

# Secret\$<sup>®</sup>

## Chapter One:

### Prosperity Principle #2:

### Character Matters: Live By The Golden Rule And Be A Good Steward

I will ask you a seemingly simple question: What is YOUR purpose for making more money? Is it just to get rich? Do you desire more money just so you can do whatever you want, whenever you want, regardless of how that affects others?

Obviously, money is vitally important, being the common medium of exchange that replaced tribal bartering. It's so much easier exchanging dollars for a product or service, instead of 15 bushels of potatoes, two goats and a belt buckle!! And yes, having more money can bring the freedom to buy whatever you need and go wherever you want. But as most anyone knows, more money also brings with it added responsibilities. There is such a thing as too much of a good thing. I'm sure you've seen people who are totally stressed out, constantly rushing about to keep everything afloat. They have a multiplicity of investments that constantly demand attention. What if one of them falls and like dominoes it causes the collapse of their families entire monetary empire? **Sometimes people get hooked on making money for making money's sake, not for the good it can do. That is bondage.**

The very first thing we have to clear up is that ageless lie that "Money is the root of all evil". The bible actually says, [1Ti 6:10](#) "**For the LOVE of money is the root of all evil: which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows.**" In other words, if you love money more than you love God, if you love money more than doing the right thing by others (which is one and the same with loving God!) then you have planted an evil seed that will work it's evil roots ever deeper into your heart. Notice the author says it was covetousness that caused some to "err from the faith" and this in turn caused them to be "pierced through with many sorrows". It's all about curbing totally self-centered, coveteous attitudes towards money and through repeated acts of

generosity, building up one's understanding that with great wealth comes an even greater responsibility to use it for the betterment of society.

Let me ask you another question. Is **The Golden Rule** important to you? You know, the one that says, **"Do unto others as you would have them do unto you"**? If not, and you believe the ends justifies the means, that "all's fair in love and war and business", then in all honesty I have to tell you something is drastically wrong with your outlook. A person who believes they could and should do everything in their power to win, even lying and cheating others along the way, is a morally bankrupt person, wouldn't you agree? Who among us would want others to treat us in that manner? The sad fact is that because so many individuals do cheat and lie and claw their way over anyone in their way, in order to get to the top, others have concluded that they have no choice but to do the same. They reason that either one does what most everyone else does, or one loses. I am here to tell you that such a premise is one great big lie! I, and many, many others like myself are living proof that one can be successful and not break the golden rule.

I would like to introduce you to a new category of entrepreneur, one that I've created to reinforce the **"Twelve Principles of Prosperity"** outlined in **Secret\$**, including living by the Golden Rule. Those who incorporate these 12 principles into their daily lives will henceforth be known as **Spiritual Entrepreneurs™**.

What we will establish, through a convergence of our community's people-resources, new peer-to-peer virtual meeting room technology and my book, **Secret\$**, is the first **Spiritual Entrepreneur Training Program™**. This training program will be created and made available once we have sufficient new members demanding it's availability.

Here are some of the course modules we believe are needed, clearly differentiating our **Spiritual Entrepreneur Training Program™** from all other business and marketing type courses out there:

- 1) *One-on-one access to a certified Prosperity Consultant.*
- 2) *Complete review of my book, Secret\$, including a more detailed analysis and in-depth study of the Twelve Principles of Prosperity.*
- 3) *Development of a comprehensive Health & Wealth Plan for you and your family, using the 3Circles Community Empowerment Principle.*
- 4) *Overcoming character choices and mind-sets that keep people poor.*

- 5) *Hi-tech tools for entrepreneurs and how to use them, including software applications, PDA's, communications options, and mobile/wireless tools.*
- 6) *If you don't already have a home-based business, we can introduce you to our own affiliate program. It can provide a secondary source of income in 30-60 days and eventually become a full-time generator of wealth.*
- 7) *How to maintain harmony in the home, even when working a home-based business. You'll gain a better understanding of male/female strengths and weaknesses and you'll learn how to establish a clear division of responsibilities, building on each other's unique strengths (my wife, Vonda, is a licensed marriage counselor with a masters degree in psychology. This alone is worth the price of the course!).*
- 8) *I'll also share with you a 200 year-old method, often used by the rich, that allows you to eliminate the life-sapping total volume of interest payments you presently pay your lenders (average for Americans is 35%).*
- 9) *Detailed analysis of why the primary goal of a Spiritual Entrepreneur should be to gather people (to build your targeted list) and build community (to build your brand and loyalty). Also, you'll learn how this process is consistent with the Golden Rule and being a good Steward, helping you to give more than lip-service to the nearly universal understanding that all sales is about building relationships.*

The most important and unique difference relative to all other financial or entrepreneur training programs is my emphasis on community. By community I am not talking about community as the world defines community. I am referring to the intentionally designed, physical, spiritual and entrepreneurial communities for which God gave me a vision. They are called "**3Circles Church Communities**"™.

If you are a person to whom character really matters, I hope you'll join our online version of [3Circles Church Communities](#). It is the most exciting and empowering tool we make available to you, allowing you to network with people worldwide, people who share your philosophy and principles. Within our online community you'll be able to locate other members who live near you. Our membership program also provides monetary incentives for joining or starting local **3Circles Church Community Fellowship Groups** (3CCC Fellowship Groups).

For those who wish to become leaders and start their own local **3CCC Fellowship Group** we provide in depth training that details step-by-step what to do, what to expect, and potential problems with related solutions. As an added incentive to those who help us create new 3CCC Fellowship

Groups we will pay you, through our affiliate program, for every new member that joins your local **3CCC Fellowship Group** and signs up online.

Our efforts on your behalf are not just to get you to sign up for our coming **Spiritual Entrepreneur Training Program™**. Rather, we desire to see every 3CCC member achieve what we call "**Total Life Success™**". Every local **3CCC Fellowship Group**, along with our Web 2.0 enabled online community, is a value-added service to provide you with spiritual nourishment, to help you and your family apply what is learned (like the importance of daily meditation and all the other 12 Principles of Prosperity) and to keep you plugged into all the various 3Circles Church Community happenings. More on "Total Life Success" in the final chapter.

Just imagine the following scenarios as a means of understanding the importance of being part of a local **3CCC Fellowship Group™**.

Scenario One: You're a single mom with four children, ages 6 to 11 and you just can't make ends meet financially. You've budgeted wisely but you know that the food you purchase is often chosen for its cheapness, not its nutrition, so you're worried about the health of your children. You certainly can't afford supplemental vitamins or quality seafood (fish sticks don't qualify!). Then one day while you're online in the 3CCC web-portal conference room, you strike up a conversation with another mom who totally understands, having gone through the same things herself. She tells you about a new group called "Smart Families", that grew out of one of the local 3CCC Fellowships. It's sole purpose is to help families redirect their activities from the usual outside-the-home, individual focused, family fragmenting, money draining, societal norm; to activities that are inside or near the home, family and/or home focused, money saving or money producing, and helpful to all members of the family, not just one individual.

The leader of the "Smart Families" group invites you to attend a meeting at their nearby 3CCC Fellowship Group and adds, "Bring all your kids too!" You arrive at the meeting a little late but notice right away there are lots of activities for the kids. About 15 minutes into the meeting you discover there is a new sub-group within "Smart Families" that promotes family gardening as a way to lower food bills, increase nutrition, and which engages the whole family in learning how to grow and process their own food. This appeals to you, even though you don't have gardening experience, because your most pressing need is to use your existing budget to get better quality, more nutritional food on the table.

The main meeting breaks up about half way through the two hour meeting so members have time to sit down and talk with people in various sub-groups. You find the "Gardening for Family Unity and Profit" sub-group and

join them. To your amazement, you discover that members have established gardens they freely share with other members of 3Circles Church Communities and that their purpose is two-fold. First, they provide a way to share growing and food processing techniques to save money (and saving money, is making money because it's money earned, regardless of whether you sell any of your produce or not). And second, it provides a very satisfying way of learning how to work together, prior to moving one's family to a 3Circles Church Community.

Not everyone can work well with others, so projects like this provide an effective way to weed out those who can't. That may sound harsh to some but its one of the practical ways we can make sure each community is populated by people who, for the most part, work well with one another. Other effective means would be provided by our weekend 3CCC Meditation Retreats, our week long Camping Jamborees and our Visiting Members Program. The spiritual retreats, camping jamborees and Visiting Members Programs will be initiated as our membership grows. The Visiting Members Program will be particularly effective as it provides online members with the opportunity to use their vacation time living and working with us, at one of the 3Circles Church Communities.

Scenario Two: You have a cash flow problem for an existing product. Your local bank won't loan you the money for your small business venture because they were bought by a huge banking conglomerate and now have little incentive to make risky small business loans to local businesses. So, you get on the phone and call your 3CCC **Prosperity Consultant**. The person tells you about the options they know but none of them seems to fit. So you decide to seek help from members of your local **3CCC Fellowship Group**. You could have posted your need to the 3Circles Church Community Forums™ of course, but since you're reluctant to air your private financial matters via our public forums, you follow one of our members suggestions to tap into our "Local Zip Database" (password protected and available only to other approved members). There you locate businesses near you that are run by members of other local 3CCC Fellowship Groups.

You find eight members within a 100-mile radius and note that two of them are business people with long term business ventures and active contributors to various local community organizations. You email both of them, eventually getting their interest and a promise to review your business proposal. One of them follows up and arranges a meeting to see if you would be interested in re-organizing your business as a corporation so he could purchase stock in your company. This is, of course, far better than a bank loan, since your new investor is assuming some of the risk and there is no money to pay back. This is the power of joining and actively participating in 3Circles Church Communities.

Scenario Three: You're not interested in starting a normal business but because you're deep in debt, you like the idea of getting out of debt and becoming a Prosperity Consultant, so you can help others. You particularly like the ideas behind our Spiritual Entrepreneur concept, which defines prosperity as multi-faceted, including emotional wealth, mental wealth, physical wealth, artistic wealth, etc. You never thought of yourself as an entrepreneur, but you now realize that whatever people are passionate about, they tend to share and nurture, which is exactly what an entrepreneur does with their business ideas. You now understand that entrepreneurs are simply more focused than most, when it comes to turning their ideas into marketable products and services, and a Spiritual Entrepreneur simply adds to this entrepreneurial energy their spiritual belief system.

Knowing these things you decide to combine your heart-felt need to help others get out of debt, with your new understanding that you are, by definition, a Spiritual Entrepreneur. So, you sign up to be trained as a Prosperity Consultant. After you've finished your training you form a not-for-profit company that provides your services to the general public. Employees are trained and called "Family Finance Assistants" (FFA's). The purpose of a FFA is to assist families, one family at a time, with creative ideas that help them save money or add to their income.

Each FFA begins by doing an interview and a walk-thru. During this time the family's answers and the home layout is recorded via camcorder. Your customers are most excited by the fact that this service costs them nothing, even though you do charge for your consulting services. This is accomplished by providing a guarantee to each customer, stating that you are paid ONLY as their budgetary outlay is lowered and only for a pre-determined and limited time. If during that time you haven't saved them money or helped them earn more money, you don't get paid.

Scenario Four: You're having a problem with developing your USP (Unique Selling Proposition) for a soon to be launched product or service, so you go online to our **3Circles Church Community Forums™** and post your need for help. The next day you have four suggestions for a USP and an offer of professional services from an expert.

We here at 3Circles Church Communities promote prosperity in all areas of life, not just financial. To that end you will eventually find many, many groups within our online community providing needed services to other 3CCC members, or even to the general public. Providing services as a Spiritual Entrepreneur and member of 3Circles Church Communities is a great way to meet and introduce people to our principles and way of life.

Although we actively encourage our members to step forward, offering incentives to get involved with our projects, it's really up to the vision of our members as to what we accomplish individually and together.

One very important project of 3Circles Church Communities is a hybrid prosperity project that combines the need for local exchanges of services with the reality that most people don't have enough money to pay for those needed services (services can include just about anything imaginable: baby sitters, jewelry repair, tutoring, auto repairs, bookkeeping, home repairs, new construction, hair cuts, etc, etc.). That's where the **3Circles Church Communities Time Bank** comes in.

We will need leaders from every locality to run their local chapter of the 3CCC Time Bank. The benefits of having a local chapter of the 3CCC Time Bank are huge, because it allows everyone to get things done, even if they don't have the money to do them. People who sign up with the 3CCC Time Bank do NOT have to be members of the local 3CCC Fellowship Group or our 3CCC Online Community, so this is a great way to introduce more people to your local 3Circles Church Community Fellowship Group.

Our 3CCC Time Bank is a member of an international Time Bank movement that started over twenty years ago. You get access to all the available services in our time bank, as well as services of other nearby time banks, and you can post your needs using the Community Weaver web-accessible program. All you need is a web browser and a time bank account (the first 500 members who sign up as online members of 3CCC's are given two years of free membership in our 3CCC Time Bank; the normal annual fee is \$36, which helps us defray the administration costs of this program). The beauty of the system is that everyone exchanges one hour of help for one Time Dollar and this alternative currency is NOT taxable (there have been several IRS rulings stating Time Dollars are not taxable). You'll find more about time banks and our 3Circles Church Community Time Bank by going to our main website at <http://www.3circles.net>.

But, getting back to character, I think it's safe to say that if making money were only a matter of good character there would be a lot more rich people in one's circle of friends! I think all of us have met individuals of impeccable character, always willing to lend a helping hand, loving and kind almost to a fault. But casual observation reveals most of those people remain perpetually poor... and not for a lack of trying. No matter what they do, no matter how hard they try to gather enough money to make their life less stressful, to enable more giving, to take care of themselves in their old age, they are still unable to create that elusive nest egg. Maybe many of you reading this are such a person. What keeps such good intentioned people from achieving financial success for themselves and their family?

I have identified **Nine Character Choices That Keep Us Poor™**. Although many of you will not see this at first, due to the media redefining important concepts like "morality", all of these "Nine Character Choices" are indeed "moral choices".

The dictionary defines **"MORAL"** as: **"Of or relating to principles of right and wrong in behavior; Ethical"**. But how many times have you heard someone on a TV program or in a movie or on the news say, "don't force your morals on me"! Implicit in this statement is the idea that no one can really know what is good behavior and what is not. But to believe this is to accept moral relativism and abandon any idea of a moral absolute. This doesn't make sense given the fact that everyone universally agrees murder is wrong; that people who steal from others should be punished; that incest or child molestation are horrible crimes; that engineers who take shortcuts to save money during construction, but which subsequently result in loss of life, should go to jail.

Through the mindless sitcoms and morally bankrupt movies of the entertainment industry (how many times are they going to present bank robbers and moral degenerates as the heroes!) the group mind-set of moral relativism is reinforced, until one by one they win us over. Most people agree with such portrayals of moral relativism because of the way the movie presents the main character and the situations they must overcome. However, the situations are almost always contrived, often outside the scope of real world experiences. Of course, moviegoers are usually not thinking critically, they just want to be entertained. And that's the crux of the problem. We all need to encourage one another, and our children, to do more critical thinking, especially when we're watching TV or movies.

After these morally relativistic views are repeated over and over again, after people watch the same contrived story plots hundreds of times, is it any wonder that their basic moral compass is altered? The truth about morality is that it's a societal set of beliefs passed down from generation to generation. At one time those beliefs were anchored solidly in the Ten Commandments and the teachings of Jesus Christ. The only way they were passed from one generation to the next was through one's extended family. There was no radio, no TV, no movies, no video games, and no Internet. However, today those mass-broadcast media are everywhere and they are the main means by which the younger generation is being taught their values. It should come as no surprise that the main values being taught are that there are no moral absolutes and that moral relativism is the only way to have real freedom. Those who promote such a view are promoting licentiousness, not freedom, and few if any are being taught the difference. Here are those **"Nine Character Choices That Keep Us Poor"™**:

- 1) Failure to renew one's mind.
- 2) Lack of self-discipline.
- 3) A "poor" network of friends and acquaintances.
- 4) Failure to send nay sayers packing.
- 5) Lack of personal vision.
- 6) Lack of persevering faith.
- 7) Unwillingness to take risks.
- 8) Impatience leading to rash decisions and an uncontrolled tongue and emotions.
- 9) Choosing debt and other easy solutions over sacrifice (self/parental/family sacrifice).

I think the first Character Choice, "Failure to Renew One's Mind", is not the most obvious moral choice, but it is one of the most important. This topic is covered more fully under Prosperity Principles #1 (see the Preface) and #7 (see Chapter 6). Suffice it to say that unless we choose renewal, we will accept conformity to what others tell us should be our worldview, our attitudes and our choices. Those who do not accept the truth of Paul's admonition to the Romans, to "Be not conformed to this world, but be ye transformed by the renewing of your mind", will inevitably become part of the politically correct crowd, and by slow degrees end up conforming to the thoughts of the morally corrupt group mind-set.

Character Choice #2, "A Lack of Self Discipline", is rampant in all strata of society. In the home the lack of self-discipline is due mainly to parents parenting by proxy: through their school's teachers; through the baby sitters; by overuse and abuse of the TV; and through endless, outside the home, peer related activities. Society has made parents feel those endless outside the home activities are essential for their children's growth, and that if their children don't experience what everyone else experiences they'll somehow be "deprived". And, horror of horrors, they'll be labeled "bad parents". In truth, those parents who join this mind-set are robbing their children of much more important family time, where parents are empowered to provide their children with their own world view and instill in them the same important values they were taught (or should have been taught!). The general consensus when making social choices today, more often than not, is: "I'll go along to get along". And the general consensus when making financial decisions, more often than not is: "If it's easy, feels good and I can buy it on credit, why not?"

In Character Choice #3 my referral to a "poor" network is a double entendre: "Poor" as in poor people, and "poor" as in ineffective or having less quality. Everyday, people make choices but more often than not those choices are to do what continues to keep them in their comfort zone. When it comes to

relationships, especially within one's own extended family, not taking action is certainly the norm. Outside of blood relatives, people tend to make "friends" with their co-workers. But wouldn't it make more sense to seek out our friends, to purposely choose those who share our enthusiasm for life and many of our political and religious convictions, including our desire to be one of the enlightened rich? Putting more time into the lives of those with whom we share these important values and spending less time with those who don't, is vital to our ultimate success in every area of life.

One can let life happen to them or they can make life happen. We can't control everything in life, but in this area of friends, especially in this day and age of electronic communications and mass transport, we are given tremendous freedom to choose. No civilization since the formation of the world has had this much freedom to make new friends, to choose those friends and to stay connected regardless of where we or they are on this earth.

Of course, finding such spiritually non-conforming, value sharing friends, doesn't mean they'll continue to resist societal pressures to conform. I can't tell you the number of people who initially caught the vision of what I'm sharing here, who shared my boundless intellectual curiosity, who were spiritually aware and full of the "joie de vivre", yet their excitement soon faded under the crushing weight of what I call **"The Tyranny of the Inconsequential"**. The vast majority of people never follow through in terms of reinforcing what is most important in life, because in addition to self-discipline it requires a clear vision of what is more important and the patient perseverance to never let go of that vision until it's fulfilled. If you get nothing else from this book I pray that at the very least **you'll understand how important it is to reinforce the number and length of interactions for those people you want to see more of, and to lessen the time you spend with those people who are negative, who have lost their creative spark, whose main desire is to conform! To be a success you must surround yourself with successful people and those who desire success;** either people who are already a success or people who want to be a success as much as you do.

Character choice #4, "Sending Nay-Sayers Packing", can be extremely problematic if it's your spouse, your parents or your relatives who are the nay-sayers. Look at the example of Jesus again. In his day to day life he surrounded himself with his disciples or went off into the wilderness to get recharged spiritually. During his forays into public places where he ministered and healed people he was usually surrounded by his disciples. However, when Jesus went to raise a young girl from the dead, he had to first throw out all the doubters who were scoffing at him before he could

summon the power of God and heal that girl. It takes courage as well as self-discipline to consistently say no to nay sayers!

Character Choice #5, "Lack of a Personal Vision", is at the heart of most business and personal failures. The bible says, [Pr 29:18](#) **"Where there is no vision, the people perish."** I am appalled that the vast majority of people have no vision at all. They go through life making the choices others have provided for them, interacting with and being sustained by an infrastructure that is hostile to personal visions. We need to learn from those American Indian tribes that developed a rite of passage into adulthood for their young people. The young men (I'm not sure about the women) would go off into the wilderness to obtain their name from the Great Spirit. I call this a "Vision Quest". How can we find out what we are made of and test our ability to survive as a people if we do not encourage one another to obtain our own personal vision? To seek God's voice, to understand God's plan for our life, to find out who our mate is to be, to build a business that delivers exceptional products or services, all these are goals that require vision. **Without a clear vision people tend to succumb to our societies rampant celebration of mediocrity.**

But if one has a vision of what they must do, they must also have faith to believe it will come to pass. Which brings us to:

Character choice #6, "A Lack of Persevering Faith". As Jesus said, [Mt 10:22](#) **"But he that endureth to the end shall be saved."** Without enduring to the end of one's vision how will it ever come to pass? We also learn in [Ga 5:6](#) that **"Faith... worketh by love."** Did you ever consider that love is a character trait (as in "a loving person") and that it is love that keeps faith alive? I often hear people say "I love everybody". But in truth love is not just about nice warm fuzzy feelings for "mankind". Love is also about hating evil and the evil things that people do to those we love. Love is about self-sacrifice. Love is about helping those in need when they cross our path during the course of our busy-ness day. Love is about getting a vision from God (because you love God enough to care for what he created you to accomplish). And to maintain a positive attitude it's important to remember that persevering in anything will, sooner or later, bring some measure of suffering, especially when we try to truly "love one another".

**A persevering faith and love are inseparable. They should not be some separate part of our life that we activate once we leave the workplace.** If you want real success, success in everything you do, you must love everything you do. Do you love the job you presently have? If not, you have to ask yourself, "Why am I working there"? It is not good enough to say, "I have to make a living" or "It's hard to find work and if I'm going to pay my bills I don't have a choice". **We always have a choice.** But one

must have faith in oneself to be empowered to make hard choices. And to have such a faith in oneself, I believe, requires us to have a strong faith in God.

Character Choice #7 seems obvious doesn't it? One assumes that a person starting a business must be willing to take risks. Unfortunately, far too many people think they can avoid most risks, that they can find a relatively risk free business and begin making money from day one. Dream on!! I realize that **not all of us think of ourselves as risk takers but I can assure you, we were ALL born to take risks.** If you have young children you can see what I mean. They have no problem with the risk of falling every time they practice walking; they just get up and try again! When they want something bad enough they'll keep defying you to get it, knowing full well the consequences for getting caught are not going to be good! Ever notice how a child learns? Take the computer for instance. Put any child in front of a computer and they'll explore freely, trying all sorts of key combinations to see what works and what doesn't. Put an older person in front of a computer and they're afraid to experiment because they fear they might break it and cause problems for themselves or the owner. There is only one sure-fire way to break those fears you've learned and developed over the years: choose to find an opportunity and risk making mistakes. You either begin here and now or you put it off and continue losing out on opportunities. Of course, I'm not advocating the abandonment of reason and prudent caution when making decisions. However, experience has taught me it's better to err on the side of taking a risk than it is to err on the side of caution.

So, what about Character Choice #8: "Impatience that leads to rash decisions and emotional turmoil"? What would **most** help you to keep your cool and make the **right** decision when faced with a major cash flow crunch, or the sudden loss of your best sales person just when your bottom line moves into the red, or when you discover a major competitor has moved into every one of your larger markets? You might find my answer surprising. The most helpful thing you could do is to first seek help from God, that you would have the strength and perseverance to see each situation through to victory. But the second most important thing you could do would be to seek expert advice from a trusted mentor, especially if they had a wide range of life experiences and wisdom. As the old saying goes, "Two heads are better than one" and better that the second head should have more experience than you!

Most of the anxiety of starting your own business arises out of the near infinite number of choices you make everyday, knowing that any one of them could eventually sink your boat. Anxiety leads to impatience, which in turn leads to emotional turmoil and rash decisions. However, with an

experienced mentor, someone you can lean on for expert advice, your day to day decisions are not so overwhelming and more often correct. This is why we invented the idea of a "Prosperity Consultant" and offer our Spiritual Entrepreneur Training Program to train them, so we can make available to our members a large number of mentors.

The 9th Character Choice that could keep or make you poor is "Choosing Debt Over Self Sacrifice". On the surface, being in debt seems far from any connection to one's character. But what I am talking about is the connection between one's will power, your ability to sacrifice your needs today, the things you feel you must have, for a bigger reward tomorrow. **The choice to choose indebtedness rather than patiently waiting till one can afford what they want is indeed a character issue.** Have I made wrong choices and put myself in debt... yes, in the past I followed in the financial footsteps of most people. This was especially true when it came to buying anything for my business, because then I could justify it on the basis of future returns. In this society, with its never-ending parade of advertisements offering you easy money, who hasn't fallen into this trap at one time or another?

However, the proverb is quite clear... and so very true: [Pr 22:7](#) **"The rich ruleth over the poor, and the borrower is servant to the lender \*."** That word "servant" can also be translated as "Slave". **If you are in debt, you are to some degree a slave to the lender.** So, the question remains for all of us: Why do we choose to go into debt? The short answer is because everyone else is doing it. If you want to own a house or a car these days, what can you do, some might say? However, I want you to know that if you are determined and committed to these principles, you will find other choices... creative choices... better choices.

It's easy enough to get a nice looking car for relatively little cash... if you're willing to buy used for now. And for some, those who live in the city or who work from home using the Internet, a car may be an option, not a necessity. However, lets imagine that your present car, the only car your household owns, just gave up the ghost. Like most people you live paycheck to paycheck and even if you were to put off several bills for a month or two, the most you could scrape together would be a few hundred dollars. That could be used for a down payment on a nice used car, or it could buy you a junker and you'd owe nothing. But as many of us have experienced at sometime in our life, a junker costs you more in the end, because of the need to repair what the previous owner neglected. And a nice pre-conditioned used car would cost you, at a minimum, several thousand dollars. So, given this situation, my suggestion would be, **"Sell... Don't Borrow"**.

What I mean by "**Sell... Don't Borrow**" is that almost without exception everyone has things they are not using or don't use very much, items they could sell at a garage or yard sale. Why not be creative? Why not get some friends together on this and tell them your desperate situation. Multi-family yard sales always attract more buyers and generate more dollars so do a multi-family yard sale and ask your friends to chip in 25% of what they make, to help you out. If they're truly friends they might even offer to split their earnings from the yard sale 50/50. The point I'm trying to make is that people who have decided they will NOT borrow money, will look for solutions that help them to avoid borrowing, but people who are impatient and prefer the easy way will always borrow.

As to one's home, why should we buy into this mortgage system, which is nothing more than legalized robbery! Harsh words? Yes, because when you purchase a home for approximately \$100,000 you end up paying about three times its original value by the end of a typical 30 year mortgage. That's \$200,000 in the pocket of the rich and you've actually paid \$300,000 for the home. Our financial system calls this compounded interest, but I prefer the biblical term: "Usury".

When applied in the world of high-finance charging interest makes sense. A lender's money could have been used in other ways, to earn a substantial return, so it makes sense to charge interest for the privilege of their lending you money. But if the lender charges interest that is compounded (instead of simple interest) that's usury. For instance, a simple interest charge of 15% on that \$100,000 home would net the lender \$15,000. I just did some quick figuring. I realize that a lender who gets less will want to be paid sooner and charge more. So I decided to see if the average monthly mortgage (prior to this housing meltdown) could remain about the same and still provide the lender with a relatively good return on their investment.

I know that most people pay between \$600 and \$1,200 a month on their mortgage. The average of those two figures is \$900 a month. Assuming that the lender would accept holding title to your home for 10 years instead of 30 years, and that he would charge more interest because it's not compounded but simple interest, let's assume 25% interest on a \$100,000 home loan. Twenty-five percent of \$100,000 is \$25,000 which I divided by the 10 years or 120 months, yielding the investor \$208 a month (\$25,000 divided by 120 months equals \$208). Your monthly payments would be \$125,000 divided by 120 months, or \$1,042 a month, which is still within the range of average monthly payments (again, this is prior to the housing meltdown). For a multi-millionaire this would certainly be no hardship. Just 20 such deals and two million in capital outlay nets the investor \$50,000 a year for the next 10 years.

This obviously wouldn't be an attractive deal from a purely financial view. But unless we begin to see the importance of first providing for our own, for causes that produce sound families and nurturing, ecologically aware communities not just large bottom lines, progress will continue to be measured only in dollars and cents. It is precisely such a short-sighted mindset that led to our present unstable economy.

A better way to borrow, for those rare instances when it's totally unavoidable, for those who live in a 3Circles Church Community, would be to lend to one another without interest on short term loans and to charge simple interest on long-term loans. In this way we help one another stay free of slavery to our debts.

However, I caution against regular or widespread borrowing from other community members. Rather, we should prefer to help one another earn more and/or spend less, thereby obtaining the material possessions, skills or education we need for ourselves and our families. And don't forget, to lend money in the spirit of Christ, we must listen to what he said about lending to those in need, "with no thought of return". That means if your family is struggling and you can't afford to lose the money, should the borrower be unable to pay you back (and paying off loans is obviously the ethical thing to do) you have no business lending out your hard earned money. Leave lending to those who have money to spare, for which it would be no hardship if some unforeseen catastrophe strikes the borrower's family. Life has a way of doing that from time to time. Just imagine scenarios like a car accident that leaves both parents disabled, or cancer that prematurely ends the life of a single parent. That is why there must be a willingness on the part of the lender to give up any thought of return. Going to civil court to attach the wages of their adult children or other relatives in such dire situations would be counter productive to our communities spirit of love and giving. I recommend to future community lenders, which includes 3Circles Church Communities, that lending be something we do only rarely, in extreme situations.

It's important for us to shine some light on the other half of the debt equation, self-sacrifice. Not a very popular word or concept these days. Do you remember the tale of the ant and the grasshopper in Aesop's Fables? You've probably read them to your children, or had them read to you. Well, in the fable of the ant and the grasshopper it was the grasshopper that preferred making music and having a good time when it was nice outside. Then winter came... a harsh and bitter winter. The grasshopper comes over to the ants abode and finds him warm and cozy with ample wood and food for the winter. The grasshopper realizes too late that he failed to provide for his future.

Aren't most of us like the grasshopper today? How many times do we choose to have fun and enjoy ourselves while we can, hoping the harsh reality of a financial winter will never come to our door? The sad truth is that the majority of Americans no longer save. In April of 2001 the former Federal Reserve chairman, Paul Volcker (late 1970's to the late 1980's) said, "We no longer do any saving. We can no longer ignore this underlying problem in the U.S. economy". Because the American economy experienced such a long, steady growth period it lulled people into believing another stock market crash and world wide depression could never happen again, so people have not just been spending what they've earned, they've also been spending the equity in their homes. Now that home values have fallen an average of 20% across the nation (and continuing to fall!) that home equity has been wiped out and people are even deeper in debt. Worse, it has forced an ever growing number of home owners into bankruptcy and foreclosure. People are just now beginning to wake up to the reality that we are in a recession and another Great Depression is staring us in the face.

As of the end of September, 2008, as I write the final revision to this book (which I first wrote during a four month period, between November 2003 and February 2004) the United States economy has, according to Henry Paulson, Secretary of the Treasury, nearly collapsed. Through the past week there have been additional bank failures, including the largest bank to ever default, Washington Mutual (WaMu). This morning, Monday, September 29th, the entire world expected that a deal was struck on a proposed 700 billion dollar bailout of the banking industries bad mortgage related debts. But it never happened because so many Americans are extremely unhappy that their money is going to help bail out the banking and financial industries.

According to Texas Republican and congressional representative Ron Paul, who has served on banking committees for years and understands the economy better than just about anyone, this 700 Billion dollar so-called "Bail Out" will only temporarily stave off the inevitable, a collapse of our economy followed by the collapse of the economies of other nations world wide. Here are the remarks of Ron Paul just this morning:

*"Indeed, we do face a major crisis but it is much bigger than the freezing up of Wall Street and dealing with worthless assets on the books of major banks. The true crisis is the pending collapse of the fiat dollar system that emerged after the breakdown of the Bretton Woods agreement in 1971.*

*For 37 years the world built a financial system based on the dollar as the reserve currency of the world in an attempt to make the dollar*

*serve as the new standard of value. However since 1971, the dollar has had no intrinsic value, as it is not tied to gold. The dollar is simply a fiat currency, which has fluctuated in value on a daily, if not hourly, basis. This worked to some degree until the market realized that too much debt and malinvestment existed and a correction was required.*

*Because of our economic and military strength, compared to other countries, trust in America's currency lasted longer than deserved. This resulted in the biggest worldwide economic distortion in all of history. The problem is much bigger than the fears of a temporary decline on Wall Street if the bailout is not agreed to...*

*They talk only of bailouts, more monetary inflation, more special interest spending, more debt, and more regulations. There is almost no talk of the relationship of the Community Reinvestment Act, HUD, and government assisted loans to the housing bubble. And there is no talk of the oversight that is desperately needed for the Federal Reserve, the Exchange Stabilization Fund, and all the activities of the President's Working Group on financial markets. When these actions are taken we will at last know that Congress is serious about the reforms that are really needed.*

*In conclusion, there are three good reasons why Congress should reject this legislation:*

- a. It is immoral—Dumping bad debt on the innocent taxpayers is an act of theft and is wrong.*
- b. It is unconstitutional—There is no constitutional authority to use government power to serve special interests.*
- c. It is bad economic policy—By refusing to address the monetary system while continuing to place the burdens of the bailout on the dollar, we can be certain that in time, we will be faced with another, more severe crisis when the market figures out that there is no magic government bailout or regulation that can make a fraudulent monetary system work.*

*Monetary reform will eventually come, but, unfortunately, Congress' actions this week make it more likely the reform will come under dire circumstances, such as the midst of a worldwide collapse of the dollar. The question then will be how much of our liberties will be sacrificed in the process. Just remember what we lost in the aftermath of 9-11.*

*The best result we can hope for is that the economic necessity of getting our fiscal house in order will, at last, force us to give up our world empire. Without the empire we can then concentrate on rebuilding the Republic. "*

I have heard a number of experts besides Ron Paul say that this coming depression is going to be far worse than the Great Depression of the 1930's because back then the vast majority of people had savings to help them through such times. In this brave new world of debt, that is no longer true. In February, 2008 the Comptroller General of the United States Government Accounting Office, David Walker, quit out of frustration, having been hampered by the Bush administration from telling the American people the truth about our country's dire financial situation.

David Walker has initiated a series of public forums called the "Fiscal Wake-Up Tour", warning Americans that:

*"The US Government is on a 'burning platform' of unsustainable policies and practices with fiscal deficits, chronic healthcare underfunding, immigration and overseas military commitments threatening a crisis if action is not taken soon. There were 'striking similarities' between America's current situation and the factors that brought down Rome, he had said. These included 'declining moral values and political civility at home, and over confident and over-extended military in foreign lands and fiscal irresponsibility by the central government'" (From a [blog article](#), "Comptroller General, GAO head David Walker Quits; Dire Warnings About Deficit Spending; Fiscal Wake-Up Tour")*

Also, since a huge proportion of the population was still living on farms back then and most city dwellers still had relatives who had farms, they were able to stave off starvation as the distribution of goods was disrupted and in some cases totally collapsed. Today, it will be far, far worse. Back then the price of fuel remained low. Many are predicting that this depression will be unusual, an inflationary depression. Imagine 1000's upon 1000's of small trucking firms going bankrupt (this is already happening). Imagine weekly shipments of inventory being delayed for months. Imagine what will happen with a dramatic decrease in the ability to move goods, only the most essential goods will get through, and the bottleneck caused by few remaining trucking companies will further drive up prices, putting many of the foods we now take for granted beyond the reach of most people.

I can foresee roaming gangs of youths, pillaging the cupboards of anyone still living in or near the cities. They will be armed and they will take what they want. City dwellers, suburban dwellers, even rural dwellers who live in

single family homes without the protection of a community of individuals committed to protecting one another, will be like the lone sheep who wandered off from the flock and is now surrounded by wolves. Look at what happened during Hurricane Katrina and learn. United we survive; divided we fall. Those who still want the total freedom of living their own life alone and unprotected will be foolish indeed.

A few days ago the U.S. Treasury stopped selling those new gold dollars they were minting, because they couldn't keep up with the demand. People buy gold for hard times, because it is the one thing that goes up in value as the dollar's value plummets. What if the government decides to do what was done in the 1930's, when the government stole the gold of an entire nation? Under penalty of law everyone had to give the government their gold, so it could be melted down and used to prop up the failed United States economy. I know it's hard to believe because they certainly don't teach this bit of history in public school, but look it up yourself.

What is most egregious has been the steady erosion of the dollar's buying power. This is the result of inflation and it is a hidden tax that few people figure into their accounting. Just in the past 3 years, the U.S. dollar has lost 40% of its value. That's on top of the fact that our dollar is only worth pennies when compared to what a dollar could buy in 1900.

At the center of this erosion of our financial future is the US Government's out of control spending. No one is willing to cut spending because almost all of our leaders are getting rich at our expense, yes, at the expense of the American taxpayer. In the end it is the confiscation of our wealth for the payment of interest on the money the US Government borrows from the banks that is at the heart of this financial mess.

The US Constitution is clear on this matter, the US Treasury under the authority and stewardship of the US Congress, is the institution that is supposed to create our money. If that were happening we Americans would not have to pay the billions of dollars in interest payments we now pay every year. The reason our government got into bed with the bankers was so they would have an inexhaustible line of credit, enabling them to do what they want, without having to go to the people to get their pork barrel projects funded.

This is how the war in Iraq was funded, even though we were already in debt and had no money to fight a war. That is also how these bail-outs are being funded. The US Treasury prints money as they are commanded; the Federal Reserve banking system pays pennies for the US paper currency, regardless of it's denomination (what a deal on this \$1,000 bills!!); the Federal Reserve banks lend the money requested by the US Government and

the US taxpayer pays the bill, the interest on what is owed. Common sense should tell you that this is nothing less than legalized robbery!!

"We The People" in our collective ignorance of how this fiat money, fractional reserve banking system works, are allowing our federal government to rob us, and all future generations, of our hard earned money. This is utter folly and it must be stopped. I think noted columnist and Presidential candidate Chuck Baldwin has summarized what is happening more clearly than most, so I'll quote his latest email newsletter, "No Amnesty for Wall Street":

*"At the time of this writing, the U.S. House and Senate are poised to pass a \$700 billion bailout to Wall Street. At the behest of President George W. Bush, the U.S. taxpayers are going to be on the hook for what can only be referred to as the biggest fraud in U.S. history.*

*Virtually our entire financial system is based on an illusion. We spend more than we earn, we consume more than we produce, we borrow more than we save, and we cling to the fantasy that this can go on forever. The glue that holds this crumbling scheme together is a fiat currency known as the Federal Reserve Note, which was created out of thin air by an international banking cartel called the Federal Reserve.*

*According to Congressman Ron Paul, in the last three years, the Federal Reserve has created over \$4 trillion in new money. The result of all this "money-out-of-thin-air" fraud is never-ending inflation. And the more prices rise, the more the dollar collapses. Folks, this is not sustainable.*

*Already, Bear Stearns was awarded a \$29 billion bailout, followed quickly by the bailout of Freddie and Fannie that will cost the taxpayers up to \$200 billion. Then the Fed announced the bailout of AIG to the tune of \$85 billion. Mind you, AIG is an enormous global entity with assets totaling more than \$1.1 trillion. Moreover, the Feds agreed to pump \$180 billion into global money markets. And the Treasury Department promised \$50 billion to insure the holdings of money market mutual funds for a year. Now, taxpayers are being asked to provide \$700 billion to Wall Street. (I hope readers are aware that, not only will American banks be bailed out, but foreign banks will also be bailed out. Then again, at least half of the Federal Reserve is comprised of foreign banks, anyway.) In other words, the Federal Reserve is preparing to spend upwards of \$1 trillion or more. Remember again, this is fiat money, meaning it is money printed out of thin air.*

*All of this began when the U.S. Congress abrogated its responsibility to maintain sound money principles on behalf of the American people (as required by the Constitution) and created the Federal Reserve. This took place in 1913. The President was Woodrow Wilson. (I strongly encourage readers to buy G. Edward Griffin's book, *The Creature from Jekyll Island*.) Since then, the U.S. economy has suffered through one Great Depression and several recessions--all of which have been orchestrated by this international banking cartel. Now, we are facing total economic collapse.*

*But don't worry: the international bankers will lose nothing--not even their bonuses. They will maintain their mansions, yachts, private jets, and Swiss bank accounts. No matter how bad it gets on Main Street, the banksters on Wall Street will still have the best of it--President Bush and the Congress will make sure of that. This is one thing Republicans and Democrats can agree on.*

*America's founders were rightfully skeptical of granting too much power to bankers. Thomas Jefferson said, "If the American people ever allow private banks to control the issuance of their currency, first by inflation and then by deflation, the banks and corporations that will grow up around them will deprive the people of all their property until their children will wake up homeless on the continent their fathers conquered."*

*Jefferson also believed that "banking establishments are more dangerous than standing armies; and that the principle of spending money to be paid by posterity, under the name of funding, is but swindling futurity on a large scale."*

*Daniel Webster warned, "Of all the contrivances for cheating the laboring classes of mankind, none has been more effectual than that which deludes them with paper money."*

*Webster also said, "We are in danger of being overwhelmed with irredeemable paper, mere paper, representing not gold nor silver; no, Sir, representing nothing but broken promises, bad faith, bankrupt corporations, cheated creditors, and a ruined people."*

*Our first and greatest President George Washington said, "Paper money has had the effect in your State [Rhode Island] that it ever will have, to ruin commerce--oppress the honest, and open the door to every species of fraud and injustice."*

*If George W. Bush, John McCain, or Barack Obama had any honesty and integrity, they would approach the current banking malady in much the same way that President Andrew Jackson did. In discussing the Bank Renewal bill with a delegation of bankers in 1832, Jackson said, "Gentlemen, I have had men watching you for a long time, and I am convinced that you have used the funds of the bank to speculate in the breadstuffs of the country. When you won, you divided the profits amongst you, and when you lost, you charged it to the bank. You tell me that if I take the deposits from the bank and annul its charter, I shall ruin ten thousand families. That may be true, gentlemen, but that is your sin! Should I let you go on, you will ruin fifty thousand families, and that would be my sin! You are a den of vipers and thieves. I intend to rout you out, and by the eternal God, I will rout you out."*

*What President Andrew Jackson said to the bankers in 1832 is exactly what an American President should say to these criminal international bankers today. But what George Bush, John McCain, and Barack Obama want to do is provide amnesty for the international bankers, just as they want to provide amnesty for illegal aliens. I say, No amnesty for Wall Street, and no amnesty for illegal aliens, either. Instead of sending these banksters on extended vacations to the Bahamas with millions of taxpayer dollars in their pockets, we should be sending them straight to jail!*

*The only way to fix this economic mess that the international bankers have created is to return America to sound money principles, as prescribed in the U.S. Constitution. This means dismantling the Federal Reserve and the Internal Revenue Service, overturning the 16th Amendment and the personal income tax, and returning the American monetary system to hard assets: gold and silver. Anything short of this will only delay and worsen the inevitable collapse that has already begun.*

Far too many of us are like the grasshopper in Aesop's Fable, fiddling away, enjoying a false sense of abundance, forgetting our enjoyment is at the expense of future earnings. Such choices inevitably leads the debtor to add more debt, in a never ending cycle. Such a burden is not light. It leads to individual and family stress. It corrupts our values because we learn to value immediate gratification over long term planning. It also corrupts the values of our children who demand to have the latest toy, the expensive shoes that are popular with their peers, the designer label clothes and a never ending parade of electronic gizmos. Then, when we consider saying no to debt, our culture of greed makes us feel we are depriving ourselves, depriving our

kids, and that such a thrifty attitude is wrong. By such societal peer pressure, almost every one of us has sunk ever deeper into financial slavery.

But, to make matters worse, we invite invisible pickpockets to tag along as our friends, pickpockets who take money right out of our pockets, day in and day out! And who are these invisible pickpockets whom we knowingly and willingly invite into our home? They are: "**compounding interest**", applied to all those loans and credit cards; "**the taxes we pay**", many of them hidden and invisible; the "**monopoly utilities**", who spend multiple millions just to pass laws that will guarantee their monopoly and prevent competition (since competition lowers prices); and finally, "**exorbitant bank charges**", for NSF checks and electronic funds transfers, to name just a few.

Did you know the average person's credit card debt is \$10,000 and if they paid the minimum amount due, adding no further debt to their card, it would still take them 10 years and nearly \$30,000 to pay off their debt? Moreover, the average family in America is paying some 35 cents of every dollar in total interest payments. We have, knowingly or unknowingly, allowed ourselves to become slaves to the lenders, to be slowly bled to death financially. That should make you mad, that should get you motivated! But the truth is, most of us just want to "go with the flow". As long as we're in the same sinking boat as everyone else, who cares? Well, I care. And it is my sincere hope that you also care, that you'll care enough to start doing something about it!

Each one of us should work out a financial plan: a 1-year, 5-year and 20-year plan. The fact that each of those plans will most likely change as time goes by is not very relevant. What is important is that we start doing something to get ourselves out of debt, to build up our savings, to create a comprehensive family plan, not just a financial plan, but a Health and Wealth Plan. As indicated earlier, this will be one of the key elements of our **Spiritual Entrepreneur Training Program™**

The statistics on retirees and how little they have to live out their remaining years should give you insight as to just how important it is to develop your financial plans now:

**After working for 40 years, at age 65:**

- 1) Only 1% of Americans are wealthy**
- 2) 62% have less than \$6,000 annual income**
- 3) 79% have total assets of less than \$35,000**
- 4) 80% have incomes of less than \$15,000 per year total (including Social Security).**

The reason for these appalling statistics is clear. It is nearly impossible to get rich by working for someone else because an employee is limited by their salary and the number of hours in a day, whereas a person who runs their own business is able to leverage their time by hiring others. It is no mystery that the vast majority of people prefer the financial stability of working for an employer. But the primary interest of an employer is their business, not you. And no one foresees the loss of employment or the loss of their health or retirement benefits, especially if they have a written agreement guaranteeing them their benefits. But as the economy tanks and companies have to drastically cut back their expenses or collapse, they will cut the benefits and the courts will stand with them. I remember Bethlehem Steel doing this to hundreds of thousands of former employees, when they took away most of their health and retirement benefits. Many other companies have done likewise.

People who think they have a secure future should never forget there are many natural and manmade forces that stand in their way. Accidents; sudden onset of disease; natural disasters like hurricanes, tornadoes, fire or flood; major automotive repairs at a time when you're out of work; con artists and thieves; litigation suits that may be totally false but still require lots of your money to defend... the list of possible forces which can suddenly reverse a family's fortunes is long.

Ok, let's assume you've decided to do something about this situation and avoid becoming just another statistic. You realize that to do so you must first step out in faith, taking a calculated risk to start your own home-based business. However, you don't want to make the same mistakes others have made so you've signed up for our **Spiritual Entrepreneur Training Program**™. Since this program includes your personal **Prosperity Consultant** and availability to me, you feel confident you've made the right decision. You've setup your Instant Messenger with the contact info for your Prosperity Consultant as well as my own personal contact info. You've downloaded the free virtual meeting room and VOIP phone software, giving you phenomenal savings on daytime business calls. Some of you will have existing home-based businesses and others will choose to work our affiliate program. But regardless, you realize it's a no-brainer to rent your own virtual rooms so you can conduct online conferences, to improve your sales and customer retention figures.

As the mentoring process continues I show you how to leverage your time online, how to easily set up your own web landing page and email autoresponder, so you can funnel leads into your business on a daily basis and automate your responses to them. And when the inevitable family conflicts arise, you know where to turn for answers (my wife, Vonda). You've taken the initiative to put aside other activities and with my help

have developed a plan of action. You attend every mentoring session and listen in on many of the weekly testimonial calls. In short, you've laid a careful foundation, applying the lessons you've received with enthusiasm. With a good attitude and our step-by-step program, most of you should see positive cash flow within 30-60 days of signing up. Gradually your doubts about establishing your own home-based business will vanish and your investment will be multiplied back to you, instilling in you an unshakeable belief that YOU WILL SUCCEED!! Eventually, as you show initiative and have the ability to invest, you'll be given additional opportunities to grow your money, opportunities that few people outside the circles of the rich and famous ever see.

BUT, what if one day something unexpected happens; your kid breaks a leg or your spouse is in a car accident or a family member dies and you begin to lose momentum? Because you are feeling down you might choose to watch more TV, to let your list of daily chores slide, and to stop adding to or referring to your to-do list each morning. You feel like nothing matters so why bother, right? WRONG!!

This is why a mentoring type program is so important. When the going gets tough, not all of us are tough enough to keep going, not without someone to verbally kick us in our virtual backside and tell us they expect us to carry through with our latest assignment. A Prosperity Consultant will do that for you. When they don't hear from you as expected, they are trained to contact you and ask if there's a problem. If you have lost a relative and you believe in prayer, they'll pray with you. If you just need a rah-rah talk to build up your courage, no problem. Having been on both ends of the financial spectrum I train my Prosperity Consultants to never talk down to someone who is struggling financially. However, no one has to say more than they want to reveal about their personal life. It's totally your call.

What you read in succeeding chapters will clarify additional "**Secrets**". In Chapter Two you'll learn about **The 3Circles Empowerment Principle**™ and how you can use it to transform every area of your life. Then in the following chapter you'll discover the reason for the **The Rich/Poor Barrier** and why those who have little to begin with are so prone to ending up with nothing in their later years. After that I'll discuss the "Seven Steps to Breaking the Rich/Poor Barrier™". But let's begin with "The 3Circles Empowerment Principle"™.