

# Wealth Journey™

## Let the Journey Begin

Your wealth journey began the day you were born. You brought wealth into someone's life – untold, immeasurable wealth. New life, what price can be put on that? The preciousness of human birth is a key reflection in Buddhism. It is said that human birth is as rare as a turtle swimming across all the oceans of the world, coming up for air every thousand years, putting her neck through a single hoop which is floating somewhere in the oceans. Imagine that!

Contemplating the preciousness of human birth is very useful, as it naturally leads us to thinking about what we should be doing with this precious gift. Shopping up a storm – for sure, making lots of money – definitely, but what then? But that is the subject of another book, perhaps even (though not necessarily) by another author.

## Less is not more (more or less)

The subject here is a Wealth Journey. And first we must define wealth, which is quite a personal matter, different for each of the millions of people reading this book. (This is called creating a reality ... Yes, let me be clear – I want millions of copies of my books to sell around the world!) While wealth is definitely a broader concept than money, and puts us in mind of a state of being and a feeling and a way of life, we do not want to become so general or vague in our definition that we lose the plot. Wealth is wealth. It's not one of those 'less is more' things – unless you are simplifying. It's one of those 'more is more' things.

So, for a start, give a little thought to WEALTH.

- How would you know if you were wealthy?
- What would you have?
- How would you live?
- How would you feel?
- What would you be worth?
- Who would you be?

These answers will change over time. You may not be very clear about them right now, but that's okay. Because that's the whole purpose of a journey. You make a journey to discover new things, visit new places, find out aspects of yourself you did not know.

Let the journey begin! And it begins by finding out where you are.

# 1

## Where You Are

### **The 9 levels of Wealth Consciousness**

1. Ignorance
2. Blame
3. Struggle
4. Dependence
5. Co-dependence
6. Independence
7. Comfort
8. Wealth
9. Affluence

Before you begin a journey you must find out where you are. That is an obvious but profound truth. You absolutely cannot get anywhere unless you know where you are. No exceptions. Well, not unless you are on the train to nowhere – there are also cruises to nowhere.

Knowing where you are means assessing your condition, taking stock of things, in this case wealth. And because ‘where you are’ is closely linked to ‘who you are’ we need to start with that.

The 9 Levels of wealth consciousness present a version of reality according to me at this time, based on my experience in the wealth creation and transformation arena. It is a model, and like all models it does not have actual reality. Models are a way of our trying to make sense of the world. A good model can help you to see something – in this case wealth – in a totally different way.

The objective of the levels of wealth consciousness is not to compartmentalise yourself into yet another square box (*‘Okay, so now I am Leo, no 1 Enneagram, extrovert, number 7 in numerology, with a choleric temperament, and I am in “Comfort” on the wealth consciousness scale.’*). The objective of my wealth model is to present a map to help you assess where you are, with a view to arriving at a new destination.

This model is a tool, nothing more. It is one of many possible versions of reality. How it works for you, is directly related to how much in agreement you are with it, and to what extent you embrace it. Decide now that you can use this tool to access deeper levels of yourself. Decide now that you will use this tool to expand your wealth consciousness and ultimately your wealth profile. It’s a good decision!

Let’s start with the first level, and work our way up.

## 1. Ignorance (is bliss?) (Daddy's little girl)

It's wonderful to watch little children before money has any value for them. At this stage they want 'a big silver money'. They do not understand the value of money, what it can buy or even why it is there. Later, when they understand that it can be exchanged for something, all they want to know is 'how many ice lollies is this?' Money still has no value for them.

Many adults remain in this state of 'wealth ignorance'. They pretend they do not understand money, or they don't want to understand it. They may say they are 'bad with money' because they are not 'mathematically minded' and other such nonsense. And so these individuals hide from money – never looking at it, always avoiding it, covertly needing and wanting it, but never confronting it.

Some people may in fact be genuinely ignorant about many aspects of money and how it works, but that is not the same thing. You need never know a thing about money beyond basic addition and subtraction, and you can become exceedingly wealthy. Many have. So it is not actual ignorance I speak of here. It is rather the ignorance of being in the dark, of putting your head in the sand like an ostrich, of not wanting to, nor daring to, nor bearing to look. It is the ignorance of not confronting something.

Are you one of these people? Well, money is coming to get you! No matter where you run, or where you hide! And, you know what, it's quite a loose-flowing, creative thing, money, if you know how to deal with it. Do not despair. All you need is the realisation that this is your wealth consciousness at this time, and the desire to change.

Sometimes ignorance is the result of culture, or upbringing. We are told not to talk about money, or that

only one or other of the sexes can take care of the money. In the west it has been the man who takes care of the money, leaving the woman in ignorance. In Japan, it is the woman who takes care of the money – harking back to the days of samurai when it was considered undignified for the man to have anything to do with cash.

Way back in my early twenties I was living a wealthy and extravagant life. I was in a business which I had started with my then husband. We worked side by side and I ran the offices and staff. However, he was the one who handled all the money, signing of cheques and so on. I did not find this strange in any way. When I wanted money, I simply asked for it, and he gave it to me. I had always seen my mother and father interact in this way, so it seemed normal to me.

Many wives of wealthy husbands, and husbands of wealthy wives, also suffer from this syndrome of ignorance. My story did not have a very happy ending, though it did teach me to take my head out of the sand – which I clearly took to heart, as the writing of this book attests to!

In the space of a single afternoon I found myself literally penniless. My husband was assaulted, hospitalised, and in a coma. Meanwhile, I had a business to run. There were staff to pay, clients to service – and I couldn't even sign a cheque, or access our bank account. He never quite recovered, and was in and out of hospitals and mental institutes for a very long time.

Back at the office, I soon discovered huge debt – consignment stock sold but unpaid, company and his personal tax in arrears with massive penalties and so on. Suppliers withdrew credit facilities. I had to buy for cash and sell on terms. It took nearly two years to pay off everyone, and to put finances into the black.

I learnt a very big lesson...