



The Little Book of
PROSPERITY

Prosperity is
Simply a Choice

Penelope Jane Smith

THE LITTLE BOOK OF PROSPERITY

Prosperity is Simply a Choice

By Penelope Jane Smith

Praise for the Little Book of Prosperity

"The truth is always simpler than theory, and a little book may contain more truth than several big ones. Keep this one near you— it will help bring you back to insight and balance each time you open it."

*–Fredric Lehrman, Director of Nomad University,
creator of "Prosperity Consciousness" audio series.*

"If you're ready for prosperity, or more prosperity, read this book now."

–Mark Victor Hansen, co-creator of Chicken Soup for the Soul.

"The surprisingly simple and yet highly effective concepts, tools, and strategies that you will discover in this book have the power to transform your financial life forever. This is the kind of book you'll want to read over and over, and give copies to your family and friends."

*–Raymond Aaron, NY Times bestselling author of
Double Your Income Doing What You Love*

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Prosperity is *Simply a Choice*

"Abundance is not something we acquire.
It is something we tune into." -Wayne Dyer

Welcome to the Little Book of Prosperity. The purpose of this book is to support you in tapping into the prosperity and abundance you desire. Every time you read this book, you will gain new insights, awareness, and inspiration.

This book is not a story with a beginning, middle and end. It's a collection of tools, ideas, and strategies for creating wealth and happiness in your life. You can open it to any chapter at random and receive the benefit.

Have you ever noticed that prosperity and wealth seem to come easily to some people while other people continue to struggle no matter how smart they are or how hard they work? You are about to discover powerful concepts, tools and strategies for naturally attracting more prosperity and wealth into your life.

Most people don't use the word "prosperity" in conversation. You probably hear people talking about wanting to make more money or wanting to be rich. However, when people think they want more money, what they actually want is the experience that they think more money will give them, whether that's happiness, peace of mind, or freedom. That experience is the experience of prosperity.

The first step in choosing prosperity is to realize that if you are reading this book, you are already wealthier than 95% of the world's population.

Think about it. Would you trade financial lives without someone else on the planet at random? If you're lucky, you could end up with the finances of someone extremely wealthy like Bill Gates or Richard Branson. However, the odds are against you. You would probably end up with a far lower standard of living than what you have now.

Take time into the equation. Would you trade places with a king or a queen 300 years ago? To "live like a king" sounds great. That was the most lavish possible lifestyle at the time. You would have feasts and servants. On the other hand, you wouldn't have running water, electricity, phones, antibiotics, internet, airplanes, or any of the other modern conveniences that we tend to take for granted.

You're already beginning to feel more wealthy and prosperous, aren't you?

Why Most People Don't Get What They Want (And How You Can)

"The first step to getting the things you want out of life is this:
Decide what you want." -Ben Stein

The #1 reason that most people don't get what they want is because they don't **know** what they want.

You obviously like the idea of prosperity or you wouldn't be reading this book, right? But what does that mean specifically? What is prosperity? How will you know when you have it?

It's important to define what prosperity means to *you* so that you know what you're going for and so that you'll know when you get it. Otherwise, it's like playing a game with no rules. How do you know when you're winning?

According to popular minister and author Eric Butterworth:

"Prosperity is a way of living and thinking,
and not just money or things.
Poverty is a way of living and thinking,
and not just a lack of money or things."

As for the dictionary definition: prosperity is the state of flourishing, thriving, success, or good fortune. Prosperity often encompasses wealth but also includes other factors that are independent of wealth to varying degrees, such as happiness and health.

Fredric Lehrman, creator of the Prosperity Consciousness course offered by Nightingale-Conant defines prosperity as "the experience of functioning effortlessly and conveniently in the physical universe whether you have money or not."

It's also important to ask yourself:

Do you really want to be wealthy?

What is "Wealth?"

How much money would you need to have to consider yourself wealthy? \$100,000 per year in income? \$5,000,000 net worth? It's completely subjective, different for everybody, and it probably even changes for you over time.

The word "wealth" comes from the old English word "weal", which means "well-being."

When you say you want to be wealthy, you are really saying that you want to live in the experience of well-being. It's not the actual dollars that you want. It's the experience that you believe those dollars will bring you.

To me, prosperity is the experience of feeling grateful for the abundance that's in your life right now AND looking forward to even more.

When you cultivate that way of thinking and living, isn't it easier to attract more wealth than when you're living in scarcity and fear?

Wealth Secrets of Cherry Blossoms

"Live every day as if it were your last and then some day you'll be right." -H.H. "Breaker" Morant

It's not an accident that cherry blossoms are on the cover of this book. They are there to serve as a visual reminder to appreciate how precious life is and to choose prosperity in all aspects of our lives, not just financial.

Cherry blossoms are a powerful metaphor for life. Sometime between late March and early April, they open all at once, and the petals fall in only about 7-10 days. (I enjoyed 2 magnificent cherry blossom seasons when I lived in Japan.)

Since medieval times, they have been an important symbol in the warrior code and in Buddhism because they're so delicate, beautiful and short-lived.

One winter morning in Japan, as I was preparing to teach a class, my mom called.

"Your grandpa isn't doing well. We think he's going to die. Come home now."

I had tickets to go home for Christmas in 2 weeks.

I called my grandma, who said, "Everything is fine. You don't have to come."

At that point, I was really confused. Do I go? Do I wait? What's really going on?

I decided to go, as I was very close to my grandpa. I was able to get on a plane that day.

When I arrived at my grandparents' house, Gramps was sitting alone in the living room. He hugged me and said, "Oh Dolly, thank God you're here!"

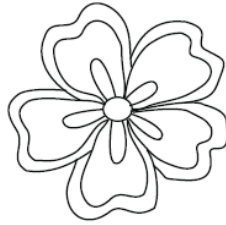
He died 12 hours later.

Flying home early was one of the best decisions I've ever made in my life. I was able to be with him and say goodbye while he was still alive.

How often we get caught in day-to-day routines, irritations, and to-do lists and miss potentially life-changing moments!

Life is beautiful, precious, and too short to waste scrambling paycheck to paycheck. When it comes down to it, what really matters?

This book is about creating the life you CHOOSE to live, creating prosperity in all aspects of your life.



Just like cherry blossoms have 5 petals, there are 5 main aspects of leading a prosperous life:

- Emotional
- Physical
- Mental
- Spiritual
- Financial

Each “petal” affects the others. For example, some people focus only on making money and allow their health and relationships to suffer. Many couples end up fighting about money. By using this holistic approach to finances, you can have a rich and fulfilling life, not just a lot of money (although it’s perfectly acceptable to ALSO have a lot of money).

Emotional Prosperity

Emotional prosperity means enjoying fulfilling relationships with others and with yourself. Here are some ideas for increasing your emotional prosperity:

- 1. Schedule “You Time”
- 2. Schedule “Date Night” with Your Partner, Family or Friends
- 3. Take a Vacation

Physical Prosperity

Physical prosperity means taking care of your body and experiencing vibrant health and vitality. Here are some tips for increasing your physical prosperity:

- 1. Workout (Find Something You Really Enjoy)
- 2. Eat Healthy Nutritious Foods
- 3. Get Enough Sleep

Mental Prosperity

Mental prosperity means being a life-long learner and staying mentally sharp. Here are some ideas for increasing your mental prosperity:

1. Read for 15 Minutes Per Day
2. Do Puzzles like Sudoku
3. Take Classes & Attend Seminars

Spiritual Prosperity

Spiritual prosperity means feeling connected to your unique personal experience of spirit, whatever that looks like for you and whatever you call it. Here are some ideas for increasing your spiritual prosperity:

1. Invest 15 Minutes per Day in Prayer or Meditation
2. Journal
3. Attend a Spiritual Gathering

Financial Prosperity

Financial prosperity means not having to depend on a job, a spouse, the government, or anyone else for money. Here are some tips for increasing your financial prosperity. You'll discover more information about each of these tips in upcoming chapters.

1. Have a regular "Money Date."
2. Open & Maintain Your Permanent Wealth Account
3. Increase Your Financial Education

Your Relationship with Money

"Let's set the record straight. Money is important!
To say that it's not as important as any other things in life is ludicrous.
What's more important, your arm or your leg?
Could it be that both are important?" –T. Harv Eker

Just like you have relationships with other people, you have a relationship with money. First, decide that your money is important to you and worth spending time with. If you're in a relationship with someone and you tell them "you're just not that

important to me," how long do you think they're going to stick around?

Do you keep your cash organized in your wallet or crumpled up in wads around the house with piles of loose change? I encourage you to treat your money with respect.

When money is important to you, you are willing to spend quality time with it, just like with someone you're dating. Schedule a regular time to give your money your full attention.

During your "Money Date," you can find out how your money is doing by reviewing your financial statements, balancing your checkbook, or reconciling your accounts.

In the past, when I didn't have a regular "Money Date," I handled my finances randomly. I would balance my checkbook and pay bills when I got around to it, which meant that sometimes I was organized and sometimes my finances were in total chaos. I wasted hundreds of dollars in fees that could have been avoided if I was monitoring my finances more closely.

Now that I have regular and consistent "Money Dates," I have clarity around my finances, and I make better decisions. I love it, and I believe that you will, too.

What They Didn't Teach You About Money in School

"Academic qualifications are important and so is financial education.
They're both important and schools are forgetting one of them."
-Robert Kiyosaki

If you're reading this book, you've probably had some form of formal education, whether it was high school, college, or even just kindergarten. What did they teach you about money in school? If you're like the thousands of other people I've worked with, the answer is "not much."

If you're not going to learn about money in school, how do you get a FINANCIAL EDUCATION?

By "financial education," I mean specifically how to make, save, manage, invest, and protect your money.



Make
Save
Manage
Invest
Protect

Pretend that your part time job is managing your money and having it grow for you. Some fantastic resources for increasing your financial education are listed in the "Penelope Recommends" section at the back of this book.

Your Permanent Wealth Account

"I found the road to wealth when I decided that
a part of all I earned was mine to keep."

-George S. Clason, *The Richest Man in Babylon*

How much money has flowed through your life? How much have you kept? If you haven't kept very much money, that's because you didn't have a structure - until now.

In his Prosperity Consciousness course, Fredric Lehrman invites you to imagine living in a time before bank accounts and finance on paper. See yourself carrying around a leather pouch and receiving your income in the form of 10 gold coins. You buy shoes. You eat. Eventually your pouch is empty and you do work to go get 10 more gold coins. Your pouch fills and empties and fills and empties - a natural ebb and flow. Most people spend as much as they make. When their income goes up, so do their expenses.

Now, imagine that you have a SECOND POUCH. And every time you put 10 gold coins in the first pouch, you immediately take one of those coins and move it to the second pouch. You continue to add and subtract from the first pouch, but the second pouch, you NEVER spend those coins. Eventually that second pouch would grow until it's too heavy to carry around anymore.

This is the idea of the permanent wealth account.

Open a bank account that is completely separate from all your other accounts with the sole intention of putting money in there and never ever touching the principle.

Remember the story of the goose that laid the golden eggs? You wouldn't ever kill the golden goose, would you? You'd want to live off of the eggs. The permanent wealth account is your Golden Goose.

Having this account reinforces two very important beliefs.

Belief #1 "I have money."

What you focus on expands. If you're always complaining about how you're broke and have no money, it's hard for money to come to you.

It's easy to receive more of what you already have. So if you already have money, it's easy to attract more.

Belief #2 "I have more money than I'll ever need."

What an abundant belief! You'll never touch the principal, which means that you have more money than you'll ever need.

In my experience, the amount of money in my permanent wealth account is the amount of money that moves easily in my life. It's like a magnet for more money. When I got to \$10,000, I found it easier to attract another \$10,000.

It's easy to calculate 10% of your income. And it's easy to live off of 90% of your income. You won't even notice it's gone, as long as you pay yourself first.

You **MUST pay yourself first!!!** Otherwise, that 10% will get spent. Every time you receive a check, automatically transfer 10% into your permanent wealth account. Do this until it becomes a habit and is automatic for you.

If you don't have any income, start by contributing whatever you can. The practice of managing your money is more important than the amount.

You'll have so much fun with this account that you'll want to put more money in. Having fun is important! You'll start by putting aside 10% of your income, and soon you'll find that you can contribute even more.

How to Stop Worrying About Money

"If you can't sleep, then get up and do something instead of lying there worrying.

It's the worry that gets you, not the lack of sleep."

-Dale Carnegie

When you are feeling worry and stress, you are not having the experience of living in prosperity. Some of the many harmful effects of stress are anxiety, depression, heart disease, sleep problems, and weight gain. Please don't waste your energy stressing out about money.

Here is a simple 3-step process for HOW to turn stress into creativity and prosperity.

First of all, in order for this to work, you need to be aware that you're feeling stressed. Awareness is the first step in change.

Next, realize that every thought has a psychosomatic response in the body. What this means is that when you think something, it affects your body and feelings. Imagine taking a big sip of pure lemon juice. Don't you feel your jaw tighten?

If you're feeling stress in your body, you are thinking a thought that causes you to feel stressed. Therefore, the first step in eliminating stress is to identify that thought.

Once you've identified that thought, you can consciously switch it to a thought that feels better and programs you to make more money and be more creative instead.

The process is:

1. Awareness
2. Identify the Thought
3. Switch the Thought

For example, one stressful thought may be:

“I Can’t Afford It.”

When you say “I can’t afford it,” your mind shuts down. Henry Ford said, “Whether you think you can or whether you think you can’t, you’re right.”

What if you switched that thought to:

“How Can I Afford It?”

When you ask “How can I?” your mind automatically goes searching for answers to that question. You’ve changed your stress into creativity.

The Fastest and Easiest Path to Prosperity

“Gratitude is riches. Complaint is poverty.” –Doris Day

The fastest and easiest way to tune into prosperity is to get into an emotional state of gratitude.

Gratitude is an extremely powerful emotion. Robert A. Emmons from the University of California Davis and Micheal E. McCullogh from the University of Miami conducted a long-term research project designed to study the effects of gratitude. Here are some of their findings:

- In an experimental comparison, those who kept gratitude journals on a weekly basis exercised more regularly, reported fewer physical symptoms, felt better about their lives as a whole, and were more optimistic about the upcoming week compared to those who recorded hassles or neutral life events.
- Participants who kept gratitude lists were more likely to have made progress toward important personal goals over a two-month period compared to subjects in the other experimental conditions.
- In a sample of adults with neuromuscular disease, a 21-day gratitude intervention

resulted in greater amounts of high energy positive moods, a greater sense of feeling connected to others, more optimistic ratings of one's life, and better sleep duration and sleep quality, relative to a control group.

- Grateful people report higher levels of positive emotions, life satisfaction, vitality, optimism and lower levels of depression and stress. The disposition toward gratitude appears to enhance pleasant feeling states more than it diminishes unpleasant emotions. Grateful people do not deny or ignore the negative aspects of life.
- People with a strong disposition toward gratitude have the capacity to be empathic and to take the perspective of others. They are rated as more generous and more helpful by people in their social networks.

The simplest and fastest way to tap into your feelings of gratitude is a process to make a list of people, pets, places, things, and experiences that you are grateful for. You can do this mentally or out loud. I've found that it's most effective for me when I write it down.

A highly beneficial practice is to keep a gratitude journal and every night before you go to bed, write down 5 things that you're grateful for.

How to Turn Irritation into Gratitude

"What you focus on expands, and when you focus on the goodness in your life, you create more of it. Opportunities, relationships, even money flowed my way when I learned to be grateful no matter what happened in my life." –Oprah Winfrey

If you're reading this book, you are already a relatively positive thinker. Otherwise, you wouldn't have attracted this information. You ARE already grateful for your life.

It's not the big things that knock you off course. It's the little day-to-day stresses and irritations that trip you up and disconnect you from your natural state of prosperity. You're totally enlightened until someone cuts you off in traffic.

Here's how to turn that feeling of irritation or frustration into gratitude and thereby attracting more prosperity.

Ask yourself:

"Who would be grateful to have this problem?"

If you're irritated about being stuck in traffic, think of people that don't own cars or that can't drive or that have such boring lives that they have no place to go.

If you're annoyed by your glasses or contacts, think of someone that is blind.

If your spouse is annoying you, think about someone that wanted to get married and never did it, someone whose spouse has died, or someone that got divorced and regrets it.

Do this until the frustration subsides and you begin to feel grateful.

How to Get Rid of Stuck Energy

“Clutter is stuck energy. The word "clutter" derives from the Middle English word "clotter," which means to coagulate - and that's about as stuck as you can get.”

-Karen Kingston, Clear Your Clutter with Feng Shui

You can instantly begin to feel more prosperous by clearing the clutter in your life. As you clear your clutter, you will begin to experience higher levels of energy, clarity and well-being. Remember that the word “wealth” gets its origins from the word for “well-being.”

Clutter is a low, stagnant and chaotic energy that drains your own energy. Feng Shui practitioners will tell you that clutter can also negatively influence or even block the flow of events in specific areas of your life.

You may have been procrastinating on cleaning your clutter because you think you don't have the time, but actually you know on an instinctive level that clearing clutter can be an emotional process, and if you just set a timer for 20 minutes and GET STARTED you will begin making progress and feeling great about yourself right away.

Once you set your timer, you can focus on clearing one area at a time.

Here's a checklist to get you started:

- _____ Clear the clutter under the bed
- _____ Clean out the refrigerator
- _____ Clean out and organize a drawer
- _____ Clean out and organize another drawer (and so on)
- _____ Find pens that no longer work and throw them away
- _____ Create a neat “inbox” for your incoming mail
- _____ Pick up any change that's left around the house and put it into your permanent wealth account
- _____ De-choard your closets. Let go of as many items as possible that no longer fit or you haven't used in a long time.

Zapping Tolerations

“The sculptor produces the beautiful statue by chipping away such parts of the marble block as are not needed - it is a process of elimination.” -Elbert Hubbard

Tolerations are things that you have been tolerating or procrastinating that drain your energy, like a messy desk, a task that has been on your “to do” list for months, or even a friend that likes to complain a lot.

Tolerations can be annoying things, small inconveniences, your own behavior or the behavior of others. They deplete your energy, waste your time, and get in the way of you leading a prosperous and happy life.

Here are some possible ways you can zap tolerations:

- Cancel monthly bills for things you don't use
- Ask yourself what other expenses you can eliminate
- Clear clutter
- Have a conversation that you've been avoiding
- Fix the leaky faucet
- Work on changing your own habits
- Create a plan to pay off high interest credit card debt

Make a list of all the tolerations that have been draining your energy and start “zapping” them by resolving them one by one. You don't have to eliminate all of them at once. You can enroll other people to help you tackle them, especially the larger projects, like cleaning out the garage. You will be amazed at how much more energetic, alive, and happy you feel as you zap more and more tolerations. If you find that there are tolerations that you simply have no idea how to zap right now, re-read the section on turning irritation into gratitude.

Imagine having a totally clean and organized home and office, amazing relationships with family, co-workers and friends, and no debt. Don't you feel more prosperous just thinking about it?

Learning the Language of Prosperity

‘Careful with fire’ is good advice we know.
‘Careful with words’ is ten times doubly so.
-William Carleton

Just like you can learn Spanish or Japanese, there is a specific language of prosperity, and once you become fluent in that language, you will naturally attract more prosperity into your life.

Words are creative. The words you speak create your reality.

First of all, any time you say "I am" you are programming yourself by giving your subconscious mind a command. When someone asks you, "How are you?" they're giving you an opportunity to program yourself. If you say "I'm OK," on a regular basis, you will have an OK life. When you answer "I'm fantastic!" that is the beginning to having a fantastic life. Test this out. When you say "I'm fantastic," you immediately start to feel more fantastic and have more energy. When you feel fantastic and energized, it's much easier to make money.

The language of prosperity is a language of power. There is no place in this language for wimpy words like "if, try or but." Instead of "if," say "when." If I have the money, I'll take a vacation becomes "when I have the money, I'll take a vacation." Try means that you didn't actually get the result. As Yoda in the Star Wars movies says, "Do or do not. There is no try." Say "I will" or "My plan is to." The word "but" negates what you said before it. If you tell someone, "I love you but..." you're negating that you love that person. Replace "but" with "and."

If	→	When
Try	→	Will
But	→	And
Can't	→	How Can I?

Finally, eliminate "I can't" from your vocabulary. When you say "I can't," your mind immediately shuts down. "I can't" really only means one of 2 things... either "I don't want to" or "I don't know how." If you don't want to, just own that. If you don't know how, then the question becomes "How can I?"

Instead of saying "I can't reach my goal," ask yourself, "How can I reach my goal?"

Instead of saying "I can't afford it," ask "How can I afford it?"

How to Turn Failure into Success

"Success is going from failure to failure without losing enthusiasm"
-Winston Churchill

What if instead of viewing failure as something to be avoided at all costs, you turned it into a "stepping-stone" to success?

Before the first real estate market crash I experienced, I thought I had it made. In only 4 years, I had taken less than \$10,000 of my own money and turned it into over \$6,000,000 in real estate. I was on track to be able to retire by the time I was 31.

Then everything changed.

In what felt like overnight, the values of my properties dropped in half, or more. The revenue from my company, which also revolved around real estate, dried up almost instantly. Suddenly, I became one of those people that couldn't pay their bills.

I was depressed and anxious. I would cry uncontrollably for hours on end. I struggled to make ends meet, and finally, I was forced to declare bankruptcy. I felt like a failure. My long time mentor, Fredric Lehrman, shared with me, "I remember when Donald Trump went through the same thing. This is part of the process. It's just your turn. That's all."

Walt Disney went bankrupt several times. Thomas Edison experimented with over 6,000 materials to use as a filament in a light bulb before he found one that worked. Winston Churchill failed sixth grade and was defeated in every single election for public office until he became prime minister at the age of 62.

If success is the destination, what if failure is how you get there?

Through the process, I developed deep levels of humility and compassion for other people. I became a better investor and a better teacher. I redesigned my business in a way that would allow me to lead a happier and more balanced life. And my business is now more than *triple* what it was before the market crashed.

When you fail, that's when you learn the most. That's when you're at your most creative and resourceful. When you "lose," don't lose the lesson. When you fail, remind yourself that you have just taken one more step to success.

How to Manifest More of What You Want

"What you focus on expands." –Fredric Lehrman

Beliefs are thoughts that you continue to think, reinforced by evidence.

These beliefs create your reality.

The more evidence you gather to support a particular belief, the stronger that belief becomes and the quicker you create that reality for yourself.

Start by entertaining the idea that money comes to you easily and naturally. Money comes to you in unexpected ways for the good of all concerned. Every where you go, you find money on the ground. You regularly receive unexpected checks in the mail. An insurance refund. A friend sending you money. Stock you didn't remember you owned. A referral fee you weren't expecting.

There may be a part of your mind that resists this idea. If that's the case, your mind isn't ready to accept this belief. Plant it like a seed in your mind for it to grow into a

thought, a belief, a reality until you no longer think of it anymore. At that point, it's part of your life and part of who you are.

Imagine inviting a new friend over for a cup of tea. Invite them into your kitchen. Offer them a seat. Sit with them and listen. Appreciate them. Be with them.

Be with this new thought like a guest in your home. Entertain the idea that money comes to you easily and naturally. Examine it. Appreciate it.

Then look for evidence. A coin on the ground. A check in the mail. And when that evidence comes...

MILK IT FOR ALL IT'S WORTH!

Make a big deal out of it, even if all that happened was that you found a penny on the ground. Declare out loud, "I am a money magnet! Thank you! Thank you! Thank you!"

Celebrate. Tell everyone you know. If the people in your life think you're crazy, tell me. Go to www.RealProsperityInc.com and post your story as a comment on my blog.

Stay in that energy and that emotional state of celebration and gratitude as long as possible. Then continue to look for more evidence.

QUOTED AUTHORS

Ben Stein

(1944-) Actor, writer, lawyer, and commentator on political and economic issues.

Dale Carnegie

(1888-1955) Pioneer in public speaking and personal development.

Doris Day

(1922-) American actress, singer, and animal rights activist.

Elbert Hubbard

(1856-1915) American writer, publisher, artist, and philosopher.

Eric Butterworth

(1913-2003) Popular "Unity" minister and author.

Fredric Lehrman

Director of Nomad University, creator of "Prosperity Consciousness" audio series, active in the field of business psychology for over 25 years.

George S. Clason

(1874-1957) Soldier, businessman and writer, best known for writing a series of informational pamphlets about being thrifty and how to achieve financial success which became The Richest Man in Babylon.

Henry Ford

(1863-1947) The American founder of the Ford Motor Company and father of modern assembly lines used in mass production.

Karen Kingston

Pioneered the development of Space Clearing, the feng shui art of clearing and consecrating spaces in buildings, and is recognized as the western world's leading authority in this field.

Mark Victor Hansen

(1948-) Inspirational and motivational speaker, trainer and author, best known as the founder and co-creator of the Chicken Soup for the Soul book series.

Oprah Winfrey

(1954-) Popular television talk show host, actor and producer.

Raymond Aaron

Success and investment coach, author of Double Your Income Doing What You Love.

Robert Kiyosaki

(1947-) Investor, businessman, author and motivational speaker, best known for his Rich Dad Poor Dad series.

QUOTED AUTHORS CONTINUED

T. Harv Eker

(1954-) Motivational speaker, touring lecturer and bestselling author.

Wayne Dyer

(1940-) Internationally renowned author and speaker in the field of self-development.

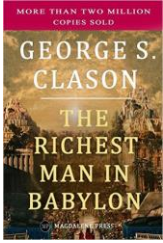
William Carleton

(1794-1869) Irish novelist.

Winston Churchill

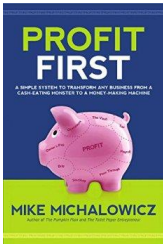
(1874-1965) British politician known chiefly for his leadership of the United Kingdom during World War II.

RECOMMENDED READING



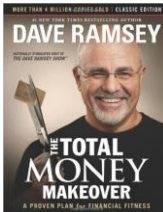
[The Richest Man in Babylon](#)

By George S. Clason



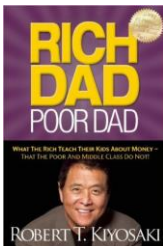
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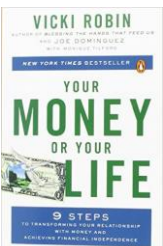
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