



Creating Abundant Wealth



**This kit includes a simple,
proven & effective CD + GUIDEBOOK.
Expect to create the Wealth & Prosperity you desire!**





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NOTES





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ABOUT THE AUTHORS / NARRATORS

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CREATING ABUNDANT WEALTH

To succeed in any endeavour requires the right combination. The right combination for good health is a proper **Diet**, proper **Exercise** & proper **Rest**. The right combination for Creating Abundant Wealth (CAW) is proper **Diversification**, allowing proper **Time** & developing the proper **Winning Mindset**.

A proper Winning Mindset deals with all the psychological barriers to wealth creation, such as impatience, procrastination, quitting, greed, fear, etc. Proper Time is about allowing yourself adequate time to reach realistic financial goals. Time is also the Archimedes Lever when it comes to moving financial goals along. Remember, it's not timing the market that matters; it's time in the market! Proper Diversification is about measuring risk against reward, for a **balance** that allows you to sleep nights, yet aggressive enough to build serious wealth quickly.





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CAW is primarily designed for creating the Winning Mindset, that's necessary for the accumulation of abundant wealth, but it also deals with the 2 other variables. The accompanying CD will help your subconscious mind develop the necessary behaviours & emotions, that many successful investors, traders & business owners consider to be essential for wealth creation.

LET'S BEGIN!

Would you fly a plane without a lesson? Then you can't expect to create wealth without good advice. Rumi the famous 12th century Sufi poet wrote, **"If anybody goes travelling without a guide, a 2 day journey becomes a journey of a 100 years. The one who takes up a profession without having had a teacher becomes a laughingstock...it's a rare event to find a buried treasure."** This is as true today as when it was first written! So take as much LUCK out of your equation as you can & get some good professional advice.



There are only two main ways to become extremely wealthy in a material sense & they are;

1) Invest in shares, properties, bonds, precious metals or collectibles, etc.

2) Own a Business, including network marketing, share trading, franchising or a partnership (marriage) etc. In actual fact, really wealthy people put effort into both. Success doesn't come before effort, not even in the dictionary! The harder & smarter you work, the luckier you get (providing you know the difference between *activity* & *productivity*). People who look for easy money in business or investing, usually pay for the privilege of proving conclusively that it doesn't exist! This is unless you can somehow suspend the laws of cause & effect, as all financial failure is an attempt to break these laws... Ah, I can hear you thinking, "But what about the lucky few who manage to win large sums of money, who haven't necessarily worked hard for it?" Well, they're the exception that actually proves the rule! Out of 100 State lottery winners that ever won \$1,000,000.00 or more, less than 2% of them ever managed to hold onto or increase their easy found wealth! Easy come, easy go.





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Making a committed effort towards investing or operating your own business is essential for large financial gains. Furthermore, it's usually committed effort that triggers providence or the guardianship from a Higher Power. As Algernon Sidney wrote, "God helps those who help themselves." To remain committed requires avid faith. Having faith in a desired outcome is all about staying focused. Therefore, getting ahead monetarily requires unwavering focus on your desired outcome. Keep your mind off what you don't want (or fear) & keep it on what you do want. You attract into your life often what you fear, because fear is simply faith in a negative outcome. Your fear becomes a self-fulfilling prophecy.

Saint Augustine put it this way, "To have Faith is to believe in that which you do not see & the reward of faith is to see that which you have believed." You must be able to sustain yourself through many setbacks & that's why some people with mediocre talent, but with great inner **drive, desire, passion & purpose** go much further than





people with vastly superior talent. In fact, the highest paid sport stars have 1 major thing in common...they recover faster from setbacks than their competitors. **Desire** is a key factor in any success. Interestingly, it's derived from the Latin root "desiderare" meaning "of the Father" or Divinely inspired **purpose**.

Research has also uncovered the startling fact that accumulating large sums of money, has little to do with a formal education! A great formal education can earn you a living, while a good self-education (self-development) can make you a fortune! It's seldom about what you **earn**, but nearly always about what you **save** that makes you materially wealthy. As such, the most important strength to develop is your 'EQ' (Emotional-Intelligence Quotient), not just the all-familiar 'IQ' (Intelligence Quotient). We all know that you can't spend more than you earn, but that doesn't stop most people trying! That's because, **knowing what to do is useless, unless you do what you know &** take persistent action towards your goal. For example, people





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may know how to lose weight, but don't follow-through on their diet. Simply put, they don't stick to their plan.

If you're easily angered when verbally attacked, worry about trifling matters or get anxious & fearful regularly, your EQ needs some work. Same thing goes if jealousy, hatred, revenge, greed or superstition are part of your life. These are just a few signs of low EQ. Others include a **lack of** confidence, flexibility, focus, decisiveness & resilience, or **fear of** poverty, criticism, ill health, lost love, old age & death. The billionaire JP Morgan would say, "To be a money master, you must first be a self-master." He was referring to EQ. Listening to your CD regularly will help here. Remember, your EQ is easier to build than your IQ. It's also a more valuable attribute in the workplace!

There are 2 major ways to make money through shares & that's either by **Trading** or **Holding** them. Share trading is a business that is best suited to people who are



ordered, thorough & telic (a planner). It often requires a very strong EQ & IQ. It also requires an experienced coach that has navigated this highly competitive terrain successfully. Additionally, you'll need a system with a **Positive Statistical Expectancy & Proven Money Management Strategy**. An example of such a system would be;

Pick a blue-chip share (company) randomly & buy some. Sell if it drops 25%, or rises 50%. Before risking any money, test the system with 30 pretend trades. Importantly, a 25% loss should never be over 5% of your trading fund!

That's it! Simple, relatively safe & mathematically sound. Even if you progress onto trading futures or options, you'll still need a system with Positive Statistical Expectancy, Proven Money Management Strategy & a Winning Mindset.

A further variable, when it comes to trading shares is the distinction between **Discretionary** trading & **Mechanical** trading. Discretionary or subjective trading is sometimes





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thought of as 'seat of the pants' trading, while Mechanical or objective trading is thought of as sticking strictly to rules. The truth is, no subjective trader will survive without a rigid set of guidelines & no objective trader will survive unless they learn to adapt their systems to changes in the markets. In essence, subjectivity once defined becomes quite objective, so use a Mechanical system if you've just started. The same thing applies when buying a business. 95% of most franchises succeed while 95% of most small business fail. What a difference a proven formula or plan & rigid mechanical guidelines make.

Whether trading or investing, a good plan is essential. Remember, an idiot with a plan will run rings around a genius without one. A good plan will include rules on taking profits & losses. It's only partly true that, *you can never go broke taking a profit*. Fact is you can & you probably will! **Therefore, it's of paramount importance to cut your losses short & only ever let your profits grow!** So, the most important thing to determine is, at



what point should you get out of a losing situation (called a Stop Loss point)? This should be determined before you get in! It's the all-important question because profits tend to look after themselves, while losses tend to grow. It requires strong EQ to sit on your hands & do nothing when you have a profit. The craving to take the money & run can be overwhelming. Moreover, it requires even stronger EQ to accept a loss & admit you've made a mistake...you're only human. But in the long run, that's all you need to do! More BIG money is made by sitting on investments, rather than trying to time the swings in the market.

For trading success, you must have a defensive plan in place before you start! A 2% to 5% loss is the maximum you ever want to take, EVER! And logically a 2% to 5% loss out of a 50% return is a very small loss indeed. To illustrate this point, wouldn't you like to go to the casino or racetrack & know that if you win, it'll be **REALLY BIG**, but if you lose, you'll get back 95% to 98% of what you





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wagered??? This is what trading with Stop Loss points achieves. All you need additionally is the Winning Mindset (patience, etc.) to wait for the low Risk, but high Reward Ratio trades (RRR) to come along. Great RRR trades are like busses...if you miss one, another will be along shortly. Is trading or investing risky? You bet it is, but so is doing nothing!

Holding shares doesn't require much more than proper **Diversification, Time & Patience**. But either way, the most important tenet with shares is to trade with the trend, as the trend is your friend! If you want to get into investing in shares or property, then you should seek out the advice of a successful financial planner - one that you can trust. A Financial-Coach can help you set up your own business & ensure that your investments are a good **psychological fit**.

Diversification is one of the main keys to wealth accumulation. It's wise to diversify over a variety of



markets, systems & time frames. However, this only becomes possible as your equity grows, unless you invest in managed funds. The other side of the coin is **over** Diversification (die-worse-ification). It's mathematically possible to prove that Diversification with 15 or more positions (of equal weighting) is fruitless. Therefore, striking the right balance between 1 & 15 positions is crucial & ultimately based on your account size & Risk Profile.

Greater Diversification equals lesser risk but **likely** smaller rewards, while under Diversification equals greater risk but **theoretically** larger rewards. However, in practice, a loss of equity will often ensue from under Diversification (at least in the long run). Another way of knowing if you're under diversified, is the appearance of large percentage increases or decreases in your equity. Ironically, HUGE percentage increases in equity are usually celebrated, when in fact they should be questioned, as they are indicative of under Diversification. Mark Twain's idea





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was to, “Put all your eggs in the one basket & watch that basket.” Unfortunately, he was never known for his investment prowess!

Anything that can take the emotion out of your investment decision-making, will help you accumulate wealth. That’s probably why Dollar Cost Averaging (DCA) works so well. Simply put, DCA involves placing a fixed percentage of your income into an investment, at regular intervals, regardless of the investment climate.

Making plans & sticking to them also helps take the emotion out of your decision-making. That’s why goals are so important. Goals must be measurable, written down, realistic, kindle a burning **desire**, reviewed often & a system of reward/punishment implemented. It’s also essential to understand there are two sorts of goal setting strategies, GAFS (going away from strategies) & GTS (going towards strategies). GAFS is when you focus on what you don’t want & use negative language, e.g. “I am



sick of being poor.” Whereas GTS focuses on what you want & uses positive here & now language, e.g. “I choose to be happy, healthy, wealthy & wise!” Focus is so very important. Positive & negative thoughts can’t occupy the human mind at the same time. One or the other must dominate.

For example, build a clear picture of the Australian Opera House in your mind. Got it? Now, without taking your mind off that mental image, not even for a second, say out loud what you had for dinner last night... Chances are you can’t without losing the picture! It’s your responsibility to make sure your focus is on positive thoughts & off negative ones. There are no problems outside your mind... As Gene Donohue notes, “The difference between a goal & a dream is the written word.” In another sense, a goal is just a dream with a deadline. Take a load off your mind & put your plan in writing. If the plan doesn’t work, you can always trace your steps & discover exactly how to improve it. However, if your plan was notional, then you may never know - never learn.



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Two further core financial considerations are;

- 1) Your **objective**. Capital growth, income stream or a combination of the two.
- 2) Your **time frame**. Anything from intra-day up to 5 years & over.

With respect to your **objective**, aiming for a higher income stream, be it dividends or rent, usually equals a lower chance of capital gain. While a higher chance of capital gain usually equals a low to in-existent income stream. In all instances, the golden rule is, **the higher the expected returns, the higher the likely risk**. As with most things in life, the key is to strike the right **balance**.

Your **time frame** has a lot to do with your goals & your age (Risk Profile). If you'd like to make the maximum amount of money in the minimum amount of time, this will entail very high risk. Leonardo da Vinci put it this way, "He who wishes to be rich in a day will be hanged in a year." This is timeless advice. If your strategy doesn't pay off, then you might be left with inadequate capital to



survive on. **Better a little caution than a great regret!**
Time, as Einstein found out, is relative! We all know that time flies when you're having fun. This is where listening to your CD will build your patience, persistence & help you to enjoy life's journey.

While it's still true, as the wealthy industrialist Harvey Firestone pointed out, "Thought, not money is the real business capital," being without adequate capital to survive on is never a pleasant thought. Younger people could generally recover from enormous losses of equity better than older people, because they have more time ahead of them to recoup their losses. However, there would be no need to recover if you regularly squirrel a little bit away for a rainy day. The best way to do this, if you don't already own your own home, is to purchase a residential property & make your abode your investment. Apart from being extremely tax effective, it's also a forced savings plan. Look for the worst house in the best street & consider buying it, as a mortgage is good for your soul!





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Position is everything & waterfront property is the ultimate in positioning. While new housing estates can easily be created from rural land, it's very difficult to create new coastline (supply & demand moves all markets).

With further respect to time frames, there are 2 extremes to bear in mind. At one end of the scale there's the person who trades intra-day (incidentally a hermits life). Then, at the other end of the scale you have people like the 2nd richest man in the world, Warren Buffet, who considers holding a stock for 5 years a 'short term trade.' People similar to Buffet can patiently hold a stock or asset for decades, waiting for its true potential to be realised. They don't give a toss what the newspapers or analysts think, do or say. Most investors however, read lots of opinions about markets & can be influenced to act on the information subconsciously, not ever realising the affect it's having on their behaviour. Remember, **opinions** are a cheap commodity.



Compounding can't go without a mention, as it's also a powerful way to accumulate wealth. For example, if you took \$5,000 & managed a 10% per month return compounded, it would turn into \$1,000,000.00 within 5 years. In fact, if you could compound one cent 45 times, you'd have more money than Bill Gates! Having said that, 10% per month is difficult to achieve consistently, but nevertheless, as Benjamin Franklin said, "Money makes money & the money money makes, makes more money." And if you've no money, you can always use OPM (Other Peoples Money). An extremely rich uncle of mine would say, "When you owe the bank 1 million dollars, you've got to worry. But when you owe them 10 million, they've got to worry!" Incidentally, he couldn't sleep nights unless he owed a lot of money, whereas a much poorer uncle of mine couldn't sleep nights if owed even a little. A Winning Mindset is everything!

Stress management is also an important part of a successful plan & few things relieve stress better than





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exercise. It doesn't matter what you do initially, as long as it's something more active. Try going for a walk. Even if at first, it's only for 10 minutes, you can build it up to a brisk walk 7 times a week for 30 minutes. Perhaps consider walking along the beach, bushwalking, bike riding, rollerblading or swimming. Alternatively, try some aerobics, cardio-boxing, martial arts, yoga or weight training. Research proves that regular exercise inoculates against stress. It also helps flush the lymphatic system (part of the body's sewage system) & boosts the immune system.

Diet is also important. Groundbreaking research reveals that eating well & taking supplements, has a HUGE bearing on your state of mind. The following products which are highly recommended by nutritional experts, are available from leading health food stores or our website & should be used only as directed; **Super BM PLUS** tablets are the most comprehensive supplement available. They restore nutritional balance & combat





environmental pressures. **Vital Greens Powder** is a nutrient & enzyme-rich complete 'Superfood' which contains 76 nutrients essential to delivering optimal health, energy & vitality to every cell in the body. **Abund Essence** (bush flower essence) aids in releasing negative beliefs, family patterns, sabotage & fear of lack. In so doing, it allows you to be open to fully receiving great riches on all levels, not just financial. **Lavender Oil** cleanses & calms emotions, relieves anger & exhaustion. Its fragrance also helps balance the central nervous system.

Greed needs a mention too. Greed is just the fear of missing out. You need to realise that you'll rarely buy at the absolute low or sell at the absolute high. Trying to pick tops & bottoms is a mugs game. The right attitude to adopt is to **try & leave a little profit for the next guy!** There will always be more opportunities, than there is money. Also of importance, is being **passionate** about what you do. Find a career or create one that you like (preferably love) because you're either at work or thinking





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about it the majority of your waking existence. So if you're not enjoying your work, you're probably not enjoying your life! As a bonus, when we love what we do, we can naturally do it far better & far longer than our competitors. Rarely can someone succeed in a field of endeavour that they hate.

The most important wealth creation insight, comes from the billionaire philanthropist Sir John Templeton. When he was asked, "What does it take to be really wealthy?" He simply replied, "Only one thing...**GRATITUDE.**" In closing, we'd like to leave you with a snippet from "The Richest Man In Babylon: Modern Version," by Carmenita Green.

SEVEN WAYS TO FATTEN YOUR WALLET

- I. *Get started on your wealth creation plan.*
- II. *Measure & control your expenditure.*
- III. *Make your wealth multiply.*
- IV. *Guard against loss.*



- V. *Make your home a profitable investment.*
- VI. *Aim for retirement income.*
- VII. *Increase your ability to earn money.*

THE SIX LAWS OF WEALTH

- I. *Wealth comes to those gladly & increases in quantity to anyone who will put away 10% or more of their earnings to create an estate for their future & their family.*
- II. *Wealth works diligently & contentedly for the wise owner, who finds it a place to multiply.*
- III. *Wealth stays in the control of the cautious owner, who invests under the advice of a Financial Advisor or Financial-Coach.*
- IV. *Wealth slips away from those who invest in a business or purpose, that they or their advisor aren't familiar with.*
- V. *Wealth slips from the control of those who aim for impossible returns, or those who follow*





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*the alluring advice of tricksters & schemers,
or those who trust it to their own inexperience
& romantic investment ideas.*

VI. *You need to appreciate wealth for it to appreciate.*

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SEVEN STEPS TO SUCCESS!

1) List a realistic goal that you believe in
(i.e. To create abundant wealth - 100k).

2) List 7 positive reasons **why** you need to reach this goal
(i.e. To improve lifestyle).

3) List 7 negative reasons **why** you can't afford to fail
(i.e. Because poverty = pain!).





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- 4) List 7 skills needed to reach this goal
(i.e. Master positive thinking).

- 5) List the people, companies or groups to help
the goal along (i.e. Free telephone counselling service).

- 6) Write your Action Plan - **how** you'll proceed
(i.e. #1 Start exercise program this afternoon).

- 7) When do you estimate reaching your goal?
(i.e. 07/07/07) _____





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The Recipe for Success

- ✓ It's recommended that you read your guidebook weekly & apply as many suggestions as practical (medicine won't work when left in the bottle).
- ✓ Tracks 2 & 3 are essentially the same, so you can listen to whichever one you prefer. Listen twice daily to one of these tracks, preferably once in the morning & once in the evening. After seven days, start listening to track 4 in their place for six weeks.
- ✓ It's **IMPORTANT** never to listen to tracks 2, 3 or 4 while driving! Always listen to these three tracks somewhere that you won't be disturbed & preferably through headphones.
- ✓ Track 6 contains powerful affirmations & binaural beats that should be listened to once a day for seven weeks. Select your favourite five & repeat them out loud for five minutes. Good results can be expected quickly, with optimal results occurring in or around the seventh week.

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|---|---|
| (1) Introduction by Geoff Glover (3:02) | (4) Creating Abundant Wealth (21:10) |
| (2) Deep Relaxation by Lyndall Briggs (20:57) | (5) The Power of Affirmations! (5:52) |
| (3) Deep Relaxation by Gary Green (19:10) | (6) Specially Crafted Affirmations (5:04) |



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Relaxation music by Geoff Glover
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