

**FREE** Version with 34 Money Mastery Methods

**There will be Ten Million new Millionaires created in the  
next Ten Years.**

**Why don't you plan to be one of them?**

---

## I Create Millions (Free Version): How You Can Manifest Your Millions with 34 Specific Money Mastery Methods

34 Practices, Attitudes, and Programs that the Experts Use to Increase the Flow of Money. You Can Use Them Too!

By Christopher Westra

---

---

Note – This free version (4.0) of I Create Millions is a free book. You can go get the full version (All 87 Methods) at [I Create Millions](#).

You can share this copy freely, as long as you do not change the content.

**Attention** – You can make money with a personalized, branded version of this ebook to give away. To get your [own version](#) of I Create Millions with your own links to the products inside, go to:

<http://FreeMoneyEbook.com>

The author of this book has written about his personal experiences with money flow and money consciousness. Results may vary. The author and publisher disclaim any warranties and shall in no event be held liable for any loss or other damages.

---

As a bonus to this book, you are entitled to sign up for my free “I Create Reality” Newsletter. You will receive short daily hints and tips on money, manifesting, and creating the life of your dreams.

You will also receive free ebooks and audio downloads from time to time. These resources will help you overcome limitations and realize your true potential!

Just go to [I Create Reality](#) to sign up for the newsletter.

## Table of Contents

Table of Contents.....	4
<b>About Christopher Westra.....</b>	<b>5</b>
<b>Introduction to the Money Mastery Methods.....</b>	<b>7</b>
<b>Method 1. The Manifesting Envelope.....</b>	<b>9</b>
<b>Method 2. The Art of Leaving Money Around.....</b>	<b>11</b>
<b>Method 3. Writing On Money.....</b>	<b>13</b>
<b>Method 4. Let Your Expenses Work For You.....</b>	<b>15</b>
<b>Method 5. Creating an Abundance Check.....</b>	<b>18</b>
<b>Method 6. The Money Downpour Visualization.....</b>	<b>19</b>
<b>Method 7. Forming New Money Habits of Mind.....</b>	<b>21</b>
<b>Method 8. Always Carry Cash.....</b>	<b>23</b>
<b>Method 9. Buy the Best for Yourself.....</b>	<b>25</b>
<b>Method 10. Create Money Opportunities, not Money Emergencies.....</b>	<b>27</b>
<b>Method 11. Seek Ye First.....</b>	<b>29</b>
<b>Method 12. Let Go of Money Attachments.....</b>	<b>31</b>
<b>Method 13. Demonstrate Your Wealth with a Money Mantra.....</b>	<b>33</b>
<b>Method 14. Improve Your Money Talk.....</b>	<b>35</b>
<b>Method 15. Be Happy First, Right Now!.....</b>	<b>37</b>
<b>Method 18. Do What You Love, the Money Will Follow.....</b>	<b>39</b>
<b>Method 21. Act Boldly in Money Ventures.....</b>	<b>41</b>
<b>Method 24. Use a Personalized Money Script or Affirmation.....</b>	<b>43</b>
<b>Method 25. Go For Money Freedom and Joy.....</b>	<b>45</b>
<b>Method 26. Spend Only What You Own.....</b>	<b>47</b>
<b>Method 27. Trust the Money Promises (Puzzle).....</b>	<b>49</b>
<b>Method 28. Play the \$100 Bill Game.....</b>	<b>50</b>
<b>Method 29. Pay Yourself First.....</b>	<b>53</b>
<b>Method 30. Make Meta-Decisions.....</b>	<b>56</b>
<b>Method 31. Use Your Whole (Holographic) Brain.....</b>	<b>58</b>
<b>Method 32. Expand the Thresholds of Your Mind.....</b>	<b>60</b>
<b>Method 45. Create Automatic Money Systems.....</b>	<b>63</b>
<b>Method 46. Know Your Reasons for Not Making Money.....</b>	<b>65</b>
<b>Method 50. Read Books on Money.....</b>	<b>66</b>
<b>Method 51. Listen to a Money Meditation Audio.....</b>	<b>67</b>
<b>Method 62. Harness the Power of Imagination.....</b>	<b>69</b>
<b>Method 63. Think Big, Dream Bigger.....</b>	<b>70</b>
<b>Method 77. Feed Your Mind and Your Body.....</b>	<b>72</b>
<b>Method 86. Create Some Space for the New.....</b>	<b>73</b>
<b>Summary of I Create Millions – Version 4.0 (Free Version).....</b>	<b>75</b>

## About Christopher Westra

Christopher is a widely published author. Here is a sampling of his other books.

I Create Reality – Beyond Visualization: How You Can Use Holographic Creation to Materialize Your Desires  
[ICreateReality.com](http://ICreateReality.com)

I Create Joy – The Art of Emotional Transformation: How You Can Transform Your Painful Emotions into Joy with This Eight Step Recipe  
[ICreateJoy.com](http://ICreateJoy.com)

The Harmony Earth 30 Day Energy Diet: Ten Simple Secrets to Harmonize Your Body with the Earth and Increase Your Energy and Vibration in 30 Days!  
[ICreateHarmony.com](http://ICreateHarmony.com)

Realms of Joy – Time of Light: How to Live in Holographic Time for Extreme Wealth and Peace  
[ICreateReality.com/time.html](http://ICreateReality.com/time.html)

How to Potty Train Your Child in Five Hours  
[ICreateReality.com/potty.html](http://ICreateReality.com/potty.html)

I Create Cash – Cyborg Selling: How You Can Create Unlimited Income Using Automatic Cues to Action  
[ICreateCash.com](http://ICreateCash.com)

Numerous articles and other free reports on physical, mental, spiritual, emotional, and financial health at  
[ICreateWisdom.com](http://ICreateWisdom.com)

He holds a Degree in Psychology from Brigham Young University. He has studied mental and physical health for over 20 years, and received his Doctor of Naturopathy Degree from the Clayton School of Natural Healing.

He holds a Black Belt Degree in the Martial Art of Kyukido.

Christopher lives in Gunnison Utah with his wife and five boys. He enjoys gardening, running, reading, and writing.

One of his very favorite books is The Science of Getting Rich, by Wallace Wattles. It was this book (nearly a century old) that Christopher used to generate his motto “Increased Life to All”.

You can get a free copy of The Science of Getting Rich at:

<http://ICreateWisdom.com/sogr.html>

He first became interested in the power of money mastery methods after reading the Science of Getting Rich.

As a counselor, he came up with a “Ten Years in the Future” exercise in which people visualized in detail their daily life ten years from now. He did this exercise with hundreds of adolescents, and later with prison inmates.

He wrote out his future vision along with the others, and over the years became convinced that there was a guiding power at work. Item by item the detailed images became reality (life in the country, a house built into a hill, his own business, a black belt degree, knowledge, books, promotions, bonuses, mentors, opportunities, amazing health).

Christopher invites you to practice the important skill of money mastery using the life-changing techniques in this book. He also offers a short daily newsletter that offers support and free ebooks. You can sign up at:

[ICreateReality.com](http://ICreateReality.com)

## Introduction to the Money Mastery Methods

Some of the ideas in the book will challenge your traditional thinking. I encourage you to suspend your usual thinking about money and really consider the ideas presented here. These principles are the result of many years of study and practice.

Many experienced people have contributed chapters to this book. These individuals made it through the poverty consciousness and into the abundance mentality using the very ideas in this book. Wealth is truly a matter of the mind.

The text of this book is a little larger than usual and the chapters are kept short. If you choose to read the book online rather than printing it out, you will find this a great benefit. When reading online, don't read too much at one time – just a chapter or two.

These money mastery methods come from my own experience, and from other authors who write about finances, [manifesting](#), and creating abundance.

The first secret to understand is that attracting money is a mental project. Creating wealth is primarily a mind game.

You must be worth it. You must believe that you deserve money. You can explore your reasons for wanting wealth, and many of the money methods will touch on this. You really don't want money, you want wealth.

Most of these methods are about believing, and having confidence, and setting goals, and clearing limitations and ineffective beliefs. These stories and secrets are from real people who have gone through the mental shift from scarcity thinking to abundance!

You will like some of the methods and techniques more than others. We are all different. But if you try all of them, you

will find those that work for you, and create more money flow in your life.

Most of the money mastery methods contain attitude and belief changes. Some of the methods are mental and some are physical. Some are very concrete and others are more subtle.

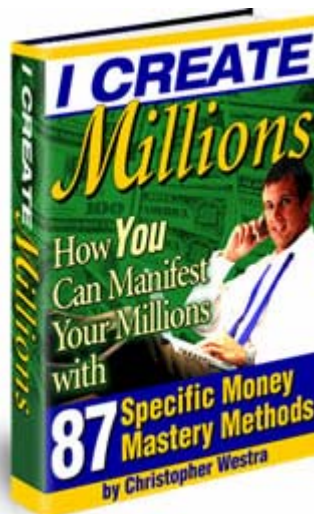
Enjoy these ideas. Read one a day and put it into practice in your life. Feel free to let your friends and family know about these money mastery methods.

You can create increased wealth for yourself and the entire world. There is no limit on abundance! Be a part of the increase in light and wealth on the earth at this time by using these money mastery methods. You really can't master money, you can only master your self. Start today!

Christopher

P.S. All of the pictures in this book are also links, and you can click on any picture to get more information about that book or CD set.

After you learn from the methods presented here, please go get the full version of [I Create Millions](#) containing all 87 Money Mastery Methods!



## Method 1. The Manifesting Envelope

By Christopher Westra

Author: [I Create Reality – Beyond Visualization](#)

This money mastery method is one that I have grown into, and it really works for me.

First, decide on an item you want that will cost a bit of money. You may have that amount of money, but not choose to spend your savings on this item right now. Be patient.

Second, get an envelope and write on the front your goal item, for example, trampoline, piano, Disneyland, or new car.

Third, make a deposit into the envelope. \$100 if you can, or just \$5 if that's what you have right now. Write the date and the amount on the front of the envelope.

Every week or every two weeks, simply make another deposit, listing the date, amount, and total amount that is accumulating.

Your deposits start to get bigger, the amount grows, and your faith that you can actually purchase this item increases also.

Pretty soon you have enough to buy the piano, or take the trip to Disneyland, and this money is "set aside" for that specific purpose.

There are side benefits from this technique also. After you purchase your first item, use the same envelope for another item. Always have a little cash in your "cache" building for something that you want.

You will develop patience, discipline, and a sense of wealth by watching the amount grow.

Your confidence will grow also by seeing the items you have already achieved.

My envelope was my Disneyland fund, my monitor fund, and is now my Molokai (Hawaii) fund.

Keep the envelope somewhere handy. When you spend the money, do so in a joyful, trusting manner. That's what money is for - to spend on living life and serving others.

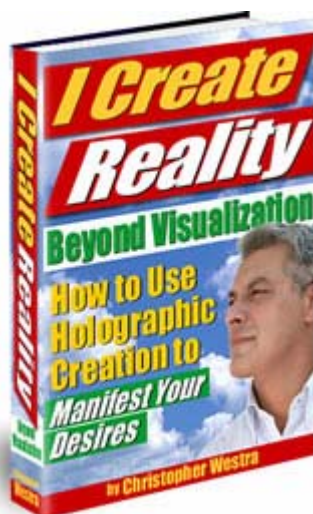
Christopher

---

Christopher Westra is the author of "I Create Reality - Beyond Visualization:" How You Can Use Holographic Creation to Manifest Your Desires!

To find out why some people manifest their desires on a consistent basis, and others do not, see:

[I Create Reality – Beyond Visualization](#)



## Method 2. The Art of Leaving Money Around

By Christopher Westra

Author: [Realms of Joy – Time of Light](#)

Here's another one of my money mastery methods. Simply start leaving money around. I have a bulletin board above my desk, and Ben Franklin is looking down at me from the \$100 bill that is tacked up there.

It's been there for months and months and will stay right there. This is a powerful message to my subconscious mind. Putting money aside in places where you keep running into it and seeing it tells you that you have it!

Leave a \$20 bill where you keep your keys or wallet and just keep it there all the time. Put another one in the kitchen where you prepare your meals. Put a \$50 by your nightstand and just see it every night.

You are not worshiping money. It's just money. You are breaking the "lack mentality" habit of always spending every dollar you have.

This is a powerful money mastery method - try it.

When you see the money, say to yourself, "Wow, I have money stashed all over the place. It feels good to save and to have money."

Leaving money around also takes away the emotional "charge" that many people have about money. Many have a love/hate relationship with money.

Yes, they say they want money, but they are really afraid of it also. The idea of having money, and even seeing it, scares them.

Leaving money around cures this, and allows money to be "just money".

Occasionally move the money around, just like you would move any other household item. Lay it here, or post it over there for a while. Get comfortable with it!

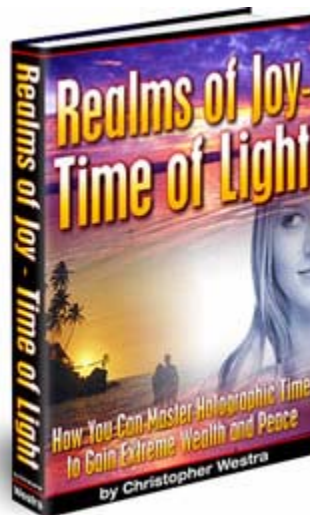
Christopher

---

Christopher Westra is the author of [Realms of Joy – Time of Light](#): How You Can Master Holographic Time to Gain Extreme Wealth and Peace.

To see a short movie about creating your own reality, see:

[I Create Reality – Beyond Visualization](#)



### Method 3. Writing On Money

By Carol Tuttle

Author: [Remembering Wholeness](#)

This money mastery method is from Carol Tuttle. I took my wife to one of her live presentations since Carol lives in my same state.

She has several money techniques, and one of them is to write messages on money.

I took the \$100 bill that I have posted near my desk and wrote these messages on it.

"I love Christopher  
Think like Ben (Ben Franklin is on the \$100 bill)  
I flow easily to Christopher  
Currency flows  
Use me (the money) to serve others  
This represents value given  
Will multiply exceedingly  
It's just money  
Powerful representation  
Plenty more where I came from  
Flow without compulsory means"

When I'm waiting a few seconds for my computer to load something, I glance up and read a few lines.

Yes, you can write on money. It's not sacred. Do it today. When you write on your money, use messages that have meaning to you. Don't copy my examples.

You can also write on some money and then give it away or spend it. It's still spendable. People won't refuse it!

Note from Christopher –

Carol is the author of Remembering Wholeness, and many other products. You can get a free audio about how to "Attract Life's Riches" at her site below:

[Attracting Riches](#)

For those who have printed this book – type the URL

<http://icreatewisdom.com/red/carol.html> for the audio.

I love her book, very fulfilling and loving!

P.S. Start looking at the bills you receive to see if there is writing on them. You will find some. As you use the ideas and methods in this book, you will soon have more bills headed your way.

If you've enjoyed these money mastery methods you've seen so far, then please go to [I Create Millions](#) to learn about all 87, and the bonus books you will receive with the full version.

## Method 4. Let Your Expenses Work For You

By Rick and Wendy Jensen

Author: [Positive Parenting](#)

You’ve probably heard of “letting interest work for you.” This is old, but wise advice. Here’s some newer advice that I’d like to give. Let your interest work for you, but allow your expenses to work for you too!

With some of the credit programs available today you can earn money on the products that you will normally spend money on.

There are different credit cards that can earn you up to 5% cash back when you use them. The rules for the cash back credit cards vary, and depending on your circumstances you’ll probably only get about 1 or 1.5% back. I realize that this doesn’t see like that much, but every little bit helps!

It especially helps when you see how much that 1.5% has accumulated over a year. The best part is that you were going to purchase those products anyway - why not let someone pay you for it?

Before you get “excited” about this, you should be warned about credit cards. Some people have a difficult time with credit cards because they spend as if “it’s not real money.” Don’t use a credit card if you have a difficult time disciplining your self financially. If you find yourself going crazy, JUST STOP!

Remember, the only reason why you buy things on credit is because they are paying you to do so. It’s not because you don’t have the money “right now.” If you don’t have the money “right now,” then you probably shouldn’t be buying it!

Let me tell you how this Cash Back Award has been spent by some of my friends:

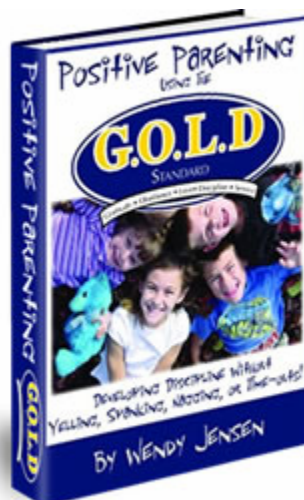
I have some friends who take their annual Cash Back Award and use it on the vacation of their choice. Because my friend owns a business, he is continually purchasing things for his business.

The money that he spends for airfare, meals, bills, and other expenses all go to increase his Cash Back Award. He will be spending that money no matter what - so why not get a little kickback?

Because of the amount that he spends for his business, his kickback ends up paying his expenses for a week in Hawaii with his entire family. I'd say that's worth it!

---

Note from Christopher - I use a credit card that pays down my mortgage with the "cash back" and I've paid down hundreds of dollars of principal by using this method.



Rick and Wendy Jensen are the authors of [Positive Parenting](#) and the proud parents of six children. Rick has his Masters in Education from Southern Utah University and has worked with the youth in an educational setting for over nine years.

Wendy graduated from the University of Utah and has taken numerous classes and workshops in Psychology and Parenting. Wendy is a stay-at-home mom, a freelance writer, and an interpreter for the deaf. She has also authored, “[Sign Language for Babies and Beyond](#): How to promote early communication and language development in your child.”

## Method 5. Creating an Abundance Check

By Barry Goss

Creator and Author: [Manifest Life – The Manifesting Mindset](#)

This money mastery method is from Barry at Manifest Life, who heard it from one of his manifesting mentors, Mentor #6, featured inside his book "Conversations With the World's Top Manifesting Mentors, Vol 1"

"Take a blank check out of your checkbook and on the date line write down a date in the future (ensure it's out far enough to be comfortable).

Make the check out to yourself for the amount of money you wish to manifest. Make it a very large amount yet not too much that you cannot imagine the feeling of receiving it.

Sign the check "Gift from The Universe" and in the memo area write "Just for being YOU". Put the check in your wallet and carry it around with you wherever you go. It will instantly start to attract more money to you!

This exercise has worked wonders for many of this mentor's clients. Mentor #6's clients have attracted more clients to their business, and received miraculous monetary gifts out of the blue!"

Barry Goss is the originator of the [Manifest Life Website](#), probably the most complete website on manifesting on the entire earth.

Note from Christopher - I've used this abundance check method myself. Many of the richest people in the world have done something very similar before manifesting their abundant life. It takes bold action and confidence. Do it!

If you printed, go to <http://icreatewisdom.com/red/barry.html>

## **Method 6. The Money Downpour Visualization**

By Barry Goss

Creator and Author: [Manifest Life – The Manifesting Mindset](#)

Here is another money mastery tip from Barry Goss, who learned it from Margo Zaher, Manifesting Coach.

"When was the last time you saw money falling from the sky? One great way to increase your ability to manifest large amounts of money is to use the power of visualization.

First of all simply imagine that you are looking up at the big blue sky. It's a gorgeous day, with only a few small puffy clouds in the distance above. Then imagine small little pieces of paper are coming from those clouds.

They are \$100 bills raining down!! They start increasing in numbers now, thousands, millions and even billions of bills are floating down! Notice the smell of these crisp new bills.

You are now in the midst of a major money downpour! They are landing all over you, your house and the entire neighborhood and city!

How does it feel to have those softly float down and land all over you? Do you feel abundant and free? If not, just notice that. Let yourself feel the freedom of having GREAT abundance.

This is all in your imagination so just allow yourself to fully explore these super wealthy sensations. You are richer than you ever imagined. The Universe is providing you with more money that you have ever desired.

What are you going to do with this money? Think about it. If you could make your one personal heartfelt contribution to the

planet with this abundance, what would you do?

Go ahead and take ONE action towards that today!! We dare you! To manifest your dream life, simply start living your dream as if it's already happening... Enjoy"

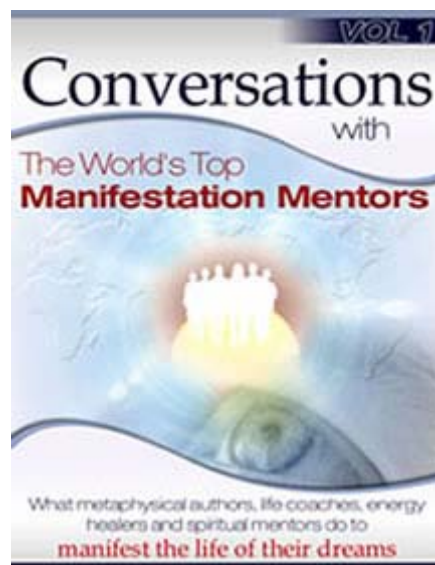
Note from Christopher - Yes, use the power of visualization, and then take action. This visualization is a little like part of my Free [Guided Money Meditation](#). To learn more about Barry and his story, and how Manifest Life can benefit you, see:

[Manifest Life](#)

You can also get Barry's book, The Manifesting Mindset, free from here:

<http://icreatewisdom.com/dlmanifesting.html>

P.S. Barry has studied the power of the mind from his earliest years. Go read his personal story at Manifest Life.



## Method 7. Forming New Money Habits of Mind

By Tim Ong

Author: [From Fear to Love](#)

Here is what my friend Tim Ong does to allow abundance to flow into his life:

"One of the fundamental flaws for most people with regards to money is their belief in lack of abundance. Not too long ago, I had the same belief. When I was told that there is no limit to my abundance and what I have in my life is the result of my thoughts, my logical mind immediately stepped in and ridiculed that notion.

However, as I learned more and more about the mind, and especially the power our subconscious mind has over our lives, I finally understood how it works.

Once I passed this initial barrier of disbelief, I quickly made plans to replace my old belief in lack to a new belief in abundance.

A habit is something we have grown accustomed to, so much so that we do it without having to think about it. It runs on auto-pilot from our subconscious mind. So to change a habit, we have to become aware of it in our conscious mind, and then replace it with a new habit or new belief.

The more often we remind ourselves of our new belief, the faster we can assimilate it into our life and adopt it as our new habit. I do this by choosing two points in a day to actively focus on the new belief about abundance – (1) when I wake up, and (2) before I go to sleep."

The first thing I do when I wake up in the morning is to sit in meditation for about 30 minutes. In this meditation, I remind myself that I am basically a God-Essence, which means that I

am already whole and complete. I lack nothing. I become abundance.

Just BE! This takes some practice but once you’ve got it, it becomes easier to practice eventually.

Before I go to sleep at night, I review the day’s events and focus only on what I have, and then I express my gratitude for the abundance that I have – no matter how small it may be. You’ll find that the attitude of gratitude is a powerful way to allow unimpeded flow of abundance into your life.

In fact, I have a short little poem which I recite:

Thank you for the abundance,  
Thank you for the wealth.  
Thank you for all the happiness,  
Protection and good health.

Reminding yourself of your new belief twice a day is just a starter. The longer you can hold your new belief, the faster it'll become a part of you. When that happens, abundance will naturally flow into your life."

This money mastery method is from Tim Ong, the author of the book "From Fear to Love" and many other books. You can get an incredible package of books from his site below.

[From Fear to Love](#)

Note from Christopher - You'll find gratitude as part of many money mastery methods, and there is good reason for it!

Gratitude puts you in alignment with the source of all abundance. I've practiced several gratitude exercises for years. I recommend looking into Tim's book, his clarity and focus are very refreshing.

## Method 8. Always Carry Cash

By Tony Mase

Developer: [The Personal Power Course](#)

"Not long ago, I came across a survey in which people were asked how much cash they had on them right now. Some sixty-percent of this survey's respondents said they had less than \$20.00 in cash on them; some twenty-percent of them said they had less than \$5.00 in cash on them.

If you want financial abundance and prosperity in your life, it's absolutely necessary for you to "feel" financially abundant and prosperous right now.

Quite frankly, it's real difficult to feel financially abundant and prosperous when you're constantly walking around broke.

It's even more difficult to feel financially abundant and prosperous if every single time you walk into a store to buy something, you worry about whether or not you have enough money on you to buy what you want...

And...

Even worse...

You worry about suffering the embarrassing consequences if you don't.

My advice...

Always carry heavy!

Take the next few hundred dollars you earn and put it in your pocket, not the bank.

It'll feel much better in your pocket than it will in the

bank and it'll help you develop and maintain the state of mind that's absolutely necessary for you to attract financial abundance and prosperity into your life."

Note from Christopher - Always carrying cash is one money mastery method that I adopted years ago, and it is one of my favorite! It feels so good to always have several hundred dollars with me.

My friend Tony Mase developed [The Personal Power Course](#), ten simple lessons in Constructive Science, teaching you how to use your own sub-conscious energies for health, prosperity and personal achievement.

I've read the lessons, and along with The Science of Getting Rich, they changed the way I think about myself and reality.

P.S. Lessons four and five of the ten lessons are specifically about wealth. Lesson four is the physical side of wealth, and lesson five is the mental side of wealth creation!



## Method 9. Buy the Best for Yourself

By Tony Mase

Developer: [A Powerful Life](#)

"One of the single, biggest mistakes people make in their quest for wealth is buying things because they're cheap rather than buying things because they're the best.

Surrounding yourself with cheap things is not in any way conducive to developing and maintaining the mental attitude that's absolutely necessary for you to become wealthy.

In an article, titled "The Constructive Attitude", Wallace D. Wattles, best known for his classic masterpiece "The Science of Getting Rich", said this on the subject:

"... if you wear cheap clothes, eat cheap foods and surround yourself with cheap things to "save money" you will put yourself in the mental attitude of cheapness and inferiority. You will think of yourself in connection with cheap and inferior things, and so will see yourself as a cheap and inferior person. The cheap and inferior within you will be brought to the surface, and you will never do your best. You will be incapable of exerting your whole power, and by the law of reaction, cheap and inferior things will move toward you."

On the other hand, in the same article, he said this:

"If you wear the best, eat the best and have the best in your home, it puts you in the right mental attitude. You see yourself as one who has the best, is of the best, and IS the best; and the best there is in you will come to the surface. You will take the mental attitude of faith, confidence and power, and your success will be assured. You will take hold of your work with conscious power, and your work will be well done. You will BE the best, and by the law of action

and reaction, the best will move toward you."

So...

If you want to be wealthy...

Starting today...

Stop buying that which is cheap and start buying that which is the best!"

Note from Christopher - This money mastery method will take some getting used to if you are in the habit of always "going cheap". If I can change my habits, then so can you. I can now afford the best food, and the highest quality equipment for my business and life. Start practicing this today.

Do you want [A Powerful Life](#)?

My friend Tony Mase can teach you how to use the power we all have. Learn how to connect yourselves with the universal power in such a way as to get everything in life you want - health, wealth, success, happiness and more!



## **Method 10. Create Money Opportunities, not Money Emergencies**

By Tony Mase

Developer: [The Science of Abundant Life](#)

"Don't Set Yourself Up for Financial Emergencies

Practically every financial planning and personal finance book you'll ever read advises you to start an emergency savings fund, to meet unexpected financial emergencies, as one of the first steps in building wealth.

If you truly want to be wealthy, this is just about the worst financial advice you could follow.

In an article, titled "The Constructive Attitude", Wallace D. Wattles, best known for his classic masterpiece "The Science of Getting Rich", said this on the subject:

"... do not lay up for a rainy day. If you live right, think right, and work right, there will never be a rainy day for you. If you lay up for a rainy day, you will impress the sub-conscious with the fear of a rainy day; with the idea of weakness and incompetence, and so you will cause the rainy day to come."

Does this mean you shouldn't keep any extra money at all?

Absolutely not...

In the same article, he said this:

"... provide a surplus, so that you may take advantage of any new opportunity..."

There's a Creative Power within you that makes your life into the exact image of that to which you focus your

attention.

If you focus your attention on financial emergencies, by saving for them, that's exactly what you'll have in your life... financial emergencies.

On the other hand...

If you focus your attention on financial opportunities, by providing for them, that's exactly what you'll have in your life... financial opportunities!"

Note from Christopher - Look at the richest people you know and see if they think in terms of money opportunity, or money emergency. You will find they expect success and wealth, and they get it.

Tony is an expert on [The Science of Abundant Life](#). He has studied both ancient and modern books about the secrets of the truly abundant life. If you want to stop struggling and get more out of your life, this set of books may be some of the most important life transforming books you ever read.

P.S. What could be more fun to learn, than the science of abundant life? It's what we all want, and we can obtain it!



## Method 11. Seek Ye First

By John Terry

Author: [Through the Eyes of a Traveler](#)

"This will probably sound like the most unlikely place to look for wealth, but if you consider the true source of all things, it makes perfect sense.

In the Sermon on the Mount, Jesus taught his disciples that, “No man can serve two masters ... Ye cannot serve God and mammon,” or the world (Matt 6:24). After suggesting to his disciples that they “take no thought for your life, what ye should eat, or what ye shall drink,” he told them, “seek ye first the kingdom of God, and his righteousness, and all things shall be added unto to you” (Matt 6:22). He didn’t say some, or part, or a portion, but “all things.”

Just moments earlier, he prefaced these very words by promising that those who would give their alms, offerings to the poor and needy, secretly, that the Father would reward them openly (Matt 6:18). Is there sufficient faith to follow this teaching and live this way today?

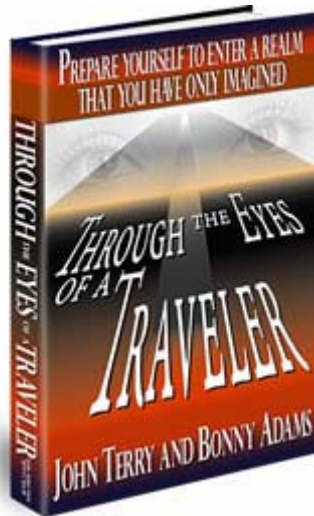
Here is what I’m suggesting—if you want to acquire wealth, perhaps greater than you can even imagine, then find ways to give it away, anonymously, that will serve God and build up the kingdom of God. It is a sure thing—God’s promise to the faithful."

Note from Christopher - People who live in true abundance always give freely. You can tithe with your church, give to charity, or simply find those in need who live right around you. Open your eyes and start giving today. The outflow brings the inflow - always. Be open and flowing.

John is the author of [Through the Eyes of a Traveler](#). His book examines our innate ability to travel through time and space at

will, to communicate directly with others and access knowledge and intelligence through mere thought, and the power to control matter with our minds. I read his book in a few days, and went and met with him personally.

P.S. Yes, he took me into extremely deep relaxation and on a travel that I will never forget.



## Method 12. Let Go of Money Attachments

By Lester Levenson

Creator: [Sedona Method](#)

Just let go! Yes this is the money mastery method promoted by Lester Levenson. When you "want" something so much and you feel you must have it to be happy, the universe says "nope".

When you express gratitude with what you have, and desire more in a confident expectant manner, with divine unconcern as to the outcome, then you can have anything you want.

Let go of the emotional "charge" connected with money, if you have that degree of attachment to it. Most people do have an unhealthy desire (a desperate craving) for money, and this is counterproductive. An attitude of "must have" simply stalls your flow of energy.

Relax your muscles, relax your wanting and craving, and recognize how much you truly have in this moment. Send out the energy of "having" and not "wanting".

Let go of your "attachment" to wanting and needing money. Attachments are "tight" and you want to be "loose".

---

Note from Christopher - To master abundance, you must be loose, flowing, and aligned. I finally ordered the entire Sedona Method course! I was able to clear issues, become more aware, and enjoy greater wealth. My personal life and business have never been better.

Lester Levenson is the developer of the [Sedona Method](#), which has been used by thousands and thousands to release unwanted emotions and increase success and well being. Get

a free DVD and CD that tells more about the benefits of the Sedona Method.

For a free CD for you who have printed the book, type in:

<http://icreatewisdom.com/red/sedona.html>

Remember to check out the full version of [I Create Millions](#), and take the 30 day challenge you find there! You can only win with this 30 day guarantee.

Also, you can get your own “branded”, personalized version of this free book to give to your friends, customers, or subscribers, and start making money right now.

Simply go to [Free Money Ebook](#) or:  
<http://FreeMoneyEbook.com>

to learn how to create your copy with your own money making links inside!

## Method 13. Demonstrate Your Wealth with a Money Mantra

By Mike Dooley

Author: [Infinite Possibilities](#)

"There was a point in my life when money was extremely tight. I was launching my first business and while my reserves were dwindling, nothing was coming in. I wasn't a vegetarian back then, so to keep expenses down my daily staple was a pot of stew I would make weekly from the cheapest ground beef. Apart from a few occasional, periodic splurges, acts of faith, I squeezed every penny.

Around the 2 year mark of being self employed, the money really started coming in - finally! And one of the first things I noticed about my changed behavior was my carefree spending in the grocery store.

Whatever I wanted I bought, anything. Usually the most expensive version, too. And on my weekly spending sprees in the aisles of the grocery store I would sometimes, out of habit, fall back into my old miser ways, at which point I would then tell myself, "It's OK, the money's coming in now." This became an accidental mantra of mine as I was going through the transition of broke to abundance.

There were, however still some challenging times ahead, some lean months when sales abruptly dipped with no guarantee they'd resume, and again the inner pull was to cut back on all spending.

Yet, with what I had already experienced, the momentum and self-confidence from my earlier successes, and knowing the importance of demonstrations (and words), I never let me self go back to my old thought patterns.

Instead, I'd forcibly crank up my accidental mantra, feel the words and remember the feeling of carefree spending, while

telling myself (even though evidence was once again lacking), "It's OK, the money's coming in now... the money's coming in now... It's OK, the money's coming in now... " And gradually, always, sometimes quicker than other times, the money would start coming in again."

Note from Christopher - Mike has many stories and methods of "demonstrating" his wealth and abundance with concrete sayings and practices. He provides a free newsletter called Notes from the Universe, that is witty, fun, and helpful. Mike's newsletters, as well as his audio program, tell you constantly.

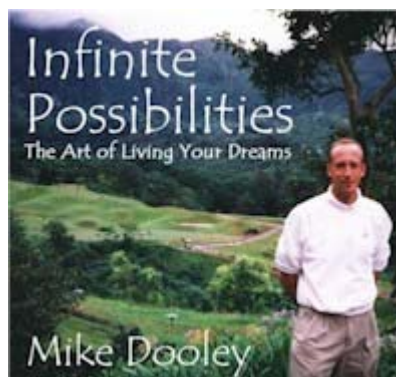
how POWERFUL you are,  
HOW FAR you can reach, and  
how much you DESERVE

Don't we all need these messages in today's world?

Mike is the well-known author of "[Infinite Possibilities](#)", and another CD Set called "Leveraging the Universe and Engaging the Magic".

If you printed the book, sign up for Mike's Daily Notes from:

<http://icreatewisdom.com/red/mike.html>



## Method 14. Improve Your Money Talk

By Christopher Westra

Author: [I Create Joy – The Art of Emotional Transformation](#)

Just listen to how most people talk about money. They openly tell others how poor they are, and how they never have any money. They say,

"I can't afford it"

"We never have enough money"

"The bills just keep coming"

"When will we ever get ahead?"

Do you think the universe is going to reward this lack mentality with abundance? No! Like attracts like in this universe. Those who have mastered money don't talk like that. They say,

"It's a good thing we are rich"

"It's only money"

"Sure, let's get it, we have plenty of money"

"Let's buy the best, we are worth it"

Wealthy men and women demonstrate by outer talk and "self talk" that they have plenty of money. The law of restoration says that we get back what we send out.

We had an unexpected "water incident" in our basement that brought the plumber with his incident bills. It's so comforting to say, "It's a good thing we're rich".

You may be saying, "Well, I'm not rich." Well, you know what, I started saying it before I was rich, and the money followed!  
To make a start, act the part!

When you make a "poverty" statement, catch yourself and replace it with an "abundance" statement. Soon it will be habit and it will affect your very outlook on life, in a very pleasing way.

I think about money so differently from the way I used to, and much of the reason is because I changed the way I talk about money. I'm training my children also to use proper money talk.

Christopher is the author of I Create Joy – The Art of Emotional Transformation.

The subtitle of this book is "How You Can Transform Painful Emotions into Joy with this Simple Eight Step Recipe!" For a free short video that describes the eight steps, see:

[ICreateJoy.com](http://ICreateJoy.com)



## **Method 15. Be Happy First, Right Now!**

By Christopher Westra

Author: [The Harmony Earth 30 Day Energy Diet](#)

Do you know there is a strong correlation between money and happiness? Yes, you heard right.

No, money does not bring happiness - the correlation goes the other way. Happiness brings money! Yes, those who are truly happy now always attract more abundance into their life.

If you think that anything outside yourself will cause you to feel a certain way, then you are suffering under an illusion. The universe wants you to understand that you are the creator of your emotional life.

You can decide to be happy now, and happiness is what you really want. You don't need money to be happy. As long as you think you need money to be happy you will push it away because of your desperate craving.

When you are already happy, then you don't need money. You simply desire increased abundance for yourself, your family, and the entire world. You can surely have it then, because you have learned the lesson.

Stop searching for the magical arrival of an ideal and perfect day. Enjoy the flux and flow of this very day. The present moment is the only time you can be happy because now is the only time that exists.

Be happy before you get money. Be happy right now!

Actively enjoy the blessings you receive, and cultivate a welcoming and happy attitude towards everyone. You only want money to buy things. You think these “things” will make you happy, and more secure.

Choose to feel the way you want to feel right now, and then you can have anything you want. You achieve [manifesting power](#) when you know the secret. The secret is that you manifest first in the inner emotional world of faith, and then in the “outer” physical world you can touch.

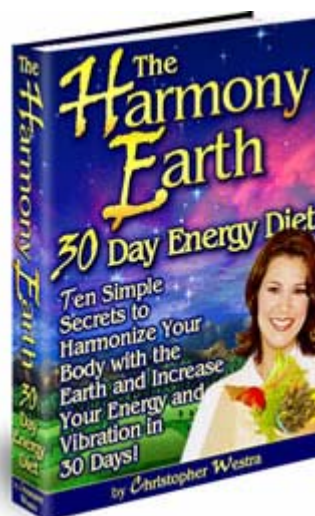
Go forth and choose this day to be happy.

Christopher

---

Christopher is the author of [The Harmony Earth 30 Day Energy Diet](#). The Harmony Earth Diet teaches you Ten Simple Secrets to Harmonize Your Body with the Earth and Increase Your Energy and Vibration in 30 Days!

There is no “one right diet” for everyone. To get what you need for your body, you must follow your intuition and your awareness. Learn to follow your body’s own cues to what you need, with the Harmony Earth Diet.



## **Method 18. Do What You Love, the Money Will Follow**

By Christopher Westra

Author: [I Create Cash – Cyborg Selling](#)

Marsha Sinetar has an entire (excellent) book with the same title as this article, "Do What You Love, the Money Will Follow". However, the general idea has been around for years, and this is because it's true!

Look around at the people who succeed in business and attain great wealth. Almost without exception, they have a business where they make money doing what they love. Because they love their work, they do superb work and provide great service to others.

You can force yourself to do what you don't love for a short time, but this gets old really quick. Most of you know this! In order to consistently produce results, do what you love to do.

Many people have seen my success at writing ebooks and doing internet marketing, and tried to duplicate it. Some have been successful, and others haven't. The people who have success are those who love to write.

I love writing! I love creating a new book, or a new article. The process totally engages me, and I hardly notice the passing of time. About the only activity I love more is mountain running, but I can't do that for eight hours. I can write for eight hours straight, and look forward to doing it again the next day!

What do you love to do? Leverage your mind and figure out a way to give value to others by doing what you love. The money will follow. Somewhere, someone is getting rich doing exactly what you love to do.

Make a list of activities that are engaging and enjoyable to you. Look around and find someone who makes a living with that activity and mentor with them.

Be wise. Don't leave your present job until you have another one already making money for you. I didn't leave my former job at the prison until I was making enough from my books. You have unique talents and abilities for a reason. You will fulfill your mission best by using your strengths and doing what makes your heart sing!

You don't need to know all the steps to get to your right livelihood, simply picture the end result using holographic creation and let the universe take care of the "hows".

Christopher is the author of [I Create Cash – Cyborg Selling](#). The subtitle of this book is "How You Can Create Unlimited Income Using Automatic Cues to Action - Even If You've Never Sold Online Before!"

This is not a book for everyone – only for those who really want to make money from an internet business. You must like writing and working on the computer.



## Method 21. Act Boldly in Money Ventures

By Christopher Westra

Author: [I Create Wisdom Articles and Resources](#)

Author Joe Vitale says that "Money likes speed". I understand what he means. However, I think it is really boldness and decisiveness that attract money, rather than just the speed. Speed often accompanies bold and decisive action.

One of my favorite quotes is about boldness, by Goethe. "Whatever you can do or dream you can, begin it. Boldness has genius, power and magic in it."

There really is an energy that flows when you act boldly, because acting boldly requires that you think boldly. You act in belief and confidence in the outcome. Your whole being vibrates in excitement and anticipation as you "feel" the results as they have already been achieved!

Don't act rashly or hastily; that will only get you in trouble. But when you have a great idea - pursue it now. Take concrete and committed action steps.

Start writing the book, don't just think about it.

Call for the audition, just pick up the phone and call.

Go talk to the person who offered you the job.

Get the team together and tell them your idea.

Set some extreme goals that will push you into new levels of thinking.

Most people do way too much "thinking about it" and not nearly enough action. The universe rewards those who act boldly and

with faith. Security and safety are illusory and greatly overrated. Act boldly in spite of any fear.

You may think it easy for the rich to be bold, yet they acted with boldness and faith first, and then the wealth flowed.

Christopher

---

Christopher is the author of numerous articles on mind power, manifesting, and physical health. You can access these free articles at [ICreateWisdom.com](http://ICreateWisdom.com)

If you have a printed copy, then type the following URL.

<http://icreatewisdom.com/red/wisdom.html>



## Method 24. Use a Personalized Money Script or Affirmation

By Christopher Westra

Author: [Realms of Joy – Time of Light](#)

In his classic book, Think and Grow Rich, Napoleon Hill tells us that we need to be very specific when setting our money goals. Vague generalities won't do. The universe responds to specific images, frequencies, and vibrations.

We decide the exact amount of our income. We must decide on how much money we want, when we want it by, and how we are going to earn it. By "how we are going to earn it" I mean what value do we intend to provide in return for the money?

Napoleon Hill came up with a specific plan that he read every morning and every night. He became very rich, and helped thousands and thousands of others to become rich. I'll help you come up with a brief, specific plan right now, and email it to you!

This will be in the form of a "Request to God or The Universe". You must decide the details.

"Please continue to lead into my life the people, angels, inspiration, mentors, tools, resources, ideas, and strategies that I can use to expand my wealth to \_\_\_\_\_ dollars a month.

I request this in complete trust, and an awareness of my role as a cosmic infant and a budding consciousness growing in light. This is what I think I want, and I ask that you bring me this monthly income or something better by this date

\_\_\_\_\_.

I will earn this money by giving \_\_\_\_\_ to others to increase their life, and to make them happier, healthier, or more abundant.

I express my thanks for what I have been given, and for what is coming."

To complete this money method and get your own personalized money script, go to [Money Script](#)

If you are reading a printed version of the book then go to

<http://icreatewisdom.com/money24>

Now, simply fill in your name, email, and the other three fields as indicated at the website and you will receive your own personalized request in your email box! You'll have it in a few minutes and you can start reading it tonight.

Christopher

---

Christopher is the author of "Realms of Joy - Time of Light"  
How You Can Master Holographic Time to Gain Extreme  
Wealth and Peace!

To find out how living in Holographic Time will improve your life,  
see [Realms of Joy - Time of Light](#)



## Method 25. Go For Money Freedom and Joy

By Adrian Cooper

Author: [Our Ultimate Reality](#)

This money mastery method stems from my friend Adrian Cooper, who authored one of the longest ebooks in the world. His best-seller "Our Ultimate Reality" is over 600 pages long!

His writing always leads me to search towards the eternal. Here is what he says about money.

"Very few people achieve true 'money' freedom, and even those that do are very often not at all happy, fulfilled or joyous about their situation simply because they felt compelled to 'make' their money at a very physical level, often attracting much misery in the process, both to themselves and to others.

'Making money' is not the same as 'attracting wealth', abundance and the resultant true emotional freedom, joy and fulfillment."

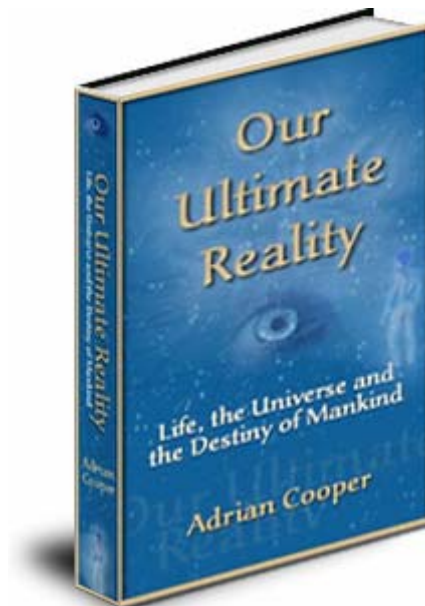
Seek for the spiritual and emotional wealth that you truly desire, which includes meaningful and healthy relationships with your loved ones.

Don't push away the real happiness right in front of you in a vain search for 'money'. Go for the freedom and joy that you really desire, and you will attract all the money you want.

---

Note from Christopher - Recognizing the emotions that we really desire is a great reminder for me. So often, we can go straight to the emotion we want. The money is nice, but money won't allow us to feel what we want.

Adrian is the author of [Our Ultimate Reality](#). This book has 114 pages, and you can get seven chapters free right now by visiting the site above:



Adrian is also the developer of [Mind Power Studio](#) which is a great compilation of mind resources.

and a complete set of [Mind Power Books](#).

He has the knack of finding the best books that have inspired millions, and letting you know how these books will enrich your life. He takes on any subject, including Astral Projection, Out of Body Experiences, The Eternal Now, Law of Attraction, Powers of the Imagination, Healing, Dreams, and much more.

Adrian is a prolific writer and a good friend of mine who lives and works in the Isle of Man.

## Method 26. Spend Only What You Own

By Leo Quinn

Author: [Own Your Own Paycheck](#)

Money Masters only spend money they have earned. They don't buy on credit, except for a house.

Here's a practical method that I use, from my friend Leo. It's a way to get the discipline and freedom of a debit card, while avoiding the danger.

"Most people who use debit cards love them because they get the convenience of a credit card without a monthly bill...which can easily spiral out of control when using a credit card.

A MAJOR problem with debit cards is they do not, in most cases, provide the same protection as a credit card. If someone gets your debit card number and steals money from your account, you may have a difficult time getting it back. That can be frightening if you had \$15,000 fraudulently charged to one of your accounts like a friend of mine recently did.

This problem is easy to solve.

Every time you use your credit card, log on to your bank/credit card website and make a payment equal to the amount you just charged. If you aren't set up to do that online, send a check in immediately to cover the amount charged to your credit card company.

If you are really disciplined you can simply deduct the amount just charged from your check register as if you did write a check. When the credit card bill comes you'll have enough set aside to pay the bill in full."

Note from Christopher - I do use Leo's technique. I know the exact amounts of the credit card bill coming, and transfer into an account those amounts every two weeks. So when the bill comes, the money is set aside. I use the credit card, but I'm really using money I have. I never pay credit card interest.

Leo is the author of [Own Your Own Paycheck](#). He teaches you how to pay off all your debts, even your own mortgage, in ten years or less! I use many of his money mastery methods for my own personal finances.

He is the expert when it comes to money, and especially getting out of debt for good. He even set up a special offer for friends of Christopher Westra, at the link below.

<http://icreatewisdom.com/red/leo.html>



Leo Quinn – Author of Own Your Own Paycheck

## Method 27. Trust the Money Promises (Puzzle)

By Christopher Westra

Author: [I Create Reality – Beyond Visualization](#)

This money mastery method is about trusting God's promises of abundance and riches. The promises speak to those who believe. You can increase your belief and your faith!

I've taken some promises and blessings from the book of Proverbs and put them into this fun little mind puzzle. Three simple steps.

First, choose any two digit number. Second, add the two digits of your number together. For example, if you picked 37 you add 3+7 and get 10. Third, subtract the number you just got in step two from your original number. For example subtract 10 from 37 and you will have your answer.

This gives you an ending number. To complete this money mastery method – you must go to the [Money Puzzle](#):

If you printed then go to: <http://icreatewisdom.com/money27>

Please find your ending number when you get to the page and concentrate upon the word next to your number.

I'll pick up your vibes, and display a money promise with your word in it when you click "Money Promise"!

Thousands of people have enjoyed this puzzle, and I hope you do also.

Christopher

---

## **Method 28. Play the \$100 Bill Game**

By Carol Tuttle

Author: [Creating Money](#)

This simple technique will change your limiting beliefs and flow with money. Use this technique to open new avenues of money to flow to you.

If someone were to ask you, “Do you have any money?” What would be your most common response? If it is frequently “No,” then you are telling your subconscious mind you have no money and you will continue to have no money.

Always carry money in your wallet or billfold. Always be able to answer, “Yes, I have money. I have plenty of money.” That is the message that will help you create more money.

Whenever you spend money, notice how you feel. If you feel uncomfortable and nervous because you are worried that the money you are spending might not be replaced, the signal you are sending out is one of lack and lack will be returned to you.

When you spend money, create a positive, peaceful feeling and trust that as you spend money you create a vacuum for more money to come into your life. Always stay within your current means of income and at the same time create a vibration of prosperity to create more coming in the future.

Every time you pay your bills, be in the energy of gratitude that you have creditors that trust you and offer you their services. Acquire sound money-management skills to assist you in staying in integrity with your money.

When you communicate about money, do you talk about not having enough and focus your words on lack and struggle with money?

Notice your communication patterns with money and choose to speak positively and reference your state of abundance with money. Do you trust your family members and perceive them as capable and competent when it comes to spending money? Or do you fear that they will create debt and spend more than you have so you need to control them?

Create perceptions and language that reflect a state of prosperity consciousness rather than poverty consciousness.

The Universe does not know your bank account status; it only reads the signals you are feeding it. So create a vibration of wealth by playing the following game:

Pretend you have an unlimited supply of \$100 dollar bills in your wallet. Every time you spend a \$100 dollar bill, imagine another one magically replacing it. Throughout your day, think of the many things you could spend that \$100 dollars on. Act as if you are spending it over and over and over.

Rejoice and have fun with all the things you could buy, all the people you could share it with, and all the experiences you could create. As you do this you will send out a vibration of wealth and prosperity that will assist you in creating more wealth.

As you shift into a vibration of prosperity consciousness, you will create and attract new avenues and opportunities for more money to come into your life. Money is a resource that God has given us to bless our lives—not to interfere with our daily happiness. If you are creating your experience with money as a negative distraction, choose to clean it up.

Create money to be like your experience with air: something you know there is plenty of for you and everyone else. Money, like air, is a resource to assist you in creating and sustaining a life of joy and happiness. You never worry about air, you just trust and let it be there for you.

Stop worrying about money and start trusting that you will be provided for and trust that you will make choices and manage it in a way that blesses your life.

---

Note from Christopher:

Carol went through the experience of "not having money" and created this technique and many more to benefit herself and others. Receive the benefit of her experience.

Carol's best-selling seminar on audio CD [Creating Money](#) teaches 6 other powerful energy therapy techniques to reprogram your energy to attract and accumulate more money.

<http://icreatewisdom.com/red/carol.html>

## Method 29. Pay Yourself First

By David Cameron Gikandi

Author: [A Happy Pocket Full of Money](#)

Wealth comes from the growth of assets (cash, stocks, property, or any other asset). Assets are purchased with income. If you do not put aside part of your income to acquire assets, you will find it extremely difficult to acquire wealth.

However, if you do put aside part of your income to acquire assets, you will find it very easy to acquire wealth. It is all very simple.

Just to summarize:

No savings = no investment = no wealth growth

You can't invest what you don't have. So the first step is to, guess what, save some money! Not once, but consistently and systematically. But look at it like this:

Lets make up a simple example for illustration. Lets say one week is composed of 10 days. And lets say you work for all those 10 days. You earn \$100 each day. This is week 1. By the end of week one, you have earned  $10 \times \$100 = \$1,000$ . Now, if you spend the entire \$1,000 and you have none of it left by week 2 (or even by week 30 or week 200), your entire efforts for week 1 have evaporated!

You have nothing left to show for your efforts. Nothing! What were you working for? For who? You gave away all your money. You paid everyone else except yourself! Now, here is something you should know: No successful corporation or wealthy individual does that! None! And if you are doing it, then it shouldn't be a surprise that you aren't accumulating wealth.

So how should you live if you wish to start accumulating wealth? Well, let us continue with our example. In week 1, you

would keep the money you earn on day 1 (so you keep 10% of your income), and spend the money you earn in the remaining 9 days. And you would do the same in week 2, in week 3 and in every week. No matter what, you would keep that contract with yourself, the contract to pay yourself first.

It is honoring you, valuing yourself. It is a testament that you believe that you have a future worth investing in. It is a testament that you value your work, your income, what you make for yourself. You don't pay everyone else and remain with nothing!

Why on earth would you do that when it is your money! You deserve to keep part of it; after all it is you who earned it. So, even in week 200, you would still have with you the 10% from week 1, week 2, and every other week. And you wouldn't keep this money so you can spend it on a holiday, car or something like that (that should come out of your other 9 days).

You keep it so that it can work for you, bear children for you, and make you more of its own. You worked for it, and now its time to have it work for you. So, you invest it right from the beginning. So by week 200, you would still have with you the 10% from week 1 plus its children (what it has earned in your investment), week 2 plus its children, and every other week plus their children.

And because you are re-investing your returns (the children the money bears), your investment will be compounding itself, so the children themselves will be bearing children of their own, into many generations.

The gains you made in week 1 will be re-invested and they will earn more money themselves in week 2 and so on, and that money itself will earn more money in week 3 and so on... And this just grows into what you call wealth, generations upon generations of your money earning for you. And it all starts when you honor yourself enough to ensure that no matter what happens, you keep at least 10% of what you earn every week!

You pay yourself first.

Now, as your investments grow, you are of course entitled to enjoy some of your money, but you must remember that keeping it invested is what gets it growing. So, you may choose to spend, say, 30% of your investment gains (your returns) and re-invest 70%.

Arrange your life so that, no matter what, no matter what, you keep at least 10% of your income every week. And don't spend and hope some will be left over to save and invest. Pay yourself first, first, before the bills, the gasoline, the food, the clothes, the ... Pay yourself first.

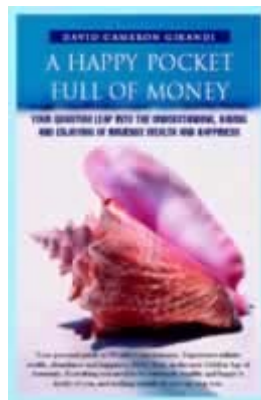
---

Note from Christopher

David Cameron Gikandi is the author of several books, including [A Happy Pocket Full of Money](#). You can gain insights into wealth and financial liberty at the link below.

<http://icreatewisdom.com/red/david.html>

I enjoyed the background chapters on time, quantum physics, and wealth creation. Yes, understanding the true nature of the universe does help one become rich!



## **Method 30. Make Meta-Decisions**

By Christopher Westra

Author: [I Create Reality Newsletter](#)

The word "meta" means beyond, transcending, or more comprehensive. Thus meta-physics is above, beyond, or more than physics.

Meta-communication is higher than and better than regular communication.

Wealthy people make meta-decisions. Meta-decisions will influence your life for months and years, not just the next 20 minutes. Meta-decisions require commitment.

Deciding to read to my boys one time is a decision. When I made a decision that I would read to my boys every workday from 7:40 to 8:00, that was a Meta-Decision!

Choosing to work out once is a great choice. Deciding to become a Black Belt in the Martial Arts was a Meta-Decision. Building a sandpile is a nice project. Deciding to build my own home was a Meta-Decision.

Deciding to write an article is a fun way to spend an hour. Committing to build my own home business was a Meta-Decision.

Going out on a date is a snap decision. When I chose one girl to marry and live with for the rest of my life, that was a Meta-Decision!

Review your life for impactful decisions which really improved your happiness and well being, and then start committing to more meta-decisions.

If you are not signed up already, you can make a meta decision right now. Simply sign up for my ongoing I Create Reality

Newsletter. You will receive all kinds of manifesting hints, wealth tips, and even free ebooks and audio files.

Over the course of the next year, this one decision will change your life in a powerful way. We need an ongoing stream of positive material in our life to counteract all the negative we receive. In fact, you will get a free ebook on the Manifesting Mindset in your first newsletter.

To make your meta-decision now, just go to [I Create Reality Newsletter](#), and enter your first name and email address.

If you are reading a printed version, then go to

<http://icreatewisdom.com/money30>

Join the team of over 16,000 subscribers in 174 countries.

Christopher

P.S. For the first ten days of the newsletter, you will learn the ten ways that holographic creation is more powerful than visualization.

## Method 31. Use Your Whole (Holographic) Brain

By Christopher Westra

Author: [How to Live in Holographic Time](#)

Wealthy people use their whole brain in an integrated fashion. My book on holographic creation describes more about how to do this. However, there is another tool that I use and recommend, and you can get a [demo CD](#) absolutely free!

The word holographic comes from the word whole. The fascinating feature about a hologram is its wholeness and its inability to be divided into parts.

The human brain can be used in a whole, holistic, or holographic way, or it can be used in a partial, unbalanced, or fragmented way.

Unfortunately, in our world at present, using our brains in an unbalanced and fragmented way seems to be the common experience.

Brain performance is so important because the quality of your entire life can be transformed if you change your brain functioning. Most of life's illusions, difficulties, and limitations are directly related to unbalanced brain function.

What results do we get from the fragmented linear brain?

Because of the fragmentation of our consciousness due to dividing it into past, present, and future selves, we actually start to believe that we are a victim. Most people actually believe that their present condition is caused by the people and events around them.

The whole issue of causality (and thus blame) is a result of linear time and linear thinking. You can choose to live in [holographic time](#) instead.

When we play the victim role, we experience fear, anxiety, depression, procrastination, need for approval, difficulty in making decisions, inability to know what we really want, and many other ineffective feelings and behaviors.

We lack confidence, engage in compulsive behaviors for temporary relief from tension and anxiety, and lack general direction in our life.

So imagine my excitement when I found out about a brain enhancing technology that promised to address all these issues not at the surface, but at the very rock bottom cause!

I became even more intrigued when I found out this brain technology used a holographic model for explanation. As you can tell from my books, the holographic model of reality has been a center point for my thinking, writing, and personal growth.

This technology is called [The Holosync Solution](#). I use it nearly every day. It's simply a CD that you listen to, yet it produces the same benefits as advanced meditation. These benefits include peace, awareness, clarity, and holographic brain function. All of these benefits directly translate into increased wealth in your life as well because you take full responsibility for creating your reality.

Christopher,

P.S. The Holosync soundtracks synchronize the two hemispheres of your brain. You can get a free demo Holosync CD by simply requesting one below.

[Holosync Solution Free CD](#)

Just click on "Free Demo" when you get to the site. If you printed, type in:

<http://icreatewisdom.com/red/holosync.html>

## Method 32. Expand the Thresholds of Your Mind

By Christopher Westra

Author: [I Create Reality – Beyond Visualization](#)

As I mentioned in the introduction to these money mastery methods, wealth creation is all in the mind. Therefore, if you expand your mind, you expand your money mastery!

I'm going to tell you about a book that explains more than any other book how personal growth and mind expansion really occurs. When I read this book, I told my wife, "This is foundational - this explains why other self development programs work or don't work. This is like a key that ties them all together under a common model".

Bill Harris is the developer of [The Holosync Solution](#) and the founder and president of the Centerpointe Research Institute. I haven't met Bill in person yet but I plan to. He is definitely the driving force behind Holosync and still personally involved in the promotion of mental and spiritual growth throughout the world.

A couple of weeks after starting the Holosync program I received a gift in the mail - a free book from Bill Harris in the mail. I love great customer service!

The book is called Thresholds of the Mind, and for the past years I've been enjoying the book, the materials, and the Holosync audio disks. I've been involved in personal growth since I was a teenager, and can say that Bill's model for human change is phenomenal!

You can get this book as you get involved with Holosync.

As soon as I tried the free demo soundtrack from their website, I knew this was something I wanted to be involved in. In fact, I listened to the free demo every day until my package came. I ordered even before I knew everything about Holosync, and

became more and more impressed as I read all the materials and research that support the Holosync Solution.

The Holosync sound technology stimulates brain growth, balance, and synchronization between the two hemispheres. It enables you to use your whole brain as intended, instead of using the brain in a fragmented way. Holosync is holographic synchronization of the brain!

The compact discs (or tapes) lead the listener into the deeper alpha, theta, and delta brain wave patterns. These states of extremely deep meditation are usually only experienced by those meditating many hours a day for many years. The stimulus given to the brain causes a dramatic acceleration of mental, emotional, and spiritual growth.

In a brief explanation, Bill Harris writes:

"To handle the Holosync stimulus and the deep meditative states it creates, the brain is pushed to create neural pathways between the left and right brain hemispheres, creating greater balance and greater communication within the brain. In the process, Holosync pushes your emotional threshold higher and higher, causing so-called dysfunctional feelings and behaviors, including anger, fear, anxiety, depression, substance abuse, overeating (and many others) to fall away."

The book "Thresholds of the Mind" expands on these ideas further.

He uses an analogy about running that really appeals to me. I'm a runner, so I understand this well. A runner begins with a certain threshold of what he can handle physically. But with repeated training (by running every day), he can raise this threshold until what was once impossible becomes doable and even easy.

A couple of years ago I ran a fifteen mile mountain race that really taxed my threshold. It took quite a few days to recover

completely as my body reorganized at a higher level of performance. Two weeks after that race I took first place in a 5K race, and missed breaking the course record by only one second.

[The Holosync soundtracks](#) raise the threshold of what you can handle emotionally, mentally, and spiritually. This translates into real life benefits and changes that you will notice!

Christopher

P.S. Get your free demo CD right here and start raising the threshold of your mind today. As your dysfunctional feelings and behaviors fall away, your ability to attract wealth increases dramatically.

[Holosync Solution](#)

If you are reading a printed copy of this book, go to:

<http://icreatewisdom.com/red/holosync.html>

As a side benefit, you increase your awareness about so many things.

## **Method 45. Create Automatic Money Systems**

By David Cameron Gikandi

Author: [This Book Will Finally And Certainly Get You Rich No Matter Who Or Where You Are, Now, Guaranteed.](#)

Here is another money mastery method from David, an excerpt from his book above.

“Look at nature. It is perpetual. It feeds itself. Keeps going and growing automatically. The solution is in the system. You can turn your financial affairs into a natural, self-sustaining, dynamically growing, minimum effort system.

And all systems are collections of smaller systems working together. Right now, your finances may be all over the place, like a disordered room that you have to keep re-arranging and preventing from collapsing.

Let’s see how you can turn them into a system that works for you and sustains itself. This is where you put all you have learned so far together, tied together in systems, and those systems tied together to form your money machine.”

One of the best ways to create an automatic money system is by using the computer and the internet. Whatever you are selling, if you use the internet, your sales pages continue to show whether you are working or not. You only have to create the page once, and it is shown millions of times.

You can also automate ordering and perhaps even delivery. My products are delivered right when the customer orders, and I don’t have to do a thing. Even the follow up customer service letters are completely automated.

Setting up an automatic money system takes some work and some learning, but it is time well spent because it keeps paying you over and over again!

Set a goal to start working toward your own automatic money system. Remember that you also need to create an automatic value delivery system. People will only give you money if you give them more value in return.

For more information about how to create automatic value delivery systems, see [I Create Cash – Cyborg Selling](#).

---

David is the author of [This Book Will Finally And Certainly Get You Rich No Matter Who Or Where You Are, Now, Guaranteed](#).

The list of bonuses that come with David’s book is truly phenomenal. He calls it the wealth pack, and it is very comprehensive.

If you have a print copy of this book, then go to:

<http://icreatewisdom.com/red/david.html>

P.S. This is a note from Christopher. I test my automatic money system by taking vacations on which I don’t even get near a computer. Except for having my employee take care of customer service emails, everything operates on autopilot.

I’ve been amazed at how automated my system truly is! This is only possible with computer technology. If any little glitches did happen during the vacation, then I have the opportunity to improve the system, modifying it where necessary.

## **Method 46. Know Your Reasons for Not Making Money**

By Christopher Westra

Author: [I Create Joy – The Art of Emotional Transformation](#)

Every wealthy person faces at one time or another the reasons they have for not wanting to make money. Yes, you read that correctly.

As long as your reasons are unconscious, then they will limit you. Become more aware today by being brutally honest. I can tell you some of my reasons, and many people have similar ones.

First, I had to deal with taxes. When you don't make much, you don't pay much. Deciding to become rich meant that I must learn about taxes, and pay more taxes.

Second, what if my wife and I didn't agree on what to do with the money? When you only make enough money to cover expenses, it's easy to decide where to spend the money. When you make a lot more, you have to decide what to do with it.

Third, maybe I would spoil my children. How would I decide what to get for them and what not to get?

Fourth, perhaps I wouldn't be spiritual if I was rich. I want to be close to God and is this possible when you are rich? I'll explore this one in more detail in the next money mastery method.

All these reasons, and others, I became aware of on a conscious level. These were foolish limitations that held me back for many years.

So write down your reasons for not wanting money. Really think until you come up with some! You have them. Mastering money is a lot of work, but worth it. Decide today that you will.

Christopher

## Method 50. Read Books on Money

By Christopher Westra

Author: [I Create Joy – The Art of Emotional Transformation](#)

Not coincidentally, money masters read books on money!

Yes, they really do, and you can learn from these books also. People who don't know a lot about money strategies tend to be poor. Rich people use their time to learn about making money, investing money, and handling money.

I've read more money books in the last two years than I have in the previous 38 years of my life. Guess what? I've made more money in the last two years also!

You can start out with The Science of Getting Rich, which I'll give you for free at:

<http://icreatewisdom.com/sogr.html>

Tony Robbin's books are excellent. Economist Paul Zane Pilzer is a great expert on money and has several money books out, including:

The Next Millionaires  
Unlimited Wealth, and  
God Wants You To Be Rich

[Leo Quinn](#) is an expert on getting out of debt and paying off your mortgage ahead, and you can get his book here:

<http://icreatewisdom.com/red/leo.html>

Rich Dad, Poor Dad is very insightful, and there are hundreds of others. Can you imagine the power of reading one money book a month? Start today, and keep on reading!

Christopher, author of [I Create Reality – Beyond Visualization](#)

## **Method 51. Listen to a Money Meditation Audio**

By Christopher Westra

Author: [I Create Joy - The Art of Emotional Transformation](#)

The problem is, as I mentioned before, that nearly everyone owns faulty and limiting beliefs about money.

The solution is to change those beliefs. The problem is that beliefs sometimes resist change.

I've learned from my counseling over the years that beliefs can be changed in two ways. The first way to change beliefs and attitudes is by a very high impact experience. For example, you may get in a car wreck, or have a religious experience, or a great life changing class or seminar.

These high impact experiences can't always be designed, and you usually only get a few in a lifetime. The second way to change beliefs or attitudes is through repetition. This is the slow and sure way.

Rather than creating your own affirmations, or money meditation, I've created one for you. This money meditation is based on the emotions that you really want, and is more powerful because of this.

You don't really want money, you want to feel free, and happy, and loved, and hopeful, and you think money will get these feelings for you.

Money won't do this for you. However, feeling free, and happy, and loved, and hopeful will help you to get money. So listen to the free [MP3 Guided Money Meditation](#) at:

<http://icreatewisdom.com/money>

Start every day by listening to it. Repetition is the key! As I was changing my beliefs, I listened to another money

meditation hundreds of times, and then I’ve listened to mine over and over again also.

This one is about eight minutes long, and has some beautiful background music that helps the messages go right into your subconscious.

You are welcome to download the money meditation, and you may pass it on to anyone you like. Just let them know where to download their own copy and encourage them to use it every day also.

Together we can change societal beliefs and help create more abundance on a global level!

Again, you can get the money meditation audio at:

<http://icreatewisdom.com/money>

Christopher is the author of I Create Joy – The Art of Emotional Transformation. The subtitle of this book is “How You Can Transform Painful Emotions into Joy with this Simple Eight Step Recipe!” Watch this [free short video](#) that describes the eight steps:



## Method 62. Harness the Power of Imagination

By Barry Goss

Creator: [Manifest Life Web Site](#)

The question was once asked of a highly successful businessman: "How have you done so much in your lifetime?"

He replied, "I have dreamed. I have turned my mind loose to imagine what I wanted to do. Then I have gone to bed and thought about my dreams. In the night I dreamed about my dreams and turned them into my Vision.

And when I awoke in the morning, I envisioned my day - I knew what action that I needed to employ to help me pull in the resources and people to support my Vision and make it a reality."

Personal Accountability Check - How many of you reading this truly spend at least 15-minutes a night imagining what you want in your mind, energizing it with feeling (i.e., putting yourself in the picture versus looking at the picture screen from the auditorium), and then affirming it mentally when you wake up?

Come on ... be honest !

One of the Manifesting Mentors I interviewed told me emphatically: "Just 15 minutes of creative visualization a day can change your life in unimaginable ways. It's just that most people don't believe in their own imagination".

Read that twice. Three times, if you want to.

Note from Christopher – Barry put together a whole team of professional manifestation authors and coaches and developed the [Manifest Life Web Site](#). This site is the most comprehensive site for manifestation on the web. See more at:

<http://icreatewisdom.com/red/barry.html>

## Method 63. Think Big, Dream Bigger

By Barry Goss

Creator: [Manifest Life Web Site](#)

There is the story of the kindergarten teacher who asks a child what she is drawing. "I'm drawing a picture of God," the child replies. "But, sweetheart," says the teacher, "no one knows what God looks like." "They will in a minute!" says the child.

Now, that is a perfect example of Thinking BIG !!

Big Thinkers possess this childlike faith. Not a childish faith that lacks maturity and understanding, but an attitude of deep faith in themselves. If you are a big thinker, you have an inner voice that asks "why not..." and "what if..." and you're in tune with your own skills, talents, and abilities to SEE the unseen or create the uncreatable.

Here's another example of a Big Thinker:

The Italian sculptor Agostino d'Antonio worked diligently on a large piece of marble. Unable to produce his desired masterpiece, he lamented, "I can do nothing with it."

Other sculptors also worked this difficult piece of marble, but to no avail. Michelangelo discovered the stone and visualized the possibilities in it. His "I-can-make-it-happen" attitude resulted in one of the world's masterpieces - the statue of David.

Yes, sometimes, all it takes is to have unstoppable belief and high faith in your own creative talents to turn your imagination into reality.

But ... if thinking big is all it takes, by now, wouldn't we already have a world full of people steadfastly achieving their goals and bringing major accomplishments into their life? Well, you must be a big dreamer also.

A bonafide Big Dreamer is somebody who is what I like to call a Vivid Visionary. They have a personally compelling belief in the "inner voice" that prompts them along to take the little steps that eventually lead to bigger steps, unleashing the power of manifestation in their life.

---

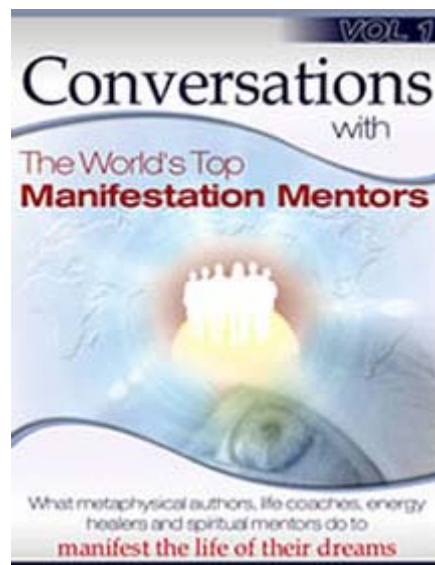
Note from Christopher – Thinking and Dreaming Big is crucial for success in any area of life, including mastering money. In my holographic creation process, I include a section every day for extreme holographic creation.

Extreme holographic creation is the process of taking your visions and dreams to ridiculous levels simply to break self imposed mental limitations.

Barry is the co-creator of [Manifest Life](#) – an entire team of professional manifestation authors and coaches. I was honored to be asked to participate as one of the mentors.

Manifest Life is the most comprehensive site for manifestation on the web. See more at:

<http://icreatewisdom.com/red/barry.html>



## **Method 77. Feed Your Mind and Your Body**

By Christopher Westra

Author: [The Harmony Earth 30 Day Energy Diet](#)

Yes, this method is about proper nutrition and it does make a difference. Coffee and doughnuts just doesn't cut it when you really decide to become a money master. It's no wonder that most very wealthy people sport trim healthy bodies also.

The clarity and vision required to master self in money situations spills over into every area of life. You will also master self in eating situations.

No one diet is right for everyone. Your bodily needs change according to exercise level, age, climate, mental work accomplished, season, digestion, illness, ethnicity, temperature, and many other factors.

The only right way to eat is to be completely in tune with your body's needs. This includes eating by intuition, or awareness. Paying complete attention to what you need right now is what the Harmony Earth 30 Day Energy Diet is all about.

This book contains ten simple secrets to harmonize your body with the earth and increase your energy and vibration in just 30 days! Take the 30 day challenge yourself and enhance your mental abilities and enjoy your food more at the same time.

Tony Robbins has chapters on diet in some of his motivational books. Author Joe Vitale lost loads of weight as he began to use his manifesting skills for health as well as wealth.

Both your body and mind need the proper fuel to run properly. If you want to be a money master, then learn to give your body just what it needs at this time. Experience the energy and abundant vitality of following the [Harmony Earth 30 Day Diet](#).

Christopher

## **Method 86. Create Some Space for the New**

By Thea Westra

Life Coach: [Forward Steps](#)

The scarcity (Scare City) conversation going on in your head causes you to hang onto those old clothes in the wardrobe or the three outdated cameras that collect dust in the cupboard. Perhaps you do not yet see that connection however, trust me, they are directly linked.

It is now time to make a little more room to allow for all those wonderful things that you desire.

Get a bigger bookshelf if you want new books, or purge some of those old titles that no longer fit with your new abundance mindset. Weed that garden, you know that every time you drive the car into the drive it drops your energy to see those weeds taking over. Pay your bills on time, every time, and each time you do this, give thanks that you can live a lifestyle that incurs such expenses. Empty those rubbish bins around the house regularly and...yes...have a bin in every room then empty them regularly. Go ahead, unclutter your world...it's wonderful for the Feng Shui (a scientific discipline based on the analysis of energy)!

How can anything great come into your physical, spiritual or mind space when you keep filling the spaces with all those unnecessary extras? This includes worry, drama, procrastination, physical clutter and negative conversation.

Where else can you make some room for the "good things" about which you dream? Take a look around, make a list and work your way through it. Set a timer each day for ten minutes if it helps. Pick a sock drawer or a cupboard shelf to "attack" in those ten minutes. Make that phone call or write that email that you've been putting off. Really feel that feeling of having it done and look forward to that reward.

I have two very handy tools at my website that give you plenty of areas on which to go to work to raise the energy that you transmit.

One of these is the CleanSweep and the other is a list of Tolerations. Download these for free from [Forward Steps](#) and get into action. (Hint: they are under the heading 'Coaching Tools')

When you even get three-quarters of the way through one of those lists, you'll be ready to create again. You'll be like a drainpipe that has just been unblocked. Things will start flowing toward you and through you once more. That dark little rain cloud that used to follow you overhead each day will magically disappear. Goodness, you might even notice all those opportunities for advancement that have been whizzing by you each day!

That little extra bounce in your step and that lovely clear, clean feeling of everything being right in your world cannot help but attract people and the energy of the universe's power toward you and you'll be ready to give again. You may even have a little breakthrough in self-worth and we all know its immense value in manifestation of success and abundance!

"The problem is never how to get new, innovative thoughts into our mind, but how to get the old ones out. Every mind is a building filled with archaic furniture. Clean out a corner of your mind and creativity will instantly fill it." ~Dee Hock~

---

Note from Christopher – Thea Westra is a life coach from Australia. She shares my last name but we haven't been able to track how we are related. She has become a good friend though, and has done personal coaching with my wife.

Check out her site at [Forward Steps](#)

If you printed, go to: <http://www.forwardsteps.com.au/>

## Summary of I Create Millions – Version 4.0 (Free Version)

I hope you enjoyed the book. Remember that this version of the book is a free book. You may not alter the contents, but you can give it away to anyone you want.

Check back at [I Create Millions](http://ICreateMillions.com) for the full version of the book with all 87 Money Mastery Methods.

**Attention** – You can make money with a personalized, branded version of this ebook to give away. To get your own version of I Create Millions with your own links to the products inside, go to:

<http://FreeMoneyEbook.com>

At [Free Money Ebook](http://FreeMoneyEbook.com) I'll explain how to get your own personalized copy and how to make money with it!

Remember to subscribe to the [I Create Reality Newsletter](http://ICreateRealityNewsletter.com) to find out about videos, audios, and books that will help you to manifest the life of your dreams, and create millions.

Thank you. May all your days be filled with faith, hope, charity, and light!

Sincerely,

Christopher