a business owner, your decisions play a critical role in the quality of your employee's life. If you make bad decisions and have to eliminate their position at your company, you will negatively impact their life. Likewise, if you make sound business decisions, you can continue to provide them with a certain level of income.

Outside of the direct influence you have on your employee's lives, you are affecting the lives of thousands of customers on a daily basis. You may not bake every cookie, but you set the tone for the entire process of how the cookie is prepared and delivered to the customer. Like a CEO, the buck ultimately stops with you - all responsibility rests on your shoulders.

As the business owner, your position is integral to the successful operation of the business. It is much

more difficult (if not impossible) to replace you as the owner and manager of the bakery.

If you compare the baker to the actual owner of the bakery, who do you think makes more money? Obviously, the owner is going to make more money, and deservedly so.

The amount of people the owner affects on a daily basis greatly exceeds the amount of people the baker affects on a daily basis.

There are many people in this world who believe that the employee (the baker) deserves just as much profit as the employer (the owner of the bakery). Here is the ultimate truth when it comes to getting paid for the services you provide: *everyone gets paid exactly what they deserve; no more, no less.*

If you agree to take a job that pays minimum wage, then you've agreed to work for that rate of pay. If you don't like it, then you should quit the company and find a better paying job. Higher paying jobs will require that you emotionally influence more people.

If you feel that your paycheck is too low, then you need to take an honest assessment of your role at the company. Ask yourself: how many people do I influence on a daily basis? How complex is the skill set I provide?

Karmic Accounting

These days, everyone knows what Karma means. It's the old saying, "what goes around comes around". In other words, you ultimately get what you deserve, whether it's something that is beneficial to your life or something that negatively impacts your life.

If you're a petty thief, your personal belongings will probably be stolen from you just as often as you steal from other people.

If you are dishonest with people, you'll see dishonesty in others even if it doesn't exist, and you'll probably suffer from the dishonest actions of others.

The same holds true in reverse: if you live an honest lifestyle, you'll interact with more honest people than dishonest people. You'll also be less likely to be the victim of theft.

Spiritually speaking, everyone is held accountable for their thoughts and actions. If helping other people dominates your thoughts and actions, then material affluence is inevitable. On the flip side, if all you think about is getting a free lunch or taking advantage of other people, then poverty or lack of money is inevitable.

You will always be held accountable for the emotional influence you have on other people's lives, both for good and for bad.

You can never escape your Karmic Debt, and you will always benefit from Good Karma. It's your choice which one you choose to accumulate.

Good Karma leads to Material Affluence

The CEO of a large corporation emotionally affects the lives of *millions of people* - both his employees and his customers. That level of responsibility and influence will create an enormous amount of Good Karma which will inevitably manifest itself into Material Affluence (money). The CEO of a large corporation deserves every penny he or she earns.

Comparatively speaking, the guy who makes cookies at the local bakery influences far fewer people on a daily basis. The level of his contribution to the lives of other people is miniscule when directly compared to the influence a CEO of a large corporation has on his employees and customers.

How to increase your cash flow

If you want to earn more money than the average person, you'll need to find a way to emotionally influence more people than the average person.

Here are four methods for increasing cash flow:

1. You will need to emotionally influence a large amount of people on a small scale. Such a profession might be an author, an actor, or even a professional athlete.
2. You will need to emotionally influence a few people on a much larger scale. Such a profession might be a divorce attorney, a surgeon, or even a dentist. Basically, you need a profession that requires specialized knowledge that few people possess.
3. You will need to emotionally influence a large amount of people on a much larger scale. Such a profession might be the CEO of a large corporation, a famous musician, or a very popular professional athlete.
4. Practice the Law of Ten Fold Return.

Perhaps the greatest benefit of living in modern times is the basic freedom that we have to choose our own career. That being said, if you choose a career that emotionally influences very few people and thus results in a very limited amount of income, whose fault is it? Do you blame the rich for your career choice? Do you blame the government? There is only one person responsible for your income level, and that person is you.

If you want to earn more money than the average person, you will need to provide some form of service that emotionally influences more people than the average profession does.

The more your decisions positively impact the livelihood of others, the more Good Karma you will acquire, and the sooner the flow of money will increase into your life.

Service is Service

Do you need to provide complicated service in order to earn money? No, you don't. "Service is service". As long as you are helping people, money will flow into your life.

If you provide a type of service that very few people can provide, then you will make more money. A good example of high priced service is legal services. Attorneys make a lot of money for a

reason: their field requires highly specialized knowledge.

Although specialized knowledge will earn you a higher paycheck, you don't need it in order to make money. In fact, you don't even need a traditional "job". It really boils down to helping people on any level.

On any given day, you can help a friend or family member or even a neighbor. By helping other people with their needs, you will accumulate Good Karma which will ultimately manifest itself as money. It's unavoidable and unstoppable. As long as you help other people, you will experience the material result (cash) in due time.

Material Affluence follows Good Karma

You will never gain Material Affluence without first building Good Karma. Unfortunately, a lot of people try to shortcut the process and attempt to force Material Affluence.

A simple example of attempting to force Material Affluence would be to rob a bank.

Just about anybody can walk into a bank, rob it, and walk out with at least a few thousand dollars. Has the bank robber truly gained Material Affluence? No. What he or she has acquired is Karmic Debt, and that debt must be repaid.

Karmic Debt

Karmic Debt is the opposite of Good Karma. The more Karmic Debt you accumulate, the more difficult your life will become until the debt is paid.

If you constantly experience bad luck, such as unexpected debts, flat tires, loss of money, theft, etc., there is a strong chance that you have Karmic Debt that is being paid off. That debt will be paid off whether you like it or not - you can't sidestep it. (If you want to expedite the payoff, you might consider applying the Law of Ten Fold Return.)

Karmic accountability is unavoidable. You can't escape your Karmic Debt - it will be paid in one fashion or another, and usually at a time when you can least afford it.

The creation of Karmic Debt is the taking of physical affluence (money or monetary things, knowledge) from other people without an exchange for service.

If you have Karmic Debt, it will plague your life until the debt is paid in full. More important than paying off the debt is figuring out why it's there to begin with and then changing the pattern that created it in the first place.

(The previous three paragraphs are extremely important. Read them again. Read them several times.)

The Bank of Mom and Dad

An example of Karmic Debt is taking money from your parents. The more you take from them without providing something in return, the greater your Karmic Debt. On the flipside, your parents accumulate Good Karma because they are giving money to you without getting anything in return. In fact, the more they help you, the more they will benefit from the giving due to The Law of Ten Fold Return (keep reading to learn more).

Karmic Accountability

As tough as you might think the government is in regards to holding people accountable for paying their income taxes, the Universe (or God, or whatever you want to call it) is far more exacting when it comes to Karmic Debt.

There is no cheating when it comes to spiritual accountability. You will always reap what you sow.

Now that you understand the difference between Good Karma and Bad Karma, which will you choose to accumulate?

The smart choice is to build up a reserve of Good Karma by positively impacting the lives of other people through some kind of service. Then again, if you prefer to negatively impact the lives of others and accumulate Karmic Debt, you're free to do that as well.

The Law of Ten Fold Return

The normal way of earning money in this modern world is to get a job, work 40 hours every week, and receive a paycheck from your employer. By providing service to an employer, you earn a paycheck.

While getting a job is the most common means of earning money, it's a very limited source of income. I don't care if you earn \$300 per hour; you're still limited in the amount you can earn because there are only so many hours in a week!

You can get a job and provide service to an employer and get paid for your time. Or, better yet, you can provide service to other people and *not* get paid for it. You can do this by donating your time and/or money.

When you donate money (or time), the spiritual return is said to be "ten fold".

I've personally experienced The Law of Ten Fold Return by donating money. I've literally handed out \$100 bills to homeless people in the Los Angeles area. It's an exhilarating feeling to hand someone cash, especially someone who really needs the money. A \$100 bill to a homeless person is probably equivalent to a \$1,000 to anyone else. Maybe more.

When you truly donate money, you get nothing in return, at least on a physical level. However, you accumulate Good Karma equivalent to *ten times* the amount that you donate.

When I donate money, I prefer to give directly to people who need it, such as a homeless person, or by donating it to an organization that provides services to homeless people.

The Law of Ten Fold Return works as follows: Donated money *will always* return to the giver and that return is ten times the amount donated.

I've personally experienced the law of ten fold return to such an extent that I have absolutely no fear in giving money away. In fact, I find it hard to spend \$1,000 on myself - I'd rather walk around and give the money to people in need. I know that by purchasing something for myself, the power of the money stops immediately. But when I give it away, I dramatically increase the flow of money back into my life.

The only way to fully grasp the power of ten fold return is to experience it yourself. You don't have to give away hundreds of dollars. Start with a \$20 bill. Next time you encounter a homeless person in front of the grocery store asking for money, reach into your pocket and hand him a \$20.

A word of advice: do not put restrictions on the giving! Simply give the money and say, "have a great day!" You will be pleasantly surprised at how quickly \$200 manifests itself into your life. Often times the return doesn't come back to you in the form of cash. Rather, someone may offer you \$200 to provide a service that you can easily perform. Keep your eyes open for the opportunity to earn \$200. The direction it comes from is almost always unexpected.

The reason why it's important not to put a restriction on the giving is simple. If you hand a homeless man a \$20 and say, "Promise me you will buy yourself a healthy lunch. Don't spend it on cigarettes, drugs, or alcohol!"

That kind of giving is not really giving. In essence, you've hired someone. You've given him a \$20 and given him instructions to perform a specific act. I don't care what the act is, if you attach a request to the money you give someone, then you've hired that person. And guess what? Hiring an employee is *not* a form of giving. When you place conditions on giving, you greatly diminish its power.

Give the money freely and don't expect anything from the person you give it to. Your responsibility is to give. The manner in which the receiver spends the money is his/her responsibility.

Guilt

The most common response I receive from people reading this pamphlet is "you shouldn't expect a return from giving! You should give from your heart because you want to, not because it will benefit you at some point in the future!"

The belief that you cannot expect a return from giving is a perspective of guilt. If you feel guilty receiving, then you may very well be poor for the remainder of your life.

Giving and receiving are one in the same. You can't have one without the other. When you impede the process, you impede the flow of life.

Look at this way: do you feel guilty when you breathe?

Breathing - the act of inhaling and exhaling oxygen - is the most simplistic form of giving and receiving.

To feel guilty inhaling oxygen would be absurd. Fresh, clean oxygen is there for us to use and expel back into the world, like money.

Many people adopt a perspective of guilt when it comes to receiving money or any form of affluence; they feel guilty and they want to either punish themselves emotionally or they consciously reject the flow of money back into their life. Even worse, they verbally abuse others who openly accept material affluence into their lives.

The next time you catch yourself feeling guilty about receiving some form of affluence, ask yourself this question: how long could you live if you refused to take your next breath?

The flow of money is no different than the flow of oxygen. Feeling guilty about receiving affluence is

a perfect example of a Poor Man's mindset. Learn to accept, appreciate, and *expect* the flow of money into your life.

Gambling

Another question I'm often asked: how does gambling relate to the flow of money?

Gambling is a form of entertainment. When you gamble, you are enjoying a service provided by the casino. Ultimately, you are paying money to click buttons or flip cards or wager on the outcome of a sporting event. *Material Affluence cannot be generated by gambling unless you are the casino (the entertainer).*

If you are the casino, then you are providing service to gamblers, and you are therefore accumulating Good Karma. The gamblers themselves are not providing service to anyone!

A celebrity gambler that is featured on television or some other form of media is providing a service to his or her audience, and the celebrity gambler will accumulate Good Karma accordingly to the level of emotional influence he or she projects.

If you win money by gambling and you didn't previously acquire an equivalent amount of Good Karma, you will lose your winnings just as quickly. A perfect example of this scenario is lottery winners. The majority of lottery winners are broke within five years!

How poverty perpetuates itself

People who live in poverty truly believe that the only way to make money is to take it from rich people. They blame the rich for everything that happens in the world. The truth is that rich people are rich for a reason: they provide service to the masses and reap Material Affluence accordingly. The rich deserve to be rich!

If you believe and advocate forcibly taking from rich people (those who provide service to others on

a mass scale), then you are perpetuating your own Karmic Debt.

The more Karmic Debt you accumulate, the more difficult your life becomes. You will have bad luck. You will encounter situations that drain your pocketbook, whether it is a flat tire, cut hours at work, loss of a job, or any number of situations that will bleed your bank account dry.

Instead of attacking people who provide service to other human beings, you would better serve yourself (and humanity) by emulating them and developing your own methods of providing service to your fellow man.

We're all here to serve. Stop focusing on taking from the rich, and start focusing on serving other people.

The rich get richer, the poor get poorer

Other than deliberately serving the masses through a viable business or through charity, the wealthy also increase their cash flow indirectly (and often without their consent).

The more society takes from affluent people, whether it be through direct force (such as theft or robbery) or through indirect methods (such as government entitlements – that money comes from taxing the affluent), society perpetuates its own poverty. And, paradoxically, stealing from/taxing the rich actually makes the rich more affluent because they are essentially giving without receiving something in return, even though it's not their conscious choice (especially true with taxes). By taking from the affluent (via any mechanism), their cash flow increases. They get richer. In the game of cash flow, they win.

In short: STOP TAKING! START SERVING!

Remember: it's impossible to provide service to others without acquiring Material Affluence. If you find yourself lacking money, then you aren't helping other people! If you want more money, then you need to increase your level of service to mankind.

Fundamental shift in thinking

You must undergo a fundamental shift in thinking if you want to live in prosperity. You must stop *taking* and start *giving*.

Whenever and wherever, become a giver; whether in thought or prayer or action or donation, give to others. At every opportunity.

There are only 24 hours in a day. We're awake for maybe 16 of those hours. How much can you give during 16 hours?

Although this book has focused on giving money and donating time, giving can be done on a much simpler level:

- Instead of tearing someone down with your words, lift them up. Words are powerful. Use them to praise others.
- Instead of focusing on people's shortcomings, focus on their strengths, and praise them for it. What you focus on, blooms. Try it.
- Instead of thinking negatively about a person, such as your spouse or your co-worker or even a boss, do the opposite: appreciate his / her admirable qualities.

From the moment you wake up, start giving, even if it's only in your thoughts. Keep at it all day.

An amazing thing happens when you channel your thoughts and energy toward uplifting other people (and this includes channeling financial resources toward others), instead of depleting your resources, you acquire more. Don't ask me how or why this works, because I can't explain it, but that's what happens. You will have more energy, more money, more time.

Want to live abundantly? Learn to give abundantly.

The Solution

If you're still wondering how to increase your cash flow, the solution is simple: help other people!

Without exception, everybody has problems of one sort or another. Other people's problems are your opportunities.

Next time you hear one of your family members or friends complaining about something he or she is struggling with, offer to help. Whether it is building a new fence around the house, cleaning out the garage, writing a book report, fixing a computer, or simply needing a ride somewhere, you should freely offer your time and energy.

Don't worry about getting paid in exchange for your time. Worry first about solving his or her problem. Your donated time and energy will force money into your life; where it comes from is not your concern.

If he or she offers to pay you, take the money and be thankful for it. If the person can't afford to pay you (or doesn't offer to pay you), that is even more beneficial to you in the long run because your assistance has now become a form of donation, and you can expect a return based on The Law of Ten Fold Return.

Serving other people is the catalyst for increasing the flow of money into your life. I can't stress that fact enough.

If you're unemployed, you have an abundance of time that you can donate to other people. If you currently work full time but need more money, you should spend your evenings and weekends helping others. Become a giving/serving machine and the flow of money into your life will increase substantially.

Despite the fact that I've clearly stated how to increase one's cash flow, the majority of people reading this book will ignore everything they've read. They'll return to their normal behavior of

complaining about their lack of money. They'll park themselves onto the couch and flip channels on the television and zone out for hours at a time. They'll sit and wait indefinitely for solutions to come to them rather than simply go out and generate a massive influx of cash into their lives by donating their time and energy toward the betterment of others.

The solution to your money problems is in your hands. What will you do with it?

Additional Thoughts

Eye of the needle - be thankful for the struggle. An easy lifestyle is a crutch that makes it extremely difficult to tap into your god given powers.

Faith, Prayer, and Work are extremely powerful tools when it comes to accomplishing your goals:

Faith - know what you want and be thankful that it's *already* accomplished.

Prayer - When you pray, **never** ask for something! Instead, be thankful that you've **already** acquired the object of your desire. Additionally, take the time to bless and praise everything important in your life. Do this on a daily basis.

Work - do what you can with what you have right now. Don't put conditions on your ability to serve others. Do what you can with what you have *right now!*

Give - Giving is the instant solution to every problem. Give first, and then visualize what you want and be thankful that it's already been delivered to you.

When giving anything without payment (through work or goods or prayer), the rate of return is ten fold. *You can earn more money by giving it away than you can by working for an hourly rate.* Try it!

Money flows through service - if you're lacking money, then you're not helping enough people.

The influx of money into your life correlates directly with the amount of people you influence/serve. You can elevate your income by simply expanding your sphere of emotional influence.

Lack of money isn't the problem; the problem is lack of service - Rather than thinking "How can I make more money?" focus on "How can I help more people?" If you focus on helping people as often as you can, it is impossible to stop money from flowing into your life. *Money flows through service to others!*

Leveraged giving - A \$20 bill doesn't mean much to you - maybe a movie or a quick lunch with a friend. However, a \$20 bill to a homeless person can drastically impact his or her life, even if only for a few hours.

When it comes to giving, try to find methods of giving that produce powerful results for the recipient; the stronger their emotional reaction, the more powerful the gift.

Never take - as giving to others produces ten fold return, taking from others *without* payment of some sort results in a negative impact on your life.

When you take from others, always provide service or some form of payment in return. There is no such thing as "something for nothing" - everything you acquire must be paid for in one manner or another.

This mostly relates to theft/robbery, swindling, deceitful/unethical business, etc. Stealing will always invite misery into your life. Don't do it.

Entitlements of any kind do more harm than good to the individual. If you are currently in a situation where you are seeking handouts or applying for entitlements/assistance because you really need it, keep it to a minimum and work your way out of that situation by applying The Law of Ten Fold Return (it works very quickly). Once your cash flow improves, return what you took, or donate an equivalent amount to a charity.

Pay Attention To Other People's Luck Why are some people plagued with financial problems throughout their entire life while others live problem free?

Pay attention to how other people live their lives and how they influence the world. It becomes quite obvious who is serving, and who is taking.

Never reject - when people offer you money for services rendered, take it! Don't be shy, don't feel guilty; take that money and say Thank You! You deserve it!

As long as payment has been offered to you in exchange for some form of service you've provided, always take the money being offered to you. If someone is attempting to give you money for no apparent reason, take it. You've earned it through service to them or as an indirect result of service to others. Money will always show up from unexpected sources, especially if you are helping others without direct compensation for your time.

Closing

This ebook is the direct result of living on both ends of the spectrum. I've personally experienced extreme highs and extreme lows when it comes to cash flow. Making money is easy. It really is. Always remember: *Money flows through service!*

Caution: practice the concepts in this ebook at your own risk!

You Don't Deserve To Be Rich

Understanding The Flow of Money

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