



Paul Counsel

Why Most People Never Become Wealthy.



Conventional Definitions

The conventional definition of wealth is a large sum of money, or assets that earn money, or assets that can be borrowed against or converted into money. This has most people believing that the conventional definition of wealth is beyond them.

In a cruel twist of fate, the hidden incarcerator of wealth's conventional definition is a belief that in order to get there, you must accumulate assets like houses by entering into 30 and 40 year mortgages. While a house might be an excellent medium for security and a sense of place, for most people it's a poor medium of wealth.

The word mortgage literally means '**death pledge**' or '**pledge until death**'. And once most people enter this **death pledge** via the conventional means, they typically lock themselves into a downward spiral of debt servicing during the most productive years of their lives.

Don't misunderstand me here, it's not the medium itself that's the problem, it's just the way that most people are encouraged to go about creating wealth that creates the downward spiral. It is possible to create wealth from real estate, but the way most people enter real estate is as ineffective as it is unproductive.

The major problem with the **death pledge** is that people are conditioned to service it from money earned through labour and time exchange. This is what enculturation does; it locks people into life-long pursuits of **sacrifice** and **obedience**.

It's a process that's summed up in the words of George Bernard Shaw, "The reasonable man adapts himself to the world; the unreasonable one persists to adapt the world to himself. Therefore all progress depends on the unreasonable man."

Reasonable people are led to believe that they should buy a house and spend a lifetime paying it off. That's why it's called a **death pledge**. Unreasonable people see through this guise and observe the process not to be a pathway to economic freedom but a pathway to economic incarceration.

Reasonable people have been conditioned to believe that the value they have to offer the market place is to be found in their labour. Whether it's blue or white

collar labour, it takes the same form – the selling of time for money. If you're caught in this trap, you need to learn your way out of it because if you don't, the trap ultimately leads to a lack of true fulfilment.

Learning a way out of the trap.

In order to achieve ***wealth*** and ***financial freedom***, the conventional process must be converted into a process that is more conducive to ***financial freedom*** than ***financial incarceration***.

You need to learn different real estate skills, different skills of leverage and different skills of risk management, along with the skills of trading, entrepreneurialism and of economic vehicles that have the potential to get you where you want to go.

Don't let these skills seem daunting because anyone can learn them. All you have to do is give yourself every possibility of acquiring new skills by putting yourself into a position where you can learn them. It's this one single factor that keeps most people struggling with finances and never really having enough to live without the necessity of time and labour exchange.

The important thing to keep in mind is that moving from incarceration to financial freedom is a process that takes place over time. Don't try to rush things, the results are not instant and most people don't change lifetime habits overnight.

The speed of grace will get you there; the speed of impatience will derail you. So develop a graceful sense of urgency towards freedom and allow myself and others to show you the way.

Deep inside every individual, there is a wealth switch. All the great teachers through the ages have maintained the mantra that in order to achieve financial freedom, this switch needs to be flicked on. They also maintain that the journey to wealth has 90 percent to do with personal psychology and only 10 percent to do with strategy or mechanics.

You'll never find the switch in any of the mediums of wealth because the switch is located within your personal psychology.

The problem is that most people concentrate 100 percent on strategy and mechanics. It's the failure to change their personal psychology that prevents most people from accessing the wealthy they want.

If you want to change your results, you must change the thinking that's causing those results. Those that live the freedom they crave have flicked their switch on. Those who continue to live without their dreams have failed to flick this switch.

In the *Art of War*, Sun Tzu provides the following directional observation,

“Victorious warriors win first and then go to war, while defeated warriors go to war first and then seek to win.”

First Decide!

What Sun Tzu is saying is that victory must happen in your mind before it can happen in reality. That's exactly what I did when I started on my personal journey to wealth. It started with one decision, an instant decision that I was already financially free.

While this might not make sense right now, when I was 40, the moment I made that decision, I became financially free in my head. In reality I was still without finances but the point I'm making is that in one moment I forever changed the direction of my life. In that one instant, victory happened. I firmly cemented this realisation into my subconscious mind where it became the seed for my future experience.

This was the first part of the process and if you don't make it this far, you won't make it any further. On a mental level, I truly believed with my whole heart and soul that I had already achieved what I wanted to achieve.

Part two of the process only became available after I had unreservedly made my decision. I started learning everything I could from everybody I could learn from. I then placed each of the jigsaw pieces into their proper place. The monetary aspect of that one decision swelled over the next 3 years and 8 months.

Making that initial decision was the single most important decision I made on my journey to becoming wealthy. If you never make a similar decision, in 3.8 years you are going to be 3.8 years older but still living your present reality. Alternatively, you could be sharing my reality.

I was very clear about what economic freedom meant to me. It was all about having control over my time and, even though my choices were relatively simple ones, freedom meant not having to compromise those choices simply because I couldn't afford them. It meant not exchanging my time to get money doing something I no longer wanted to do.

This decision was not a decision in the common usage of the word. To me a decision is made only when you no longer fear the consequences of having made that decision. This means not being affected by what other people think of you, or the obstacles and challenges that you must overcome in carrying out your decision. **There is no turning back on the decision; no ifs, buts or maybes.**

When I made the decision to be a millionaire, I instantly changed my mind set. I underwent a shift in thinking. I knew that what I had been doing up until then was not getting me the results I wanted. I accepted that I had to do things differently, to change my thoughts and feelings in order to get different results. And that's exactly how it all started.

Fear

The beginning of every journey requires a desire to undertake that journey. The stronger the desire, the more that journey becomes a reality. The weaker the desire, the more that life circumstances will compete with, and overtake, that desire.

If there is one single emotion that prevents people from accessing their dreams, it has to be fear. It's such a paralysing emotion that it keeps people firmly locked into what's referred to as a 'comfort zone' even though that zone may not actually be that comfortable.

A 'comfort zone' should more accurately be referred to as a 'familiar zone' which people are afraid to venture out of. 'Better the devil you know than the one you don't'. The most critical thing you can understand right now is that neither 'comfort' nor 'the familiar' will ever allow you to experience the wealth of your dreams.

Comfort and the familiar are destroyers of dreams and fear is their handmaiden. Every single time you allow fear to determine what you do and don't do, you add strengthening energy to that fear. The more strength you give it, the more fear defeats you.

We are born with only two natural fears, the fear of falling and the fear of loud noises. All other fears are learned. As a result, most people are now withering on the vine as a result of the fears they've allowed to defeat them.

Possibilities for growth and expansion only exist at the edge of comfort, at the edge of the familiar, when you're facing your fears and not giving into them. Every step you take after the edge is a step into growth, a step into a different future.

If I had never moved out of my familiar zone, I'd be an aging potter now with stiff joints and an aching back still trying to make a living – instead of experiencing living!

On your journey to wealth, you must be aware of contradictory forces. One force will keep you locked into your fears. Another, the force of courage, will see you push past the fears that keep you incarcerated to them.

If you choose to, step by step, you can disempower your fears. Step by step, you can start putting distance between your old life and your new life. Step by step, I'll show you the way.

Contradictory Forces

Another way to understand contradictory forces is to appreciate that the forces of desire to move from necessity to choice, from servitude to freedom, from life on hold to life of enjoyment, from routine sameness to variety and adventure, from

feeling unappreciated to feeling fulfilment are always in competition with forces that keep you where you are.

Take for example, the contradictory forces of desire. On the one hand people desire to be financially free. On the other hand, the forces of marketing and conventional wisdom teach us how to live in an instant society where everything is available on demand and you don't have to pay anything for the next 30 months. It's the forces of marketing that lead people into the quicksands of debt.

It's important to understand these competing forces and make a conscious choice as to the direction in which you wish to travel.

By way of analogy, look at the competing forces in the current debate on the epidemic of childhood obesity and whether or not junk food advertising should be banned.

The debate has several polar positions, one comes from the junk food industry saying 'trust us, we'll self regulate and change our processes'. Another comes from those who think parents should take more responsibility and just keep saying no to their children.

When you think about this position, imagine that you're the parents of four young children who are subject to the influences of junk food advertising through direct and indirect means, through marketing promotions, through school playgrounds and through their peers and other children.

Imagine that you have to continually compete against the forces of million dollar marketing campaigns by constantly saying no. Even the strongest willed parents begin to wilt under the forces of constant requests. Saying no all the time is simply unrealistic and doesn't take into account the enormous direct and indirect power of advertising.

Equate this to the forces of **buy now pay later** and you begin to see why most people will never achieve the wealth they desire. The energies directing people to buy things they cannot afford are just too great for most people to overcome.

However, if you want to achieve economic freedom in a few years from now, you must follow the observations of Sun Tzu, "Victorious warriors win first and then go to war..."

Two choices exist here. To continually direct much of your earnings to short-term gratification, which in the long-term do not produce significant gains; excepting weight and debt perhaps?

The other choice is to wisely direct some of your earnings to learning. This is the choice I made in 1994 and by the end of 1997 I was financially free.

Investing in learning –effective or ineffective?

Over that period I invested approximately \$20,000 in my personal wealth education. Many will say that was expensive but when you compare it to the hundreds of thousands people let slip through their hands over a lifetime and end up with little to show for it, it's extremely inexpensive.

By comparison, my puny investment returned a lifestyle of financial freedom and absolute choice. In 3.8 years, it returned more joy, more fun, more fulfilment, more adventures, more happiness, more security, more time freedom, and more connected relationships than I could ever have gained from a conventional and stressful lifestyle.

It's not that you can't have everything you want; it's just that you must change the order in which you attain things. Learn to appreciate that everything you want can come from freedom just as easily as it can from incarceration.

From freedom, everything you want is sustainable, from incarceration, everything you want is unsustainable.

If you feel incarcerated right now, make a decision to learn what I have learned. When I made a decision to stop being incarcerated, it only took another 3.8 years to achieve my financial independence. I now teach people how to achieve the same outcomes.

The initial stumbling block for most people is failure to navigate the environment of competing forces which lead to competing life circumstances.

The next stumbling block for most people is the lack of belief that wealth and financial freedom is possible for them. People do what they believe.

In order to achieve something, you first must believe that it's possible for you. Without a strong belief that financial freedom is possible for you, it will always elude you.

The power of the “associative mind”.

It's important to understand something of how the human mind works. Basically it works in images and links. It's the links we create to those images that create meaning for us.

For example, suppose I ask you to think of an elephant. This image that's created will pretty much be the same of most of us. But what comes next, the link to elephant, can be entirely different. Let me explain.

My first experience of elephant was before television.

As a child I rode one of the elephants at the Melbourne Zoo. It's now preserved and on show in the Melbourne museum.

Other people might have elephants running wild in Africa as a link, or as endangered species and needing to protect them from death and the illegal ivory trade. Other people may link beasts of burden to elephants in Thailand and India.

There are countless other possible links but the point is that they can all be different once we get past the initial image. Now translate this to money and wealth. The initial image may be similar for many people, but the next links can be vastly different.

Because I was born into a disadvantaged and working class household, I always linked hard work and labour to money because that's what my parents did. Because I linked the belief that wealth was only for rich people and lotto winners, the thought of being a millionaire was way out of my reach.

It's the negative, self reinforcing, undeserving and impossibility links that people have to money and wealth that keep them incarcerated. When I was growing up, it never once occurred to me that I could change the links so I proceeded to live life as though those links and associations were true.

It wasn't until I got to the age of 40 that I discovered that I could change the links and a few years later I became financially free. Over the past 11 years, I've shown people how to undergo the same process. If you have negative links to wealth, then we must start here.

An important point I need to make is that it's perfectly OK not to want financial freedom and to continue doing as you've always done. If that's your choice then I respect you for it.

However, if you do want to change, then you must begin by changing the links and associations to wealth that may be preventing you from accessing what you desire.

Because they're the results of our programming as children, links that form our inner experiences of the world are not the same for everyone. Michael Talbot, author of several books including *The Holographic Universe*, noted that, "The image we hold in our minds about reality is a very powerful thing and it can influence us in ways sometimes more profoundly than reality itself."

Imagine that you grew up with parents who always encouraged you to think differently, to explore the world through different eyes, to think creatively about situations and challenges and to always do what brought you the most joy.

Imagine growing up with parents who rewarded you for taking on unfamiliar challenges, who encouraged you to be an 'unreasonable man' and who nurtured your natural competitive spirit. Imagine growing up in an environment that fostered appreciation, compassion, determination and unlimited thinking.

If you grew up in this environment, the links that form your inner experiences would be vastly different from the links of most people. The environment I described above was that of Sir Richard Branson.

If your reality is currently without financial freedom, if your reality is all about servitude and sacrifice, if your reality is caught up in the **death pledge**, then let me show you how to change the links responsible for this reality. I changed mine and there is no reason why you can't change yours. The only thing that will stop you is a negative link about your own deservedness or ability.

In order to achieve economic freedom, your desire must be strong, your belief must be unshakeable and your forward journey must be with intention, inspiration and an unwavering commitment to succeed.

In order to change the links, you've got to understand something of beliefs. Basically there are two layers of beliefs. One consists of beliefs we consciously know about, a belief for or against the notion of climate change for example.

The other layer consists of beliefs held deeply within our subconscious mind. If your conscious beliefs do not line up with your subconscious beliefs, the subconscious ones will always win the emotional tug of war.

For most people, aligning desires and beliefs is the starting point. There are many excellent ways of getting conscious and subconscious beliefs into alignment. If this is where you need to start, read everything you can about the Psych-K process.

There is an excellent facilitator of Psych-K in Perth. Give Kerry Paul a ring on 0402 044 874 if you'd like to know more.

Because of the power they hold over the direction of your life, it's important to clear these unworkable beliefs. They hold all the options as to whether or not you realise your full potential.

Your subconscious mind is like a storehouse of memories and programs. It retains everything that's happened during your life, every thought and every detail even if you don't consciously remember it all.

The more often you hear something the stronger the impression it makes in your subconscious mind. When these impressions, also known as neuro-pathways, don't support your conscious desires; you experience blockages.

These blockages arise in the form of thinking and behaviour which produce results that don't serve your highest and best outcomes. Instead, over the years, they slowly lead to contraction and to the lowest level of comfort and familiarity you can satisfactorily handle.

On our next webinar, I'll talk about ***How to Begin Thinking Like a Millionaire***.

Warm Regards Paul.

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