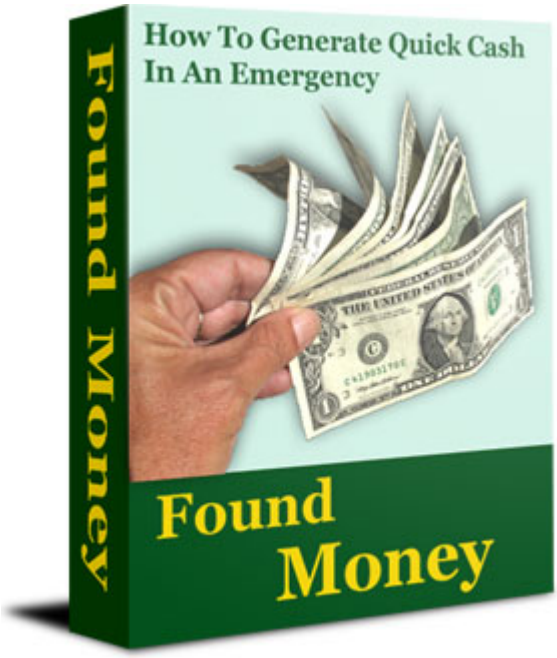

Found Money:
How To Generate Quick Cash In An Emergency

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Introduction

At least once in every person's life comes a time when the need is great and the resources are few. It can be hard enough to make ends meet on a decent wage, but, when the times get tough and the money just is not there to meet the need, a person can easily despair.

101 Ways to Raise Emergency Money has been written with you in mind. If you are forever trying to come up with inventive ways to earn and save more then this creative ebook will absolutely thrill you.

When a person can have good financial control and a good plan of action. Should emergency funds be needed, a person can then sleep better at night. There is no real magic formula for coming up with on-the-spot emergency cash. There is a good deal of thinking through and the putting of a good plan into action. If you can do that, you have it made. That is truly all that any one of us can do to secure out tomorrows.

How to Cope with a Cash Crisis

If you are hit with a serious money crisis and you find yourself scrambling around for emergency money, here's how to assess your situation and get back on your feet.

All of a sudden and without warning, your roof begins to leak! Your hot water heater shuts down and your computer goes up in smoke, the clutch needs to be replaced in your car and your son decides to have his wedding on the Isle of Oahu – all of this within the same week!

As you sit, stunned and you ponder an exit strategy you receive a friendly letter from the IRS explaining that you miscalculated your taxes in 1996, and they now own your house.

This Kind of Money Emergency Requires your Immediate Attention
What do you do?

The above scenario looks like a money emergency of biblical proportions. You are afraid to open your front door for fear of finding a swarm of locusts!

Thank goodness, there are things you can still do to restore your financial life and equilibrium—and perhaps even fend off future misfortune—without having to sell your very soul.

Learning to Cope with a Money Emergency

Wherever there are money woes, you can be sure to find crippling emotional setback. Avoid it all you try, you might just as well begin to prepare for the devastating fiscal and the emotional fallout that is sure to come. You will need to cope very well with both if you hope to make a solid financial comeback.

Whenever a money emergency hits, it will be your ability to deal with the individual pitfalls that will hold you in good stead. It is when a series of financial hits come your way that the stress will tend to accumulate and make your life much more difficult to cope.

You will not be so overwhelmed when you can calmly and rationally look at each individual problem as it arises. If you sit back wringing your hands with worry and allow all of your emergencies to pile into one; you will find yourself down for the count.

Calm must take center stage. You must NEVER allow yourself the luxury of panic. There is no one there for you to just take over. You are all you have.

The more you panic, the less effective you will be. You need to keep a very clear head to be able to sit down and come up with an appropriate plan. Be aware of your own tendency to sabotage your plans further. It is only when you are at your most calm that you will be prepared to get to where you need to be and then overcome.

Being Calm is the First Key to Managing a Money Emergency

At even the first hint of a money emergency, it's important not to act right away. If you do you will inevitably make a mistake! First, before you can manage your finances again, you have to first manage your emotions. You absolutely must regain your balance before you can even begin to make a plan.

If your money emergency demands that you act quickly, think first about seeking the advice of a debt counselor, money coach or financial planner. Whenever possible think about seeking out the aid of a financially perceptive friend or family member who can help you to come to a clearer perspective.

Remember the old adage that "two heads are always better than just one!" You won't need to make a major cash investment if you're strapped. Look for a planner who will give you a one-hour consultation for $150. Often times this will be all you will need to securely turn the corner.

Time to Crunch some Numbers

The first step toward establishing financial stability is to step back, take a deep breath and assess the damage. Possibly one of the bigger mistakes people make when they're in a financial crisis is not being prepared to make a clear assessment of where they're at.

You can easily become overwhelmed. However, totaling up the damage serves two important purposes. First, you need to know exactly how much you owe, how much money you have in hand and what it will take to cover the distance between the two. Second, you will want to avoid any other mishaps, such as penalties, further repairs, missed deadlines, etc.

If you are not properly prepared, you must become prepared on the spot. Any type of money crisis will catch you unaware and you will feel cornered. Wouldn't it be ideal to be ready and waiting for the crisis? How likely is this to happen to you, though?

Most people will be at least somewhat prepared. If the crisis is not too dire, they will be able to handle it ok. Some will be sunk from the get go. The idea is to not be overwhelmed and to have a good plan of action, no matter how little or how a lot. You need to be entirely prepared to deal with any sized setback.

Ideally, those unexpected expenses could be covered by the funds in the Irregular Expenses account in any good budget. Unfortunately, though, there is always a common problem. You might well have an emergency stash—but it's most often depleted. This same problem affects the majority of us so take heart.

At about this time many people make the mistake of turning to plastic for relief. Resist this one. You will only be transferring your problems from one pocket to the other.

On the other hand, if you are sure you can handle using credit cards to deal with a cash emergency, you had better be sure you could pay them off when the time comes. Otherwise, why add yet another debt and another problem. Eventually, it will all catch up with you.

If you're truly running while on your last leg, consider taking out a home equity line of credit. This will work for some. The interest is tax deductible, but those aren't fixed rates. Be smart about this remedy, though. Unless you plan to pay back the amount you borrowed promptly, it can end up costing you more than you thought—especially if you've already depleted your own equity.

The Idea is to Make a Smart Decision and not a Rash one

Think well before borrowing from your 401(k) or IRA. There are loopholes that allow you to do so, but there are also hidden costs—never mind potential taxes, penalties and other consequences. Keep in mind that if you were to lose your job, you'd have to repay the loan immediately, or be taxed as though it was a withdrawal. This remedy could be very costly in the long run.

Increase your Cash Flow without Going Further into Debt

- Take on a hobby that you can translate into dollars. Can you walk a neighborhood dog? Teach basket weaving? Host a dining room? Baby-sit for your sister's kids? Do Computer graphics? Consider which of your talents might be worth a few extra bucks and then go out there and do it.

- Take on a part-time job. The holidays are soon coming up, and many people supplement their salaries with part-time retail jobs. Just don't spend it all on holiday gifts and be sure to bank it into your savings.

- Spend more wisely. We all have our own ways of wasting money. Now see how you can eliminate the ones that you wouldn't miss. Just saving the dollar you would normally spend on that cup of coffee each day adds up.

- Borrow from a trusted friend or relative. The interest rate is low to nil, the cash is quick—but guilt is even higher. Be sure you have a plan for how you're going to pay back the loan even before you approach them.

Nowhere to go but up

You can spend your precious time crying in your milk wondering why you have been singled out in this way or you can get busy and look at how this could have happened to you in the first place. You will need to face some touch answers if you want to avoid future financial crises.

Suffering a serious financial crisis is an excellent time to self-assess. Ask yourself where you went wrong, where you're not paying attention—and how you might be setting yourself up for future financial setbacks. Understanding

the answers to these important questions will help you out next time around should the same befall you.

Be prepared before the crisis starts. You won't be able to anticipate every time a financial burden lands in your lap, but, if you want to be cushioned against it, you have to anticipate the unanticipated.

Be very careful. An emergency fund is set up for . . . emergencies. It's not supposed to be depleted on a whim and every month. Take a closer look at your expenses these last few months, and if you have had to lean heavily on your emergency account to pad your budget, it's time to rethink your money management issues and in a hurry.

Pay special attention. Take a page out of this lady's book…she noticed that her towels were slightly singed when she took them out of the dryer one day. Instead of calling the repair guy, she shrugged it off—until the next load caused her entire house to go up in flames. We all have these same moments where we glimpse a potential crisis hovering on the horizon and do nothing until it is all too late. Pay attention to the smaller details and avoid the larger calamities.

Plan further ahead. Your clutch is likely going to give out every 80,000 miles or so. The roof can give out every 15 to 20 years. A vacuum cleaner might give up the dust in as much as five. Avoid the obvious and pay excessively later. It is your call.

Your five-year-old desktop is getting creaky. You could wait until it dies. However, according to Murphy's Law of Money, it will expire at the worst possible moment. Either way, paying for a new computer might not be part of the budget so planning ahead gives you some control over when you take the hit. Start to plan today for what you know will be coming—come hell or high water. Plan smartly for the inevitable.

Start to Build your Emergency Fund

Finding money during an emergency can be very difficult if you fail to plan. Establish emergency savings in both good times and in bad. The chance is very good that you will be called upon to put out a sum of money on the spot and when you least expect it.

It is a very good rule of thumb to sock away three to six months' living expenses. You can also use this same money when you're faced with major, unplanned expenses such as a car that breaks down or much needed college funds.

The purpose of this type of savings plan is to put the money away consistently, and then tap into it for true emergencies. The success of this

type of long-range savings plan will depend less on the rate of return than on, day-by-day, putting the money away and then leaving it there for a true emergency.

Lock it away and then hide the key.

People who are living on a fixed-income will have the toughest time setting aside money for emergencies. If you can manage to just squeeze out another $10 or $20 each month and sock it away into a money market account, it's worth doing.

If you decide you need $2,000 in an emergency fund, look at what you can afford to sacrifice each month from your current budget and then look at that sum of money as a bill to pay yourself. Decide on a monthly amount and then put that same amount aside every month and then watch it grow. Once you have reached your goal of $2,000 you'll now be in the habit of putting away that extra set amount each month. Keep on doing it.

Financial planners echo the idea of treating your emergency fund as a bill. Put the money away each month, but don't be tempted by the latest sale. You are not to touch the amount, except for in an emergency.

Putting money aside on your own is hard. Retirement plans are successful because the money comes out of your paycheck before you can get your hands on it and because there are taxes and penalties for early withdrawals.

Stashing money away in an easy access money market account takes discipline. Limit your access to the emergency fund. You can have immediate access to some of the money, but not all of it. The bulk of the fund is to be used, strictly, for emergencies and nothing else.

Once you have saved up about two months of living expenses, move one month of expenses to a one-month CD. When the CD matures, roll the principal and interest into another one-month CD. Your savings will grow well this way.

As you continue making regular payments to the emergency fund money market account, you will soon have another month of living expenses that can be used to invest in a two-or three-month CD. If you are wishing to set aside six months of expenses, continue the process until you can comfortably purchase a six-month CD. Your savings will accumulate quickly this way.

Building your Emergency Fund

Before you start stashing away your money for an emergency, the first step in building your emergency fund is to figure out just how much money you have to put aside in the first place.

People often don't know where they're spending their money. Once you can account for every penny, it's a lot easier to decide where you can cut back and start to save.

You can't always account for emergencies so it is more critical to build the fund as fast as possible.

Say Good-bye to Credit Cards

One of the best ways to save money the fastest is to clip up all of those expensive credit cards.

Credit cards are perhaps one of the most expensive forms of money. A very good rule of thumb is, unless you pay off your credit card bills each month, don't use the cards for anything you can either eat or wear.

Another good rule of thumb is to consolidate your debt. If you have several credit cards, each at different rates of interest, why not fold them into a home equity loan and then write off the interest payments? This is a good way to begin an emergency savings fund.

Here are some good suggestions for budget trimming that can work for just about everyone:

When mortgage rates are especially low—consider refinancing your mortgage and, while you're at it, your car loans, too.

When you live in an area that has good public transportation, see if you can get by on one car instead of two.

Make your current car last. With good maintenance, you will be able to replace it every six to eight years instead of every three years.

Do a periodical energy check on the house. Replace all essentials such as cracked storm windows and renew the weather stripping.

Cancel subscriptions to magazines or newspapers that you're not reading.

Eat out less often and learn to be creative using leftovers. If you stop for a morning cup of coffee at the local Deli, make coffee at home.

For the kids weekly allowance cut it back. Explain to them that every member of the family needs to contribute to the emergency fund for it to work.

Remember, too, that you will be teaching your kids to be frugal and to develop good spending habits.

Saving money on your own brings many rewards, and like most other things, it becomes easier over time. In the end, your entire family will have peace of mind that comes from knowing you have financial resources set up and ready for when times are the toughest. The sacrifices you make now will be realized when you need the most comfort as a family.

Painless Ways to Find Money for an Emergency

If your plan for money for your next emergency is to scoop up the change that falls between the cushions, you might want to come up with a plan to add to that stash. It is always a good idea to have a little extra green for the lean times. Rainy days could be just around the corner. Rainy day funds become necessary! Here are some very clever and virtually painless ways to put aside some money now!

Put aside a large envelope, cookie tin, coffee jar or something similar. At the end of every week, throw a couple of dollars aside. By the end of your first month you should have some extra cash put aside to have a nice start on an emergency fund. The idea to doing this is don't count it or spend it. Place it somewhere that is hidden away. Put it somewhere that you won't be tempted to dip into it. This kind of money really adds up!

The next time you treat yourself or your family to a meal out, tip yourself! Just as you go to tip the waitress 15 to 20 percent, put the same amount aside for yourself. When you get home, stash it away in your cookie jar. Every time you go through a fast food window, put a dollar away for that cookie jar, too!

The next time you get a good raise, instead of applying it to your cost of living, bank it! This way you will always be living one raise behind and your bank account will be growing by some 3 percent.

Take advantage of that cash back option! Next time you make a purchase using your debit card, ask for a small amount of cash back. Instead of spending it, stash it away in your cookie jar! Chances are you won't even miss that extra $1, $2 or $5 bill and come emergency time, you will notice how the amount has piled up.

Next time you pay off that big-ticket item like a new car or tuition, continue to make the payments to yourself! Set up a savings account and each month slip the ghost payment into it. Watch as it builds nicely.

If you have noticed that you can get a better long distance telephone plan and you want to switch, allocate the savings to your cookie jar. You won't

likely miss that little bit of extra money, and you will have a better telephone plan, too.

Consider joining a Christmas club. You will save a lot of money. Each year you put aside a bit of money and place it into a hamper program. Then, as Christmas rolls around you don't need to scramble looking for Christmas cheer to share with your family. Your hamper arrives filled to the brim with all kinds of seasonal goodies that you paid for over the previous year. You can easily put aside $50 each year towards your emergency fund this way and you and your family will enjoy a hassle free Christmas.

Sign up for a grocery shopping membership card. At the bottom of your store receipt, you will see a print out that states how much you save each week. It really adds up. You can easily save an average of $15 on each weekly grocery trip. Add that amount, each week, to your savings cookie jar.

Did you enjoy your tax refund this year? Sure you did, we all did. That's because of the new tax laws. Many people will have a little extra money coming their way after April 15. Decide to deposit that extra money right away into your savings account or cash it and then stash it. Sure you can come up with plenty of ways you can use that money now, but put it away for later. You might need it even more later.

If you are a responsible spender, take out a credit card that rewards your loyalty. When you pay off the bill every month, use a card that promises a cash reward and bank the money. Use your reward credit card smartly and you could end up with a very nice windfall for your rainy day fund.

Put aside a large mouthed jar in the kitchen. It is very likely that your parents and grandparents had one. At the end of each workday simply empty your pockets or clean out your change purse. All the change goes into the jar. Who wants to carry around all that dead weight, anyway? Your spare change adds up a lot faster than you think. While you are at it, add at least one bill to your change jar at the end of each week. Aim for a $20!

Is it time to give up that nasty smoking habit? Imagine the money you will save! If you are not quite ready to quit at least cut back by half. Put the savings each day into your change jar and watch it overflow!

Convert to a coin-operated laundry. Keep a jar on your washer and dryer and every time you go to do a load of laundry, slip in a coin or two. This adds up month by month.

The next time you go to return a movie rental on time, pay yourself the late fee. You will see how quickly that $1.50 to $4 can add up.

If you yearn to loose some weight, try rewarding yourself the cost of the item that you do without each day. Put that money into your change jar. You will look great and you will be saving for a rainy day!

Place a large jar by the telephone. Everyone must drop in a coin to make a call. All proceeds go to the emergency fund. This one works!

Emergencies always crop up. They are always guaranteed, unlike the money to deal with them. Be prepared and plan!

Every Day Ways to Save Money for an Emergency

When you think about it, there are a good many ways to save those precious pennies. Some ways will require some sacrifice, while others will require little before thought.

The point is to be forever mindful of saving those extra pennies and before you know it, you will have saved up a tidy sum.

- Spend less money than you earn each week.
- Seek out a higher paying job.
- Keep your job skills sharp and up-to-date so that when a new opportunity comes up, you will be on your toes and first in line.
- Adjust your lifestyle to always spend a bit less.
- Create a firm financial budget to encourage saving.
- If you must use credit cards/cut up those you can do without.
- If you must use credit cards, pay them all down in full each month.
- If you have credit card debt at high rates, consolidate at once.
- Figure out a way to lower your student loan payments.
- Just say NO to spending money whenever possible.
- Lower your expenses, one by one.

- Stop purchasing items that you can do without.
- Forego purchasing non-essential items.
- Refinance your mortgage or debt at a much lower rate.
- Refinance your car loan at a much lower interest rate.
- Find cheaper insurance rates/then switch over.
- Use coupons to shop with. Don't purchase without a discount coupon.
- Wait for things to first go on sale before buying. Take advantage of catalog saving certificates.
- Don't buy an item just because it is on sale.
- Buy generic or non-name brand merchandise as much as possible.
- Wait for prices to fall to a discounted rate before buying (applies especially to electronics items).
- Reward yourself for saving money. Enjoy as your debt shrinks and your investments grow.
- Drive used cars or leases rather than brand new cars.
- Reduce your auto insurance.
- Don't eat out as much as you'd like to.
- If you do eat out, buy gift certificates for half price meals.
- Buy only discount magazines.
- Do more stay in activities at home.
- Invest the money you save to earn even more.

- Create a plan to save $200 each month (as much as you can manage.) Never miss the monthly savings payment to yourself and try to find ways to increase it.
- Don’t spend money just because you have it.
- Look into getting a better quality education.
- Stay very busy – you will have less time to spend money.
- Find an interesting hobby to occupy your time and stop you from spending money.
- Find a hobby that you can turn into earnings.
- Stop smoking and bank the savings.
- Go on a sensible diet and lose weight. You will save money on food, look and feel better, and your long-term healthcare costs should fall dramatically.
- Look carefully at how you spend and save your money.
- Learn how to manage your finances by reading financial publications.
- Increase the amount of money you earn through a second job, promotion, new job, investments, etc.
- Don’t try to compete with your friends and neighbors. Be satisfied with what you have.
- Don’t compare yourself to your friends and neighbors. Be happy being you.
- Sell your car and take the bus to work if you can.
- Contribute the maximum each year to your 401K or to an IRA.
- Buy Dental Insurance before you need it.

- Buy Health Insurance before you need it.
- Paying down your debt is also a way to save money (it saves you from a debt payment and brings you closer to having money to invest).
- Switch to lower your telephone bill.
- Lower your cable bill by deleting pay channels or switch to satellite.
- Earn extra money by completing short surveys online.
- Practice restraint at all times.
- Be patient when bargain shopping.
- Start saving money today!
- Don't give up -- put just $10 aside, today!

More Creative Ways to Save Money

- Shop for clothing at thrift shops (especially for young kids). Look for gently worn or even new clothes for 1/10 the price of new (or less).
- Pay your bills online. It's protected and you can save with stamps.
- Put your kids on the school bus rather than driving them to school.
- Slipcover or reupholster older furniture for a quick update rather than buying expensive new furniture.
- Refinish furniture and/or decorate with new paint. Use older and broken furniture to make a unique piece.
- Take your lunch to work every day! Make your meals in bulk and then freeze them in smaller containers to save even more money.
- Buy a bread maker to make your own bread. This is much cheaper than $2.00 a loaf, and tastes terrific!

- Shop for dented canned goods and outdated toiletries at salvage grocery stores.
- Read magazine subscriptions at the library or buy them at the thrift shop for .25 to .50 after someone else has read them.
- Stop drinking expensive sodas and make Kool-Aid or decaffeinated iced tea, instead.
- Cancel expensive telephone options like call waiting.
- Check out library books instead of buying expensive new titles.
- When you wash your hair every day don't lather twice. Saves shampoo!
- Change your eating habits and avoid expensive, processed foods.
- Exercise and eat right to keep your doctor bills down.
- Brush and floss your teeth to keep the dentist bill down.
- Keep up on regular auto maintenance and avoid costly repair.
- Mend your clothing instead of buying new clothes.
- Buy only clothing that does not require dry cleaning.
- Take care of your own nails. Avoid manicures.
- Simplify your hairstyle – wear a hairdo that doesn't require much maintenance.
- Get at least 3-6 quotes when shopping for items over $100.
- Develop self-control and simplify your life if possible.
- Buy only inexpensive, no-name drugstore cosmetics.
- Cut your dryer sheets in half.

- Buy generic over the counter medicine rather than name brand items when possible.

- Buy generic baby wipes, diapers, and formula, anything you can for the baby.

- Look for quality, name brand clothing at garage sales in more affluent neighborhoods.

- Find fashionable clothing in the sale departments of stores like the Gap and Stitches.

- Keep in fashion by finding basic colored tees and skirts and then add cheaper, trendy accessories.

- Buy baby clothes privately from someone that has an older child (one year older) than yours. You can find good quality clothing cheaper this way.

- When you get change back from a purchase put it in the piggy bank. Always give the cashier whole dollars, not the exact amount. In a few months, you will have "found" money that can be used for an emergency fund.

- You can save money by shopping for groceries in the "bulk foods" aisles in your grocery store.

- Bulk up in the wintertime. You don't need the heat above 68 degrees in the winter inside your house. Wear warm clothes and socks/slippers while in the house.

- Use all plastic bags you receive at the grocery store for trash bags.

- Some grocery stores give you a 5-cent credit per bag if you bring your own bags. Pennies add up over time.

- Instead of buying a new house, rent to own. The payments are cheaper.

- Install a water softener. It might be expensive to start up, but in the long run, you use less shampoo/conditioner on your hair and it saves your appliances (pipes, iron, washing machine, dish washer, kettle and hot water tank) from clogging up with lime scale.

- Breastfeed your children!

- Save money when shopping next time at the supermarket by remembering to check the lower items nearer to floor level as they are often much cheaper than those at eye level. Also, resist the temptation to purchase extra items at the checkout such as magazines and candy bars.

- When you receive a gift that you are sure you won't use, re-gift! The next time you will need to buy a gift – give away one of your own.

- Buy, slaughter and butcher your own cow. The average cost of the meat is $1.00 per pound.

- Hand-pick your own fruits and vegetables in season. They are less expensive and better quality foods.

- The next time you yearn to see a movie wait to see it on DVD at the video store.

- Quick braking, cornering, and accelerating (speeding) will eat your gas up considerably. Never let your fuel needle go below a ½ tank, or fill it up when you drive it to "Empty". Nickel and diming your gas tank gets you no where fast!

Thrifty Ways to Save Money

Saving for an emergency need not be a chore when you are making a good effort to put money aside constantly. Be in a mood of saving and watch as that bank account accumulates.

- Instead of buying a new DVD, save money by trading with family and friends. Once a month do the rounds and before you know it, you will have a new library of good movies to enjoy.

- Plant a small garden each spring, with just the vegetables that you really like. Even a small effort every day can save you dollars usually spent on fresh vegetables at the produce market.

- Buy your bread and other bakery items at the local thrift bread store.

- Check your local library for the newest DVD/video releases and then rent three for $2.00 for two days.

- Read your local newspapers online.
- Search eBay for big ticket items and then save literally hundreds on computers, DVD players, etc.
- Keep track of the cost of items you buy a lot and get them at the cheapest store, like cleaning supplies at Family Dollar, pet food at Wal-Mart, etc.
- Make a conscious effort to combine tasks that require driving some place, so you will get the most out of your mileage.
- For your friends and family who do not feel slighted by this, send e-mail cards for holidays, birthdays and as thank you cards. In addition, e-mail family and friends who live far away, instead of calling long distance.
- Get rid of your monthly fee long distance service, and just use an access code when you do call, which is infrequently anyway and inexpensive.
- Decide which satellite channels you could do without, and give up a few shows you really like. You can save more than $20.00 on your monthly bill.
- When you buy vegetables, fruits and bread at the grocery store check the reduced-for-quick-sale carts and shelves first.
- Change the oil in your vehicles yourself.
- Save money when buying clothes for the following year at the end of the season / during the off season. You can get great mark down prices.
- Each evening take the spare change from your pockets or periodically clean out your purse and toss the coins aside. Never take any money back until the end of the year. Then take all of the coins to the bank and exchange them for cash. You'll be surprised to find out they've added up to $50, $100 or even $200.
- "Take care of your cents, and then your dollars will take care of themselves."
- Bike to work in good weather instead of driving to save on gas.

- Eat a few hearty vegetarian meals each week.

- Shop garage sales for a great source of household items, books, clothing, and furniture.

- Don't buy bottled water! Buy a good water-filter and drink tap water.

- By the end of each day put all of your change into an empty coffee can. Then roll coins as you watch TV or listen to the radio. This will add up to hundreds of dollars very quickly and gives you something good to do with your hands to relax.

Save money by reducing your energy costs. Energy can be the number two or three expense, along with the cost of rent or mortgage and food.

Switch every single bulb to compact florescent bulbs. They may be expensive but they last for years (no more replacements) and tend to use about 10-20% of the energy of regular bulbs. Buy one each time you make a shopping trip, starting in the high traffic areas of the house like the kitchen or stairway until you no longer have any incandescent bulbs left.

If you own your home, seriously consider switching any electric heating appliances to natural gas such as the hot water heater, furnace, stove or dryer. Electricity can be used for almost any device, and you pay a hefty premium on electricity for that. Gas is very efficient for heating devices; it heats up much quicker and wastes far less energy.

Do all of your laundry in cold water. Most modern detergents are just as effective in cold water as in hot water. Also, make sure any laundry that you do is a complete and full load - it takes the same amount of energy as a tenth of a load.

Try this trick with your dryer: Put it on for 20 minutes, and then put it on "air fluff" for 15 minutes. Your clothes are already hot with the water coming off as vapor and you'll find although it takes about 20% longer, you save about 50% of the energy costs of your dryer.

In the colder months when you need to use your furnace, turn the heat on to your desired temperature. When the furnace turns off (your house has been heated to temperature), turn the thermostat to the off position. If you feel cold, check the thermostat. If you 5 degrees below your desired temperature, turn the thermostat on again to your desired temperature.

Often furnaces will kick in and out to maintain your desired temperature, but furnaces are far more efficient when they are in the heat cycle for longer periods. You'll save about 50% on your furnace costs, even 30% over having

a high-tech digital thermostat. Of course keep it completely off when you're out of the house.

If you ever leave the house for the weekend or longer, unplug everything. That alarm clock or VCR blinking or DVD on standby still take power. If you're leaving the house for a week, you will save real money by just unplugging all of these devices- and you'll protect your home from fire risks should there be a malfunction or power surge.

Keep your fridge and freezer as full as possible. The fewer airspaces in your fridge, the less time it takes for your fridge or freezer to cool the air. Don't have much money for food? Just buy a bunch of bread and throw it in the freezer, you usually can get bread cheaper when you buy it in large quantities anyway.

If you really need a magazine subscription make up a small group maybe with three people to divide the costs. Then each person can keep the magazine for one week.

Save money by throwing away any catalogs or magazines which tempt you to buy something.

Cereal can be frozen and it keeps for a very long time. Before that, we could never eat it fast enough and had to throw it away when it was stale. When you pour milk on it, you would never know that it had been frozen. I have not yet found a cereal that tasted bad from the freezer.

Don't throw away your empty bags of milk. Instead cut them open and wash them. You can use them as baggies. They also keep frozen foods fresh when used with a sealer.

Save money by preparing your grocery list by planning menus for the coming week and buy only what is on your list.

Borrow DVDs from friends and family instead of renting.

Set your washer to the shortest wash setting possible. Instead of washing your clothes for 10 minutes put it on for 5 minutes. It saves on your electric bill and on your clothes wear and tear.

Pick up the pennies, dimes and nickels found on the sidewalks or in parking lots. Add it to the jar of loose change you are saving and by the end of the year you can add this money to your emergency fund.

Foster the practice of team sports in your kids. The more time you spend with your kids playing sports, the less time and money they will spend at the shopping mall.

To save money on gas, don't fill the gas tank to the brim since the extra weight of the gasoline takes extra toll on engine power. Take out all items in the trunk which are not important to reduce vehicle weight.

Watch other peoples' budget-conscious movies. Buy your own jar of popcorn and add your own seasonings.

Turn off the heat at night and sleep with a hot water bottle. This works fine in a small apartment, because it heats up quickly. For people with larger houses, turning the heat down should work well, too.

If you must drink a specialty coffee, Espresso seems like a luxury item, but because it's ground finer, and you use less, the coffee lasts longer.

Shop eBay for things like razors, lotions, computer software, baby formula, diapers, etc. If you can plan ahead, you will save.

Each pay period set aside any amount that you have budgeted for but did not need to spend. For instance, you may have anticipated that $50 would be needed to maintain your car, but only had to spend $30. Take the "extra" $20 and put it into your savings account.

Even YOU can save while on a shoestring

Believe it or not, how much you save has little to do with how much you make and studies have proven this! It is time to put away the excuses; here's a roadmap for finding money you didn't even know you had.

That One Simple Word—Savings

When you hear that one, simple word, do you feel a deep sense of guilt? Of course you do – we all do. That is because, like most Americans, 75% of respondents said they knew that their savings, targeted for retirement, were insufficient.

That's cause for distress, perhaps, but not nearly as remarkable as the discovery that how much you save now has very little to do with how rich you are, today. This is so true in fact, that the middle-income earners managed to save less than the lower-income earners in that same study. Now this is remarkable when you think about it. Those with less saved more! What is the secret to their savings success?

For those of us who scrimp and save endlessly and with so little to show for it, these statistics are both annoying and embarrassing! It also means you have no excuse for inadequate savings.

The bottom line here is this: You just have to save, regardless! That means for every $10 you earn, you MUST sock away at least $1 in savings. Does not sound to be too difficult, right? WRONG!

UNLESS you have an iron clad savings plan, you will not save a single red cent! The trick is in the purpose and the plan!

WHAT IS YOUR EMERGENCY PLAN?

ARE YOU READY TO START A GOOD SAVINGS PLAN?

You are ready but you feel at a loss as to how you will come up with that extra money. You are already barely eking out a living. You can manage if you train yourself to think differently. That is the first part of any good plan. You have to think right. If you don't think right towards your money, you won't be able to manage it.

Your First Step: Rethink how you think about money

Saving money is a calm state of mind. Before you can even begin, you have to say NO to all of the spending—and stop thinking that you actually need all the stuff you're spending all of your hard-earned money on. Just don't spend.

That is simple enough! Say NO to all of the excuses and reasons for why you feel you MUST spend. Tell yourself, NO MORE EXCUSES, PERIOD! The very next time you want to buy something, take the $50 or $100 out of your wallet, instead and stash it away somewhere. Do you see the logic? That's why you call saving. You don't end up with stuff; you end up with the hard-earned MONEY.

Another new way of thinking will be to think of frugality as your savior. Become a confirmed cheapskate and do as your most frugal friends do. Pay special note to the fact that frugal friends fix the shower curtain instead of buying a new one. Sit down with Depression-era relatives and ask about how they made ends meet despite even desperate times. You want to learn to economize.

The next step in rethinking is to become inspired. Spend all of your spare time online and search out those frugal Web sites. Look at "living cheaply," "frugal living" and "voluntary simplicity." You'll find a ton of good Web sites devoted to living on less, such as: thefrugalshopper.com, simpleliving.net and frugaliving.com.

Learn to turn shopping time into activity time. Go for a bike ride, walk down memory lane, take the kids to the park; do anything and everything that you can to take your mind off shopping and spending. It works!

Step # 2: Time to Save!

There are any number of creative ways to live on less. However, you don't want to make your life miserable. Here are some great ways to economize without missing quality of life.

Don't think too much about it – just do it! Direct deposit is now your best friend! Your money is whisked away into your IRA, 401(k) or money market account—and you don't have to do a thing to make it happen. Just drop by your payroll department and/or your bank and fill out the forms. Do it today. Eat meatless some of the time. Go veggie. Prepare just three meatless days a week (without substituting pricey fish) and you could save $25 a week, which equals $100 a month, which equals $1,200 a year! Beans: You will learn to love them.

Play the money game. Whenever you get a $5 bill, put it aside for later. Alternatively, do the same with ones, with quarters or even all your spare change. You'll have a nest egg built up before you even miss a nickel. Never spend the extras. Save all of your income-tax refund, your holiday money from the folks, the $20.38 overpayment check from the telephone company and any other extras and save every penny.

Negotiate and Haggle. You will be impressed by who will drop their prices, fees and interest rates: airlines, hotels, credit card companies, and even computer/appliance/rug salespeople. Before you even think about paying full price: Haggle a bit first.

Re-evaluate your money before you spend. That dinner out for the family will cost more than you spend on groceries in a week. That fancy pair of shoes is worth half the cost of a commuter pass. Learn what your money is worth to you, and you won't be so quick to dispose of it.

Don't overpay on your taxes. Yes, you love to get a big refund from the IRS every spring. The fact is, though, you're effectively lending money to the government and interest-free. Go through your tax return and see if you can hold out until Dec. 31 to maybe get a $150 refund. That way you can use your money NOW should you need it for an emergency and bank the refund when you get it later.

Decide to raise your insurance deductibles. Reassess each of the deductibles for your various kinds of insurance. If you can raise them at all, your premiums will drop.

Bring your mortgage costs down. Look at whether or not the rate is too high. If it is, look to refinancing – this will save you money. Now, let's look at the private mortgage insurance (PMI) you've been paying because you didn't have enough money to make a 20% down payment. If the equity in your home is greater than 22%, make sure that it is cancelled. It's the law. Finally, pay up on your mortgage. If you can manage an extra $100 per month, you will save thousands in interest costs over the long haul.

Toss out those nasty, glossy catalogs. The best-known form of spending temptation known to man or woman is the catalogs. Sure they are fun and look good, but are they worth the risk of spending? Chuck them straight out into the trash.

Refuse those unnecessary fees. Like the $2.50 you pay just because the ATM is right there, right now as opposed to walking two blocks to your bank, where you don't get charged at all every time you use your cash card. Alternatively, how about the late fees for returning videos? These really add up. Don't forget those fat charges banks hit you with when you write a check that, well, bounces.

Clean it yourself. I've discovered a very cool trick: When a clothing label says, "Dry Clean Only," I wash it. On the other hand, dab out that little mustard stain with an old-fashioned cleaning device cleverly known as a sponge.

Don't pay for a pro. If you can fix the neighbor's garage door and she can paint the kitchen: go for it and save.

Put your raise in the bank. Put that tiny 3% to 5% boost in the paycheck on your direct deposit and live on your previous salary.

Pay smart for long-distance. Evaluate all of the different telephone plans for value. Pay attention to what you are currently paying per minute. Some dial-around codes or cheap calling cards (one without a surcharge per call) may give you a better rate. Not only will you save, but also you may find you won't need to speak to Alvin in Schenectady so often.

Just buy the basics for the pets. Say no to pet pampering. Does your dog need those t-bone snacks? Does your cat need that rabbit-fur-lined toy? Probably not.

Vow never again to pay full price. The next time you must shop, hop onto the World Wide Web. Look for eBay, half.com and craigslist.org for excellent sources of "lightly used" goods—everything from books to jewelry to office furniture—even the entire first season of Star Trek on video.

When you are focused on being savings minded, you're thinking about money changes. Before you know it, you have substantial savings.

Smart Tips for Living on a Budget

Regardless of the time in history and no matter what the current state of the economy, no matter what the current trends are, no matter what the unemployment rate is or where interest rates are, some money-saving ideas always work and stay true.

Big changes come from small steps and if you determine to put even one of these many savings secrets into place, you will see big change in your life. You will now learn a variety of savings tips. You will learn how to best place your hard-earned money in a variety of down-to-earth ways. What you will learn about will set you up nicely in your day to day life.

Money Saving Tip #1:

The great Albert Einstein once said, "It takes a genius to see the obvious."

Let these wise words guide you today. What he meant by that is that sometimes the simpler things in life are the most powerful ... but because they are so obvious, we tend to ignore them, and not let them work for us.

One of the most powerful money making ideas is this: keep a daily diary of everything you spend. Go to the dollar store, buy a little book, and carry it with you wherever you go. Write down every penny – each single penny - you spend. It's just as simple as that.

If you do this one thing, you will find that something magical happens in your financial life in only a few weeks.

There is something incredibly powerful about writing down each of your expenditures. It makes the flow of money through your life more realistic and exacting. It shows you simply and clearly just exactly where you are spending your money, on what and why. Once you know this, it becomes much easier to control your spending. You will feel empowered with self-control and this will encourage saving.

Many people who have taken up this practice have not only learned something about themselves, which they never before understood, but they are often astounded by the simplicity of the lesson learned.

For example, a person could realize through examining their notebook that they actually spent nearly $1,000 throughout the year on diet soft drinks, snacks and candy bars! Since their job only brings in $20,000 per year, they realized that 5% of their entire income was being frittered away on something entirely frivolous. The person gave up the snacks and drinks, and

found they had enough money to go on vacation the following year. If you had the choice between snacks and a much-needed vacation, which would you choose? Of course you would choose the vacation, we all would.

The point is, it was their daily expense log that helped achieve the insight and clarity they needed to realize control of their finances. That's what a simple spending record will do for you - it will give you much needed control over your spending, and thus your financial life. There may be nothing but a 75-cent notebook and a ballpoint pen between your life of financial struggle and financial freedom.

Money Saving Tip #2:

Stop deficit spending! We all know how Uncle Sam has been creating debt—spending more money than our country takes in. It's called deficit spending. Well, don't do the same! The same rules apply to you and me. Using those nasty little plastic cards may be the "American Way," but it's a debt making way and creates plenty of fools each new day.

Today, the average credit card holder is carrying around $8,000 in plastic debt!

Spending yourself into such debt with a credit card is certainly very easy, as many of you already know. The reason is psychological. When you give that clerk a credit card, it's just not the same as handing over a stack of green dollar bills. Would you as readily hand over a pocketful of ten-dollar bills as toss a credit card across a counter? Probably not. This one is a no-brainer for most!

Credit cards put you in debt and keep you there. Even for people with good incomes, paying your credit card debt down to zero can be amazingly difficult. In addition, make no bones about it; credit card debt will sap your financial strength just as readily as an open vein will deplete your physical body of its very life force. Using a credit card by choice can quickly turn to using it for need. Once you get to that point, you are already in trouble and it becomes time to get some help.

There is no secret in freeing yourself from the credit card game. You must take out a pair of scissors today, cut your cards in half, and begin paying them back, slowly but surely. Be sure to always pay more than the minimum amount due, even if it is only $10 more.

Once you stop adding to the debt, even small payments will eventually, add up. You can get out of debt, if you are patient and self-disciplined. Once your cards are history, you must adopt a strict pay-as-you go policy. Instead of buying now and paying later, save now and buy when you have the full amount. This is key to being able to save.

Once again, stopping credit-oriented consuming is one of the most powerful financial tools available to anyone today. Why not pick up this tool and use it for yourself?

Money Saving Tip #3:

Sell all of your junk. That's right; it's high past time for a serious yard sale. Search throughout your house or apartment for every single item that you don't really need, and then sell it all! Every last piece!

Take an inventory. The truth is, most people are astounded by what they own - and how much money they have tied up in items they no longer need and use. Why let it just sit and collect dust while it could collect interest instead in a savings account?

You could easily be $600, $1,200 ... even $5,000 richer by the end of the week. As an added bonus, you'd have your place cleaned up, and you will have a fresh feeling of beginning all over again. A garage sale is an excellent way to start. Not only do you clean out your house, but also it often gives a psychological boost that helps people get control of their life and money.

Money Saving Tip #4:

Ben Franklin said long ago: "A penny saved is a penny earned." Yes, it's still true and still one of the most powerful moneymaking tips in all of history. Understood well within Franklin's famous statement is the difficulty of saving.

It's tough to save and much easier to spend! We all know that! That's why every penny saved truly is earned - because it takes so much effort to hold on to that cash! If you can do it, it will work magic in your life. Having a savings account will de-stress your life. Imagine being ahead of your bills, rather than behind. When you are ahead of your bills, you entire life comes under your own control. You sleep better at night. Your mind is freer to come up with new ways to make more money and save more. Saving is contagious - once you let it get started!

Some Tips to help you save:

1. Don't settle for interest checking. Have a separate savings account that can't be as easily accessed as a checking account.

2. Keep your savings in a different bank - one that's off your regular route, or perhaps even in different town. That way you won't be tempted to dip into it every time you visit the bank to make a checking deposit.

3. Buy short-term savings bonds, which have 6-month to one-year maturity dates. You will get a higher rate, while at the same time keeping your money close in case of real money emergencies.

4. If you can, open the account under two, different names and require that both signatures be required to make a withdrawal. Two people can debate each withdrawal and keep each other in line.

5. When you get your paycheck, immediately put a minimum of 5% in your savings account. After just a year, you'll be amazed by how much you have actually saved and you will feel great about it.

Visualize abundance and wealth everyday. Am I actually suggesting that you practice some sort of mysticism that will make you into a "money magnet"? Perhaps yes, maybe no. Call it what you wish - a mind game, mysticism, New Age—the solid fact is that behind every wealthy man and woman is a positive attitude toward money.

Look at it like this: It costs ZERO one way or the other to have either negative or positive thoughts. So why not have positive thoughts AND increase the ODDS?

There have been many studies done on the thought patterns and the mind-set of some of the richest, most successful people in the world. The one thing that they all had in common was a positive attitude toward money and their ability to earn and keep it.

WHAT HAVE YOU LEARNED? RESPECT MONEY AND THINK POSITIVELY TOWARDS MONEY. THIS IS A GREAT START TO MEANINGFUL SAVINGS.

The key to being able to raise emergency money when needed most is to be in the right frame of mind about money in the first place. Think positive about money and spending and save. You can't beat that equation!

7 Serious Ways to Save Money – Not for the Faint of Heart

Do you truly want to save? Take a serious look at how you spend and then change it. Quit smoking those cigars, take in a roommate, park your car—and you'll save as much as $10,000 a year. It really is just as easy as all that!

Are you finding it harder and harder to blame savings shortfalls on your measly pay check?

Will it surprise you to learn that how much you save has little to do with your income? Well it is very true, in fact. It has more to do with whether you want to save and are willing to adjust your finances to boost your savings.

A recent study by Venti's and Wise, "Choice, Chance and Wealth Dispersion at Retirement," found a very wide range in how much people at the same income levels were able to save for retirement. The study pointed out that it wasn't just the higher income folks who managed to save the most. Indeed, even people in the lowest income groups were able to save more than some of their middle-income peers—by as much as $100,000.

What was their conclusion? Persons with little savings on the eve of retirement have simply chosen not to save as much and spend more over their lifetimes.

The key, then, is simple enough: Spend less than you earn and SAVE MORE. It is easy to see why some people get into financial trouble.

Some people don't stop and think that earning money is only one part of the financial health equation. The other critical part is learning how to manage money and save.

A big part of the problem for so many is that people just don't know enough about their own financial reality. They don't even know what they earn, they don't even know what it takes to live comfortably, and they don't even know their true, discretionary income."

What can be the solution?

People need to educate themselves. Sit down with your monthly bills and statements and figure out your real income and outgo. Then, decide if you like what you see. If not, create a realistic plan for changing it.

To help with the process, ask yourself these four essential questions:
What's my true and current financial picture?

- How do I choose to live?
- Can my current money support this and how do I really want to use my money?
- How can I best make use of my money?

Treat managing your money as if you would any other household chore and allot enough time for it each month.

Make note that: Many of the financial tools that have made life more convenient—such as credit cards—can promote very bad financial habits and prolong debt when misused. Credit cards should be used ONLY as the cash-management tool that they are and not as a borrowing tool.

Keep in mind that you are spending tomorrow's money when you put things on a credit card. You keep locking yourself up and losing your freedom, bit by bit.

The bottom line on financial health is Stop Spending

More Serious Savings Strategies

If you are serious about having a healthy emergency money fund, you might want to curb the consumer in you. This means, instead of spending, saving. Of course, the number one, best way of saving remains to have a portion of your weekly paycheck automatically deposited to your savings account. If you like the idea of deciding, week by week, how much savings you will deposit, take heart and adapt a serious tip or two. It's all good if the end result is better and more savings.

Hold that "mother" of all garage sales, once and for all! Do your homework and literally do a house inventory. Journey back, all the way back, into the furthest reach of every closet and decide that, if you have not used it for more than six months, it will have to go. Most people have at least $1,000 worth of garage sale items hidden away in their home. This turns out to be a veritable gold mine for many.

Just how much do you need that nasty, pack-a-day smoking habit? In Washington state, that's easily $5 a day—or about $1,800 a year—that can go right into your savings. This does not even begin to touch the savings in insurance and health care.

Tame the driving tiger in you. Instead, carpool or use public transportation. This will save you on gas, insurance and maintenance costs—not to mention any money spent on a headache. Using the IRS's 2002 mileage reimbursement rate of 36.5 cents per mile as a proxy for the cost of commuting, you could save $1,141 a year by driving half the time for 50 weeks of the year (based on a 25-mile roundtrip commute). For an even more serious approach, consider nixing your car if you live in the city. Some cities are now implementing progressive programs that allow you to have access to a car without the ownership hassles (e.g. "Flexcar" in Seattle, Portland and Washington, D.C.)

Buy items used. The average consumer spends about $1,750 a year on clothing and its upkeep, according to the U.S. Bureau of Labor Statistics' most recent Consumer Expenditure Survey. You can easily cut that in half by shopping at consignment shops and auctions, though the life of the goods may be a bit less than buying new. To account for that, the annual savings may only amount to 25%, or $437.

Become a homebody. At just over $1,800 a year on average, entertainment spending has a way of eating up the best-planned budgets. Consider the library for books, music and movies. Eat out less often. The average person spends $2,276 a year on eating out. Try cutting your spending in half on both areas for annual savings of more than $1,900.

Cut your housing costs. While a move across the tracks may save some money, moves are expensive. Consider renting out a room in your house. The average housing costs per person in 2004 were just over $13,200. In metropolitan areas such as Seattle, rooms easily go for $400 a month. Figure about $20 of that goes to increases in utility costs, and you've still realized annual savings of more than $4,000 before any income taxes.

Cut up every one of your credit cards. Build an emergency fund first to handle most unexpected expenses. This allows you to become your own lending agency. Credit cards can be a cash-flow management tool, but paying only the minimum will keep you in debt for years.

If you're the average American with at least one credit card, you probably have close to $8,523 in credit card debt, according to industry research group CardWeb.com. At an average APR of 14.4%, it could cost you as much as $1,100 a year in interest rates alone. By simply waiting until you've saved enough money to make purchases, you could eliminate those interest payments.

If you're very ambitious and follow all the above tips, you could be looking at savings of some $12,000 a year. Figuring you can invest that at the historical rate of return of 10%, your savings do start to compound nicely—and rapidly. Instead of the debt, go for the emergency fund and save.

Make Small Cuts for Huge Savings

Tilt the wheel of creating wealth in your favor. Naturally, spending less is one way. However, to be sure to make your money work harder for you—set goals to make certain it happens.

Many have wondered what can be the foolproof way of creating wealth. Is it to buy top paying Internet stocks or to work for a tech startup that offers you valuable stock options? Is the trick to count every penny or is the road to wealth paved with risk? Do you have to be especially smart and well-connected? Alternatively, is becoming wealthy a matter of luck?

The answer is: There is no one, true road to wealth, and all of the above have created wealth for more than just a few notable individuals. Nevertheless, you can put the odds of creating wealth on your side by following a few simple precepts.

1. Spend less than what you earn.

This can be the most overlooked scenario, because many people believe it's a matter of cutting back on your current standard of living—a strategy that's far too difficult for many people. Yes, you can affect your personal balance sheet by spending less money eating out or on entertaining out. Making a pot of coffee at the office instead of buying a $3 espresso will make a small difference in your cash flow. Nevertheless, the biggest difference will be made on the income side of the ledger.

If you wish to get on the right road to saving, stop looking at your budget as a pie that must be cut up into various size pieces. Instead, of trying to figure out how the different pieces will cover your expenses, concentrate on how you will expand the size of the pie. Yes, you could ask your boss for a raise. At the same time, figure out how you can begin to earn more money on the side. Start thinking about how you will sweeten the existing pie.

Think about how you're spending your time, as well as your money. Perhaps instead of taking the family out this weekend, you could earn an extra $80 by becoming a waiter or bartender. Instead of taking the kids shopping at the mall, you could work as a salesclerk earning some extra cash.

If you don't wish to work every weekend, think about working every other weekend to start. Instead of paying for a baby sitter while you attend a concert, take care of a few other children on Saturday or Sunday, freeing working parents to do their errands. When it comes your weekend to work, do a switch. This will save you time and money.

Then, instead of spending the extra money you earn from your part-time work, you can invest it so the money can work for you. When you do this, you will learn to appreciate your free time that much more.

2. Make your money work for you.

The ultimate secret to financial success lies in having your money do the work, so you can relax. This requires accumulating enough investment dollars so that the growth and earnings can free you from the need to work even harder. The last thing you will want to be doing is punching a time clock.

Plenty of very wealthy people continue on working simply because they enjoy what they're doing so much. They also redefine work to include managing their money. For the wealthy, the two can go hand in hand.

Every where you go you will hear, "I never get to the point where I won't have to return to work because I can't afford to set money aside today. These people overlook the power of compound interest.

Every worker with earned income is now entitled to open a non-deductible IRA or, even better, a Roth IRA. The maximum $3,000-a-year contribution works out to a cost of $57.69 a week. Any hard working American is capable of achieving this goal.

Moreover, a $3,000 annual investment in a Roth IRA, growing tax-free at the historical average of 10.6% for the stock market, builds to more than $500,000 in 30 years. If you start in your twenties and put $3,000 in that same Roth IRA every year, at 10.6%, you could have a nest egg of nearly, $5.2 million at age 70, according to the MSN Money's Savings Calculator. Even with an 8% annual return, you'll end up with $1.9 million.

3. Be sure your money is working for you, instead of against you.

Your money can work very powerfully for you if you make the right decisions and implement a plan of regular investing. At the same time, wrong money decisions will place deep potholes on your road to success.

The classic example is credit-card debt. Consider the example of a person who charges $2,000 on a credit card at 19.8% interest and a $40 annual fee. If you make only the minimum monthly payments (and many people do just that), it will take you 31 years and two months to pay off the balance! Moreover, along the way, you'll pay an additional $8,202 in finance charges. This is absurd logic!

What could possibly be so important to charge today that it puts you in debt for a period far longer than the object is likely to last? (Sure, a mortgage lasts 30 years, but the interest is deductible and your home should grow in value over that time.) Most things that you want to charge on your card have a far shorter life. For many, they can do entirely without that one purchase.

If you're already in debt, if you would only double the minimum monthly payment, you could be out of debt in less than three years. Paying down current debt is the smartest way to start on the road to financial freedom.

4. Keep a tight clasp on that wallet

When you take a close look at your paycheck, you'll notice many deductions before you get to the amount you can cash or put in the bank. Surely, there are deductions for Social Security, federal, and perhaps state income taxes.

It's money that's out of your paycheck before you have a chance to even make decisions about it. Money set aside for wealth building should be treated in the exact same way. If your company offers a 401(k) retirement plan, make sure you sign up for the maximum possible contribution. It will be taken out of your paycheck, each pay period, automatically. (And if your

company matches all or part of your contribution, failing to sign up is like walking away from free money!)

If you didn't have a chance for automatic deductions to a company savings plan or even a U.S. Savings Bonds payroll deduction plan, then you'll have to create your own automatic savings plan. Ask if your company will deposit your paycheck directly into your bank account—or promise yourself to do it the day you receive the check.

Then sign up for an automatic monthly deduction plan with a mutual fund company to create regular deposits into an IRA. You can even set up an automatic deduction for U.S. Savings bonds at its Web site. The whole point to this is to get the money out of your checking account as quickly as possible, before you see it and spend it.

5. Create money savings and investment goals.

Would you like to have $1 million by the age of 40 or 50 or by the time you retire? Sure you would!

Begin by setting your own goals. Never set a goal you can't control. Your targets can't depend on your boss giving you a raise; they must be reachable by your own efforts. You might need to invest in yourself by acquiring more education or training so you can qualify for a job that pays more.

You might need to take more risk in your investments or in your lifestyle by taking on a second job that pays commissions instead of a fixed salary. Evaluate the risks involved, and understand that by putting the odds on your side, you can get a larger return.

Emergency Money Strategy while Dealing With Debt, Financial Stress & Family

Financial stress is common among those forced into frugality because of a lost job, divorce, death in the family, or being overcome with debt, etc. This can cause a person to feel insecure, fearful, anxious, angry, and, of course, depressed.

These same feelings are easily the number one cause of poor money management decisions. These poor decisions will lead to unmanageable debt loads, and start a vicious cycle of panic that never seems to end.

When you reach this point, and you find yourself with a money emergency, your feelings of helplessness can become so overwhelming you literally stop functioning in the real world.

YOU NEED TO HAVE YOUR WITS ABOUT YOU TO RAISE EMERGENCY MONEY

Get yourself Immediate Help

If you recognize any of the above traits in yourself, get the help you need right away. See out a professional counselor ... talk to a friend or family member … but talk to someone! If you know someone who is exhibiting the above traits, offer to help them! It doesn't matter whether you lend then cash, an ear, offer some helpful advice, or help them get counseling, do something!

The first thing that you need to grasp is that no situation is hopeless. With just a little guidance and patience, along with a couple of well thought out goals, and emotional support from family and friends, you can do what it takes to come out of dire circumstances.

You can adapt a new outlook, new skills, and best of all, a new feeling of self-esteem. Don't allow anyone to tell you different, and if they do, close the same door that they came into and don't again open it! What you need is positive reinforcement and not negativity to help you get to the other side.

Seek out your True Friends

When you are desperate to raise emergency funds, it usually doesn't take very long for you to realize who really cares about you, who is truly a friend ... be they family or not. Your friends will be there for you in your time of need, offer encouragement, and lend an ear so you can just talk. Ask for help in coming up with good ideas about how you can raise emergency funds during such a difficult time in your life. Be open to the many suggestions that you will receive.

Prepare to Set your Priorities

There comes the time when you will need to put aside your feelings and just concentrate on the well being of you, and your family. This has to be your priority during times of financial stress and upheaval. In financially stressful times, if you, as the Mom or Dad, can't cope, how can you expect your children to cope now, or in the future? You must set the example for the rest of the family to draw strength from them.

So make the decision today to learn how to cope, to make the changes you can, to stay focused and goal-oriented, and to let anxiety and financial stress go out the door so that you will be prepared to deal with any money emergencies that come your way.

You need to be able to come up with some quick cash fixes (without additional borrowing) to recover from a Money Emergency:

Budgeting Tip #1: The first thing you want to do is prioritize to get back on track very quickly. If that means letting your credit card bill go for a bit, so be it. As soon as you realize that you have a money emergency, contact your credit card issuers and request reduced interest rates and payments. Not only one, both!

Budgeting Tip #2: For your car payment, call the creditor and request a payment extension. Perhaps you hate payment extensions, because they require a fee and you still have to make the payment at the end of the contract. In this case, a payment extension can allow a little breathing room to help you recover during your money emergency. Expect that you will likely have to pay a fee (usually about ¼ - 1/3 the car payment amount) for the extension. Freeing up the money you need today is your first and only goal at this point.

Budgeting Tip #3: Check to see if your mortgage holder will allow an extension for a nominal fee. Do this today!

Budgeting Tip #4: Another quick fix, is to host an on the spot yard sale. You don't have too much time for planning, so do a quick survey of your personal belongings. Come up with clothes that no longer fit, but that are in good condition, knick-knacks, dishes, and books as well as stuff you bought but no longer use. Throw it all together, quickly. Put some notices up the same day at laundry mats and grocery stores around town, and remember to place a sign at the end of your driveway. You can make a quick $300 this way with very little time and effort.

Budgeting Tip #5: If you have a larger item to sell, call into the local radio stations to see if they have a "call in swap show" on the weekends. This is a very popular way to quickly convert gently used and more expensive items to fast cash.

Budgeting Tip #6: Another quick option is with utility and telephone bills. If you aren't already on a budget plan, ask that the current bill (plus any previous balance you owe) be set up for a budget plan. Expect to pay a down payment (usually ¼ of the bill) and that all future bills (while on the back payment budget plan) must be kept current. The nice thing about it ... it's usually interest free, and can give you some much-needed breathing space for a month. You must be sure though that you maintain the regular utility payments AND the budget payments in the coming month.

Budgeting Tip #7: Check with your family church regarding emergency help. Local churches can be one of the best places to find out what's available in

the community to help those in need, or in times of emergency. Check with your local church, first.

Getting Fast Cash through Borrowing

If you are absolutely, positively, in a bind, a real cash emergency, and you have exhausted all of the above, then consider borrowing. First, ask your family, then your local bank.

As a last resort, you may want to consider what's known as a "Payday Loan." These types of borrowing stores can be useful when all else fails.

A Few Timely Lessons in Simple Living

Planning for a money emergency takes plenty of forethought. It is best to start to plan now rather than need to scramble to come up with the cash when the need is greatest.

- Adapt some strategic thinking.
- Reprogram your mind now to become a saver
- Simple living yields simply millions in savings
- Remind yourself that you can do with less
- Make a mindful decision to live light.
- Put your entire family on a budget
- Discuss strategies about how to build your first budget

Better Money Management Thinking

The first step to making better choices when it comes to how we spend our money or time is living and acting consciously and examining daily money and work habits.

Simple living is largely a matter of making better choices in life: about how we spend, consume, create community and spend our free time.

It is NOT to just consume less. It is to consume smarter OR differently.
We must NOT just go blindly along when it comes to consumption.

Just say no to impulse buying

- If you see something you want, put it aside and think about it for at least a couple of days. Chances are, the impulse should pass.
- Look to other sources of entertainment
- Find ways to socialize and create your own entertainment that don't revolve around expensive restaurant tabs or event tickets.
- Spend time in quiet time
- Quiet time helps you recharge your spiritual batteries and give you the time you need to reflect on life and make better choices.
- Remember that time is money after all
- This time issue is going to loom even larger than money. We, as a society, have concluded that time is money. The two are closely tied. Spend time wisely.

Every Day Money Saving Tips

How to Save Money on Gas

Gas prices just keep going up, and our wallets keep decreasing in size. This how-to will teach you many ways to save money at the local gas station.

Steps

1. Take out a credit card. Some credit cards offer gas savings when you use the card for purchases. This works in much the same way that some credit card companies give you frequent flyer miles when you use their card for purchases.

2. Get a gas membership card. Look for membership benefits. In addition, department and grocery stores give discounts at the fuel pump when you use their store membership cards. Shopping at Giant Eagle grocery store and using their membership card, it's possible (at the time of this

writing) to fill a car's tank for .79 cents a gallon, with savings of $1.36 per gallon.

3. Give your car a good tune up. While giving your car a tune up won't actually save you money at the pump, it will save you in gas. Using less gas saves you money over all. Have the oil changed, and have a certified mechanic give your engine a twice over.

4. Check the WWW for deals. Web sites let you find the best deals in your area.

5. Buy a hybrid car. Not only do hybrid cars give you immediate savings at the pump, the U.S. government and your local state offer tax breaks for people that use gas saving cars. Federal deductions for using gas saving cars can be as high as $2000. If you can't afford the growing number of hybrid cars out there, consider getting a regular car with good MPG (miles per gallon), like the Toyota Echo.

6. Turn off the AC. Running the car's air conditioning puts extra strain on your car's engine. This translates into you car eating up more gas per mile. Use less gas, save money. Depending on the car you drive, at highway speeds, the AC might put less drag on your car than if all the windows are open. Therefore, you might want to keep it cool on the highway.

7. Use the cheaper stuff. Most modern cars run just as well with the cheap gas as they do with the more expensive gas. In fact, engineers assume the car buyer is going to use the cheap gas, and so, they design the car's engine accordingly.

8. Don't fill the tank when prices are higher. Gas suppliers and gas station owners can charge high prices for gas because they know people will pay for it. The owners monitor how much gas people are putting into their cars each day. If they hike up the price a few cents and people are still filling up their tanks, this tells the owners that people are willing to pay the high price. Adding only a few gallons to your car when prices are high sends a message to the owners that people are not happy about the high prices.

9. Don't drive. Don't drive when you don't absolutely have to. Carpooling, walking, taking the bus, and riding a bike not only saves you gas, but these are better for the environment and may be better for your health. Do you really need to drive to the store when it is only a couple of blocks down the street?

10. Check the tire air pressures weekly. Buy an inexpensive manual air pump and an accurate tire gauge (not a pencil gauge as they are not accurate). Keep all tires inflated to the same pressure as recommended for your car but not for your tire. Go by the sticker on the doorframe and not the tire wall.

11. Drive at a consistent speed and keep the windows up tight. Keeping the windows closed reduces the drag on your car. Sticking to the speed limit also helps. So, will using less gear changes and revving the engine less. Avoid accelerating fast or braking suddenly. Use cruise control when you can.

12. Clean out any unnecessary items in your car. If you have heavy objects in your car that you don't need - remove them. If your car is lighter, it will use less fuel to get you to where you're going.

13. Avoid leaving your car idle. If you are going to be stopped for more than one minute, you will save gas by turning the car off and restarting when you are ready to go.

14. Buy on cold days. Buy fuel on cold days and if you can, drive on the hot days. When you buy on cold days, and pay for volume, you buy more "mass" of fuel for the same price. Never fill the tank completely or it will overflow when it becomes hotter.

Simpler Solutions for Managing your Money

Let's face it, coming up with smart and simple ways of saving money takes thinking that is a bit more creative.

Use some of these shortcuts to managing your finances. They are guaranteed to save you time and money.

Trick your mind into saving
Can't always come up with where your money goes? There is a simple solution: Trick your own mind into spending less and saving more.

If you are up for a challenge, allocate yourself a weekly allowance. Put a set amount of allowance into an envelope and determine that this will be all you will be allowed to spend for any given week. Next, divide your allowance to take care of your expenses. When you get down to the last $20, that's the amount you put into your emergency fund. When the money is gone, there will be no more until next week.

Each payday, allocate a percentage to go into a secret fund used only for emergencies. When it's crunch time, you will know it's there.

Establish one dresser drawer just to toss single dollar bills. This way when the pizza man arrives, you will have the singles handy and won't need to break the larger dollar amounts. This discipline forces your mind to think larger amounts and to save larger amounts. You get into the habit of spending only the singles. This works!

To control your credit card debt, carry just one card and pay it off each month. If you are tempted to over spend, the credit card goes into the safe where you only stash your emergency fund. When crunch day comes you have a credit card you can use that will always be in good standing.

Jot down expenses in a notebook and tally them at the end of each week to see if you are over or under your budget estimates. Build in more than you need so that you will always have a cushion in case of a cash emergency. Tracking your spending takes some work but if you take careful notes, you will always be able to see one or two areas where you're leaking cash. You can then come up with an extra $20 or more per week in savings. That's $1,000 a year in real money for an emergency fund.

More tricks to add to your own savings routine:
Have your paycheck automatically deposited directly to savings rather than to your checking account. You will transfer money to pay your bills, but you'll think twice about withdrawing additional cash.

Make ONLY one ATM withdrawal each week.
Subtract your credit card purchases immediately from your checking account so you're not surprised once the bill arrives.

When you pay off a loan, add the amount to payments you're already making to the next lender on your list. You can also send the money to a saving or investment account earmarked for a house, a vacation or a new car and this money will be made available in case of a money emergency.

PAY YOUR BILLS ONLINE AND SAVE

Nearly one-third of U.S. consumers pay their bills online, says Judy Wicks of CheckFree, the leading provider of electronic-billing and payment services. Probably the easiest way to pay your bills online is to use a safe, encrypted service—offered by banks, credit unions, brokers and companies such as AOL, MSN, Quicken or Yahoo! Arrange for an e-mail reminder that a bill is due.

The service can handle payments entirely electronically or it can generate a paper check, if necessary—to pay the guy who mows your lawn, for example. If a payment is late, many bill-paying services will reimburse you for late fees up to a certain amount (sometimes as much as $50), as long as you have scheduled the payment within their guidelines.

To shed yet more paperwork, arrange to receive bills and statements electronically. Sign up with e-billers on many services or at MyCheckFree.com.

Online bill paying also helps you to keep your finances organized. You have your records right there—what you owe, past payments—and all on one site.

Wells Fargo goes a step further: Its online-banking customers have access to My Spending Report, which they can use as a de facto budget. My Spending Report tracks online bill payments and Wells Fargo debit- and credit-card charges, and plugs them into one of 20 categories so that you can see how much you've spent on, say, movies and restaurant meals.

In addition, of course, you can track your spending using Microsoft Money or Quicken. With Quicken 2006, once you pay a bill there's no need to print and file it. Instead, you can attach the bill electronically to the account from which you made your payment, so it's always at your fingertips.

REWARD YOURSELF

Are you trying to figure out which credit card offers the best rebate? Simple solution: Take the cash and run.

It couldn't be easier than this. With a cash rebate, you get either a check in the mail or a credit on your statement, so you don't have to weigh the relative benefits of airline miles versus a new set of luggage. To find the best deals, we simplified the process by assuming that you spend $33 on gas each week, $100 a week on groceries and $1,000 per month on other purchases.

Tops is the Citi Dividend Platinum Select card (at . It charges 11.74% and offers rebates of 5% on purchases at supermarkets, drugstores and gas stations and 1% on everything else. However, Citi caps its annual rebate at $300, which you would reach in about eight months under our scenario (at that point you could switch to another card). Exempt from the cap are goods bought through Citi's Dividend Merchant Network, which includes more than 200 retailers, catalogs and Internet sites. Those purchases earn rebates between 5% and 7%.

Next up is the National City Everyday Rewards Elite Visa card (at , on which our yearlong spending spree would earn a rebate of $270. National City is unique in bundling restaurants with grocery stores in a single category, with rebates of 2%. With an interest rate of 10.49%, the card rebates 4% on gas, 3% on movies and up to 1% on everything else. There are spending caps in some categories.

The American Express Blue Cash card (at **www.americanexpress.com**) carries an interest rate of 11.24%. It gives you up to 5% on groceries, gas and drugstore purchases, and up to 1.5% on the rest of your charges, up to a maximum expenditure of $50,000. Total rebate in our example: $266.

The Capital One No Hassle Cash card (at **www.capitalone.com**) offers a rebate of up to 3% on gas and groceries and 1% on everything else you buy,

with no dollar limit and a relatively modest 9.9% interest rate. You would earn an annual reward of $237 in our scenario.

The Chase Free Cash Rewards Platinum Visa card (at , which carries an interest rate of 11.99%, gives you one point for every dollar spent on purchases (with a $60,000 spending cap). In addition, it has an interesting twist: a one-point bonus for every dollar you pay in interest. Each time you accrue 2,500 points, you receive a check for $25. Without the interest bonus, you'd be eligible for a rebate of $189, so the card is more attractive for card users who often carry a balance.

When saving for an emergency fund – you just can't go wrong with cash!

Multiple Ways to make the most of a Year-end Bonus

If you have a nice chunk of extra cash to look forward to each year, think now about the best ways to put it to work for you.

Maybe this year you'll get lucky. You've applied for that great, higher-paying promotion and this will boost your monthly pay by $500. You want to make sure the money goes toward building a better future rather than being squandered on items, you just don't need.

That's the beauty of getting a year-end raise or bonus—it's one of the rare opportunities to make a big difference in your finances without having to make sacrifices. You've been living without the money previously, so you can take any financial medicine you need even without altering your present lifestyle.

Financial triage
Consider first that all extra cash should first be used to solidify your base. Next, pay off all credit-card debt.

This can have a gigantic ripple effect on the rest of your finances. As soon as you stop paying higher interest charges each month, you'll have more money to devote to any other goals.

Pad your emergency fund, if you don't already have three to six months' worth of living expenses in a safe and liquid account. That way you won't have to go into debt or raid long-term savings for unexpected bills when the bigger emergencies do arrive.

Add contributions to your 401(k), if you haven't hit the limit. You'll avoid paying more taxes on the extra cash, and you may earn free money if you get an employer match. You can also invest part of your bonus in your IRA if you haven't contributed $3,000 for 2004 ($3,500 if you're 50 or older). If

you've already reached that limit, use your bonus to make your 2005 IRA contribution in January (the limit rises to $4,000 next year, $4,500 if you're 50 or older) or earmark a bigger chunk of your raise each month.

Take a look at that long-term debt

Now that you have boosted your financial foundation, you have more flexibility. Watson is already in great shape—she's maxing out her 401(k) and Roth IRA contributions—but she still has about $17,000 in student loans hanging over her head. The loans carry a low, 3.5% rate, so she's trying to choose between adding the $500 a month to her loan payments or investing the extra money.

With interest rates that low, paying off the loan doesn't need to be a priority. "If you can earn at least 3.5% in the marketplace, and I believe that you can, then *investing is the better way to go*," says Brian Jones, a certified financial planner in Fairfax, Va. Investing becomes even more important if you need to save for a short-term goal, such as buying a house.

However, it's okay if you'd rather pay off a student loan to get it out of the way. "Psychologically, it's important to get these debts behind you before you start to move ahead," says Mari Adam, a certified financial planner in Boca Raton, Fla. "I know people in their 30's who still have big loans, and that debt becomes like a ball and chain around their leg."

The same is true if you're thinking of devoting part of your raise to making extra mortgage payments. Chris Crocket, a doctor in Tupelo, Miss., is getting a big bonus this year that could be enough to pay off his mortgage that has 10 years remaining at 4.75%. As long as he's covered his other bases, paying off the loan could give him the equivalent of a guaranteed 4.75% return.

Eliminating your mortgage payment can also help if you'll be retiring soon or worry that you may lose your job, says Evelyn D'Amico, a financial planner in Paoli, Pa. However, you don't want to tie up too much money in a single investment. For better diversification, you could devote part of your raise or bonus to your mortgage and then invest the rest.

Don't forget to treat yourself

It is time to have some fun and you deserve it! You worked hard for your bonus or raise, so, go out there and have some fun.
You can set up a vacation fund.

Use part of your extra cash today to pay for the trip you have always wanted. You only need to set aside $310 per month in a savings account paying 2% to end up with $5,000 for springtime in Italy in 2006. Imagine spending the spring in Italy! Now that would be some kind of vacation.

Spend some money on your home.

Many home improvements can save you big money over the long haul. For example, think about the value of storm-resistant windows and shutters. Spending an extra few thousand dollars now, not only helps protects your home, but also can increase its value and lower the premiums on your homeowner's policy. This is smart planning!

One final idea is to start up a charitable fund. With $10,000, you can set up a donor-advised fund at many mutual fund companies and brokerage firms. You can then deduct the contributions on your tax return straight away and decide later which charities that you wish to support.

A Few Useful Savings Strategies

1. Don't pay a dime for anything that you can make or fix for yourself.

2. Prolong the life of whatever you own.

3. Use less of what you need.

4. Think creatively. The answer doesn't have to be "buy a new one."

5. Don't toss anything if it can be reused or recycled somehow.

You could do these tried-and-true, pioneer values now.

If you really want to save money, you can't just look at ways to save now. You have to look at your life, today.

Simple Ways to Bring both Calm AND Savings into your Life

Saving is far more than just an action – it is a way of living, day-by-day.

Start to be calm by first slowing. Whatever it is that you are working on now, stop. Spend the next 30 minutes a day in silence and solitude. You need to teach your mind how to relax, so you can shift from the work-and-spend treadmill and then focus on what's most important to you.

A calm heart is a tidy heart. It is time to clean up your act. Start today by spending 15 minutes every day going through a closet, a shelf, a drawer, and getting rid of anything you don't use or cherish. Once you start on these surface areas, weeding that out, the skills and mindset carry over to more complex areas like your work, money and relationships.

It is now time to learn what is enough. Being calm and saving is really about transforming your life in a conscious and deliberate manner. It is determining what is enough in your life, so that you can do more with even less.

Finally, seek out some good support—whether you're trying to save money or simplify your life.

Don't go this alone. With Americans $2 trillion deep in debt, you're certainly not alone in your desire to save money. Find a friend who can help you to get started and then get busy. You will be glad that you did.

Slash your electric bill in 6 easy steps

Spending lots to save pennies makes very little sense, but if you're already in the market for a new appliance, consider the Web as your first line of defense in energy-savings.

Perhaps you weren't so Eco-conscious until that glaring electric bill landed in your mailbox. It's time to become mindful of the green in your wallet and save energy at the same time.

Start by simply unplugging unused appliances, lowering the temperature on your electric water heater to 120 degrees F, and washing only full loads of dishes and air drying them.

At the same time take a look at the free online calculators to get customized tips for improving your home's energy efficiency at Home Energy Saver, a Web site sponsored by the U.S. Environmental Protection Agency (EPA) and the Department of Energy (DOE).

Spending hundreds to save pennies generally doesn't make sense, but if you're already in the market for a new appliance, or even light bulbs, consider the Web your first energy-savings tool.

Think Climate Control
A typical household uses the bulk of its energy for heating and cooling—up to 44% of your utility bill, according to the DOE's Energy Efficiency and Renewable Energy Network (EREN).

Install a programmable thermostat. This can reduce energy wasted while heating or cooling a house when no one is home or everyone's asleep.

According to the Home Energy Saver site, Energy Star programmable thermostats can save as much as 20% to 30% on your heating or cooling costs by allowing for multiple daily settings and automatically adjusting when the outside temperature changes. Participating manufacturers include Honeywell, Hunter Fan and Smart Systems International. Unfortunately, it's not easy to search for programmable thermostats by Energy Star status. Instead, keep an eye out for those with features typical of the Energy Star

thermostats: temperature recovery systems, two programs and four temperature settings.

Think Ceiling fans
When you move the air, you tend to feel cooler. This allows for higher summertime thermostat settings. According to EREN, the effect is equivalent to lowering the air temperature by about 4° F (2° C), and using less energy than air conditioners in doing so.

Think Lighting, Cooking and other Appliances
The next-biggest household energy use after climate control is for lighting, cooking and other appliances. Not counting the fridge, these make up about 33% of a typical utility bill.

Think Compact Fluorescent Lamps (CFL's)
CFL's will use up to 75% less energy than standard incandescent bulbs and will last up to 10 times longer, according to Home Energy Saver. This is very good, because they're also more expensive to start with.

Check your local utility for ideas. Look for a free "Conservation Kit", containing among other things, two CFL's. This, of course, is a terrific deal!

Think Energy-efficient Appliances
Use the Energy Star site as a starting point to search for Maytag washing machines. Look for the Atlantis MAV9600 high-efficiency model for $689 at Best Maytag.

Among household appliances, the refrigerator is likely your biggest energy consumer, especially if it's more than 15 years old. It can account for up to 9% of your energy costs alone. Again, look to the Energy Star site for a list of energy-efficient models if you're looking to replace yours.

Hot Water Heating
Heating water is the third-biggest home-energy cost and typically accounts for 14%-20% of your total energy bill.

Think Hot Water Jackets
Hot water jackets usually sell for $10 to $20, and shipping charges for buying them online can easily increase their cost by 50% or more. Use the Web to find offline deals in this case.

Think Aerating, Low-flow Faucets and Showerheads
Both Niagara and AM Conservation models popped up on a variety of environmental sites, including EnergyGuide, which also had the best price for the four-way adjustable Niagara showerhead at $6.75. The nice thing about ordering from EnergyGuide is that it automatically searches for any rebates based on the ZIP code you enter.

When you're considering buying a new home, you can plan for energy savings from the ground up with an energy-efficient homebuilding project. Check the DOE's Building America and the EPA sites to find projects near you.

GOOD WAYS TO FIND FREE MONEY

If you are tired of making lifestyle changes to accommodate your savings plans then read on. These ideas lead you to prime places to look for money that's already rightfully yours.

Some people see little point in changing their ways to save a quick $5 or $10. These same people find it difficult to believe such small amounts can actually make a significant difference to their bottom line. They'd much rather indulge in a little daily luxury, like enjoying a cup of espresso each day, then tighten their belts for what they see as measly savings.

For all the spendthrifts at heart, here are some concrete ways to save on things you are already paying for. No need to change your lifestyle or habits in the least. Think of it as money that you are already overpaying to others.

Step up to the plate and claim your free money!

Talking on your cell-phone
You thought you were going to need 2,000 minutes a month, only to find 300 or even 200 would do just as well.

If you're coming to the end of your contract, or if your service provider is willing to waive the early-termination fee, ask to have your deal changed as soon as possible.

Think about this: Verizon's America's Choice 3,200-minute plan runs about $200 per month; you'll spend just $40 for its 400-minute America's Choice plan. This is provided you don't start going over on your minutes and incurring pricey overage charges, that's $160 in savings each month, or $1,920 a year. Even changing from the America's Choice 1,100-minute plan at $80, would still cut your telephone bill in half for an added $480 in your pocket.

Local and long-distance calling: If you're not using all of your cell-phone minutes each month on a plan that doesn't allow you to just roll them over, you can at least offset your landline costs with those otherwise-wasted minutes. Are you already doing this? Try bundling your local and long-distance plans if you're regularly spending more than $50 per month. Many

bundled plans start at just $50 before taxes and fees and allow you to talk for as long as you want without the huge bills.

Calculate all of the above carefully, though. If your usage is not steady, you'll pay the same rate every month, meaning no breaks for vacations when your usage normally decreases.

Your checking account: When was the last time you looked at the monthly fees your bank assesses on your checking account? By switching to a non-interest-bearing account, you can pay far less money and avoid higher fees.

Bankrate.com's annual survey of checking accounts found that average monthly fees are up to $10.86 on interest-bearing accounts, vs. $3.72 for regular checking accounts. You'll have to keep $2,258 socked away in that interest-bearing account to avoid fees versus the $245 minimum for the non-interest account. So, what are you giving up?

Average yields sat at a paltry 0.27% in the fall of 2003, the time of the Bankrate report. Meantime, if you can, try to plan your ATM withdrawals. The average fee you'll pay for using another bank's ATM machine is $2.69 -- $1.40 to the ATM's bank and $1.29 to your own. Eliminating only one of these withdrawals each week can save you a nice $140 per year.

Your insurance: You can save on your insurance policies in a variety of ways. Ask your insurance provider outright for discounts: Besides the usual good student and safety discounts on auto policies, ask for a multi-policy discounts if you're insuring more than one vehicle. Raise your deductibles on older cars or drop collision coverage altogether if your car is worth less than $1,000. Raising your deductible from $200 to $500 can reduce your premium by as much as 30%, according to Insure.com.

NEVER overpay to borrow your credit cards. Do you think that 2% or 3% isn't worth fighting for on your credit card's APR? Consider this: If you're an average American, you owe $8,940 in household credit card debt, according to CardWeb.com's CardData Service. At the average APR of 16.44%, you'll pay $1,470 per year just in interest alone.

For every 1% decrease in APR, you will save $89. However, the difference is far more dramatic over the entire life of your debt. Figuring you can make monthly payments of 5% of your debt per month, you'll pay $3,334 in total interest at the higher rate. However, at an APR of 13.44%, you'll have paid $2,551 – that is 23% less.

Also, lots of cards come with added benefits, such as airline miles or, better yet, even cash back. American Express' Blue Cash card rewards you with up to 5% cash back; the GM card awards 5% back toward a GM new car purchase or lease. On the average credit card debt of $8,940, that works out to $447. Use MSN Money's Credit Card Analyzer to find other low-rate and

cash-back cards. In addition, you can check CardWeb for a list of the monthly rewards that credit cards are offering.

Your mortgage. Your biggest savings potential here is to get rid of PMI, or private mortgage insurance. PMI protects the lender should you default on your loan. You're obligated to pay this so long as your equity remains below 20%, but once you cross that magic threshold, you should ask your lender to drop the fee.

The law actually says your lender must drop the fee once your equity crosses 22%, provided you have a conventional loan originated or refinanced after July 29, 1999 and you have a good payment history. However, if you have an older loan, you could be paying this unnecessarily without realizing it.

Depending on the size of your mortgage, this could be adding hundreds of dollars to your mortgage cost annually. Look into this, today.

Make the most of your current resources
Begin by using what you have. Paying for Internet access already? E-mail can be a great way to cut your long-distance telephone costs. It may not be a substitute for your weekly heart-to-hearts with Dad, but it probably should substitute for the "when can we get together again?" calls. Why spend precious money leaving voice mail?

Take the time to get rid of what you don't use. If you're not using it, you won't miss it when it's gone. Donate all unwanted items for a tax deduction, have a garage sale or sell them on eBay. If you have to come up with money for a storage unit for all that stuff, it's time to eliminate that debt.

Pay attention to potential income
Perhaps you have had a hobby for years but have never considered it as a money earner. Take a good look at it now. If you love to scrapbook, consider putting an ad in the paper to teach others how to do the same. At the same time, establish a Web page where others can sign up to learn your craft online.

Could you have old money just waiting to be claimed? Perhaps, you made a move and forgot about an old bank account. There are plenty of free sites that list people who are owed money by insurance companies, banks and utilities. Try MissingMoney and CashUnclaimed.

Ask for a deal
It's that time again when you need to go out and buy a big-ticket item. You know by now to shop around for the best price but are you prepared to ask for a deal. Next time you have your heart set on that ruby ring and you are prepared to drop 3K to make the purchase, stop and think about haggling that price a bit. Don't just assume because you are at a finer jewelry store that the price will be carved in stone. Ask. It never hurts to ask.

Using Good Commonsense and Planning – You Can Survive!!

Armed with the finances that you need to survive, look to the below lists and arm yourself, now, with all of the supplies that you will need in a dire emergency:

Miscellaneous supplies to store up

· 25 pounds laundry soap
· 12 28 oz. bottles dish soap
· 73 rolls toilet paper
· sanitary napkins in sufficient quantity
· 8 gallons bleach (used for sanitation as well as laundry)
· 12 bars hand soap
· 6 24 oz. bottles shampoo
· personal products, such as toothpaste, deodorant
· chainsaw oil and other items to keep things running
· pet foods
· livestock feed
· 55 gallons kerosene for lighting
· 25 gallons Coleman fuel or other lantern fuel

Suggested contents of a good medical kit

A good first aid book
Thermometer
Daily prescription meds for all family
    Antibiotics
    Ointments for the eye, fungus & cuts
    Antidiarhea medication
    Pain and anti-inflammatory medication
    such as aspirin
    Burn treatment, such as Burn Free
    Iodine/Betadine
    Alcohol
    Oral electrolytes (for dehydration from
    fever, diarrhea, stress)
    Cold remedies
    Cough medicines
    Cough drops/throat discs
    Bandages
    Gauze
    Cotton
    Surgical tape
    Scissors
    Hemostats
    Tweezers
    Needles to remove slivers

A dental kit to patch dentures,
replace fillings, etc.)

Checklist for stay-at-home emergencies

- Food and water for family, pets & livestock for at least 14 days; 55 gallons of fresh water will last a family of four for over seven days.
- Daily medications for family for 14 days
- Alternative heat source & fuel
- Alternative cooking source & fuel
- Alternative lighting source & fuel
- Flashlights & batteries
- Transistor, crank or solar radio
- Medical kit
- Matches
- Butane lighters
- Magnesium, flint & steel fire starter

Checklist for vehicle emergency preparedness
Jack & lug wrench
Spare tire
Shovel
Battery jumper cables
Basic tool kit
Fix-A-Flat
Oil
Lighter air pump
Gallon of drinking water
Blankets
Basic first aid kit
Flashlight
Emergency food
Candles with matches
Map
Cell phone or C.B. can
be a life saver

Evacuation Needs
Storage food in large cooler #1

Instant potatoes
Dry milk
Canned tuna
Dehydrated eggs
Dry noodles
Flour
Shortening
TVPs

Dry soup mixes
MREs (military instant Rice
meals; meals ready to eat)
Dry beans
Margarine powder
Dehydrated fruit
Dehydrated vegetables
Tomato powder
Baking powder
Salt
Spices & condiments
Pudding mixes
Cornmeal
Instant coffee, tea, drink mixes
Sugar

Large cooler #2

Frying pan
Large pot
Smaller pot
Mixing bowl, steel (can double as cooking utensil)
Matches & lighters
Toilet paper
Paper towels
Dish towel
Dish soap
Candles
Dish scrubber pad
Bowls for family
Silverware for family
Metal spatula
Roll of duct tape
Small roll of wire
Metal cups for family
Small water filter
Propane stove & tanks
Flashlight & batteries
Hatchet

Sleeping Gear (in large plastic box) Sleeping bags
Candles & lighters
Coleman lantern
Unopened gallon of lantern fuel
Bow saw
Warm socks & jackets
10’ x 12’ plastic tarp
lightweight tent

Radio

Rifle/shotgun and ammunition (food procurement, signaling, and family protection)

Personal backpacks

Warm clothes
Emergency food
Socks
Stocking hat
Basic fishing gear without rod
Small first aid kit
Space blanket
Flashlight
Roll of wire & rope
Pocket knife
Canteen with cup
Lighter
A few dollars in quarters & bills

IN CASE OF EMERGENCY – BE PREPARED!!

What You Need to Know When Pursuing Wealth

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The Publisher has strived to be as accurate and complete as possible in the creation of this report, notwithstanding the fact that he does not warrant or represent at any time that the contents within are accurate due to the rapidly changing nature of the Internet.

This book is a common sense guide to pursuing wealth. In practical advice books, like anything else in life, there are no guarantees of income made. Readers are cautioned to reply on their own judgment about their individual circumstances to act accordingly.

This book is not intended for use as a source of legal, business, accounting or financial advice. All readers are advised to seek services of competent professionals in legal, business, accounting, and finance field.

Any perceived slights of specific people or organizations are unintentional.

This guide is written in Times New Roman for easy reading. You are encouraged to print this book.

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Preface

This book is designed to meet the requirements of people who desire of achieving greater heights by implementing very simple and yet powerful concepts that have the potential to change your life completely.

It is not intended to be a book based on hypothetical research nor is it a philosophical treatise, but it is a book that uncovers information that will bring a lasting incentive allowing us to unleash the inner resources of strength and dynamic willpower to the fore.

In fact it is a compilation of facts presented in simple layman's English containing information that is going to bring immense joy and success in your life.

It covers profound and dynamic truths conveyed in few potent words that kindle a renewed sense of awareness of our limitless latent inner resources waiting to burst into the open. It comprises practical expressions that have the potential to bring success, health, wealth and enduring happiness.

Introduction

One of the most difficult points to reconcile in life is the paradox that suffering exists in this world. Suffering is eminent.

Of course, what is equally important is realizing that the acquisition and possession of wealth is not a ruler that measures one's happiness. If joy truly were to be found in materials, then all those who experience the 'thrill' of it by coming into contact with the object would observe the same measure of joy.

In life, men are continuously motivated by two inevitable impulses of repulsion – from sorrow and craving to seeking joy and absolute fulfillment. In the quest to embrace all happiness, he is compelled to run after the enjoyable and agreeable, while confronting the opposites, he avoids undesirable objects and disagreeable environments.

The fact is this: throughout history, all achievers conscious or subconsciously have used five principles, which are common to absolute progress in all aspects of life.

The 5 Principles to Unlocking Wealth

These principles are a key to unlocking amazing cache of wealth, abundance and success. They are all centered on our true innate qualities, which as a matter of fact are universal and have a spiritual basis. These principles are:

- Truth
- Righteousness
- Peace
- Love, and
- Non-violence

The practice of these virtues will enable anyone to progress in life without any doubt.

The reason is simple.

These universal principles are all attractive and needless to say, they form the cornerstones of the code of ethics. You cannot go wrong practicing the importance to moral values, codes of conduct and obeying the Law of Nature in your pursuit of Wealth.

In the coming pages, you will discover the goal of reaching financial freedom while at the same time, acquiring the perfect art of happiness through the understanding that the measure of joy is not 'directly'

proportional to just monetary wealth.

This concise, precise and straight-to-the-point manuscript explores avenues that are most definitely going to change your life for the better.

Unlike many other books on the same subject, this manuscript delves on subject areas relevant to aspects of your personal life and growth that I can guarantee will bring back that smile on your face. It is clear, focused and above all a readable book, which you will enjoy.

It Can Never Happen?

While pessimism warns us of dangers lurking before our very own eyes, optimism may propel us into false security. Pessimism should only be considered initial and not a final predicament in any situation – this is the **first step** to success.

Time and again, we have been subjected to instances that are disturbing, and deep within us we 'realize' the potential dangers and risks surrounding us, and the 'voice' within adamantly rejects this threatening situation confronting us, as such because we fail to recognize this 'voice' within us our mental clinging to the outer world detaches us from the inner voice of 'TRUTH' thereby throwing us totally of the tracks as it were.

The **second step** to success and wealth is to convince yourself of the importance of self-control, self awareness and self-discipline.

We must listen to the voice within and realize the existence of the innate force or the Dynamic Willpower – the mighty power expressing through the mind, body and the intellect! Thus the second step qualifies that you develop faith in not just what you can do and achieve but most importantly developing faith in yourself (your innate, inherent and latent qualities).

Step three requires that through constant vigilance, employing the power of intelligence, self analysis and introspection and through careful

understanding and use of these concepts, you can learn to live beyond the demands of the mind in whatever environment you find yourself – this will qualify you to implement and embrace the road to wealth.

There is no such thing as a free lunch. If you hate to put in any work/effort but love to attain success, you will have to reconsider your views.

So to achieve the latter, you have to do the former and the sensible idea is to find out what really gives us pleasure and then find out if it is possible to make money from doing it.

"If you do not start you will not succeed."

Pursuing Wealth

The statement 'haste makes waste' stands true even today, and more often than not, some of us tend to feel frustrated when we cannot live up to our ideals and the standards we set for ourselves all the time.

On other occasions, we may feel that had we taken the challenge that came our way that perhaps things may well have changed for the better, yet there is also the possibility that in our over anxiety to reach the goal we try too hard and burn ourselves out entirely!

Has This Happened to You?

The question that now remains to be asked how do we begin, how can we achieve success in life?

Well, my friend, rest assured that this book has been written to answer this question satisfactorily, eliminating confusion or anomalies whatsoever.

There are many strategies that one can employ and various means through which you can plough yourself to achieving the goal. One common thread in

all of them is self-belief, self-righteousness or honesty and ethical living (in words, deeds, thoughts and actions) pertaining to your lifestyle – this is Step four.

In any business the emphasis on moral and ethical standards ranks the highest, and this should not be ignored or overlooked.

The only way to achieve equanimity, balance or equilibrium even after you become the wealthiest individual is to have your sense of realizing the true essence of life.

Nothing in life is constant. Life is ever changing and things that seem to have existence today may cease to exist tomorrow and this is a fact that you – and everyone else – must learn to accept.

Step five, when you discover something profound and beautiful, the natural tendency is to share it with others.

In the following chapters what you will discover are the true ways to achieve complete success, and this is a book that will allow you to unleash your innate qualities to the fore, thereby allowing you to reap the benefits and the rewards that thousands of people all over the world at this very second are enjoying because they have become wealthy.

Following the guide within the coming pages, and it is my sincere believe that every person has the potential to succeed in life.

"Wealth is more than just money."

The Ladder to Success

It is the privilege of man to achieve all round greatness, and in reality success should be one's habit. Man is essentially perfect, and therefore infinite are the possibilities that lie dormant in him.

In order to bring out the very best from within, a life organized and perfectly disciplined for the discovery of the potentialities that lie lurking within us, is a life well spent.

The vital point is not how many talents each on of us has, but the importance should be focused on how much of our existing talents, attributes and

capabilities are we prepared to develop, exploit, explore and implement in our daily lives.

The question you must ask, is whether you are making a practical use of at least one great talent lying inherent within you? The one supreme fundamental principal is to understand that all our success entirely depends upon ourselves.

The best way to be happy is to do the things that you naturally love and enjoy doing – something that you are absolutely passionate about! Likewise the best way to succeed and become wealthy is to see to it that you achieve the things you have earnestly desired to seek in life. This will require that you implement your efforts in to activities that will allow you to measure success.

For instance the simple way to explain this is to take into consideration the following example: if you take a liking for art, painting, and drawing then the way to proceed is to seek guidance on ways to enter competitions, and ways to submit your artwork via galleries (approach galleries directly and leave work on a sale or return basis) or fine art publishers' or even exposing your talent by entering seasonal fairs where you will find a large gathering of all kinds of retailers.

You may want to add various different types of themes to your art portfolio in order to maximize your capabilities to reach an audience far and wide with interests in different themes/subjects.

Contact groups, forums and even Internet newsgroups and explore various other avenues (such as photographers, photo and framing galleries, arts councils and government organizations that provide help including loans etc.) that will allow you to step up your enquiry – the idea is to pursue the goal relentlessly and with a positive attitude.

As far as your theme/subject matter is concerned post questions, polls, surveys, and determines what people are looking for, and then simply find the need and fill it.

Every little will help, but it is the force required to get the momentum going and that is the key point. Another useful point is not to just try, try and to continue trying – instead develop an attitude whereby you DO the thing you have decided to pursue, implement and apply the strategies shown in this book.

Finally do not just stop at that – keep faith and do not yield to any defeat. Once you have decided to put the 'plan' into action, make sure that it is kept ignited and glowing…rejections and disappointments should in no way curtail your hope, progress and your desire to success. People who have succeeded despite all the hardship, pain and struggle have inspired countless millions around the world – it is time you too set an example for others to follow in your footsteps.

You must remember that the methods employed by different individuals in procuring wealth may be distinct, but the goal is common to all, and the steps spoken of earlier are in effect your tools to your overall success.

Very strong willpower is needed in order to develop internally, and the need for two most important attributes, namely courage and confidence are essential ingredients. Thus poverty and prosperity does not necessarily depend on knowledge wholly (e.g. business acumen, marketing strategies and so on) but it certainly depends on the three C's and they are character, creativity and your innate capabilities.

Courage and confidence alone can bring about unique transformation while the opposite will only bring much sorrow and despair in times of distress and crisis. However, despite life's problems we should resist obstacles and hindrances and as such constantly remind ourselves of the supreme inherent or innate power which we all posses and which we can all successfully develop through spiritual insight. Thus ignoring our abilities and potential for developing the personal power that we need for going through ego-breaking experiences requires immense fortitude and discipline, and I explain to you in this book on how you could achieve all this here and now.

Without these qualities you are destined to fail, and that is the reason why a large portion of people feel despondent because they got into competition or they simply gave up under pressure, through lack of self-courage and dynamic willpower.

When our fantasies and expectations are not fulfilled, there is a tendency for us to revert to our old ways – the hollowness we experience can be most annoying and we cannot ignore it forever. A lot of the time what exactly happens is that whatever good we undertake in life, it does not mean we will continue. This is not because an impossible discipline is required but because we lack courage and confidence we are overwhelmed with negative attitude – this is what stops everything in its tracks!

The initial burst of enthusiasm begins to fade, and what seemed so wonderful becomes a peril a dilemma and a problem. The mind takes over and questions surmount raising doubts after doubts whether the whole idea or concept is worthwhile – a conflict ensues, the mind says the one thing and the intellect and our intuition urges us to follow the path to 'success'.

Even before we begin the journey the end is imminent, because we are undecided what true path to follow. Success lies in what you make of it not what you 'think' it ought to be (do not fantasize success).

So how can we get started?

Formula to Success

What you think and how you then act is the deciding factor that will help you discover the goal of success. These two attributes are important together with a set of consistent principles, which you follow through. Thoughts based on reason are a powerful catalyst to start any reaction, and once you set off, you will soon realize that courage is the simple virtue needed for a human being to traverse the rocky road.

Obstacles are natural, and they are a means to the source of acquiring

wealth, as I am sure you will agree. Persistence, patience and perseverance will have to be practiced religiously to reach the goal and to overcome the obstacles. Of course that said, I would now like to point out the P's that you should frown upon.

Do not procrastinate, do not pretend that you know it all and finally do not prolong your 'venture(s)'. Be prepared to fight the stumbling blocks that may confront you, but pursue your goal and allow your potential willpower to predominate.

In any situation in life, it is unequivocally important to remain level headed, despite all the 'ups and the downs' that we are likely to face. Remember life is dualistic by nature – the obverse and the reverse sides of the same coin to put it simply. I am compelled to add that though we know that the past is the cause and the present is the effect, it is self evident that with time the present itself becomes the cause with reference to the future.

There is a very deep meaning embroiled in this syntax, and if you can relate this to success, then it can be said that if we intelligently live in the scientific self-discipline, we can become the architects of our own future.

The Basic Steps

The following guidelines will help you pave a wonderful path to your ultimate success.

The steps are very simple to implement in your daily life.

1. Do what you love and what you are good at.

2. Be prepared to learn and to be positive (motivation and enthusiasm).

3. Be an innovative individual.

4. Be prepared to invest not just money but your time, effort and resources,

too.

I mentioned money – this does not mean that you have to invest a large sum to become a millionaire or wealthy.

5. You must be disciplined in having set goals and targets. Remember that persistence is the key to success.

6. You must be prepared to manage your time effectively.

7. As you evolve, learn to give back what you amass to the society. I call this philanthropy.

You must have a solid vision – one in which you 'see' yourself having attained success. Great people of the past and present see to it that they reach this coveted position, by employing these basic steps.

However, notice in step 2 I deliberately used the word 'learn', and that too for a very good reason. Life is the greatest teacher, thus you must be willing to accept challenges all the time (using the power of discrimination) and thus as a result you must learn via its eternal principles the magnificent doctrine it has revealed with the passing of time. This means that you must act when the time is right.

Action is incredibly important and highlights success – the two are synonymous to be quite honest. To succeed action is needed but the essential ingredient is how serious you are. Being too serious can ruin your business venture, so the point is to have FUN.

Any discipline will require organization and orderliness. You must as I mentioned in the introduction be prepared to listen to your inner voice as much as you possibly can. This means that rather than being too dependent on your family, friends and so on (not that this is bad) begin to have faith in your own capabilities.

Stand-alone and strive to learn and succeed. Often, failures may just result

from instances where we have stopped exercising our own views, or we have become too dependent on others'.

Success is not some secret that you have to search for or unearth in order to reach your destination; it is rather the understanding or the recognition factor that you develop with respect to what you really want in life. Intuition, courage, skills, knowledge, challenges and opportunities are some of the concepts that determine the traits of people who enjoy wealth. Any task performed with the right spirit will give you victory. Mental attitude is what will give you success, but negative attitude, laziness and working unwillingly will result in failure.

Do not expect too much in too short a time, but your approach should be positive and execute your task with absolute perfection, paying particular attention to your long-term goal(s). This means that you approach your duty with concentrated energy and you execute your plans righteously. This should be your philosophy of life.

To begin a new venture, it vitally important that you realize the following, which I have to say is crucial. You have to appreciate the fact that to start a business you need to acquaint yourself with the term cash flow. Investment in the form of a capital is a requirement, but more importantly it is the concept of viability of the business venture that matters most.

Steps to Personal Wealth

Decision-making is perhaps the hardest step to get over with in your quest to begin the journey to wealth. The problem is until you do not delve deep within yourself to unlock your innate qualities chances are that you will be indecisive and hesitant. This is not wrong as such, but more often than not this 'feeling' may not allow you to maximize your full potential.

There is no secret to unleashing your full-blown potential – the 'secret' lies in your willingness to listen to your inner voice. The initiative to seize a good opportunity that comes your way is by undertaking the task in a

methodical way.

Sit quietly, calm your senses and thoughts, and meditate deeply on the subject matter in question. Do not jump into anything at once just because the idea seems favorable. Most things appear very 'good' in the initial phase, but thinking, planning and time are a prerequisite. Often it is something within that will tell you what to do. The secret is not necessarily from without, but can be acquired from within.

Striving to do your very best at all times is the little secret that will help you amass wealth. Imagination (I mean constructive imagination) which is the power to visualize is an important factor in creative thought – but as you will appreciate you will not be able to do this without a strong will, and above all this faculty of visualization has to be ripened into firm belief and conviction.

1. You must have the desire to achieve your goal of fame – this is rule number one.

2. Be prepared to handle money efficiently with respect to budget, expenditure and responsibility and/or accountability.

3. Do not spend more than you are required to and spend less than you make.

4. Personal problems, including addiction not only to drugs etc., can be ruinous. This is something that must be taken care of from the very onset.

5. Figure out ways to invest and above all begin to save money. You will have to play smart and get your priorities absolutely right.

In any venture, it is likely that you may face a lot of antagonism, a far cry from an idealistic situation. Over expectations, over optimism and the tendency to 'wish' that things run as planned, can and often may lead to failure.

Thus as mentioned earlier planning is very important to your success. Of course the other factors that one needs to consider also are over work and

exhaustion. In the hope to make your millions, the probability is that you will become a frustrated wreck and become quite despondent – this will not be helpful in your progress or pursuit to wealth.

Achieving Your Goal

When you persist refusing to accept failure, know that the object you have set out to achieve will materialize through the dynamic willpower.

Thoughts can be incredibly powerful tools, and if you are willing to implement this divine gift then you are sure to attain your goal. If you cling to a certain thought with dynamic willpower, it assumes a tangible outward form.

Now is the time to cauterize the negative characteristics inherent in the form of habits, lack of strong willpower, lack of confidence, hesitance and wrong attitude towards life in general. You have within you the power to accomplish everything you want, that power lies in the will. The root cause of failure in life is lack of concentration – do not hoard yourself with ideas, concepts and strategies all at once in the very hope to succeed. Begin slowly and be consistent in your goal setting scheme.

Focus your attention on one thing at a time, and do not allow your MIND to go in a state of 'over drive'. There is a scientific way of utilizing concentration, and the magic word is to keep calm, while you perform all your duties with the correct speed.

Do NOT rush and create chaos, but rather methodically and meticulously focus and centre your whole mind on whatever you undertake, and the important thing is to keep your mind flexible.

Once you know that you are genuinely on the right tracks and on the path to achieving your goal, do exercise care as far as time management is concerned. It is often very easy to get involved with a project so much so that you can get carried away in perfecting whatever it is that you are doing.

You must prioritize your work and above all respect and honor the value of time – do not waste your time and your life!

The Keys to Success

As I have mentioned the environment plays a huge role as it is quite inevitable – particularly our inner environment.

A calm relaxed individual is far more likely to come out a winner in a trying situation than his/her counterpart – a person who his nervous frustrated and erratic. The former has his senses fully identified with the environment in which he places himself.

However, the restless individual does not understand the environment and consequently gets into trouble. The keywords are focus, concentration and care in whatever you do in life.

1. Develop a definite and a clear-cut goal/aim.

2. Draw up a wise workable plan/program.

3. Guard your health. Without health there is no real wealth.

4. You must conserve your energy.

5. Be honest in your life (in words, deeds, thoughts and actions).

6. Stick to virtues and adopt good principles.

7. Reflect upon ideal personalities and seek strength from their philosophy.

8. Seek divine guidance and be truthful.

9. Endeavor to help and serve others with gratitude.

10. Always think positive and believe in the power of God.

Transformative thinking is indeed the way to success. Set out a plan to achieve your goal and deliberately ruminate over the meaning of this plan and make it happen.

From time immemorial great people from all walks of life have emerged as true victors and the reason behind this is training the mind for happiness. Ethical discipline is essential, particularly self-discipline.

Each individual is unique. What is good for person A may not be suitable for person B. However, it has to be emphasized that all can enjoy quietude, solitude and silence, and to be honest every individual irrespective of age, caste, creed, color, sex has at some stage or another experienced peace.

After discovering through trial and error method, you can determine the precise way to compose your mind body complex and thus attain great heights.

Meditation may not be effective for all, but that does not mean that you do not improvise such methods as and when required.

Be systematic, and your only goal should be to employ methods that bring you success and happiness.

Our mental faculties determine our actions, and it is quite obvious that the mind should be tamed and subdued. Constant vigilance is necessary and continuous training of the mind will pave the path to ultimate success.

Do not fall prey to the dictates of your mind!

Optimistic, heroic and noble ideals have a powerful and uplifting effect upon the body. Enthusiasm with deliberate well-orchestrated self-application in joyous mood and absolute optimism is the secret path to wealth for all great men.

The Power of Thoughts

The preceding chapter highlighted the importance of cultivating correct attitude and developing faith in what you seek to achieve in life.

Nothing in life is impossible, unless you think it so. Thoughts are remarkable 'packets' of energy and if you tenaciously cling to a certain thought with the dynamic willpower, there is no reason why this thought cannot manifest according to the blueprint you have created.

Earlier I briefly mentioned by explaining how a person interested in art can step up his/her abilities to excel in life. I shall now use the same example to illustrate the power of thought. An artist develops an idea of creating a painting or a drawing of a beautiful landscape.

The thought process initiates a series of ideas and the artist subsequently uses these ideas to produce the skeleton work, which allows him/her to

eventually complete the final work of art according to the mental blueprint created initially. A mere thought process allows the artist to create the masterpiece!

This creation is in itself a scientific principal based on the Universal Law Of Creation. It is the source from which everything manifests. It is in us all, and it can certainly be tapped if you are just willing to give it a go. The secret is not really a secret, but it is a treasure trove within each and every one of us and we have the right to use it most efficaciously.

Is it not true that when you see someone so very happy and elated, your mind gets caught up with the cheer and you discover that there is a smile on your face?

The thoughts are so closely interweaved with the mind. If the thoughts are calm the mind is calm. In any aspect of life, be it starting a business, getting your first job or getting married, the relationship of mind and thought is foremost.

Systematically, therefore we must train and discipline the mind for right thinking and diligent activity, and thus have correct understanding of what you really want in life, and how this will add to the effectual dynamism in your quest and what you ultimately seek – your path to success and wealth will become gracious, meaningful and attainable!

People with certain qualities are almost magnetically attracted, and such qualities are called positive qualities. These qualities are present in all of us, but they are not invoked or clearly understood. We know what love, kindness, courage and joy mean, these are noble virtues, and we also recognize them as qualities we admire in others.

Despite knowing this, when we act we act compromising ideals. The reason behind this is that we are never true to our own selves – we are constantly acting and putting up a 'show' to please everyone around us, but ourselves! It is painful, demoralizing and quite agonizing not to be your true self.

You may exclaim in disbelief, and sat what has this got to do with wealth and prosperity? I acknowledge your concern, but I humbly request that you take a moment or two, and in the silence of the night ruminate over this point deeply. I would like you then to implement what I mentioned above by being **yourself.**

Notice the changes that occur with the passage of time, and what you will truly discover is that when one can bring out into expression the fragrance of one's innate positive qualities or characteristics (of who you really are), then not only people but all the things that you have ever desired or wished for will come to you.

"As the thought, so the mind."

In order to fulfill your set goals and your dreams, it is necessary to practice what the book outlines.

The habitual inclination of our thought patterns is ultimately the deciding factor, which determines our abilities, talents and our personal characteristics. Based on this critical and vital piece of knowledge, one assumes that those lucky few have been born with the special talent you lack and fervently desire to have.

To a large extent this is true, but it has to be said that no one is born a millionaire – full stop! The valuable information lies in the art of cultivating the pattern that brings success. We are what we think we are.

It is true when Masters say that, "Your Thoughts create the environment".

Thoughts develop personality
Thoughts promote health
Thoughts influence the body
Thoughts can change and shape the future (destiny)
Thoughts bring forth creation
Thoughts influence the physiology and psychology of people
Thoughts can bring success

Thoughts can even heal the body

Watch your thoughts constantly. Your experiences and the environment have their 'seat' in thoughts.

Your suggestion, and autosuggestions via meditation and visualization techniques must be stronger than the 'thoughts, and when your actions uplift you, know that you have understood the art of controlling your thought processes.

You can accomplish anything through the power of thought. Visualization uses your imagination to allow yourself to 'picture' your success or achieving your earnest goal.

Your mental thoughts or vibrations are incredibly powerful, because the mind has a tangible connection with your thoughts and your actions. Your thoughts are subtle energies and have a strong connection to our consciousness.

Therefore, constant nourishment of positive thoughts via visualization, yoga and meditation will bring harmony, happiness, health and wealth!

Factors That Bring Inertia

First and foremost is to introspect, and this literally means that you take stock of your traits and habits.

Often, lack of self-analysis is the cause of our short fall, and it is the lack of definite, undivided effort and attention that stands in your way to progress and achievement of your desired goal.

Introspection therefore means reassessment of our mental 'block' and diagnosing deficiencies by weeding out negative tendencies in the form of habits, indecisiveness, fear, lack of confidence and so on – what we often term as failures.

It is time to reenergize so that by uprooting all these negativities from your life the true happiness with the zeal to progress becomes prominent and firmly rooted.

The greatest enemy that stops us from advancing in life other than apathy, lack of confidence and inferiority complex is **FEAR.** Fear will literally stop us from moving forward – in fact we will not even fulfill our very aim to succeed. The best way to combat fear is to practice deep breathing exercises, and every night mentally affirm that you are under the protection of the supreme personality of godhead, and energize your thoughts with positive feelings.

Consciously uproot the seeds of fear from within by forceful concentration upon courage, and shift your awareness to a level that allows you to fully appreciate that you are beyond any type or kind of hurting. Fear comes from the heart, so fill your heart with LOVE, and when you feel agitated relax, calm down and breathe rhythmically, relaxing with each exhalation.

Of course there is yet another problem, which I believe, is the major cause of frustration and subsequently dampening our ability to excel in life. It is, what I call 'desirous of results without the will to put in the effort'. I have personally failed because of such a negative outlook – and I am the first one to admit this openly.

Now this is where the point I made above becomes clearer. Failure, sorrow, illness and inadequacies are natural eventualities when the Law of Nature is broken.

Transgression and violation of the eternal Law of nature brings misery. As human beings we have the abilities to shape, correct and change our lives, goals and destiny.

The greatest impediment that you will ever meet in your life is your immediate environment. If anything you will have to change that – you may have noticed that I started this book sounding slightly cynical and somewhat

over cautious, much less a little negative – the prime reason for this will now become apparent.

The environment that I just mentioned can be defined into two, namely the inner and the outer. It is these two fields of environment that you will have to watch out for.

All your experiences come from your mind stuff – or the inner environment (thoughts). What you perceive through all your senses from the outside will equally shape your future.

Thus the important point here is to keep watch over your thoughts. My suggestion to you is to beware of your inner environment more so than your outer environment. For example you may have stumbled upon a great home business opportunity that is potentially superb and just right for you in every aspect.

You are happy, and quite willing to give it a go…yet in retrospect something about this business 'stops' you from going ahead with it. There may be several reasons for this, but I am very curious to learn the major reason. Rest assured it cannot be the money (because it is within your budget), nor can it be a hype (because it has apparently worked for thousands with testimonials to confirm).

So what is it I wonder? Think about this point, and you will no doubt come to a favorable conclusion…and surprisingly it is, the mind stuff – the perpetrator.

To succeed in life you will have to begin by correcting your thought patterns, because it is the company of your thoughts and the affinity you have for them that will determine your fate.

"Thoughts express through the physical body."

The Risk Factor

Without digressing from the subject matter, I would like to remind you what I mentioned in the early stages of the book regarding the dualistic nature of life.

Why is it that some people are so lucky and yet others fall behind in the struggle to succeed?

To answer this conclusively it is worth noting that in general majority of people have the notion that affluent people have something special which they obviously lack – This is not true as we all know, however what makes one person richer than the other is largely dependant on the choice or the decision taken, coupled with the risk(s) acknowledged through the greater understanding of the power of discrimination, and the ability to weigh and balance the scales of your intuitive faculty.

Now the risk that you take has got to be one based on the understanding that the venture you have decided to pursue has been researched thoroughly. You only embark upon taking a driving test for example once you feel that you are proficient enough to pass it and not otherwise.

Thus, the risk that you undertake in this regard has got to be what I call an informed risk. In other words, it is one where you have confidence on what you are getting yourself into, and this too is based on information source that you have searched well.

The fact that you are now reading this report is to gain the understanding on how to achieve financial success – thus this report is in a way your research tool to enable you to then implement the techniques and the tips outlined to achieve the goal. The action taken has therefore come directly from a source that can be considered authentic, valuable and genuine.

Once you feel confident to take the driving test with the guidance of the driving instructor of course, you decide to take the driving test – this is the perfect way to ensure success. I wish to redress a point made previously and it is about learning.

You must be willing to learn constantly, because to gain any skill, knowledge and power, you must be prepared to LEARN.

Commitment is the vital force which you should very much get used to from the very onset. Remember that there are certain situations that you may not have direct control to bring any foreseeable changes, which may result in much heartache.

However, this need not ever be the case because what really matters is the mechanism or the manner in which you control the situation and ultimately how well you react to it.

The trouble with us is that we tend to live in the past and in the future at the same time. When our mental faculty becomes over burdened we become discouraged.

The load is too heavy for the mind, so we must restrict the load. When we have too much to do at one time, we should at once stop our activities. The clock ticks on at a regular pace, it cannot tick twenty four hours away in 60 seconds, nor can you do in one hour what you can do most effectively in twenty four hours. Live for the now, and the 'future' will take care of itself.

Do not be greedy and above all do not burn yourself out by 'wanting' to become a millionaire!

The tables have turned around, more and more people are resorting to a simple back to basics lifestyle – without so many luxuries and fewer worries.

The dualistic concept of nature is prevalent everywhere – you cannot prosper if you write out cheques without having credible funds or credit (deposit) in your bank account, sooner or later you will run out of money.

Without peace of mind, the likely hood of running out of 'steam', happiness, calmness and strength you will become 'bankrupt' mentally, emotionally, spiritually and physically drained. What a pity it will have all been to come

to a point of utter desolation!

This is when you must dwell on the power within, and mentally affirm your purpose in life; you may want to go through some pleasant experience so that you forget your worries completely. The point is do not take anything too seriously, enjoy what you have and be happy with what is your due.

What You Must Avoid

It is natural that when the unforeseen happens we are far more likely to react in a negative way. However this need not be so, the book reveals ways to achieve your goal harmoniously and diligently.

The following are some pointers that will be most helpful:

1. When things go wrong do not overreact. Think positively and calmly.

2. Do not be over judgmental, and over critical.

3. Try not to ignore a bad situation, beware of the comfort zone.

4. Wisdom and strength alone can help you overcome much of life's imminent problems.

5. Tackle problems head on.

6. Avoid greed and conceit of any kind.

There is a business ethics and a businessman should practice this ethics. Those who are strictly honest and truthful will flourish in business. Let us once again consider art as an example to highlight what has been discussed thus far. As we all know we have innate powers – within each and everyone of us lies the storehouse of latent energy bursting to be 'awakened'.

Let us assume that you have the creative power, and that being an artist for

example you can virtually paint and draw any subject or theme.

Fair enough, it is obvious that you have considerable talent as not all artists have this ability. Since you are aware of this, you may assume that because your artwork is good it has good potential to be sold. True, but let us consider all factors that need to be taken into account a step at a time.

1. You may be a very good artist, but if your work does not get noticed and appreciated, it is of no real benefit. It is important therefore that your work gets noticed (through maximum exposure) and the way to do this is get your name established.

This requires that you contact the right sources and approach artists who have been through the 'same' learning curve as it were to reach the path of prosperity. You must take into consideration competition that may exist in your chosen field. You must prepare a good foundation – this can be done using the information within the pages of this book.

2. Your artwork may be exceptionally beautiful, but without understanding the dynamics of the market place your work may not blossom.

3. From your personal perspective your work may seem to have great potential. However, it is relevant to appreciate the views of the general public – in other words your potential buyers.

Do not get into the rut that most do, "hearing what we want to hear" this is a type of preconditioning that can bring untold misery.

4. You must look into other areas to develop your potential. Expand on subject category/theme, use of various different types of media (e.g. acrylics, oils. Mixed media etc.), deciding on how to promote your work, you may even want to sell originals or reproduce prints perhaps… The possibilities are endless, the question is how determined you are in your quest to succeed.

The psychology of success depends on number of factors, but the one I believe that is most vital is self-belief. Most people never get the first stage

of success because they lack this characteristic, which is essential.

Such conditioning often stems from your personal experiences, but the causative factor is environment, which has already been discussed. Though it is good to be cautious about anything that you do in life, it is equally essential that you do not get tangled into the technicalities of the 'process', but rather focus on the benefits and the ultimate reward that it yields.

Dedicate your goal to achieving success by implementing the five cardinal words beginning with the letter D to your success, namely Devotion, Discrimination, Discipline, Determination and Duty.

There is no harm in raising questions regarding proposals that come your way or even business opportunities you intend pursuing. So long as these questions afford all the answers and that you decide to follow through considering all the factors, then it is all well and good.

However, when your questions defeat the very purpose of your inquiry then it becomes a 'vicious cycle'.

Why, what, where, when, who are words that we often use to ascertain information about everything in life including business ventures – thus giving rise to questions.

The question with the word why is a necessity for it will help us draw a perfect conclusion and help us overcome doubts. The problem with this is that if you are not clear about your goal(s), then the very question why you wish to even pursue the venture becomes meaningless.

What you must consider are probable long-term goals, benefits and how your first step to wealth and success will enable you to enjoy greater heights.

The Inevitable Mistakes

As human beings we are very restless – we often become overwhelmed with

joy, success or gratification. It is so very important to maintain your calm during such events, because excitement can lead to problems, of which one is over spending.

That said, it is also quite important to realize that success may just 'knock' you back, in that you may become complacent and 'decide' not to do much, because you 'have it all'.

This is a terrible phase that you could ever possibly get into, and one you must consciously be aware of at all times. However, the one thing that you must beware of is the ego complex – do not let your ego become an impediment in your endeavor to attain wealth.

The best medicine to avoid ego is to conserve energy. The energy that has been generated and conserved, unless it is directed into the right channels, it will be catastrophic.

We must control our urges, and this is where the art of practicing balance in life becomes an essential tool to your success. Idle talk is one single factor that can destroy your desire to succeed.

Remember, that people around you and the company you have will determine your future success – you may waste precious time, but those around you will make it even worse, they will contribute to overall wastage of your own time.

Thus as the saying goes, 'like attracts like' should be the maxim, and above all use your common sense all the time, and only do that which produces positive results.

Being systematic too will help avoid confusion and annoyances, which can both, have an adverse effect in your business venture and goals. Do not take on board work that may set you back.

Try to evaluate the situation, paying much importance on priorities – do not procrastinate, do not waste time and most of all do not waste your precious

energy. If you act thoughtfully then time will be managed most efficiently.

If words, deeds, thoughts and actions are good then life will be good, and each moment will bring success and 'time' taken to achieve the coveted goal will be…well your guess is as good as mine.

"Mind is the cause for bondage and freedom."

The Law of Success

Simply by understanding common principles, of which some have already been discussed above, one can attain success.

A conscious effort has to be made to provide good experiences for the mind. Nature has provided man with everything in vast abundance – sadly though human beings have not quite realized this fact.

You must make up your mind to be successful. How can you do this effectively?

How can you develop will? Success comes with planning, determination and faith no doubt. To ascertain this fact I suggest that you try the following: Choose some objective that you think you cannot accomplish, and then try with all your energy and strength to do that one thing.

This could be anything, from drawing a portrait to mastering how to use the computer. When you have achieved success, go on to something bigger and

continue striving forward exercising your willpower. Despite any set backs do not be shaken at all, but derive strength from your surroundings and above all learn from like-minded people who have sought to achieve success courageously without ever losing hope.

Remind yourselves of people like Abraham Lincoln, Henry Ford, Mother Teresa and many more who have achieved the coveted position, because of their innate power of faith and dynamic willpower. Remember, you too can achieve the same success.

This law can be applied by anybody and it does work. It is true that our thoughts and actions shape our future and destiny. You must be willing to channel your talent and innate capabilities in the right direction, so that you can soar to new heights.

To recap on what has been said thus far, allow me to remind you what it takes to be successful.

Planning is crucial and perhaps the most important step to your success.

Prepare yourself to change your views, habits and your thought patterns.

Only pursue tasks that are important. You must divide your needs from your wants – there is a fine line, so exercise discrimination.

Watch your personal financial situation. Budget well and reduce spending.

Surround yourself with people with a positive persona and those who are successful. Read books about people who have succeeded in life.

Do not pretend to be who you are not. Be yourself and do not show off.

Expand your horizon and be enthusiastic and ambitious.

It is good to increase your income but it is even better to invest in assets that will make you wealthy.

Prepare to work hard and make sacrifices.

Right actions enrich, strengthen and motivate us fully vitalizing our inner resources.

Cultivation of such values and adhering to the right values of living will help us grow and achieve success.

Such a consistent regime and exposure can mould our character and will help redeem our lower tendencies.

Time to Learn Who You Are

I would frown upon anyone who would even think of making a comment, by saying that success is only a wishful thought.

We are not born failures – let me get this point straightened. We have all been successful in our lives at some stage or another, and this is an undeniable TRUTH.

The following points will surely enable you to understand who you really are, and that is a guarantee. Once you ascertain your own attributes, it becomes that much easier to embrace ideals that will allow you to leap to greater heights.

1. Are you generally enthusiastic and positive or the complete opposite?

2. Do you like to work hard and would you put in that little bit of extra effort if you did what you love most?

3. Are you being all that you can be – you may want to analyze your strengths and weaknesses.

4. Are you content with your present situation and/or circumstances?

Upon answering these three very important issues, you can determine your future. Remind yourselves about the importance of discipline and organization mentioned earlier.

The next point I wish to highlight is simplicity. Do not unnecessarily create hardships in the way of your work and the goal to success.

By simplicity I mean, do not complicate situation, and do not let success get to your head – pompous attitude is yet another problem that may bring you down. Be humble, assertive and righteous in your endeavors to succeed.

A calm individual can achieve virtually anything simply through the power of concentration – this is a scientific based truth.

Research has clearly shown that techniques like yoga, visualization, and relaxation can bring heightened awareness, thereby allowing the individual to reach his maximum potential.

By the power of concentration and focus, a person can accomplish that which he/she has desired.

The Need for Change

We are all too aware that nothing ever remains permanent in life, despite understanding one fact that life itself is a continuum, what we have failed to realize is that our own attitudes, conditioning and propensities stops us from incorporating changes.

One of the most difficult things to change is our nature (the indelible thoughts), particularly those that have left a mark (blueprint) on our psyche.

We may be able to change a lot of things around us but the need to change our thoughts, attitudes and habits which almost certainly have become a part of our self identity becomes arduously difficult a task.

As with all things in life time can heal anything and everything – allow time to help you grow in life and without wasting time reach your individual goals.

How do we change our mental attitude? The answer is very easy – once again there is no secret as such, nor is this arduous a task to implement. The primary answer lies in the word change itself. Initiating gradual changes in your lifestyle will help you reach your goal much faster. I say that the answer is easy with respect to how we can bring about positive changes, because let us consider habits for instance.

Habits take time to take root, as we are all too aware. Just as you 'learn' your habits with time you simply begin to unlearn them. Habits are very difficult to eradicate at once, and thus you allow time to take care of your habits. What has this got to do with being happy and rich, I 'hear' you ask?

Well, my friends I would like to throw back the very same question to you! Ask yourself why you have not been able to progress?

Put into practice what you have gathered thus far. Sit in a quiet corner and open your heart out, and solve this problem – the answer to all you problems good or bad lie within you. The exactness of the problem will no doubt vary, but the reason(s) for it are self-explanatory.

They stem from experiences, environment and your thought patterns. Why is it that person Y is able to quit smoking and yet person Z has much difficulties to quit the habit, though both have been smoking for ten years, and both smoke twenty cigarettes a day? The answer lies in what I have already discussed above, and it is our THOUGHTS.

The one thing that you will have to change in your life is your current perception of who you are, what others think of you and finally who you really are?

While you can change your thoughts, your environment and your business strategies, what you will have to realize is that you will not be able to change

the very Law of Nature – it is perfect. Thus, we must respect this and begin to adhere to its governing dynamics, without violating it. How can nature affect our success?

This is a valid question, but upon deep analysis you will understand that we as human beings are constantly breaking the rules, laws and life's eternal processes daily.

Without digressing from the subject matter too much, carefully watch and notice how the beautiful rhythm of nature is fulfilling its duty daily without any discordance, and interruption. Likewise we have a lot to learn from Nature. Deviation from truth leads to utter dismay and failure, and breaking the Laws of Nature will bring despair – in short the macrocosm and the microcosm are indifferent.

The decisions that you make in your life will determine the outcome of your future events. Always think first of what you are about to do or intend doing, and by undertaking this act how will it then affect you.

Do not act on impulse, but rather remain calm, quiet and try to maintain deep silence as much as you can. It is simply amazing what you can achieve through silence and introspection.

I do suggest that you undertake a form of relaxation exercise, such as meditation or even yoga to help you achieve peace and success. Good judgment is a perfect indicator of wisdom through the expression of the power of intellect via the discriminative faculty.

If you have clearly recognized your folly, then you must admit mistakes and bad habits. If it annoys others or affects your health, conscience, financial status, family, well-being and your peace of mind, then you must ask, 'How much better off would I be without it?' If you do not benefit from this – why even take it up or think about it?

Understanding Failure

‘Reason is the greatest enemy that faith has.’

This is a fact because both the believer and the non-believer are quite likely to resort to this statement in support of their respective arguments.

You have already been acquainted to life’s dualistic nature, and as such human reason will find both ‘pros’ and cons’ for both good and bad action respectively.

This is when you have to learn to be guided by the inner voice of ‘conscience’. The following arise from this innate powerhouse, intuition, truth, peace, righteousness, love, nonviolence (in words, deeds, actions and thoughts) and power of discrimination. These attributes have their existence in the soul.

This is the greatest truth that you cannot afford not to know. Effort is proportional to grace, but I wish to add that success is proportional to effort only when you have learned to appreciate the qualities of love.

Whatever you do put in all your effort and do whatever you do with absolute love.

Those who are willing to take risks achieve success. It is a known fact, that young people are more adaptable to changes. As we age it becomes a little tricky and tougher to bring about changes and the ability to adapt to wide ranging comfort zones. Before it becomes too late, weed out the problem early on – do not allow it gnaw into your system. Like a virus take action and remove it from your system at once.

The fact is that we are born perfect (I do not mean this in a physical sense of the word), but the rigors of time ‘adulterates’ this perfection, and therefore the infinite possibilities that lie lurking within us become diffused.

However, what makes us superior is that there is but one great and covetable gift which is ours all the time, and this is our extraordinary power to

discover, develop and declare that we as human beings have the capacity to reach great if not greater heights – lying within us is the infinite source of energy that is distinctly ours!

"We are helpless victims of our own desires and wants."

The Final Goal

Most people as I am sure you will agree do everything half-heartedly, and the reasons(s) for this have all been covered.

They do not use their full potential, mainly because they have not understood the power of the mind.

Often we are drawn or compelled to do things that bring sorrow. Temporary pleasures bring sorrow, and consequently majority of us through fear or perhaps even lack of confidence are 'forced' to throw in the white towel.

This need not be the case, because this book gives you the ability to overcome these hurdles, by delivering words so potent that you can change your circumstances. It is high time that you watch the graphs of your mind very carefully.

Upon introspection it is now time to weed out the dirt and through the use of the power of discrimination distinguish that which gives you lasting happiness as opposed to sorrow.

The bottom line is you have to exercise control over your thoughts.

The following is included to guide you to your journey to wealth, health and happiness.

Avoid dwelling on all the wrongs things you have done.

Repeating wrong actions over and over become habits. Simply take care not to repeat those actions again.

Do not think of yourself as a failure. Use failures as a means to acquiring success – do not give up until you reach your desired goal.

You will have to erase the grooves of bad habits that you have created by creating good habits. If you are lazy decide to become positively active and assertive – set yourself tasks or goals and make sure you achieve them.

The fact that we resist change shows that we have our own 'comfort zones' and this is a result of our thoughts. Why is it that we resist change – the simple answer to this question is fear of change.

A change means that we have to let go of that which we 'feel' is 'right' for us.

The question then remains to be asked is what is right for you? This is a difficult one, and the answer is that until we are not fully content within ourselves then even a millionaire who desires an extra million is a beggar. How many of us are content?

We seek instant results, and when we do not 'see' results we become despondent and subsequently give up. It is my belief that when you desire a thing for the right reasons then nothing will ever stop you from acquiring it – this is the eternal law.

Paving Your Path to Success

I wrote this book with only one intention in mind and that is to help you understand and ultimately help you realize the Power of the Mind.

What you will shortly find out is a series of steps that you have to follow very strictly to ascertain your deep-seated desire. These steps are not monumental tasks, but simple guidelines to get you started.

1. Believe in yourself, and the power of affirmations. Successful people become successful through constant use of their willpower. Do not be frightened of mishaps in the initial stages. Transform failures into success through wisdom, strength and faith.

2. Believe in the philosophy of 'simple living and high thinking'.

3. Do not hold anything against anyone. Strive to overcome your past grievances and move on. Try to forgive everybody 'hurt never help ever'.

4. Honesty is the golden rule. Observe silence, meditate and remove all negative tendencies from your system (i.e. jealousy, ego, hatred, fear and so on). Stick to the following principles, love, truth, righteousness, peace and non-violence (you must not even injure anyone through your speech, actions and thoughts).

With absolute determination, it is relevant that to acquire success you associate with people who have already attained it.

To appreciate the purpose of this book, it becomes vitally important to scrutinize the following points. It will make more sense to you now why success or failure depends on how you define yourself:

IMAGE: The better you feel about your self-image the more likely you will succeed. Image does not necessarily mean looks; it also has a deeper meaning and connotes reflection.

The image that you may have about yourself is more likely to stem from

what you ‘think’ about yourself. The internal environment that I have discussed earlier can play a crucial role in determining your final goal.

EMOTIONS: It is obvious that our thoughts and feelings, which are subtle, have tremendous influence in our lives. The best way to counteract these subtle forces is to exercise silence during meditation and relaxation exercises.

It is advisable to take up a form of exercise to keep your mind positively active. Of course the second benefit is health. Healthy body serves as a perfect ‘vehicle’ to do well.

Every individual seeks happiness in life. Now the very happiness we seek becomes a joy once found. This joy can surmount to ‘bliss’ simply by incorporating.

LOVE. You must share love in what you do and you must love what you accomplish daily in your life. In the silence of the night, introspect and learn how to improve your life (in words, deeds, thoughts and actions) and thank the supreme universal energy.

Together with what has been said above, good communication skills, interaction and good relationship is the way ahead – this is ultimately the essence of fine virtues and character that will make you successful.

Develop a harmonious personality, and remember what was mentioned at the start, always use loving words – words can bring peace or start a world war.

Conditioning your mind effectively will allow you to reap the rewards. It is very good practice to scrutinize your daily thoughts just prior to bedtime, and log this in your progress book.

Set goals and targets daily and work at it until you achieve them.

Time is the most precious asset in life, use it wisely – time wasted is life

wasted. When you decide to achieve success in your life, make sure you do not have conflicting thoughts. If you learn how to consciously control and thus implement the inexhaustible powers within you, you can accomplish much more.

Language is nothing but the expression of thoughts and experiences. Communication plays a vital role in your overall success, much less your day-to-day living. Through the power of knowledge, you can achieve specific goals, because the secret of our strength is in our knowledge. When you have an idea that is workable it is necessary to focus on it hundred percent.

Do not tell the world about it – there is no need for such 'show'. Ponder over it and develop it into a 'product' that has a sound base. Without a firm foundation an edifice has no chance to stand.

The Law of Prosperity

There is no harm to desire success and all the other good things in life, but rest assured, desire which leads to the nagging feeling of lack or incompleteness can be dangerous.

If for any reason desire leads to sleepless nights and frustration - it is time to STOP whatever is it that you are doing.

Contentment is the true single factor of affirming your abundance. A selfish desire leads to utter failure!

Spiritual law is very powerful indeed.

That said, you must endeavor to follow the following principles daily in your life. Always be good to all around you, do not be treacherous and deceitful. Beware of the ego and be true and sincere.

Thoughtfulness is incredibly important, so always remind yourself of people

who may not be so lucky, and extend your helping hand as much as you possibly can to those who deserve it.

Training your mind to accomplish great heights is not a difficult task. In your spare time, do not waste your energy; instead spend time contemplating on the power of your innate being.

Meditate daily and visualize your success and your goals. My friends, the power of the mind is simply awesome, the fact is that we do not even use 10 percent of it in our daily lives – now based on this scientific understanding just imagine what you could achieve if you were to use the remaining 90 percent?

Just as you savor food when you chew it and taste it – perform each and every act with a sense of gratitude and do it willingly and most importantly happily.

Do NOT follow every little impulse blindly, learn to reflect and distinguish between what is temporary and fleeting and what is lasting, what is essential and what is non essential, between what is pleasing and what is unworthy.

Self-conquest will give us that which we are seeking. It has to be stressed that balance is also an essential ingredient in your quest for success and wealth. You must allocate time for yourself and your family or the loved one's. A permanent happiness must be independent of a changing environment.

Do not become a workaholic or a 'wealthpreneur' freak in your quest to success, lest it damages your relationship, much less your attempts to sincerely succeed in life.

Do not deviate from the path of righteousness or the Law of Nature. It is great fun indeed to witness success and wealth, and the joy that wells up is beyond belief no doubt. However, if happiness, joy and success all come at once at the expense of your health, then I am afraid it is all a terrible waste.

The way to being wealthy, is by the employment of the following virtues which is our real true nature, and it is to be found not just in human beings but everything around you: Truth, righteousness, peace, love and non violence. Ask yourself, that if all fellow human beings apply these attributes consistently – the world and its inhabitants would prosper.

We must approach all our work (including problems) or duties with concentrated energy and thus execute it with absolute perfection. Endeavor to do all the things (little or however small a duty or job this may be) in an extraordinary way. Perform all your work and duty with LOVE and enthusiasm, and watch the results. Never attempt anything half heatedly; you will not progress in life.

Power of Words

Power of words can have a very strong impact on our minds and in our lives.

Before I continue, I would like you to cogitate on the following question, could someone remain silent at all times?

Not letting anyone know what is inside his/her heart and mind for the mere reason of not being verbally or emotionally expressive? Yet I can say with certainty that each and every one of us are silent talkers. We talk to ourselves in many ways and situations, some times we hurt ourselves and yet at other times, silent talking brings a wonderful smile to our faces!

Communication is therefore very important in life. Words are powerful and depending how they are spoken, they can influence our day-to-day thought processes, actions, behavior and our outlook towards life as a whole.

Of course depending on how they are used the effect words can have is quite incredible, they can be used to persuade, inform, hurt, ease pain or even start a war! Words spoken with great emotions have the power to bring changes that can speed up the body's healing process!

This enormous power is in the meaning of the words, what they mean to the person who hears them. Far more than simple communication, truth, falsehood and the infinite shades between them, words have the power to manipulate other people's thinking and behavior.

It is our interpretation of words that is the true cause of our emotional reactions.

Words spoken softly, unselfishly, innocently and with absolute love are the ones that get lodged indelibly in our being from whence they produce their overwhelming soul stirring effect. Thus it is so important to use words selectively and appropriately at any given time and situation.

Modern science is beginning to appreciate the powerful effect words can have on our bodies when they are used in the form of prayers or even affirmations. Did you know that through conscious effort, we could create a very strong willpower in ourselves?

Affirmation for success:

I will pursue relentlessly, as it is my birthright to be successful. I am powerful and I shall achieve what I need at the time I need. I am destined to reap the fruits of my actions and I will share my joy in success with all I know.

Benefits of Affirmations

- Self-esteem and a positive outlook
- Helps you achieve goals and targets
- Improve you memory and skills
- Helps to create an inner self-belief (willpower, confidence and character)
- It can help you evolve spiritually

Words spoken softly gently and lovingly will be attractive and procure instant admiration. Wealth is in itself a word, and by itself it does not mean

anything.

The one single factor, which gives the word wealth, the meaning is the intellect. The wealth of information is nowhere to be found, but it is within us at all times. Intellect is cultivated through logic, and the main point is that dry logic and philosophy can often prove counter productive. Thus, it is essential to communicate effectively, because in pursuit of wealth, you will need to sell yourself your business or your company via communication (words).

However, communication on its own will not reciprocate your success.

The Power of Unconditional Love

It seems to me that people have forgotten the real value, meaning and definition of the word love.

You may exclaim and say what has love got to do with wealth! It is naturally difficult to define true love, let me explain, say you want to learn how to swim, you read books about the art of becoming a good swimmer, but until you do not jump into the swimming pool under guidance, the true meaning of swimming does not have any real value or meaning.

You will have to taste the fruit to know its real flavor, as the saying goes.

Selfish love rooted in desires that are in no way harmonious is the most damaging, and if you become 'immersed' in acquiring your goals via deception, calumny and against all the noble and ethical principles than you might as well put this book away.

Those who understand love live in harmony and it is natural that these individuals will attract what they have willed to achieve.

The greatest power of attraction in every sense of the word be it a relationship, business and friendship is love.

As a budding entrepreneur, remember that the attractive power of love is incredible – you must practice compassion, and watch yourself grow and watch your venture thrive.

Upon achieving any form of success in life it becomes pertinent that no matter what happens, you do not force your success on anybody – avoid egoism, pride and do not impose your power on anyone – it is wrong to do so.

It is crucial that by getting wealthy, you do not abuse your newly acquired ‘power’. When power is used appropriately know that you have achieved glory.

Conclusion

This book is written with the view to allow you to discern the innate latent powers that lie dormant within each and everyone of us.

Opportunity seekers cannot really afford to 'chose and pick', but rather they should learn to capitalize on every bit of chance that is afforded to them.

As a seeker avail yourself to opportunities that have the potential to become indispensable gateway to success – it is all about taking calculated, controlled, measured and an informed risk.

Wealthy individuals have created their own career because they are true believers of success.

These are individuals who cannot stop until they achieve success. They become rebellious fighters only to earn their unflinching goal – they are disciplined warriors wielding their weapons of truth, honesty, sincerity, compassion, determination, power, principles, righteousness, wisdom, faith, self-belief, creativity, fortitude and prowess to reach heights par excellence.

Life functions strictly according to the natures incorrigible laws. The reason for this is to establish efficiency, and within the ambit of law, the rational intellect in man can be developed to a greater efficiency.

You are wealthy already, however due to the lack of understanding your

powerful innate qualities, these attributes lying in abundance have not found the dynamism to express and manifest.

Finally do not take life too seriously. Life is a journey made possible for us all, and if we are willing to give ourselves the opportunity to grow, then life can be so wonderful an experience. It is most entertaining, especially when one follows its governing principles religiously.

Be happy at all times, when difficulties arise, laugh at them, and employ the dynamic willpower within you to fight them off. As mentioned elsewhere, the body and especially the mind is truly an amazing instrument we have.

State of complete tranquility is possible and there is mounting proof to establish the greatness achieved by common people throughout history – it is time that you employ the powers of your mind to achieve your desire(s).

Recommended Resources

Looking for some killer deals?

http://NetActivated.com/Steals-n-Deals
http://TheJVZone.com/affilprogs/everything/
http://TheJVZone.com/affilprogs/everything2/

HEY!!!
You can join the #1 Rated Membership Site on the Net right now, BEFORE the prices go up!
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