

I'd Rather Be Rich

CHOOSING THE LIFE YOU WANT TO LIVE

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Sheila Leonard CFP



INSOMNIAC PRESS

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This book is dedicated to
my friend Sandi Lee, and
my brother T.J. Leonard.

You asked for it!

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INTRODUCTION

This is a life planning book and I'm a Certified Financial Planner. As a financial planner, I have noticed a few things about people and their financial goals. People have money, or not, because of how they think. I have spent time helping people consolidate debt and they just created more. I have helped people set up a savings program, but they just found more things they wanted to buy. I have clearly seen that accumulating wealth is of no value if it is not helping to build a life that is wealthy on all levels. Being rich is not about the amount of money you have; it is about how you feel about and use your money. I speak more about what I mean by the word "rich" in Week 1, but before we look more closely at the concept, I'd like to share some of my experience.

I entered the business of financial planning because I wanted to help people become wealthy, so they would have more resources and make better choices for their happiness. What I have learned from advising people for over a decade is that before they are willing and able to make lasting changes in their behaviours, they have to change their mindset. What needs to change is people's minds. The problem is that neither I nor anyone else can change another person's mind. It is a job for the individual. That's why this is a workbook. The intention of this book is to help you change your mind—essentially, how you think about the parts of your life that are not working as well as you would like. I know that once this is accomplished, your actions will automatically change in the direction of greater wealth, health, and happiness.

I began writing this introduction while sitting in beautiful and sunny Puerto Vallarta, Mexico. I was not just on vacation; I was working (if you can call sitting by the pool working). I was in a fabulous 6,000 square foot villa with my friends Sandi and Mike Lee. Rufi, an employee of Sandi and Mike's, was taking immaculate care of the place and our every culinary desire. The villa was located right on the beach and the sunsets were a kaleidoscope of colour.

What an exciting time I had getting there! I'm not talking about the plane ride or the wild taxi drivers of Puerto Vallarta. I am talking about the creative process I used in producing this experience. This was not just chance or great luck—it was an experience I consciously chose. And if I can do it, so can you! This book will show you how to consciously create your experience and guide you on your journey to where you would rather be.

A few years ago, I went down to visit my friends who had recently moved to Puerto Vallarta and I loved it! While sharing rum and Cokes at The Paradise Burger, Mike asked me if I would consider moving down. At the time, the idea felt like a fantasy, but I kept my mind open and chewed on the concept. Perhaps I couldn't live there full-time, but a few months a year might be possible. As I played with the idea, I began to visit Sandi and Mike more often—I'm currently averaging six weeks each year.

I had some ideas about how I could live full-time in Puerto Vallarta, but nothing that really convinced me. It still seemed like a fantasy. However, since I was coming from Canadian winters, my love of the warm climate grew. About a year and a half later, in the frosty temperatures of late autumn, I was sitting in a business planning session. In a creative flash, I had the thought: "Why don't I write a book in Puerto Vallarta? It would give me the experience of what it

would be like to live and work in Mexico.” Immediately, my body was tingling: I felt the excitement. I knew it was the thing to do. I didn't really know why I wanted to write a book. A few people encouraged me to do it, but it had never been a burning desire. Although, I must admit, it fit with my dream of many years of being a teacher. I pitched the book to my managers as a marketing idea, and to my delight they didn't try to stop me.

I had many grand experiences during my first month in Mexico. With great discipline I wrote over 100 pages. I even talked to a possible publisher and felt I had really made some headway. At first I thought I was just going to make a few copies for my friends and possibly some workshop participants because I felt that the manuscript that was in progress was very private.

Back home in Canada, I lost interest in the project. The time, effort, and financing needed to finish my fledgling book seemed too overwhelming. I got busy with my life and career and left the manuscript sitting in a drawer. About six months later, my dear friend Shelley Allen called and asked if I had entered “The Write Stuff” competition. (It's a contest similar to American Idol for authors, run in southern Alberta.) I told her that I had heard about it, but that it was for authors—I was a financial planner. I argued that the program was for novels, not self-help books. Thankfully she didn't listen to me. She made me promise to enter the contest.

Once I give my word, I always follow through. At the 11th hour, I spent all of ten minutes entering the contest by cutting and pasting from my manuscript. Definitely not expecting anything, I thought, “Now I can tell Shelley that I entered the contest, and that will be the end of it.”

Well, I was completely flabbergasted when Inktree Marketing called to congratulate me on being one of the ten fi-

nalists—out of 764 entries! Once the judges had chosen the top ten, the general public was able to vote for one person, once a day, online. There were press pictures to take, a countdown to the top five finalists, and then an evening to announce the winner. Throughout the process, I was very fortunate to have many friends and peers who not only voted themselves, but also had their network of friends and family vote for me, and so it grew. In the end, I won a \$35,000 publishing contract, gave several radio and television interviews, and spent another month in *bonita* Puerto Vallarta working on my book.

This is how the book works. Within this chronicle are the Principles of Creation. Following the Principles are examples in italics from the story of creating this book that you just read:

1. Have a dream. Make it as wild and crazy and fabulous as you can imagine.

When Mike asked me to consider living in Puerto Vallarta, it felt like a fantasy, but I did not dismiss it. I started to think about ways to make it possible.

2. Be open to the idea of that dream or fantasy becoming a reality.

I played with and investigated the idea. I kept open to the possibility.

3. Be on the look out for ways of accomplishing even small parts, or your entire dream.

Perhaps I couldn't live there full-time, but a few months a year might be possible.

4. Support comes in many different forms. Be open, acknowledge it, and be grateful.

It was in the most unlikely place, a business planning session, that I first opened my mind to the idea of writing a book while sunning in Mexico. Shelley pushed me to enter the publishing contest and so many people voted for me that I won the contract.

5. As ideas come, pay attention to how they feel.

Immediately upon getting the idea to write the book, my body was tingling. I felt the excitement.

6. Once an idea creates a strong emotion (such as either excitement or fear), commit to taking action on it as soon as possible.

Yes! I knew it was the thing to do. With great discipline I wrote over 100 pages and felt I had really made some headway. Once I agreed to enter the contest, I followed through and did it.

7. Follow the energy of the project. If “all systems are go,” keep moving forward. If huge resistance is encountered, let it go. Have patience for gestation. Be on the lookout for a new way through.

About a year and a half later, I was sitting in a business planning session....

In a creative flash....

I got busy with my life and career and left the manuscript sitting in a drawer....

It took time for an idea to emerge on how to work and play in Puerto Vallarta. Once the original draft was completed, the manuscript sat in a drawer for six months before the contest was created.

8. Know that personal issues and beliefs may get in the way. Clear them up.

If there is something that you truly want, but it is not being manifested in your life, it is only because you are blocking it. Look at why you might be afraid to have what you say you want. What might you lose by having it? You always have what you allow yourself to have in your life, so something has to change internally to allow your new desire.

The time, effort, and financing to realize my fledgling project seemed too overwhelming. I stopped pushing, but kept open enough to investigate my lack of confidence, resources, etc. Through a process of many stop, starts, and new ideas, this book is finally in your hands.

9. As personal issues are cleared out of the way, the next nudge towards the dream will appear. Pay attention to the nudges and keep moving forward.

It was after clearing personal issues that Shelley encouraged me to enter the contest. Later, my friend Erin Michie helped me with the final draft.

10. Keep dreaming. Dreaming helps you have a fascinating experience of life.

It still seemed like a fantasy, but coming from Canadian winters, my love of the warm climate grew. I kept going back to Puerto Vallarta several times a year. I kept going back to the manuscript and never gave up. During the process, I had many new and exciting experiences such as press, radio, and TV interviews.

These are principles and not steps. Steps imply that you follow an order. Not so with principles. Number 8, “Personal issues/beliefs,” can get in your way right from the beginning. Number 5, “Pay attention to your feelings,” must be considered throughout the entire process. As we move along, these principles are encountered in almost all sections. Write out these principles yourself and post them on your bathroom mirror to remind you of their importance each day. You can also find them in the Tool Box at the back of the book.

I'd Rather Be Rich was created to help people, just like you, who want to get more out of life. If you are tired or feeling stuck, this book is for you! If you feel good, but want to get even more out of life than you already have, this book is for you! If you want more abundance, more adventure, better relationships or a better world, this book is for you! Even if you are tired of goal setting, this book is for you.

But if you want other people or your situation to change without your having to, this book is not for you. For your world to change, you and you alone must do the changing. You must change what you think about, change what you believe, and change what you do. As you change internally, you will act differently in your external world, and your world will change along with you.

I didn't use the words “simple” or “easy” in the book title. I am suspicious of being sold a quick fix formula or a pill that claims to work for everyone. Real, lasting change is not always that easy and it's possible to get disappointed and quit before you get where you want to go. I want you to get there! I have designed this book to be a course, a workshop, and a process. I call it a road map because I will show you the way, but will not tell you where to go. When you use a road map, you are always free to choose where you want to go, which way to go, and even whether you want to leave home. I use

the analogy of taking a road trip, because frankly, most people spend more time planning their vacations than they do their lives. I am going to ask you to spend 15 minutes a day creating the life of your dreams. Interested?

WEEK 1

A Road Map to Where You'd Rather Be

Famous comedian Sophie Tucker said, “Honey, I’ve been rich, and I’ve been poor, and rich is better.” Having had both experiences, I’d have to say I wholeheartedly agree with her. But just what is being rich? It is different for everyone. For some it means owning their own home, or providing for their children’s education. For others it’s the ability to travel in luxury. Others would like to quit their current job and find a career that inspires them. It could mean living in an exotic country. It often contains a certain dollar figure. What rich means to someone earning \$30,000 per year is very different from what it means to a person earning \$500,000 per year.

As you make more money, you keep raising the bar. Being rich is not about the amount of money you have, it is about how you feel about and use money. It is not so much about *being* rich, it is about *feeling* rich, and for many, it does take some money to feel rich.

To feel rich I need to have a balance of security and freedom. I want to know that I have the financial freedom to do whatever I want, whenever I want. I want to make my decisions based on what I desire, not what I think I can afford. I also want to feel financially secure by knowing that the financial freedom I have today will be there throughout my life. Being rich is about money and it is not about money: it is both. Money cannot buy you happiness, but living without it limits your experiences and your choices in life.

Feeling rich is also about having a full, rewarding expe-

Although it didn't contain very much money, I always felt proud and grown up when I walked into the bank and deposited my savings. As a youngster, I developed positive feelings toward money. I saw the benefits of compound interest and watched my money grow. By the time I was 12, I had learned how to budget. My parents gave me an allowance of \$5 every two weeks to buy most of my clothes and pay for entertainment. I also used that allowance to buy presents, give at Sunday school each week, and save a small portion for the future.

I often hear parents complaining about how their children handle money. They say things like, "They think money comes out of a hole in the wall (ATM's)." These people do not seem to realize that they have taught their children about money through their example.

I have clients who learned this lesson the hard way. Their son, Dale, was full of grandiose ideas and expected his parents to bail him out of every failed business venture. Their daughter, Vanessa, just couldn't get a handle on a career she was willing to work at. Dale and Vanessa, already in their early 30's, did not take responsibility for their lives or for their decisions because they had never had to. Their parents were constantly dishing out cash. After many incidents, I finally convinced the parents to admit and release their own motivation (guilt) for constantly rescuing their children, and to really look at what they were teaching them.

The parents then made it clear that the hand outs were over. It took a year of struggle for Dale and Vanessa to be convinced of their parents' commitment, but after a year, they were well on their way to becoming self-supporting.

If you have children, I encourage you to start teaching them about money as soon as possible. As you will see later in this book, our earliest money memories have an amazing impact throughout our lives. Make them good ones!

One of my early money memories involves my father. As he was coming out of the grocery store, he saw a roll of bills just lying on the ground. He undid the elastic band and counted out the money. There was enough to cover his mortgage payment that was due in just a few days. He was tempted, but then he looked over at my sister and I in the car and thought “What do I want to teach my children?” He turned around and took the money to the customer service desk. While he was waiting, a young man came rushing in. He was frantic. He had just lost his entire two weeks’ pay. It had been rolled up in a rubber band. The young man was so grateful for my father’s honesty and integrity. Dad felt good about himself, too. Our whole family learned a valuable lesson that stays with each of us to this day. As you set the intention to help teach your children positive lessons about money, be conscious that they will follow what you do, far more than what you say. Know that as you follow your new road map, you will learn remarkable lessons to pass on to your children.

Matching your actions with your words is an essential part of living with integrity. When you do what you say you will, you not only develop trust in yourself, but others place their trust in you, as well. When you do not do what you say you will, you lose your self-esteem and the esteem of others.

I originally trained as a bookkeeper and an accountant. It seemed like a natural choice, as I had always been well organized and good at math. It may have been a natural choice (the path of least resistance or effort), but it wasn’t one that inspired me. I slept through every accounting class. Every assignment was dull and boring. What was I to do? I even tried taking classes to help figure out what I’d be good at and to introduce me to different options. Still nothing caught my attention. I had no dream, no vision, nothing, zippo.

At the age of 29, I finally gave up trying to find a new career. I sat down with myself and looked at my options. I decided that I could not live one day past age 45 as an accountant. My goal became to retire from accounting within the next 16 years. Then I looked at the possible ways I could achieve this goal. I could go back to university, get a degree, and then earn more money after school. Or, I could just start saving money for my retirement immediately. Like many people, I opted for what seemed the easiest route—I started a savings plan. I decided to maximize my Registered Retirement Savings Plan (RRSP) each year to have my savings earn 10% annually. I also saved any additional money I earned such as interest, tax refunds, gifts of money, bonuses, and so on. Whatever was left, I got to spend freely. I showed my plan to a Chartered Accountant friend. He scoffed at it, saying it was too big a plan, and that I would never do it. Thank you, Cam. Little did you know that I had started saving \$100 per month because someone told me “you’ll never do it.” For me, being told “you can’t” was a great motivator.

At first it was challenging to live within my budget. With each purchase, I asked myself, “Do I want this, or do I want to be retired?” I was committed. I kept choosing retirement. I quickly saw the universe support my dreams. Seeming miracles happened. Originally, I had been making \$24,000 a year. Seven years later, I was making \$60,000. I stayed committed to my goals and had even more money to enhance my life at the same time. I travelled around the world and still kept within my plan. At 37, within eight years of setting my goal, I quit being an accountant. I had achieved my dream in half the time!

Now, I knew that I didn’t have enough money saved to retire, but the goal of no longer being an accountant had been achieved. My path became a little clearer and I then decided

that I wanted to become a workshop leader. For five years I lived a grand life of travelling, spending time with my family, and continuing my spiritual journey. I led weekly classes in “A Course in Miracles,” ran a workshop promotions company, and even helped start a spa and wellness centre. And then the vision became even more clear. At 44, I saw an advertisement for financial planning. Everything inside me said, “Yes, this is my vocation!” I never wanted to retire again. Today my work continually inspires me, and I love it.

I am now a Certified Financial Planner focused on helping my clients to make their dreams come true. I also lead workshops that combine both my financial and spiritual knowledge and gifts. I have been saddened to learn how few people have dreams and goals that stretch past next year. This supports the saying that “wealthy people plan for the next generation while poor people plan for Saturday night.”

Wealth and vision are travel companions. The greater and more detailed your vision, the richer your life will be. And that is why I have written this book. I am not a psychologist, but from my own life journey and the many gifted teachers who have inspired me, I have learned to stretch my limited thinking, take action, and achieve a lifestyle envied by many. This book is an accumulation of what I have learned in the past 20 years of workshops, books, lectures and one-on-one training. I know that it is possible for everyone to make their dreams come true and I want to help you do just that. I invite you to choose as much happiness as you can handle and to choose to be where you’d rather be!

In 2002, I was invited to join a Master Mind Group. It was an extremely powerful process for me. Every week I had to come to the meeting with the answer to what I believe is one of the most important questions we can ask: “What do I want?” Certainly I had asked myself that question periodi-

cally, but never with such consistency. From it, I began to gain clarity about what was truly important to me—not what others wanted or expected of me, but what my heart was truly crying out for. Because you have picked up this book, I know that to listen to your heart's call is also your quest. Your heart calls you to live in a way that fills you, fulfills you, and creates happiness, contentment, and peace.

I am going to ask you some tough questions. Think about them and write down the first thoughts that enter your mind. Don't restrict yourself to what you believe is possible—throw open the doors to your wildest thoughts and dreams. If any negative thoughts pop into your mind like: "This is dumb, this is impossible," write them in the margin beside the desire that gave rise to these reactions. It is important to write down those thoughts, as it is a way to acknowledge them and not suppress them. Then, choose which you want to believe. If you hang on to a belief that something is impossible, you will be right. If you are open to the possibility of changing that belief in order to have what you truly want, you will be right, too.

*Most of the things worth doing in the world
had been declared impossible before they were done.*

- Louis D. Brandeis, 1856-1941, American judge

Many of you are so busy with schedules, careers, families and meeting other people's needs that you don't take the time to ask: "What do I really want?" It's time to practice. If you get stuck for an answer, try looking at what is in your life that you *don't* want. That will show you what you *do* want. For example, it may be that you feel stressed at work and you don't want that. Instead you may want to feel secure, relaxed, and even have fun at work. Wouldn't that be better? Another option is to replace the word "want" with the phrase "I would

enjoy...” Don’t worry about how to achieve these desires; the first step is just letting them become conscious. The means and method will emerge later.

I want _____
I want _____
I want _____
I want _____
I want _____
I want _____
I want _____
I want _____
I want _____
I want _____

What kind of a day do you want to have? What do you want to happen today?

I want _____
I want _____
I want _____
I want _____
I want _____

What do you want to happen this week?

I want _____
I want _____
I want _____
I want _____
I want _____

Where do you want to vacation? What do you want that vacation to be like?

I want _____

I want _____

I want _____

I want _____

I want _____

What could happen next month that would truly excite and fill you with anticipation?

I want _____

I want _____

I want _____

I want _____

I want _____

Your perfect job would have what qualities? What would you be doing?

I want _____

I want _____

I want _____

I want _____

I want _____

Whether you have a life partner, or not, what are the qualities that would make that person fabulous, in your eyes?

I want _____
I want _____
I want _____
I want _____
I want _____
I want _____
I want _____
I want _____
I want _____
I want _____

Looking at yourself, what qualities would you like to develop and enhance?

I want _____
I want _____
I want _____
I want _____
I want _____

Looking at your children, pets, and friends, what changes would you like to see? What kind of people do you want to spend your time with? Doing what?

I want _____
I want _____
I want _____
I want _____
I want _____

How would you like to spend your spare time, if you had any?

I want _____

I want _____

I want _____

I want _____

I want _____

Looking at your financial situation, what do you want?

I want _____

I want _____

I want _____

I want _____

I want _____

Looking forward to next year, if money, time, energy and other people's needs were not a factor, what would you like your life to look like?

I want _____

I want _____

I want _____

I want _____

I want _____

I want _____

I want _____

I want _____

I want _____

I want _____

ahead, most of the information will be lost in a relatively short time. Just think of the last great book you read. How much of it do you really remember? How did you use the information in that book? How did it enhance your life? If you are like most people, reading alone does not create much change, but adding action does. We are going to start taking action by writing each day. **For the next week, start each day by spending 15 minutes writing and reflecting on what you want in your life.**

If you don't have one already, buy a journal in which to do this writing. In time, it will be a great resource to see how far you have travelled. I call it the "Road Log for the Journey to Where You'd Rather Be."

I had been told the benefits of journalling for years, but I never set aside the time to do it. In the beginning, I was not very good at visualization, meditation, or going inside myself. What worked for me was writing. As I would get upset about something, I learned that writing it down and asking myself questions created clarity for me. But I only made writing important after I had tried everything else. I once remember asking my brother to destroy my journals if anything should happen to me, because they were full of all my struggles. I tried writing "morning pages" (from Julia Cameron's book *The Artist's Way*) of whatever was in my mind. I tried writing daily lists of gratitude. Nothing was consistent. I don't think I ever lasted more than a few weeks.

What has worked for me is committing myself to writing about what I want every day. I see a big payoff from my spending my time this way. I am creating what I want, and it takes less than 15 minutes a day. My journals are no longer filled with frustration: they are filled with creative and stimulating ideas. They are filled with dreams that have come true and those that are on their way. My journals are filled with

passion, and so am I.

As you start taking 15 minutes a day to write about what you want, you will notice that you will naturally start creating more of what you want. Instead of forcing yourself to take action or change, you will notice that you are inspired to move. You will be filled with the desire and the energy to shift the details of your life. Things will just start getting handled. There may be a huge shift, or it could be subtle enough that it may take a month to really notice the difference. Some people start eating better and exercising. Some improve their relationships and some start taking better care of themselves—all within the first week. Just start and you will be amazed. It helps to get a beautiful journal for your Road Log. Have fun and watch the results!

During your 15 minutes a day, rewrite each of your 75 wants in positive sentences. Never write, “I don’t want.” Whatever you focus on expands, so if you focus on not wanting conflict you will create more conflict. The word “conflict” is a word with tremendous energy behind it. Focus instead on wanting peace and you will achieve more of that. For example, Mother Teresa said she would never attend a rally against war, but she would attend a peace rally any time.

Whenever we fight against anything we give it more focus, more energy, and more power. Negative energy creates negative reactions and results.

How do the two words, peace and conflict, feel in your body when you think of each of them? Peace feels much better than conflict or war. Focusing on peace makes us feel better. The better we feel, the more we will like what we are creating.

So, if you don’t want to spend Christmas with the in-laws, write out where you’d rather be. “I want to spend Christmas at home.” Or, write out what experience you would rather

have. “I want a quiet Christmas filled with music and good books.” As you rewrite these wants, put them into positive, present tense sentences. You might use phrases such as:

I see myself _____

I choose _____

I’m open to _____

I know _____

Pay special attention to how you feel as you write out each statement. Does the idea of this desire uplift you, terrify you, or do you have any emotion about it at all? In a different colour of pen, write out the predominant feeling beside each statement. If you have any idea what thoughts or beliefs are connected with these feelings, also write them down.

Your desires may change through this process. You may also see the feeling attached to a specific desire change during the week. Be curious. Ask yourself questions. What do you notice? Look for themes. Why do you want these things? What are the underlying benefits of having them? Going back to our Christmas with the in-laws example, perhaps you don’t like the atmosphere at their house. What don’t you like? How would you like to see it change? Do you really want to exclude them from your life, or would you prefer to have a better experience with them? What underlying issue is driving your desire to be alone? For some of the more meaningful desires, try just focusing on one for your 15 minutes of journaling in the morning. Notice what you learn as you spend the time paying attention to just one desire.

From this point on, keep your Daily Road Log and write about what you want, each and every day. As you accomplish each goal, reward yourself in any way that appeals to you. Ensure that your reward is not an indulgence that sabotages

you. One piece of chocolate could be a reward for meeting your weight goal, but the whole box would be an indulgence. After accomplishing your goal, move on to your next desire. Often you may find that you are working on several goals at a time. Don't limit yourself. Just keep going.

Do the above writing exercise for a minimum of seven days, before continuing to the next chapter. In the future, it will be a valued treasure map. Also, remember to write out the ten Principles of Creation and post them on your bathroom mirror. By keeping it in front of you everyday, it will serve as a reminder, and will initiate continued focus.