

Secrets[™]

Chapter Ten:

Prosperity Principle #11:

Multiply What You Have And The Less You Have the More Important It Is To Multiply

This is the seventh and final step in breaking the "Rich/Poor Barrier".

I would like to turn your attention to the Parable of the Ten Talents. This is the story of three men, all of them servants to a wealthy man. One day the wealthy man decides he's going to take a long trip into a far country. So he calls a meeting of his three servants and distributes eight Talents of money, "According to... [their] ability" (the parable is called "Ten Talents" because the first guy got 5 and doubled them; then when the one talent was taken away from the slothful servant, it was given to the servant with ten).

Mt 25:14-30 "For the kingdom of heaven is as a man travelling into a far country, who called his own servants, and delivered unto them his goods. And unto one he gave five talents *, to another two, and to another one; to every man according to his several ability; and straightway took his journey. Then he that had received the five talents went and traded with the same, and made them other five talents. And likewise he that had received two, he also gained other two. But he that had received one went and digged in the earth, and hid his lord's money. After a long time the lord of those servants cometh, and reckoneth * with them. And so he that had received five talents came and brought other five talents, saying, Lord, thou deliveredst unto me five talents: behold, I have gained beside them five talents more. * His lord said unto him, Well done, thou good and faithful servant: thou hast been faithful over a few things, I will make thee ruler over many things: enter thou into the joy of thy lord. He also that had received two talents came and said, Lord, thou deliveredst unto me two talents: behold, I have gained two other talents beside them. His lord said unto him, Well done, good and faithful servant; thou hast been faithful over a few things, I will make thee ruler over many things: enter thou into the joy of thy lord. Then he which had received the one talent came and said, Lord, I knew thee that thou art an hard man, reaping where thou hast not sown, and gathering where thou hast not strawed: And I was afraid, and went

and hid thy talent in the earth: lo, there thou hast that is thine. * His lord answered and said unto him, Thou wicked and slothful servant, thou knewest that I reap where I sowed not, and gather where I have not strawed: Thou oughtest therefore to have put my money to the exchangers, and then at my coming I should have received mine own with usury. Take therefore the talent from him, and give it unto him which hath ten talents. For unto every one that hath shall be given, and he shall have abundance: but from him that hath not shall be taken away * even that which he hath. And cast ye the unprofitable servant into outer darkness: there shall be weeping and gnashing of teeth."

A "Talent" is an ancient unit of weight, based on the volume of water held by a large amphora (approximately one foot cubed; the weight of the water being approximately 27 kg or 60 lb.). However, a "Talent" of gold or silver, being also one foot cubed, would weigh more than water, estimated at 75 lb. for silver and 132 lb. for gold. At today's spot gold price of \$850 an ounce, that would translate into about one million, eight hundred thousand dollars. I think anyone would agree that this understanding changes the parable. I mean who in their right mind, when entrusted with 132 lbs. of gold, would go out and bury it? As the rich ruler remarks in the parable, the servant could have safely deposited it with the money changers, who would have at least earned some interest for the ruler while he was away.

It is important to note that **Jesus once again tells us, in Matthew 25, what was previously stated in Matthew 13: *To those who have, they will be given abundantly more, but to those who have not, even the little they have shall be taken away.*** The rich get richer, and the poor get poorer, the Law of Attraction and the Law of Subtraction. The two servants who had the most ability got the most money: one got five Talents and the other received two. Even though their master did not leave instructions for them to multiply what they had been entrusted with, these two understood he would be pleased if they did so. Both of them were able to double their master's money. However, the servant who was given only one Talent was unwilling to multiply what was given into his safekeeping. He was afraid of failing and incurring the wrath of his master. Perhaps he was equally afraid of what others might think if he failed. Regardless, in the end it was fear that cost him more than just the loss of potential earnings on his master's money. It cost him his job.

Notice that the servant who failed had ready answers, or more accurately, ready excuses for his failure. He said he buried his Talent because he knew his master was a hard man who might beat him if he failed. But the master said this was precisely why the servant should have taken a risk and multiplied his money. In fact, the master asked him why he hadn't taken the

low-risk route of lending the money to the exchangers, who would have at least paid him some small amount of interest.

So, by this parable we learn that the servant with only one Talent really had no excuse for not trying to multiply the money put into his hands for safe keeping. The master saw his servant's lack of desire to take a risk and multiply his money as an indication of the servant being "wicked and slothful". I'm not sure about the "wicked" part, but slothful gave me pause to question. Are those of us who have an inside track of understanding regarding the necessity of stewardship, whether it be stewardship of the earth's resources or stewardship of what we own, being slothful when we do not seek to multiply what we have? Or, to put it another way, is it our duty to take seemingly unnecessary risks in order to multiply what we have, so that our lives and the lives of those we love are improved?

Personally, I had a hard time with this question when I posed it to myself. Anyone who knows me knows I am full of energy and always thinking and doing, always working towards some goal. That is not slothful. BUT, in the area of finances, because I grew up in a family in which both parents came from poor families and they themselves had just managed to achieve lower middle class status, I was taught nothing about banking or finances, absolutely nothing. They had no clue as to stocks or bonds or real estate or anything other than the importance of having a savings account. However, as an adult I had no excuse. It was now MY responsibility to learn about finances and in particular investing, so that I could multiply what little I had rather than let the fear of the unknown keep me in my comfort zone of ignorance. So in the area of finances I had to conclude I was indeed guilty of being slothful.

Although Jesus was teaching a spiritual lesson in this Parable of the Ten Talents, he was also teaching us about the importance of multiplying our physical assets. Moreover, this parable further reinforces the whole Rich/Poor Barrier teaching. When he kicked out the slothful servant he took the single Talent back and gave it to the servant with the most Talents, the one who had multiplied his five into ten saying, "For to everyone that has, more shall be given, and he shall have abundance: but from him that has not, shall be taken away even that which he has".

When I read this parable of the Ten Talents I recognized how it works in today's world. Just as the forces of nature work mindlessly to take away what little resources the poor acquire (whether by flood or tornado, hurricane or fire, tsunami or volcanic explosion) so also man's institutions reflect these laws of nature and take from the poor. Think about it. The poor put their money in the bank for "safekeeping" but time and again end up with some monetary crisis. Checks bounce or delayed debit card

transactions push their account into the red. Non Sufficient Fund (NSF) fees are now between \$25 and \$35 and each time this happens, those who can least afford a NSF are charged, causing them to fall even further into debt. And as most of us know, one NSF will often trigger two or three others. With some banks, such as mine, the day their services fees are deducted varies from month to month, creating further difficulties for those who are not bookkeepers by nature.

And who made these rules that allow banks to take so much of the hard earned money we haven't even made yet? Well, the banks, of course. You know and I know that when a debit card purchase is attempted and their electronic ledger is showing enough outstanding debit card transactions to use up all available funds, the banks could easily figure your balance electronically and refuse to allow the transaction. Instead, they allow it, which triggers more NSF's. It's their game and they are sucking up millions from people who don't have enough as it is. But do they care? Do I hear the sound of laughter?? Of course they don't.

The people who work at banks are taught to be courteous and personable, but the decisions are always made by "The Bank", whose policies are inflexible and unyielding, no matter how dire your circumstances. To be fair, I know there are some exceptions made at smaller home-town banks, but such banks are becoming rare and so also are the exceptions they make on behalf of their customers.

However, I know it doesn't have to be this way. The attitude of taking advantage of those who have little to begin with is a learned response and those who do so, have no understanding of the Principles of Prosperity taught by Jesus. **I am talking about all forms of prosperity: Spiritual, Emotional, Mental, and Financial.**

The truth is, nearly everyone treats rich people differently and banks are certainly no exception. People anticipate a payoff down the line, so when a rich person or a large corporation goes to a bank for a loan, it's fairly easy for them to get one. But ask any small business owner and they'll tell you the same thing, banks are notorious for turning down loan applications for small businesses, even when the applicant has a good credit record. For the banks its not about whether or not you deserve the loan, its about statistics. And the statistics for small business startups are dismal: 95% of them go belly up by their fifth year.

Of course, from the small business owner's point of view, it's not fair. I used to think like that too. Why should the rich get all the breaks and we who need it more, get few if any? But as you're now discovering, the entire cosmos is built this way. Large heavenly bodies attract other heavenly

bodies just by their sheer gravitational mass; large ecosystems such as the atmosphere can absorb a lot more pollution than your living room; and people who are rich attract other people with money.

What I find most amazing is that Jesus taught us ways around the natural Law of Subtraction, ways to multiply what little we have until we've amassed enough wealth for the Law of Attraction to kick in. We don't change the laws of nature. We overcome them with spiritual guidance and wisdom, with self-discipline and love. "Survival of the fittest" always remains a law of nature. The rich will always have a huge natural advantage over the poor. But as spirit-centered beings we can choose NOT to be bound by the same laws that rule the rest of God's creation, like the Law of Subtraction and Survival of the Fittest. All we have to do is listen, learn and apply what God teaches us. These 12 Principles of Prosperity are part of that teaching.

Here's a case in point, as to why the rich are given financial incentives small business owners never see. Every time some REALLY rich investment banker or industrial developer decides to build an industrial park, the local town usually gives them the land tax-free (or at least nearly tax free), sometimes for decades. Now go out and buy a home and tell your bank or your mortgage company, the one that is loaning you the money, that you want the land tax-free, just like those corporations in their industrial park! It just doesn't seem fair to most people, that they are the one's who can least afford all those taxes, yet they never get the tax breaks that corporations do.

Actually, when you think about it, giving tax breaks to an industrial park developer or the large corporations that build or lease space there, is a perfectly reasonable thing for a town to do. The rich companies get a huge tax break, but the town eventually collects more taxes from all the new employees the company hires. And as the site is developed they hire local contractors who pay lots of taxes, not to mention all the equipment and materials purchased, which puts even more money into the local economy. It's a win-win situation for everyone.

The solution to the unfair advantage rich people enjoy, is for us to apply these Twelve Principles of Prosperity. But what is the remedy for excessive charges by rich institutions like Banks and monopoly utility companies? What is the remedy for the excessive taxes we all pay? Though we may consider the interest rates on individual loans low, the cumulative effect still adds up to a burdensome amount. To put it another way, how can we keep more of our hard earned dollars so we can have something to multiply!

What if I told you the average family in the US spends 35% of every dollar in interest payments on their credit cards, mortgages, auto and other

household related loans? The cost of nearly every American's debt load is staggering, destroying one-third of our gross national buying power. Prior to the 1960's, which is when credit card companies discovered they could mass market to individual consumers, that 35 cents of every dollar went mostly into savings.

There is a remedy, one that is little known but widely used by the rich for over two centuries. It's a special type of insurance that pays dividends and allows you to borrow against the policy as needed. By putting off major purchases for a few years and applying enough self-discipline to build up the policy value, the policy holder is able to borrow from their own money and pay it back... with interest. In this way, the holder gets the benefit of compounding interest on the loans they repay to their self. By purchasing such a policy you would be able to multiply back to yourself that 35 cents out of every dollar that presently makes someone else rich! As time goes by I hope to provide more information on this type of policy and how it works. In essence, you become your own lender, paying yourself the interest you're now paying to the banks, steadily compounding your networth instead of paying compounded interest to the banks.

I want to make it perfectly clear, that my dislike of what the Bible calls "usury" does not mean I am opposed to capitalism. The dictionary definition of Capitalism states: "An economic system in which investment in and ownership of the means of production, distribution, and exchange of wealth is made and maintained chiefly by private individuals or corporations, esp. as contrasted to cooperatively or state-owned means of wealth". The wealth of the West was built on the principles of capitalism and as a result of that wealth the world has mass produced goods, refrigeration, vaccines and many health related products. This material abundance has eased mankind's burden and extended the lives of countless millions. And as I've stated previously, simple interest is not Usury, but compounded interest certainly qualifies.

However, capitalism, like sex, can be either a force for good or a force for evil, depending on how it's used. It is not a bad concept, there are just bad people who use it in bad ways. Of course, there are also good people who have used it in good ways. For instance, Henry Ford decided to put an end to the discontent in his new auto factory; his 81,000 employees were bored with the monotonous assembly line work so he made it worth their while to stay, doubling their pay from \$2.50 a day to \$5.00 a day and decreasing the work week from six days to five.

A study of history soon reveals that some companies invested money in improving the life of their workers in other ways as well. Of course, corporations did this mostly to benefit themselves. Still, most of what was

done for employees during the Industrial Revolution, even up til the time of Great Depression, seems to be forgotten. One example is Company Housing. There was a serious lack of housing for the thousands of workers needed by each large corporation. And prior to the 1920's most people lacked private transportation (the 1920's is when Company Housing projects came to a standstill). As a result, Company Housing was built by some corporations in many different industries: mining, lumbering, railroads, steel, and manufacturing.

Here are just a few of of the "Company Towns" built around the turn of the century (18th to 19th centuries): Pullman, Chicago (for the rail yards); Sparrows Point, Maryland (for Bethlehem Steel); Gary, Indiana (for U. S. Steel); Goodman, Wisconsin (for the bath fixtures company, Kohler); Oshkosh, Wisconsin (for the Paine Lumber Company); and Hagley, Delaware for the many manufacturers that relied on water power from the Brandywine River. There were benefits to living in such towns. Housing was usually cheap and the towns were tight-knit, making strangers easily identifiable and easily dealt with. This made it easier to exclude undesireables who would disrupt the peace and quiet, the high moral values that permeated such towns. For instance, it was common practice to exclude liquor stores and bars from setting up in these Company Towns.

Ford Motor Company, International Harvester, Standard Oil, and many other corporations that didn't build company towns, did put into place policies that today are referred to as Welfare Capitalism. These large corporations realized their sucess was being built on the backs of the familiy members they hired. Often multiple generations of the same family worked in their factories or on their railroads. Many of their employees were poorly educated and could be easily duped by the hucksters and charlatans drawn to large populations with disposable income. To prevent the financial ruin of their employees and to help them through unexpected expenditures, many of these corporations made company loans or sold their company housing at cost. Many such corporations also provided insurance, health and pension benefits.

The term "Welfare Capitalism" is really a misnomer. "Welfare" indicates a need met by others, for which there is no payback. The men and women who worked in these factories received these as "benefits", in exchange for their labor. I think something needs to be said about the societal tendency to denigrate our capitalist system. It just doesn't make sense to blame our capitalist system for so many societal ills.

Historically, capitalism has led to prosperity, inevitably improving the health of the majority of families, if not the health of all employees (health hazards are industry specific and working in some industries was hazardous to the

health of the employee). In addition to being able to afford health care, which was not often the case on a farm, employees were now able to afford refrigeration as well. The lack of refrigeration dramatically shortened the life span of mankind. When germs were able to multiply, sickness and death inevitably followed. Also, the manufacture of germ fighting smooth surface materials for the kitchen (not to mention anti-bacterial detergents and cleaning solutions) further improved the health and lifespan of employees. None of this was possible until capitalism harnessed the power of many investors, creating the kind of wealth that historically was only available to monarchs and rulers.

Those who believe capitalism to be evil fail to understand either history or the nature of people. History clearly records that when a relatively free, private enterprise system is replaced with a state controlled system, whether it be Communism or Socialism, the people are soon worse off. Liberals seem to think that by empowering governments to redistribute the wealth they are doing people a favor. In truth, they have simply adopted the age-old class warfare ideology, the very same ideology that spawned socialism and communism.

Communism and socialism fail because they do not provide the individual freedom necessary for creating a self-perpetuating economic engine. All governments place their own interests above the interests of the people, including ours, and they are therefore ill equipped to "equally" distribute wealth. The main bulwark against a total take over by government in the US are our founding documents and the balance they have established between three separate branches of government. Having the right to bear arms is another.

It should be common sense obvious that when any government takes your hard earned money and gives it to those who didn't take the risks, who didn't work hard to earn it, they encourage those who are by nature lazy to become even lazier, and those who are not by nature lazy to give up and become lazy. After all, why strive hard to make great wealth if in the end you don't get to keep it! When a government lowers the opportunity for becoming rich, they destroy the economic engine of commerce that drives the growth of their nation.

Nor is it wise to offer phony solutions, like the elimination of poverty. We should never forget the failure of President Johnson's four decades long "War On Poverty", which began in the 1960's. In the end, we discovered that such a welfare state mentality robs people of their entrepreneurial "Can-Do" spirit. For those on welfare the "American Dream" has been replaced by the unsustainable promise of "Entitlements".

As Jesus so aptly said, **"You shall always have the poor with you"**. The reason we will always have poor people is simple. As Jesus indicates, poverty and therefore poor people, are an inevitable fact of nature. And yet, as we have seen, this law of nature can be overcome, but only through much effort, only if you are armed with the understandings in this book (or you're incredibly lucky!). Being born into poverty may not be a choice, but remaining poor is, and it's a choice many people will continue to make, either out of ignorance or out of laziness.

Jesus didn't tell us about the Rich/Poor barrier just to inform us about how the world works. **Jesus wanted to let us know how to overcome poverty, how to achieve prosperity, and he gave us solutions that would propel everyone who applied them towards economic, familial and community success.** Though we live in a natural world where survival of the fittest is the rule, not the exception, these Seven Steps to Breaking the Rich/Poor Barrier™ make it possible to climb out of abject poverty and become wealthy. And for those who succeed, the world will suddenly beat a path to your door, offering you more abundance than you ever dreamed possible. **Believe it, act on it, and it shall be so.**

However, breaking free of one's poverty (whether spiritual, emotional or economic), and crossing over that Rich/Poor divide, does require some changes. It especially requires self-discipline in the area of one's finances, as in **setting up an Investment Savings Account that is never ever touched for any reason other than investing that money in such a way as to insure it will be multiplied.** This is what Jesus is telling us in the parable of the ten talents, **either we multiply the little we have, or there will be weeping and gnashing of teeth!** Use your secret weapon... YOUR WILL. It is the single most important gift any of us possess - free and available to everyone, rich and poor!

So, what else can we do to help one another break free from the crushing debt that enslave so many? One thing we can do is create alternatives that are only possible within the framework of an intentionally built, cooperative community of like-minded individuals. For instance, why waste our energy and monetary resources on duplicate purchases of things most of us use only a few times a year (snow blowers, riding lawn mowers, chain saws, camping equipment, all-terrain 4 wheelers, ski jets, boats, RV's, snowmobiles... just to name a few!) when we could share them as community property?

Here is a list (by no means complete) of some alternatives made possible through a community wide effort:

- Create our own credit unions (which is not hard to do).

- Build our own communities, lowering the cost of materials for our houses through volume purchases.
- Develop alternative sustainable energy sources by setting up our own hydroelectric power plant, and/or equipping our individual homes with wind and solar power.
- Individual community members can choose to cut up all but one or two of their credit cards, pay off all outstanding balances, then choose not to incur any new charges unless they can be paid off in 30 days (it's preferable to keep only a bank debit card issued by a credit card company, since this forces you to charge no more than what you already have in the bank yet it still enables you to reserve hotel rooms or do car rentals when traveling);
- Choose to bypass the traditional mortgage route for home ownership (which ends up costing you two to three times the original purchase price due to compounding interest charges). Instead, build cooperatively on community land (a shared expense) and using non-traditional, low-cost, green construction methods to eliminate or avoid indebtedness (our community will eventually be in a position to provide simple, non-compounded interest loans for home building).
- Disseminate preventative health information and set up our own screening clinics at each community, then buy more affordable group health insurance due to our universal adoption of preventative health measures. These are just a few of the possible alternatives!

Those of you who understand the wisdom contained in this book now have the tools to break through the rich/poor barrier, regardless of whether or not you currently own the bootstraps needed to pull yourself up! So, let's start by putting this knowledge to practical use.

If you are serious about being successful and breaking the Rich/Poor barrier, then **you can begin the process of transformation by setting up your own Investment Savings Account.** Easy enough to do if you have an extra \$100 or \$200 a month, but what if your budget is so tight you just can't squeeze one more penny out of your monthly budget? "And besides", you might be thinking, "You've already told us that 'even the little you have shall be taken away', which seems to happen with regularity each and every month!" Perhaps your car's transmission died and it cost you over \$1,000 which you had to borrow from your mom; or maybe the baby got sick and the prescription for antibiotics cost you over \$150; or there were overdraft charges at the bank from debits you or your spouse forgot to enter; or your lawnmower suddenly gives up the ghost and must be replaced... the list is endless. But there is a big difference now; you know it's normal and to be expected. Now you have our Twelve Principles of Prosperity; you have the knowledge to change this pattern.

What you need to overcome the Law of Subtraction is a plan. And that is where I, and my organization 3Circles Church Communities™, can help. Once you [SIGN-UP](#) as a member of our online virtual community we will help you develop your plan, including your very own "Investment Savings Account". We will then help you stick to that plan. We can provide access to software tools that make it easier to pay down your debt. We will hold your hand throughout the process, encouraging you and answering your questions as they arise. But it will take some trust on your part, to believe that we are truly interested in you, in your success, and not just interested in your money.

First off, by reading and re-reading "[Secret\\$ - 12 Principles of Prosperity for Spiritual Entrepreneurs](#)"[©], which upon enrollment is sent to you free of charge (a \$12 value), in 12 weekly installments of a chapter per week, you've begun your journey down the road to success. As a member, you'll also have access to our forums, where everyone can share their own personal "**Poverty Busting Tips**". The forum is called: [Secret\\$ - Discussions on the book including Poverty Busting Tips](#).

Here are some possible ideas to discuss, related to "**Poverty Busting Tips**".

1. Tips on cutting expenses.
2. Ways to save time.
3. Ways to involve your kids; making chores fun & creating family "investment" projects.
4. Ideas on setting up and managing your Investment Savings Account.
5. Testimonials and how-to's from people who have established home-businesses.
6. Reviews of online business sites specific to the needs of home-business people.
7. Self-awareness and Personal Growth courses being offered around the country.
8. Tips and suggestions gleaned from courses you've taken.
9. Emergency Survival Kits/Plans that others use and how-to put together your own.
10. Cutting loose from the system: Electricity Alternatives, Fuel Substitutes, Ending one's dependence on Debt, Banking alternatives; hard to find alternative equipment sources (gas or kerosene/electric fridges; Stirling engine electrical generators and fridges; solar and wind systems for electrical generation; DC lighting systems; specialty kitchen items used on farms; etc).
11. Building your own home on the cheap, without sacrificing quality.

The goals for sharing "**Poverty Busting Tips**" is to help our members achieve the following:

1. To help you get out of debt and stay out of debt;
2. To share helpful, practical ways to utilize **The 3Circles Empowerment Principle™** (See Chapter 2);
3. To lower the stress levels related to finances for your family;
4. To discuss ways we can barter/trade/purchase that are outside the system (just in case there is a breakdown in our economic system; it's happened before and it can happen again).
5. To help you establish your own home-based business.

Every new 3CCC member is assigned their own personal Prosperity Consultant. They will provide you with the knowledge and online tools you'll need to develop a plan of action. When I talk about "busting poverty" I am talking about helping you to cut back your expenses and multiply your time, money and resources. And as mentioned earlier, the number one action that will enable you to do this is for you to set up a personal Investment Savings Account. A suggested goal would be \$3,000 (as a minimum).

If you're on a really tight budget, \$3,000 might seem like an impossible figure. But don't worry if right now you don't have enough money at the end of the month to save. We'll help you find that money. Believe me, it is there and it can be done!! Once a person begins to look closely at their spending habits and brings some spending discipline into their life, they will be able to build an **Investment Savings Account**. No matter how poor you are, it can be done; guaranteed!

I started my first business, a part-time (fall and winter) mail-order seed company, with savings from the welfare money my wife and I received. We had a new child, had moved to a new city, and simply ran out of money before I could find another job. I called our new business "Sower Seeds". It was one of our marketing ideas to do local plant trials of all the seeds we imported so we could provide those results to our customers. Since we had to start plants early in our greenhouse, it was a no-brainer to expand our business into bedding plants and herbs. This provided income during the spring and summer months. In this way **we began to multiply what little we had.**

Think back to that Lake. What we began to do, unknowingly at the time, was to create multiple streams to our small pond (multiple streams of income) expanding our little pond into a larger pond and eventually a lake. The seeds were one stream and our plants became a second income stream. Then we began to increase the size of those streams and make them into rivers. We did this by adding more variety of seeds to our catalog and a larger selection of plants to our greenhouse. This simple and effective formula allows any business to withstand prolonged financial droughts.

You can create multiple streams of income too, even if you are presently employed at a regular job. First, you can increase your income by either working more hours or getting a pay raise. That would increase the size of your present financial stream. You or your wife (or both) could work another job, adding a second or third income stream. **But in the end, any effort you put into traditional jobs is a very ineffective way to increase the size of your money streams. Better to start a home-based business that pays you directly and allows you to keep more of your hard earned money.**

Getting back to the **Investment Savings Accounts**, here is what you need to do in order to determine how much you can save. First, you work out a budget for your present income and expenses. **There are many ways that each family can cut costs and thereby liberate money to put into their Investment Savings Account (when you find one, please share it with other 3Circles Church Community members).**

After working out a budget, you take a good hard look at what each person in your family is spending on drinks and outside snacks or meals, foods that you purchase daily at the local convenience store or in fast food restaurants. Now, go out and buy those foods in bulk (or, better still, healthier variations of those foods). Get yourself some containers to store those drinks and foods. By brown bagging your lunches, you will eventually save more money than you could imagine, week after week. For instance, if both husband and wife are buying their food out each day, they should be able to save approximately a \$1.50 for breakfast and \$1 to \$2 on lunch... each. That's about \$3 a day for the two of you, meaning you can save about \$60 a month, or \$720 per year, just for bringing your own drinks and packing your own lunch.

Here are some other creative ways to save money for your **Investment Savings Account**. **You can spend less at Christmas time** for starters. Tell your family and friends of your new goal to be successful and that you won't be spending much on Christmas presents for the next 3-5 years. They'll actually be relieved, because that means they won't have to spend as much on you either! If you averaged \$20 a person for nieces, nephews, brothers, sisters, parents and grandparents, and \$10 a person for friends and acquaintances, cut that amount in half and deposit your savings into your new Investment Savings Account. If you want to get ahead faster you can even forgo giving presents to friends and acquaintances, providing advance warning to those you're closest to. You can also take a little time to get email addresses from all your friends and relatives. Then send electronic Christmas cards to save on postage. You should be able to save \$250 to \$500 each year at Christmas time.

And what about cutting back to one car and driving one another to work? Would you consider trading in your gas guzzling car or SUV for a more gas efficient car or smaller hybrid SUV? The good news is that there is now a growing variety of gas efficient vehicles. Of course, buying a new car means car payments and, personally, I'd rather own a used car I didn't have to make payments on. And though it will be hard to find used, fuel efficient hybrids, due to the high demand, those who are determined and persistent will succeed.

Besides pinching pennies, you can also make additional money through regular yard sales, at least during the warmer months, and put all your earnings into that Investment Savings Account. I've also discovered that there are a few high-profile outdoor/indoor bargain markets that run year round and attract 10,000 or more people on a weekend. I decided to check out Roger's Community Auction between Johnstown and Liverpool, Ohio and was amazed at how much can be made on one good day. Three hundred (\$300) to a thousand dollars (\$1000) a day is not unusual. It isn't easy moving all that stuff several hundred miles but if you go on warm sunny days you'll be fairly certain of making a good profit for all the time and effort spent. I've also made between \$500 and \$750 just holding local yard sales, but that was over a three day period.

The list for getting some extra money is nearly endless. All it takes is a desire to build your Investment Savings Account (ISA) and a little initiative. You have to believe you're going to make it happen! And don't forget, besides your Prosperity Consultant you're going to have access to many other resource people through our online web conferences, our forums, our video postcards, our built-in instant messaging, and all the other cool Web 2.0 features we provide to our 3CCC members.

While you're considering how to create and build your ISA, you should reconsider those statistics I mentioned in Chapter One. After having worked about 40 years, most people retiring at age 65 will face the following reality:

- Only 1% of retired Americans will be wealthy.
- 62% will have less than \$6,000 a year in income.
- 79% will have total assets of less than \$35,000.
- 80% will have income of less than \$15,000 a year, including Social Security.

I still find those statistics shocking. **But they reinforce what Jesus said, that if you are poor, if you have a relatively small income, then the little you have shall be taken away by a myriad of forces:**

1. Natural disasters like fires, floods, hurricanes and tornadoes;

2. Those who are in positions of power because of our indebtedness to them, like utility companies, banks, mortgage and credit card companies, and governments (who keep adding to our tax burden either directly or indirectly);
3. By disease or accidents that impair our health (with all the related, outlandish medical costs);
4. By those who abuse the legal system and needlessly sue you, just to get as much of your money as they can.
5. By criminals who rob us of our material possessions.

This is the brutal truth, that unless you understand the \$ecret\$ contained in this book and take preemptive action you will continue to be ruled by the Law of Subtraction, seeing what little you own decrease more than it increases. It's like taking one step forward, then being forced by life's circumstances two steps back.

However, you have an opportunity our statistical retirees did not. You now understand what you must do to break the bonds of the Law of Subtraction and overcome the Rich/Poor Barrier:

1. You understand the power of networking for leverage;
2. You realize how seldom real opportunities come along and once you find one, you're willing to take the risks necessary to develop it and make it your own;
3. You understand the importance of faith for transforming your natural world supernaturally and the power of your mind when it is unleashed through renewal;
4. You also know how vital it is to multiply what little you have, and to sell what you already own to get the capital you need, rather than become a slave to the lenders by borrowing and going into debt;
5. And finally, you are beginning to realize the importance of sowing an abundance of seed ideas and opportunities, especially within the context of a community of like-minded individuals who put into daily practice "The 3Circles Empowerment Principle".

The sad truth is that many of you reading this book will fail to act on this amazing opportunity, 35 years in the making, not because you don't want to, but because of what I have called the "Tyranny of the Inconsequential"... all the things you and other family members are already involved in, most of which serves only to further the system that robs you of your time and money. Isn't it time to start changing your life, so it's even better, far less stressful, far less time consuming, far less expensive? The time to act is NOW, while it's fresh in your mind and makes a lot of sense. If that's the case, if you want to act but are still uncertain of about the outcome, bring God into your decision. Stop for a few moments and pray for guidance. Use

your mind to think this through... what will you gain if you do nothing vs what could you gain if you took a chance?

We encourage new members to check us out, so we've discounted our initial membership fee. You get three months for the price of one. And in the process of your investigations you'll gain some new friends, gain some valuable insights and learn how to save time and money. This is the power that you hold in your hands, the power of Twelve Principles of Prosperity™ and Seven Steps to Breaking the Rich/Poor Barrier™. But as the next chapter indicates, "Don't just settle for success; seek to achieve "Total Life Success".