



# THE GET OUT OF DEBT BOOK

**GET YOUR FINANCES UNDER CONTROL NOW!**

No more sleepless nights wondering how you are going to pay your bills. No more beating yourself up for unconscious spending, hiding receipts and credit card statements. No more needing approval from others. No more worrying when it comes to money.

Feel the peace of knowing your checkbook is balanced and in the black. Relish the bliss of paying your bills on time and savor the power when you have a savings and are in control of your spending.

by bestselling author

**PAM YOUNG**

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# **The GOOD Book**

*(Get Out Of Debt)*

by Pam Young

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## INTRODUCTION

I'm Pam Young, one of the original SHEs which stands for Sidetracked Home Executives. I wrote the GOOD book with one of FlyLady's fabulous tools in mind for you to use in conjunction with the Get Out Of Debt Tools I came up with. Flylady created the FACE (FACE stands for Financial Awareness Continually Empowers) Control Journal which is complete with 9 Missions, 11 Commandments for Shopping, a magnificent essay by FlyLady entitled Money Mindsets Transcend Generations, two wonderful essays by Kelly, You are Not a Victim and Don't Think Poor, Think Smart, a fabulous outline for your budget, a section for planning your menus and several great essays by Leanne Ely, Perpetual Pantry and Grocery Shopping 101. Be sure to go to Flylady's website [www.flylady.net](http://www.flylady.net) and download the FACE Control Journal. It's free.

On June 16th, 2008, I celebrated my 31st year as a reformed slob. Incidentally slob stands for Spontaneous, Lighthearted, Optimistic and Beloved. Back in 1977 (before I reformed) I was a stay-at-home mom with three kids and I loved being a homemaker... in theory. In reality I was a young mother, who lived in a pigpen and often used my bed as a comfy recluse from the mess. In those guilt-filled days, I couldn't get the dog to mind let alone my three kids, but I finally found a way to get organized and crawled out of the mess alive and actually able to write about it. What I wrote has helped millions of people who were in a mess just like I was.

My mother was a BOP (born organized person). I was three weeks late. Mom made her bed first thing every morning before she went to the bathroom -- said it started her day off with a momentum she kept up all day. She called me her little "piddle dinker" and said it with such affection that I never knew I had a domestic problem until I got married and *she didn't come with me*.

I fully intended to get checked for ADD (Attention Deficit Disorder) but I forgot my appointment and got a pedicure instead. I really, didn't need a diagnosis. One time I ended up in the garage with an athletic supporter in one hand and a borrowed copy of *Manifest Your Destiny* in the other. Of course I never did figure out why I was out there. I can't count the times I've ventured to the mailbox with every intention of getting the mail, and ended up at The Craft Shack or The Permanent Solution (my hair dresser's shop). On one trip to the mailbox, I noticed the cable guy drilling a hole in the neighbor's yard and ended up at the mall, getting my ears pierced. (The holes have since grown back in.)

In my scattered past I learned a few tricks for avoiding my proclivity for getting sidetracked such as a tip I learned from a goat. I observed him tethered to a post on a near-by farm. He had about six feet of rope and had munched a lovely putting green circle out of a thick, weed-ridden patch.

I decided to try this trick at home. I tethered myself by the ankle to the pedestal of the kitchen table giving myself access to about five feet of chaos in every direction. My quest was to clean up the space without being distracted by the messes in other parts of the house. I was armed with Pledge and a dust rag, a garbage bag and a basket for stuff to put away.

The tether worked – until the phone rang (a distraction I can't ignore). The ring made me forget I was ankle-bound and I sprinted to the phone to pick it up before the answering machine kicked in. The force of my forward motion, coupled with the non-giving jump ropes I'd lashed together, sent my free foot backwards in one Michael Jackson moonwalk step, before I belly flopped several feet from the phone. The machine clicked on, as I laid there and listened to my mother say, "Hi Sweetie, I'm on my way over, shall I bring lunch?"

Until I figured out how to get organized I often did the goat deal, only tying myself up with yarn instead of rope. Luckily I got organized and didn't need the tether ever again!

This was all before the movie "Dances with Wolves" came out, but had I been given a special name, I think I could have been called "Eats Over the Sink" or "Vacuums With No Bag."

Every day every prayer I said was laced with shame and self-loathing and promises to do better, until that day in June when I hit bottom. I said one more prayer about my disorganization. It went something like this: "Lord I'm fed up with my old ways and I'm ready to break free to newness. You know how I've struggled and especially today. It's not just about my move from Fresno and the 157 Bekins moving boxes all marked "miscellaneous." Disorganization affects every area of my life to include you God.

Only You know why I talked my spiritual studies group into meeting out on my front porch and only You know why I unscrewed the light in the refrigerator so Mom couldn't see detail in there while she helped in the kitchen with supper clean up. Only You know the real balance in my checkbook, because I sure don't. I don't want to live this way anymore. Please show me the way. Tell me what to do and I promise I'll mind."

This time my prayer was answered. I had already read every book I could find on organizing my life. Suddenly I realized that everything I'd read had been written by authors who were



*born organized* like Mom. If I were going to get help it was going to have to come from someone who knew what it felt like to be overwhelmed by a mess like I was. There was no such book. With the help of my sister who was as disorganized as I was, we came up with a program that changed our lives and helped us get organized one week at a time. We met in the same restaurant each Thursday and figured out a plan that would work for us; two easily sidetracked people.

I was guided by the simplest promptings. *Get up before the family, shower, fix my hair, put on make-up and wear shoes that tie.* By following that guidance I started feeling in control. I began my day in the morning instead of the afternoon. I started losing weight. I followed my inspiration and the rewards were unbelievable. In six weeks, I was in control of my life and my household. My sister and I began to teach our basic methods in workshops and finally we wrote a best-selling book about our transformation, *Sidetracked Home Executives; from Pigpen to Paradise.*

It's still in print today and if you haven't read it, you should. Sales have been impressive over the years, and I know why: disorganized readers buy it, lose it and have to go buy it again. With the successful sales of that book I took a wild ride on a prosperous roller coaster but all too quickly I had to come home from the fair. In spite of all my earnings, I was broke. It was testimony to the fact that more money is not the solution to financial problems. If you don't know how to take care of a small income, a bigger one will just create bigger problems.

On July 4, 2002 I was in deep credit card debt and in desperation I came face to face with the real culprit behind my troubled finances and who was behind my disorganization back in the 70s; ME. In Chapter One I'll tell you all the juicy details of that meeting. St. Paul wrote about the very same part of him in Romans verses 15 through 20: He said: "For I do not know what I do; and I do not do the thing which I want, but I do the thing which I hate.

That is exactly what I do. Now then it's not I who do it, but sin which dominates me. Yet I know that it does not fully dominate me; but as far as good is concerned, the *choice* is easy for me to make, but to *do* it is difficult for me. For it is not the good that I wish to do, that I do; but it is the evil that I do not wish to do, that I do.

Paul named it sin, but I named that part of me Nelly after Nelly Olson, on *Little House on the Prairie* a television series that aired in the seventies. Before I met Nelly that night, she was pretty much free to act in the moment without caring about the consequences. Always optimistic, she talked me into over-extending in body and pocketbook. As the years passed, the effects added up. Forty pounds of stored fat on my body and \$27,000 in credit card debt later, I was facing the embarrassing results of Nelly's spontaneity, optimism and upper hand.

Things had to change! This audio book will help you meet that lovable little rascal of yours, and you will be on the road to success in every area of you life, not just the financial part of it.

I'm probably not going to teach you anything you don't already know or haven't already read in another get-out-of-debt book. (I had shelves filled with financial books about money. All they did was COST me money.) I realized that any self-help book is just entertainment if the reader doesn't have a handle on that inner child that is displaying less than adult behavior. Now that I've let Nelly out of the bag, yours is out too and you might feel a little like a guy who gets a call like this:

Ring, ring, ring.

"Hello?"

"Carl?" (That's your pretend name.)

"Yeah?"

"This is Angelina."

"Angelina?"

"Yeah, Angelina Olay, remember?"

"Angelina? Angelina Olay? Oh yeah!"

"Yeah, Lake Tahoe, ten years ago today."

"Really? It's been that long?"

"Yep and guess what?"

"What?"

"You've got a kid. She's nine years old, she's out of control and I'm done! I've raised her so far and now it's your turn!"

That's it. You are like poor Carl. You've just been hit with a fact you are now going to have to deal with. Carl might want to have blood work done on his nine year old, but if you are brave enough to admit you have an active inner brat and if you want to make some positive changes in your life, you and your new found child have work to do.

I know this from experience with Nelly for almost six years. I know she affects every area of my life: finances, exercise, relationships, diet and my level of organization. In this audio book you will learn how to get out of debt by playing with your inner child.

At every turn he or she will have a negative take on your progress. It's the "Are we there yet mentality." But as you begin to observe (with loving eyes) your behavior patterns when it comes to spending you'll start recognizing whether or not they are in sync with your intentions. You'll notice what habits emerge when your inner child is in charge. After all,





she's been with you forever and if she's gone undetected, it's my guess she's not going to like change unless you can make it fun.

I think back on those early messy days with joy. I had to *experience* the mess in order to write about getting out of it. Now as I think back, I am again grateful that I went through my financial hardships in order to recover and share what I learned with you. It makes me so happy when I think about telling you how to get a mature hold on your money and how FUN it is to do.

My motto is: If it isn't fun, it won't get done! You will be amazed at how much fun it is to get out of debt! It's my guess it's the last thing in the world that sounds fun to you right now.

Well my dear read on!

## Chapter One

### Finance, the other “F” word

In the introduction, I told you I’d share with you just how Nelly came to light in my life. It is here that I must warn you that upon listening to this chapter about Nelly, your inner child will fully immerge and she’s not going to like that very much. Until now, she’s gone unnoticed and has had free rein in all of your affairs. Understand that she’s not going to like being caught in her past acts. However, if you can keep your sense of humor as you listen to the chapters in this book, you’ll have fun with this timely meeting and you will end up loving this precious part of you. I have known my Nelly for well over five years and the relationship continues to blossom. Yours will too, as time goes by.

On New Year’s Day, 2002, an acquaintance and past business associate that will remain anonymous, was too sick to travel to be at my party, but she did, and she was . . . there at my party. She’d planned the long distance trip and wasn’t about to let a little snot and lung congestion keep her home. She ruined my holiday festivities, not by bringing her germs, but by challenging me with a thought that terrified me.

“You deed to write a huborous book (*cough, cough, hack*) about household fidadce, prosperity ad abudadce. Tell people how to budget, idvest ad (*sneeze*), s’cuse be, save.”

I flash-froze like a Tyson Chicken. I was in no position to write a word about my financial state of affairs. It was ugly and, quite honestly, embarrassing.

I said to the woman, “you’re sick. You’ve got a fever and you’re so stuffed up in the head it’s affecting your brain.”

“I dough I’b sick, but, (*hack, blow*) excuse be agid, . . . adyway, I really do thik you cad write a fuddy book about fidadces.”

I popped back, “A funny book about finances? That’s impossible, there’s nothin’ funny about ‘em and besides, mine are all screwed up. I’ve got seven credit cards. Most of ‘em are maxed. There’s gotta be somewhere around \$16,000 on ‘em, I’ve got no savings and I’m renting. I

don't even own my own home! I have a good title for it if I have any part in writing that book. *Finance; the other "F" Word*. Just say the word finances to almost anybody and you'll get a cringe and a look like you *did* say the other "F" word."

"Dow wait a binate, you bay be id a mess right dow, but I ab codfidedt that if you focus od this subject you'll fide the adswers ad you'll be tradsforbed."

"Say Lady, when does your plane leave?"

I wasn't sure I could be transformed when it came to my financial state of affairs, but before the night was over, the sick woman had at least convinced me to try to write a "humorous" book about abundance, prosperity and finance. Her best shot was when she said, "You wrote a fuddy book about gettig orgadized ad that's dot a fuddy subject. So turd your sedse of hubor on fidadce and I dough you'll cub up with a hilarious book od the subject ad it will help people."

But how could I write a book to help people get out of debt, organize their finances and become prosperous when I considered my seven credit cards to be a valid source of income? As a writer I was challenged by the daunting task and could find more humor in global warming or having a pap test. But the project promised to bring me money to fix my finances. I was stuck!

The sick woman was right about organization. It was a dull and boring subject, and I *had* helped write a light-hearted book about getting organized. But finance was not only dull and boring it was numbing and scary and I hadn't a clue how I would be able to meet this challenge. I knew I'd have to clean up my finances before I could have my name on the cover of a book that explained how to do that. I also knew my financial picture would be held to scrutiny and I knew I wouldn't be able to face the media and tell about my book while I was in a personal money mess.

I could just imagine being on some live radio talk show and having some guy from Household Finance call in and say, "Hey, Pam, I've got your statement in front of me. Whew! What a mess. You've been late six times in three years, how do you come off acting like an expert on wealth and prosperity?" I went to bed on the first day of 2002 depressed and anxious as a Chihuahua on the 4<sup>th</sup> of July.



After a couple of mope weeks, I decided to take some positive action. I started researching the books already on the market. I loved reading them. Suze Orman. What a great writer. I hated her. Then there was Bob Kiosaki, the author of *Rich Dad Poor Dad* who wrote about investing and gave wonderful financial advice. Yeah, sure, I could invest... if they accept Visa. I also read a book about a woman who was \$60,000 in debt with her credit cards; her husband was a banker and almost lost his job because of her bookkeeping and spending. They almost got a divorce. There was a great book about “deserving” money and several I really loved about the spiritual aspect of money. I read eight books, sucking up the advice like a mosquito tapping into a jugular vein.

I dog-eared, underlined and highlighted my research, which I bought on Amazon using one of my credit cards. I boiled down all these experts’ advice into eight truths, which I will talk about in Chapter Seven.

On February 3, I was suffering from the bug the woman had left behind. My bug really liked me and opted to stay for a while. Fully acquainted with it, I can honestly say that it had to be a close relative to SARS. I couldn’t get it to leave and ended up in the hospital on death’s threshold. (Quite a dramatic way to escape writing a funny book on finance.) I survived only to face \$3000 in hospital bills. That was my share *after* the insurance paid.

By March, I had also survived the annual post-Christmas shock of seeing the credit card statements. It was some time in that month that it occurred to me that in the eight or nine weeks of sopping up financial wisdom from the experts, my finances hadn’t changed for the better. They had gotten worse. The hospital bill didn’t help, but it wasn’t the main problem either.

Through March, I continued my research, re-reading some old books I’d charged years earlier. One of the authors was now in prison. I re-read *Think and Grow Rich*, by Napoleon Hill, *The Dynamic Laws of Prosperity*, by Catherine Ponder, *You’ll See it When You Believe it*, by Wayne Dyer and *The Millionaire Next Door*, by Stanley and Danko.

By May, I was starting to panic. I thought it would be stupid to glut the market with yet another book on abundance, prosperity and finance. Just because I could find humor in everyday life, who’d care that I’d re-stated the basic principles of financial responsibility doused with a few laughs here and there? I hadn’t written anything about getting in the black. Besides, I knew my next windfall was just around the corner. We’d had a big piece of property on the market for over a year and when that sold, I could pay off my CCs and start over. THEN I’d cut them up. THEN I’d invest. THEN I’d change my ways. Hey, my



husband didn't almost lose his job because of me. I wasn't \$60,000 in debt; I was only \$25,572 in debt. No, Terry and I didn't have a savings account or retirement plans, but with all the knowledge I was accumulating, soon we were going to be just fine.

By June 1, I was suffering from a paralyzing episode of writer's block. I had written about my family, told about my "windfall mentality," and I was getting down to the wire on what publishers call "substantive material." How was this book going to help people change their lives by reading it?

On June 15, Terry and I went on vacation and charged it on MasterCard. I was depressed and ready to plead for a prescription of Zanax.

On July 4th I awoke at 2:30 AM as my state of affairs jerked me out of bed and sent me to my computer in a financial night terror. In a panicky fit of fear, I decided I couldn't in good conscience write this book. I cried because I wanted to write another book and make some much needed money to bail me out of debt. But I knew my book would not sell because it would say in the introduction: Here is a list of books written by renowned financiers who can tell you how to get out of debt. I read the books but I didn't take any of their advice because I didn't want to! I am in debt, but won't be as soon as you buy this book. My advice to you is to write a clever book and the sales will get you out of debt.

What was I to do? I sat for two hours in the dark of my office with just the glow of my computer terminal and the blink of my cursor waiting for something about the "F" word to strike me funny. While in that silence I asked, *"What is wrong with me? Why don't I want to mind the basic rules of finance? What is it in me that's rebelling?"* The answer came with a question. *"When you refuse to budget, ignore the value of compound interest, flagrantly charge, and refuse to mind the experts what age have you been acting?"*

I thought about that for a couple of minutes and answered, "I'm about nine-years-old."

"There is a part of you that is very immature. Just look at your behavior. You ignore the experts even though you know they're right. That's a brat. A spoiled, rotten, I-want-it-now-and-could-care-less-how-I'll-pay-for-it, immature brat. It's a dramatic tantrum throwing, self-indulgent conniving and manipulating brat and she's been running your life! Pamela Irene Young, meet your inner brat!"

My life suddenly flashed before me. I realized I'd allowed a nine-year-old to run my finances with her immature demands. No wonder I was in such a mess. It was then that I realized that if I were going to help a nine-year-old do something, anything, I would need nine-year-old tools. I couldn't throw *The Wall Street Journal* or Suze Orman's book at her. She'd blank out on me. Come to think of it, I'd bought several subscriptions to different financial magazines like *Business Week*, *Fortune* and *Money Magazine* over the years and she'd refused to finish a single article. I remembered that she liked the pictures of fancy cars and the yacht advertisements.

Meeting Nelly changed everything. She was responsible for every impulse purchase that ever landed in my cart at the grocery store. It was she who just *had* to have those shoes, see that play, get that ring, charge that chair, buy that new car, have that piano delivered, hire that professional landscape designer, or whatever met her fancy at the time. It even occurred to me that she was responsible for my first marriage, the one that ended in divorce. Once she found out that Sandy Neal was after that boy, she wanted him too. She wanted him bad. Besides, she wanted to have sex (a nine-year-old in a teenager's body) and marriage was the only way that would happen. All the misguided choices I'd ever made were hers. Nelly was to blame.

As I said in the introduction, I named her Nelly after the brat on *Little House on the Prairie*. Naming her made it easy for me to keep her in the forefront of my mind. I looked up the word "brat" in the dictionary and it said, among other things, "an unpleasant child." When I'm quiet, I can actually hear her.

*"I don't care if we don't have the money, I want it and I want it now!"*

It was definitely because of Nelly that I had gotten into a financial mess.

When I realized that my inner child had this unpleasant streak, I knew I had some work to do. She really seems to be between the ages of seven and nine. Since I raised three children, I know a lot about kids. I know they need limits and tangible evidence that they are succeeding. They need constant surveillance, praise and guidance. They need short-term rewards, and they need to look forward to fun in the future. They also need to be loved and comforted.

With Nelly in mind, I created what I call the GOOD tools. GOOD stands for "Get Out Of Debt." I will explain the tools, what they are and how to use them in Chapter Eight. What is absolutely amazing to me is that that sick woman was right when she said I would find the answers to my financial problems and that my life would be transformed if I wrote this book.

I just love the fact that Nelly first reared her untamed little head on Independence Day.

## Chapter Two

### If it Acts Like a Brat. . .

YOU are the only person you can ever really know. Socrates said, "Know thyself," and Shakespeare must have been impressed with that for he wrote in Hamlet, "This above all: to thine own self be true, and it must follow, as the night the day, thou canst not then be false to any man." If you want to be truly effective in your life, get to know yourself intimately. There's no rush. If life is eternal, you are going to live with yourself for a very long time, but if you would like to see your life change for the better sooner than later, start NOW!

YOU want to be happy. YOU want to be loved, needed and effective in your life. YOU have a profound yearning for security and protection. You want to thrive and have a happy, cozy, clean and peaceful home, and YOU have an inner child who could give a rip *if* achieving those goals will involve work.

If you need to call your inner child a brat (as I did) it can feel weird at first to refer to a part of you that way. It's negative, but let's call it what it is. Brat thinking is behind self-indulgent and self-defeating behavior. Your brat is as big as the mess you are in right now.

All you have to do is look at your life and it will tell you exactly what your thoughts have been. Whether you are rich or poor, healthy or sick, organized or disorganized (the list could go on and on) the truth is your circumstances are primarily the result of your thinking and its resultant behavior and that's why you are where you are right now. If you're not happy with your circumstances, you might not want to hear that, but whatever negative situations you find yourself, the truth is you chose your way to those situations even though most of those choices were unconscious.

If you want to change a negative circumstance, you have to change the negative behavior that caused the circumstance. In order to change the behavior that caused the circumstance, you have to change the *thinking* behind the behavior. We think approximately 60,000 thoughts a day. That means much of our thinking is subconscious, under-the-radar of our conscious mind thoughts. We are wired to create habitual thought patterns so we can enjoy right now to the fullest. What a blessed gift that we were created to be able to establish habits even though there's a dark side to that gift.

We can so easily slip into habitual behavior that can ruin our quality of life. No one consciously chooses to live in a dump, become a drug addict, ruin a marriage, go deep into debt or become obese. Again it's under-the-radar choices. If you have established good habits, the adult part of you has been in charge. If you have a bunch of bad habits, your brat's been running the show.

It's the negative thought patterns we want to change. Imagine those thought patterns to be like a parade of thoughts. There's a Grand Marshal just like in a real parade and that Grand Marshal thought is the "theme" thought that gathers and leads all the thoughts it needs to get you to start marching right toward the freezer for a bowl of ice cream when your New Year's resolution was, "Lose 50 pounds this year." If you let the parade run its course you "wake up" to watching *Dancing with the Stars*, with an empty bowl on your stomach. Then you beat yourself up, put yourself down and start all over again by letting the next parade march right under your nose.

Your job, then, is to become aware of the parade before you join it. You have the power to ambush the parade that leads to self-indulgent and self-defeating behavior, by stopping the Grand Marshal (it's really your brat in a costume) while the parade is in the "thinking" stage. (You can't behave without thinking even though it's under-the-radar thinking.) When you learn to recognize the "voice" of your inner brat, you will be in a position of authority. Sort of like how the mayor of a city would confront a parade organizer who didn't have a permit.

"Excuse me, do you have a permit for this parade?"

"Uh, I didn't know I needed one?"

"Yes, we don't allow parades without permits. You need to all go home."

You will be amazed at the power you have to disperse the parade!

Discipline is remembering what you really want. When you make a New Year's Resolution, at the time you know exactly what you really want, but as the month of January plays out, it's so easy to forget what you wanted and succumb to self-defeating behavior sabotaging your good intentions. Does this sound like St. Paul?

Getting a hold on your inner brat is really all about self-empowerment and spiritual growth. It's a "light-hearted" approach to behavioral change that will help you get out of debt. Acknowledging your inner brat and relating to it on a daily basis does not mean you are



schizophrenic or you have MPD, Multiple Personality Disorder. We all talk to ourselves and most of us are very healthy mentally.

My husband and I were sitting in the parking lot and we watched an old woman talking to herself as she walked to her car from the grocery store. My husband remarked, "Look at her, she's talking to herself."

It wasn't five minutes later that I sat in our car and watched my husband walk out of the bank talking to himself. When he got in the car I asked,

"What were you talking about?"

"Huh?"

"You were talking to yourself as you walked through the parking lot."

He thought for a minute and we both laughed. He'd remembered the old lady and realized he did the exact same thing.

One of Webster's definitions for "decide" is to make a choice or judgment. DECIDE implies previous consideration of a matter causing doubt, wavering, debate, or controversy. We all have discussions with ourselves.

It's when we DON'T that our brats take over and that results in rather immature decisions or choices to act in ways that are harmful to our well being.

When you can begin to recognize the self-defeating "voice" which is really a thought, you can do something about it *before* it becomes an action. You will be able to ambush your immature, bratty thoughts with the compassion and love of a wise parent.

Our physical bodies mature without our help, but when it comes to growing within, it's a lifetime job of consciousness. I have a website called InnerKiddies.com and for four years I have been corresponding with many people who are able to succeed because of their relationships with their brats.

I have received many letters from people experiencing temporary havoc when their little brats' heads peek out into the world for the first time. "Oh no, not something ELSE to deal with!"

It may seem like just one more thing to deal with, but as time goes by you will gradually become very close to your inner brat and you will be able to put things back together in a way that brings you much more authentic happiness, renewed confidence and deep contentment.

Here is a letter from a woman who didn't realize she had an inner brat:

Dear Pam,

I just wanted to write and say thank you for pointing out that I have an inner brat. I never realized it. Who would have thought after successfully raising two children, the last of whom will be graduating from college in May, that I have one more child to raise and it's in me!

Her name is Penelope and she is a strong willed child! She also suffers from Peter Pan syndrome. She doesn't want to grow up because if she does, she has to take some personal responsibility for herself. But now I'm onto her and I am taking her firmly in hand, as I did with my now grown children. I'm finding that she is much more difficult to raise than they were, but having raised two, I have experience on my side here. I know that I can raise one more responsible adult.

Penelope would rather do the fun stuff before or instead of the stuff that needs to get done. And she's lazy too. I have to make her go out and get some fresh air (exercise), because she would much rather be involved with more sedentary activities. She likes her snacks too, like chocolate and other junk foods. I am fixing her more healthy snacks and limiting her snack times. Her eyes are bigger than her stomach and she takes too much on her plate so I have given her a smaller plate to use and it makes her smaller portions look bigger, and she seems to be satisfied with that. I make her drink a glass of water when she starts whining for a snack, and then if she's still hungry after that I give her a piece of fruit or some celery sticks or carrots.

I have also begun making her take her vitamins. I have noticed that when she does, she doesn't ask for as many snacks. I still have to be careful when I take her to the grocery store. She tries to sneak junk food into the shopping cart, but I make her put it right back on the shelf and buy more appropriate snacks and foods for her.

Anyway, I could go on and on, but you get the idea. Thank you for introducing me to Penelope.

Karen

Karen gets it! She is on the road to success.



Webster says that self-discipline is "the correction or regulation of oneself for the sake of improvement." I like this thought, self-discipline is remembering what your REALLY want. Getting to know, love and ultimately guide your inner brat will be the key to your self-discipline and improvement in your finances. Until you have some time to play with your inner brat you won't realize how much of an affect you can have on yourself!

Inner work usually doesn't show up in the world instantaneously, it takes time. Take baby steps! I didn't get to have the relationship I have with my inner brat overnight. It took trial and error on my part and she gave me a lot of grief along the way! She tried telling me, "This is just crazy! You are talking to yourself, what are you nuts or something?" She's very creative so many times I was shocked at the extent of her ability to get to me! I also realized she has a walk-in closet to rival Cher's. I just keep remembering that I was a good parent with my real kids and I just have one more kid to raise.

Here is another letter from an unsuspecting brat tender.

Dear Pam

I signed up for the "365 Surprises" (an email that is sent out each day when you subscribe to Bratland) because I love little thoughts and quotes and such. I really didn't consider my inner brat (Nancy) too much. But each day as I receive the words of wisdom, a thought has been sinking a little deeper into my brain and my heart. I truly have an inner brat. Nancy has really been hard for me to control over the last seven years. I have been teaching her how to treat me, which, by the way, she hasn't been very nice to me. I have gained about 40 pounds over the last seven years and feel awful.

Here's my "aha" moment. I realized that my four kids are thin and I am not. Why? Yes, their metabolisms are revving much faster than mine but it is more than that. When they ask me for sugary and fatty snacks do I say yes every time? Of course not! Do I let them have sugary cereal for breakfast EVERY morning? No way! Do they get some kind of exercise most days of the week? You bet! I realized that every time Nancy whines for an unhealthy snack (which is by far way too often) I say, "Sure sweetie, what would you like and how much would you like?" I haven't been in the habit of eating breakfast until I get the kids off to school and then Nancy says, "Now that they're gone, I want to eat two bowls of their sweet cereal because I deserve it!" and "lovingly" I give in. If I don't get my exercising done first thing in the morning Nancy tells me that I am way too busy to be bothered about getting sweaty and besides, there's a magazine that really looks interesting. That happens more often than I should admit.

I realize I have a choice. I'm not an animal that has to react to its whims whenever they happen. When Nancy starts throwing a tantrum about food or exercise, I will stop and think.

It only takes a second to make a conscious choice. I offer my kids healthy snacks when they ask for unhealthy ones. If they're really hungry they'll accept, but if not, they choose not to eat anything. Nancy can do that too. I turn off the T.V. until my kids finish their chores. I can do that to Nancy too. I can literally tell her, "We're not doing whatever it is you want to do until we've exercised!" Wow, what a concept!

Love,

A New Mom

As you open your mind to this inner brat concept, you will discover the most marvelous child! Yes, a brat, but far more than that. Your inner brat will turn out to be your best friend! The child within is precious and the only reason it has bratty tendencies is because you have ignored it. When you shine a light on your bratty thinking you don't open a can of worms, you open a door to joy!

The nineteenth-century poet and seeker Robert Browning in his mystical work "Paracelsus," says it all.

There is an inmost center in us all,  
Where truth abides in fullness . . .  
And to Know  
Rather consists in opening out a way  
Whence the imprisoned splendour may escape  
Than in effecting entry for a light  
Supposed to be without.  
If you listen carefully, perhaps you can hear voices,  
Calling to you from your inmost center.  
They are the voices of your own imprisoned splendour  
Your forgotten wisdom  
Your buried joy,  
And your lost passion  
Longing to be set free.

If you want to change your circumstances you have to change your behavior.  
In order to change your behavior, you have to change your thinking.  
In order to change your thinking, you have to become aware of the thoughts that created your circumstances in the first place.

In order to become aware of those thoughts, you have to recognize your inner brat who likes things just the way they are. That's why your brat is young and you are old. The beauty of working with this concept is when you get in touch with your brat you will find a wellspring of joy and light. Your imprisoned splendor is waiting to be set free.

## Chapter Three

### Get Back in Charge

Don't get me wrong, I think God did a great job designing our bodies, but if I could have had just a little input, I think I would have suggested He position the mouth right at that place on the back where we can't quite reach to scratch. I'll bet you, no one would smoke and eating and drinking would be restricted to a listless necessity. Snacking would be just too much trouble.

If we got mad and wanted to yell and scream at someone, we'd have to rip off our shirt and turn away from looking at the guy and therefore allow time to calm down. Since we wear clothes, the mouth would be covered up and when we sat and leaned back on the couch, any complaining or whining would slough muffled into the cushion we were resting on.

But the mouth is where it is and we have to deal with it. My mouth has gotten me into more trouble than any other hole in my body. The big problem as I see it is that my mouth is so close to my brain, and very efficient at minding the thoughts that fly to it like lightening. (Sometimes I think the two are in cahoots and have mystical ways to function just fine without ME.) My challenge then is not to control my mouth, but to control the thinking that runs it.

I created mouth guards out of mailing labels and have found them extremely useful at giving me time to think before I complain, snack, drink or whine. My guards are in strategic places where I tend to be tempted. All I have to do is catch the first thought (which I know from experience comes with a parade of similar thoughts) and slap on a mouth guard. Ten minutes allows time for that parade and when the last thought passes by I'm free to remove the guard. Such a simple solution that resulted from a very special meeting!

I am a firm believer in the adage: Change Your Thinking, Change Your Life. When you change your thinking you change your behavior and when you change your behavior your life changes.

Self-help books are written to tell you what to DO, but I'm here to help you change what you THINK, which will change what you do and ultimately change your life. If you want to change your life, you have to think before you behave until it becomes a habit or



automatic. Until your daily routine becomes a habit, your actions are up for grabs. Once something is a habit you get to be on automatic pilot or on cruise control whether the habit is a good one or bad one.

It takes 21 days to form a new habit. If this is true and scientists say it is, then, for example, if you used cash (no checks or credit cards) for twenty-one days on the 22<sup>nd</sup> day it would physically make your brain hurt to haul out your checkbook or credit card.

Here's the good part, the habitual thinking that has caused you to be in debt is the thinking of your inner child! I will show you how to change the immature behavior that got you into the circumstances you want to get out of. It's really very simple once you take on the role of being your own loving parent. As adults and especially parents, we know how to handle a child if we want it to behave and if you are not sure how to do that I'd suggest getting a parenting book that will bring you up to speed in that field.

Once I recognized her "voice," I was then able to begin challenging her impulsive behavior, and in time, I became better and better at high-jacking her immature intentions. That's how I got out of debt and lost 50 pounds!

I read about an interesting experiment conducted by a psychologist named Walter Mischel. (I Googled him and he has a good face and great credentials!) The experiment involved four-year-olds. The children were each given one marshmallow and told they could eat it immediately or if they waited until an adult came in later they would get two marshmallows.

Walter and his colleagues watched through a two-way mirror and recorded the children's actions. The children were tracked into adulthood and the experiment revealed those kids who waited for the second marshmallow reached their goals more often, got in fewer fights and scored an average of 210 points (out of a possible 1600) higher on their SATs (college entrance exams) than the kids who ate the marshmallow immediately. (It didn't say whether or not they were fatter because they won the extra marshmallow.)

Nelly would definitely go for the one marshmallow if I didn't stop her. In the book *The Millionaire Next Door*, I found this idea to be worth consideration: "Wealth is not the same as income. If you make a good income each year and spend it all, you are not getting wealthier. You are just living high. Wealth is what you accumulate, not what you spend."

If Nelly had her way, she would have us living as high on the hog as the greedy little pig could. She wouldn't care if the hog was headed straight for the barn at the poor farm as long as her immediate need for gratification was met. These days, she spends most of her time in

her room and I keep the door cracked open so I can keep an eye on her. Once I let her out to go on a field trip before I'd really gotten to know her, and, well you'll hear in a later chapter what a disaster *that* was. Since then, she remains in a perpetual state of time-out. Now that I am wise to her, I have great influence over her impulsiveness.

The more alert I am, the more I am that crucial one step ahead of her. I almost know her thoughts before she thinks them! Incidentally I'm going to take this opportunity to assure you I am not schizophrenic, nor do I have MPD (Multiple Personality Disorder) and I do know that Nelly is really me. Hey, you have conversations with yourself all the time. Most are in the form of thought, but they are still conversations. Those conversations are very good because they are evidence that you consider issues before your act.

When you habitually act in a self-defeating ways you are bypassing the negotiation that could result in behavior that promotes well-being rather than behavior that doesn't. Webster says that self-discipline is "the correction or regulation of oneself for the sake of improvement." I love the thought that discipline is remembering what you really want. Getting to know, love and ultimately guide Nelly in a playful way remember my motto is: If it isn't fun, it won't get done, has been the key to getting out of debt. Until I met Nelly, I didn't realize how much of an affect I could have on myself! Playing with your inner brat puts a playful spin on self-discipline!

Before I met Nelly my general attitude was, "nobody can tell me what to do!" not even myself. So whenever I'd say to myself, "I'm going to start saving money, lose weight, work out, be nicer to stupid people, stop judging, read the Bible more," most of the time I failed.

At a very early age somewhere between 5 and 12 years old I adopted a righteous position that I was not going to do what others told me to do when I grew up. When I grew up, I was going to stay up all night and eat all the chocolate I wanted. And although that willful decision to run my own life was a healthy one, helping me to become independent and able to leave my parents as a woman, "You're not the boss of me" became an underlying commitment that undermined my ability to fulfill my dreams. So rather than taking important steps forward, Nelly was in charge and I didn't know it.

Psychologists tell us, the important thing to understand is that our psyches don't distinguish between what others tell us to do and what we tell ourselves to do. There's no distinguishing between "you" and "me." In addition to rebelling against the guidance of someone else, we also rebel against ourselves.



Think about what you rebel against. You already know how to be organized, be a healthy weight, get out from under debt and clutter, but you don't do it, because you rebel against yourself and expert advice.

How do you lose weight? Burn more calories than you consume.

How do you stop being tired? Get nine hours of sleep each night.

How do you get out of debt? Spend less than you make.

How do you have a clutter-free home? Have a place for everything and everything in its place, and take out an equal amount that you bring in.

Hardly rocket science.

### Create a Room in Your Mind

Years ago, I attended a retreat and learned a fabulous technique involving my imagination. It was a form of guided meditation and as relaxing piano music was played I was lead to create a room in my mind's eye. I loved playing with my imagination in this way. I made my room about 14 feet square with one wall a window looking out over the mountains. The ceiling was vaulted and made of rough wood with a huge wooden beam running through. I built my room up on a rock cliff high in the mountains (14,000 feet) with no roads to get there, just a landing place for my "flying" white horse.

On the wall to the right of the window I built a ceiling-to-floor rock fireplace (there's always a fire burning in it) and on the wall to the left I put pictures of horses, dogs, eagles, elk, moose, bear, and all my 11 grandchildren playing. I put ferns and flowers everywhere I could imagine and I made the floor, wood planks with a plush Oriental carpet on it. I was told to put two comfortable chairs in the room (one for me and one for a guest) and to create an altar along with any other furniture I wished to have. My altar is made of glass with a single white candle with a diameter of 12 inches. My chairs are big and soft and covered in rich, brown velvet. The chairs have footrests like a Lazy Boy recliner only they are magic and don't require a lever to bring up that part, just a thought.

Once my room was created, I was told to only allow the truth to be spoken in it.

My first guest I invited in was Jesus. His message to me? "Be kind."

My second guest was Nelly and she has been in my room several times. She is absolutely delightful! Full of fun and great ideas, she keeps me young at heart and very active!

Here is an example of how my first meeting went with her.

"Hi Pam I've missed you."

"I know I have ignored you for so long, but I just seemed to get too busy with everything. I'm sorry I have left you alone, but it's not going to be that way ever again. I'm going to start watching you, because I need your help in making some changes around here. This is a good thing, because we are going to become great friends. We are going to play more and I know you are going to like that. I am going to make a budget and I'm going to need your cooperation. I need to know from you, some reasons why you will cooperate with me.

"We are going to work on this goal for one week and I have a project report I am going to post with my rules and your reasons to obey the rules. Every day you mind the rules I will win a point. If you don't mind the rules you will win a point, but that's not a good thing. At the end of the week there will be a grade and if it's above a C you will get a special treat. I have a new saying for you, KISS. It stands for Keep It Special Sweetie. Think how much you love to look forward to something in the future you think is going to be great. We will learn a lesson in moderation and at the same time be excited about a special treat in the future.

"You are my child and I know you well. You are optimistic, you want instant gratification, sweets, you want to stay up all night and play video games or watch television, you are creative and sneaky and you do not like change. As the adult here I am going to nurture you, love you and celebrate your wondrous child-like nature. I am not going to make you grow up, because you are the part of me that loves life, laughs easily, loves music and loves to play. We are going to have more and more of those activities from this day forward, but we are also going to have to change.

"If you are naughty and don't mind my rules, I will handle it the way good parents handle their children when they misbehave. I will make the punishment fit the crime and I won't stay mad at you. We'll just move on and put it behind us. I know you are going to get your immature way from time to time, but the sooner I get back in control and be loving with you, I will get stronger and stronger with my good intentions and we'll both be happier."

If you are like some, you are still not sure about this brat "thing." I can tell you it is your brat who doesn't like this whole idea. You have to really get into the parent roll and this may help.

## *Recap:*

If you'd like to get out of debt you have to change your behavior.

In order to change your behavior, you have to change your thinking.

In order to change your thinking, you have to become aware of the thoughts that created your circumstances in the first place.

In order to become aware of those thoughts, you have to recognize your inner child who likes things just the way they are.

Here's your assignment for Chapter One:

1. Decide to get out of debt.
2. Set a timer for 15 minutes of uninterrupted time to have a conversation with your inner child. If you have family to care for get a sitter. Turn on some beautiful music. In that 15 minutes get very quiet and relaxed and create your special room. Then invite your little child in. It's very important to make YOUR rules for the change you want, but for your child's reasons. Oftentimes our adult reasons for a particular goal are lofty, and they don't carry the juice to motivate us through the time it takes to reach the goal. I remember our Girl Scout pledge was, "I promise to do my duty to God and my country. . ." Hmmm, I went to Girl Scouts for the treats and to get the badge sash with a bunch of pretty badges on it! I did learn to camp, cook, swim, garden and love God and my country in the process, but really I went for the treats and the sash.)
3. Talk to your little darling often in the next week.

## Chapter Four

### Let's Talk About Money

When the three little pigs sang *Who's Afraid of the Big Bad Wolf*, two of them had a false sense of security and *should* have been afraid! It wasn't until the wolf blew their flimsy stick and straw homes to smithereens that they were forced to run to a more stable environment. I was just like those pigs. I danced and played on the financial edge for many years. I frivolously ignored the state of my finances until the huffs and puffs of insolvency loomed like a pack of half-starved wolves waiting to move in on its tasty prey.

In the story of the three little pigs, the two foolhardy porkers learned their lesson and the wolf went away (well, he was boiled alive). Just like the pigs, I had lessons to learn before my wolves would go away and I could finally experience the security I was created to enjoy. My first lesson involved a closer look at my attitude about money.

What is *your* attitude about money? Here's a quiz.

1. Do you think money is the root of all evil?
2. Do you believe you have to work hard for your money?
3. Have you ever said, "Easy come, easy go"?
4. Have you heard that rich people aren't happy? Do you believe it?
5. Do you think poor people are more spiritual?
6. Do you envy people who live in a nicer house and drive a nicer car than you do?
7. Are you unhappy about your station in life?
8. Did your parents teach you that *a person* or *a company* is the source of your income?
9. Do you think money is dirty?
10. Do you think you could be blocking your prosperity because you answered "yes" to any of the above questions?

If you answered "yes" to that last question, it doesn't matter how many "yes" answers you gave on the first part of the quiz. A "yes" answer to question ten "Do you think you could be blocking your prosperity because you answered "yes" to any of the above questions?" says you are open to a change in your attitude and that will change your life.



Your attitude is a spiritual quality. It involves faith, honesty, creativity, generosity, thankfulness and joy. Attitude is more important than fact, which is merely a circumstance. This is true simply because attitude changes the way a fact affects us. Victor Frankl was a prisoner in Auschwitz and other Nazi concentration camps for five years. He was able to survive because he looked at his circumstances in a positive way. He changed *how* he thought, and survived to write about it. His uplifting book, *Man's Search for Meaning*, is worth your time to read.

One attitude that I'd been programmed to have was that it's the numbers that count. It really isn't the numbers; it's what we *think* about the numbers that is important. Let's say a guy has a credit card debt of \$20,000 and he's feeling sick about it. He's filled with fear about how he'll repay it. He can't sleep at night so he's cranky all day. Do you think he'd feel the same way if his credit card debt was only \$200? Probably not, but somewhere there is a person who only owes \$200 and he's feeling the same way as the guy with the \$20,000 debt. People have been known to lose friends, disown relatives, marry, swindle, commit suicide and even kill because of the numbers. Mark Twain said, "Money is our religion. We worship it far more than we worship God." If that's true, then it's no wonder that in 1929, when our country plunged into the biggest financial predicament in U.S. history, it was called The Great Depression.

For so many years my personal finances were depressing. I'd clench at the mention of them. It's no coincidence that in all of the books my sister and I wrote about home management, we never addressed money. I couldn't write about it because I was a lousy money manager. I stayed away from the topic like non-swimmers stay off boats.

Someone once said that until you are utterly disgusted with your old ways, you won't break free to newness. It wasn't until I hit bottom financially, that I was ready to break free. I had some major lessons to learn before I could experience peace of mind. Finally I have the peace of mind that comes with having my finances in order and knowing that I am part of a lavish flow of unfailing abundance.

## Chapter Five

### You Learned a Lot About Money From Your Parents

If I sketched a family tree with some of my recent ancestors on the branches and I used leaves to symbolize money in the family, it would reveal a very interesting tree. It would have thick foliage on one half and bare branches on the other.

The leaves on my dad's side of the tree started sprouting when his parents in southern Illinois discovered oil on the family farm. Lots of it! I was told that one relative went out and bought seven Model-T Ford pick-ups, one for each day of the week. His wife bought a mink coat that she wore when she went out to slop the hogs and feed the chickens. Do the Clampets come to mind? The discovery of oil on my father's side of the family set in motion what I call my "windfall mentality."

On my mother's side there was extreme poverty. Both of her parents suffered hardships that included a lack of money. Her childhood was financially miserable. Mom had been taught early the fear of losing money. Her paternal grandfather, Ransom McLaughlin, graduated from college at a time when a college degree was rare. He invented the milk can that collectors snatch up at antique shops today. He got a patent on his invention and it looked like the family was on its way to easy street, when he suddenly died of pneumonia. With everything mortgaged to make his milk can fly, his death left his wife and four children penniless. The family was homeless.

Mom's father and mother, my grandparents, were both raised in orphanages. They were strong people, but life had not been kind to either of them as children. Mom was their only child, the one real success of their marriage. They lived poorly, but proudly. They adored my mother even though they had little to give her financially.

When people marry, they bring their consciousness into the union. Dad brought his windfall mentality into the marriage. He just *knew* large sums of money would be plopped in their laps from out of the blue... and they always were. Mom thought that when she married Dad she'd never have to worry about money again. Some of the windfalls were quite impressive. Mom and Dad were able to rent a farmhouse on 20 acres for almost nothing because the people

loved our dad. Of course they also knew our mom would take good care of the place. Another time a man sold his custom-built, 3,000 sq. ft. brick home to them for \$2,000 because he liked the family. To top it off, several relatives left Dad large sums of money simply because they loved him, and his parents (remember the oil barons?) left them a bundle too. Those were some of the big windfalls. There were also countless mini-windfalls that came to be expected.

As an adult I took my feast and famine attitude about money into my marriage. My work as a writer has always brought me large sums of money (there's that "windfall" thing again) but invariably I would end up having to go through hard times. For me, the first step to living a more prosperous life was to change my "feast and famine" mindset to one that accepted an unflinching flow of abundance. The second step was to become a great steward of the feast.

As a writer I have soared to the heights of first class and touched the garments of the rich and famous. But I've also shot out of bed in the middle of the night, terrorized by money monsters of my own making. During the dry times my income couldn't support the standard of living I'd become so fond of. I had been bumped back to coach and I didn't like it. Always knowing it was temporary, I'd haul out my foul weather friends, the credit cards. The thrill of the purchase followed by the agony of the debt tormented me. I'd max out my favorites (usually the ones that gave me free miles and promised me trips) while waiting for the next windfall. Standing in the checkout line I leaned more and more on the *prayer of authorization*. "Please God let this card work one more time and I promise I'll turn this around."

In those hard times it is always easy to blame somebody else. Miss Cratsberry, my Home Economics teacher was my target. I blamed her for not warning me about how hard it was going to be to raise a family. She didn't have any kids, how could she caution me? The closest she came to teaching me about finances was her advice about how much to pay my servants. That sure came in handy! Miss Cratsberry lived with her wealthy parents and didn't have a clue about the real world of Home Economics. Why wasn't "CREDIT" part of her curriculum? Why didn't we at least learn how to write a check? It was such a shock trying to write that first check without any formal instruction. Why in the world did it say, *Pay to the order of*? Why didn't it just say *Pay to*? What's *to the order of* supposed to mean? Who ordered anything? And the place where you're supposed to put your signature has just a blank line. There's no directive for signing your name! Miss Cratsberry, what's going on here? How's a guy supposed to know that's where to put your signature? For all I knew I should write, "Thanks for the groceries!" or "Have a nice day."

I wish that Miss Cratsberry had taught me that I could end up so afraid of my bills that I would avoid the mailbox. The class was called Home Economics; why didn't I learn that my

credit would be ruined if I stashed mail in the dirty clothes hamper? (No husband would ever think to look in there for anything.) Why had I learn how to make tailor tacks instead of how to prepare income tax? Certainly my formal education didn't prepare me for what I was stepping into. And as long as I am talking about formal education, why wasn't I taught the true way to know the state of the economy? Wall Street's not the place to find it. The Dow Jones average will not tell you how the average Dow or Jones is doing. What the average guy is doing with his or her money is the real state of the economy. If you want to know what's really going on, just interview the garbage collector on your own curb.

“Oh yeah! I can see a recession comin' three months before the government knows what's goin' on. First I start seein' a slump in my garbage volumes overall. People cuttin' back, ya know. Not necessarily the booze though, that starts pickn' up. 'Lotta box wine. Fewer pizza cartons, doggy bags from restaurants, that sort of thing, ya know. Then I start seein' a shift in product quality, more of them generic labels on pork and beans an' cat food. And a lotta people start eaten them wha'd'ya call 'em. .  
.Rayman Noodles.”

If your garbage can is reflecting a little downturn or you see yourself as one of the little pigs in denial, your future is rich with promise!



## Chapter Six

### Your Circumstances Reflect Your Dominate Thoughts

As I said earlier, all you have to do is look at your life and it will tell exactly what your habitual thoughts have been. I would like to share some parts of my life so you can see just how I got in the mess I was in with my finances.

At sixteen I went steady with a boy my parents did not approve of. I should have known the relationship was doomed financially and in every other way from the day I discovered THE SPIRAL NOTEBOOK. In it he kept a meticulous log of every tank of gas, candy bar and breath mint he bought. He even logged all his date expenditures. I think at the time his retentive record keeping sort of impressed me. I had never seen anything like it. Certainly my parents never kept track of money this way. He always paid cash and could account for every penny he'd spent. The routine was always the same; he'd pull up to a gas station, ask for five gallons, and pay the attendant. Then he'd open his little spiral to the last entry and write down the date and the amount he'd spent.

One day I was sitting in his car while he ran into an auto parts store. Out of boredom and idle curiosity I decided to look at his ledger more closely. Hey, it wasn't his diary! What I discovered was that two days earlier he had made an entry of two hot fudge sundaes at Dairy Queen. After the entry he had written "Big D." I knew "Big D" wasn't me. He hadn't taken me to Dairy Queen in weeks. Big D turned out to be another girl. Because he kept such good books, I caught him cheating. I immediately broke up with the two-timing logger, but then the flowers came, and we made up. I'm sure those flowers were accounted for in THE SPIRAL. If you can believe this, I eventually married him and we endured 15 tumultuous years but produced three fabulous children together.

I was in the midst of motherhood with kids aged seven, five and six months when my minister announced that Dr. Barnum, a very popular lecturer was coming from California to lead a two-day seminar on the "principles of prosperity." Everyone was excited about having this renowned speaker come to our little church. I believed his talk would change my life.

We lived in Salem, Oregon at the time. My husband made a good living for us. We had a beautiful home in a prosperous neighborhood. I was given the responsibility of handling our finances. He was always busy and I struggled to make ends meet.

I remember my economics professor at Clark College telling us that if you ask a guy who makes 40 thousand dollars a year if that is enough he'll say, "No, if I could just make 60 thousand, I'd be in great shape." And if you ask someone who makes 60 thousand if that's enough, he'll say, "No, but if I could make 80, I'd be happy." He said that whatever the figure, it'll NEVER be enough, so learn to be happy with what you earn and budget it well. More proof that it's not the numbers, but what we think of the numbers that is important. It didn't make sense to me at the time because I was a freshman in college, living at home, paying no room or board, driving the car Aunt Bette left to Dad when she died and running it on free gas. (Dad was part owner in a fuel distributing company, so my gas came straight out of the fuel truck.) Reality didn't hit me until I was married and frustrated with the lousy balance in our checkbook. Finally the wise professor's words made sense to me.

As a stay-at-home mom I loved raising Michael, Peggy and Joanna, but I was extremely unhappy in my marriage. My husband was oppressively controlling and as bad-tempered as an autumn Yellow Jacket. Money matters always set him off, so I juggled the finances with great fear. I don't think he ever really knew what it cost to run our household, because I was afraid to tell him. I was just as guilty as Enron and Leaman Brothers, only on a smaller scale. I hid documents, burned department store statements and receipts, made secret dealings between MasterCard, Visa and the now defunct Bank Americard and lied about how much I spent for fear he'd throw a fit. (He threw them regularly anyway.) I carried a huge burden of guilt for all the money secrets I kept from him, and I wished I could have my own income to make up for the discrepancies.

At the time I honestly believed that I'd have to wait until my kids were grown before I could pursue any money-making avenue. My husband continually reminded me that HE was the one who made the money and without HIM I would be nothing. I felt completely dependant on him.

That's why when Dr. Barnum said that each one of us was PERSONALLY responsible for our financial state of affairs, I didn't agree. His philosophy was that it is *our own* consciousness that causes us to experience poverty or wealth. I remember going up to him at a break and saying, "I can see how a 'bread winner' is responsible for the financial status of the family, but since I haven't earned a dime since the day I married and because motherhood does not pay well, and I will not be in a position to make money or work outside my home until the

children are raised, how can I be held accountable for the balance in the checkbook?" I'd run out of breath.

The man looked at me for the longest time, probably assessing the pitiful tone in my voice. Then after an interminable pause he replied, "My dear woman, you have to claim responsibility for every circumstance in your life and money is a major part of it. Who says you have to go outside your home to make money? Have you not heard of the housewife who invented the Johnny Brush?"

I hadn't. "No, what'd she do?"

"She was a mom just like you and she didn't like putting her hands in the water when she cleaned the toilet, so she thought up a brush on a stick. She made a fortune and she stayed home and raised her kids."

Well, that was it. The story of the "Johnny Brush" lady inspired me to open my mind and let my creativity come through. Maybe I could invent some brilliant tool to help homemakers, or write some beautiful song that would make the whole world "fall in love all over again." Maybe I'd come up with a clever children's game that kids would play for hours at a time. Dr. Barnum's seminar was absolutely a turning point for me, although the evidence of that turn didn't show up for quite awhile.

There was one remark that Dr. Barnum made that especially struck me. He said, "The opportunities for wealth are everywhere, but we often fail to see them especially when they are right under our noses. So keep your eyes open!" The words, *especially when they are right under our noses*, turned out to be quite prophetic.

The very next morning after getting Micheal off to school, I'd snuggled back into bed to nurse Joanna and fell asleep. Peggy Ann missed the bus to Kindergarten. As I dropped her off at Dr. Barnum's words were dancing in and out of my mind. I was excited to be watching out for my opportunities for wealth! As I drove back toward my home in my nightgown and bare feet, I noticed something bright red alongside the road. I drove about the length of a football field past it before the doctor's words leaped back into my head, '*Opportunities for wealth are everywhere, especially.... right under our noses. So keep your eyes open!*'

I slammed on my brakes and backed up. I was grateful I was in a very rural area because of my attire. I quickly jumped out of my car and ouched my way across the gravel to the side of the road where the red opportunity for wealth lay. To my utter dismay I discovered a child's red plastic bank, still recognizable as a pig, but completely smashed and EMPTY.

I was embarrassed. My husband was right. He was always telling me I had my head in the clouds. How stupid could I get? Here I was standing barefoot in my nightgown at the side of the road looking for my fortune in a piece of red plastic! I slumped back in the car and noticed that the engine had stopped. I was pretty sure I'd left it running when I'd leaped out to claim my fortune. I turned the key but the engine would not start. I cranked it again. Nothing. Again. Nothing. Then I noticed the needle on the gas gauge rested on the E. I know this isn't looking like a success story, but it REALLY is, so stay with me.

If I was embarrassed before, I had just added humiliation and despair to my feelings. I looked around and saw a house about 50 feet away. I grabbed the baby, and walked with difficulty over the stony country pavement and across the people's yard. I stepped over toys, a pile of dog poop and a garden hose that snaked its way to the front door. I knocked and waited. A woman in her bathrobe and slippers answered. My lost opportunity for wealth was forgotten. I was just eager to get back home.

"Hi, I ran out of gas. That's my car over there." I pointed in the direction of the car. "Could I use your phone? I need to call my husband."

You can guess what *HE* thought of the whole thing. *HE'd* already made it clear how ridiculous I was for taking a class on the principles of prosperity when *HE* was the one bringing home the bacon. *HE* had not been happy that I had been gone all day Saturday *and* Sunday night. *HE* was angry that I'd spent \$25 for Dr. Barnum's class (it really cost \$45) and \$10 for babysitting (actually \$20

This was the topper for him. As he emptied the gas from a five-gallon can into my car's tank, I got the lecture I was expecting. I've cleaned it up considerably. "A lot of good that class did for you! You need to get your head *out of the clouds*. Look at you! You're in public in your nightgown and no shoes. The house is trashed. You had to iron me a shirt two minutes before I walked out the door this morning and then, what did you do? You went BACK to bed! Peggy Ann missed the bus, and now you're out of gas. You need to *get your act together*." I hated to admit it, but *HE* was right.

I didn't tell him about the piggy bank.

As he peeled out, I got into my car like a scolded, naughty child. I sat in the noise of self-degradation as the tears poured down my cheeks. I felt absolutely worthless. Joey began to fuss with me as my blubber session went on for several minutes. She sensed we were in

trouble. I finally pulled myself together. Before I started the car, I put out a tiny request to God. "Please put some meaning into this fiasco."

As I drove along the country road that paralleled I-5, I was suddenly made very aware of the distance it took to get to the freeway on-ramp. A revelation struck me! If I had NOT stopped and backed up one hundred yards to look at the red pig, I would have had enough gas and momentum to take me onto the interstate. I would have stalled out *on the freeway*. I would have had to walk at least two miles with no shoes on, carrying a six-month-old baby with a loaded diaper. And even though my nightgown was flannel, the very thought of the danger and humiliation of being stranded on an interstate highway in my nightwear was terrifying.

The symbolism in that event, tickles me to this day. The way I figure it, the red bank represented the idea of something that was created to hold money, but was smashed and worthless. It was a sign. The Universe was showing me that my spirit was being crushed and broken and unable to hold onto money. It also occurred to me that I'd had Divine Protection. It was the start of a new realization. As long as I allowed myself to be in an unhealthy relationship I would continue to block the very source of my prosperity. I had a great deal of work to do *right under my nose*. The fact that I ran out of gas in my nightgown was testimony to that. There were changes I needed to make along with many lessons to learn before I could attract money and put Dr. Barnum's truths into practice. It would be four years later that I would finally divorce and my sister and I would make our first fortune helping women GET THEIR HOMES ORGANIZED.

I'm compelled to share with you an event that helped me through the divorce in the hope it will help you as well. After some counseling it was obvious to the experts and to us that our 15 year marriage was beyond fixing. As difficult as the marriage had been, it shouldn't have surprised me that the divorce would be hard.

In my mind I thought I should get half of our investments in the restaurant business because I had been involved in the work as well as raising the children. But I didn't think it was fair that He get part of my sister's and my business because He was not involved in any of it and was actually a negative force in trying to undermine our success. He really couldn't handle the improvements I was making in my housekeeping for it left him with less and less power over me.

To "save money" my husband and I hired a "friend" who was an attorney to handle the paperwork for an uncontested divorce. When the "friend" told me that my husband would pay \$150 a month child support for three children and would get half of our investments in Sambos (\$80,000) and half of my interest in my sister's and my company, I was infuriated. I

told the “friend” that that wasn’t FAIR. He explained that in a community property state all of our assets could be legally split.

I could not shake the rage. It swelled and boiled in my solar plexus.

After an agonizing week of carrying the weight of bitter seething, I called my minister. I told him I needed help getting rid of the livid hate smothering my heart. I wanted peace.

He gave me a wonderful step-by-step plan of action to wash the hate away and I want to share it in the hope that it will help you deal with any unfairness you feel has been bestowed upon you. As I outline the steps, I will tell what happened to me as I completed each one.

**Step One:** I was told to get a tape recorder and a thirty-minute cassette tape and arrange for one hour free of everything and everyone i.e. kids. I got a neighbor to watch them, I unplugged the telephone and I locked myself in my bedroom.

**Step Two:** My minister told me to say my prayers before I started and to ask God to be in the room with me. Then I was to turn on the tape recorder and relive the episode that had sprouted the hate and fury. I was to use up the whole half hour of tape to really get into the event using all the energy I could muster to recall the details of how unfair I felt this was and to retell it as if I were telling God the whole story. I was told to bring into my mind’s eye I was in when I experienced the height of my hate and also to bring all the people involved into the reenactment.

For a full half-hour I stomped around the room ranting, raving, whining, sniveling, screaming and yelling as I retold the events into the machine. I used horrible and hideous language to describe my husband. I was shocked at the stored-up hatred that poured out of me.

**Step Three:** I was told to play back the tape and pretend I was listening to someone else who needed help. The minister said we always find it easier to help others rather than ourselves. He said that as I listened to the person on the tape I was to pinpoint the places where her anger was escalated and note what words she was saying. He said that behind those words were the answers to letting go of the anger, because those words would reveal how she had separated herself from God.

As I listened objectively to the little person on the tape who was in such pain and need of peace, I noted four places where she was so enraged she could hardly breath and I noted that in all four places the words she spoke exposed the fact that she was looking to people, not God, for her source of prosperity. Underneath the wrath was fear. Fear that without the

money from the divorce and not enough child support each month she could end up homeless and in a shelter with her three children.

Realizing how far I had strayed from the truth that God was the source of all my good, I was able to change the direction of my thoughts. The comfort that came to me was priceless, but I still had another step to take.

**Step Four:** I was to ask myself this question: “Am I willing to take full responsibility for how I am feeling and am I willing to let go of my suffering?” My answer of course was, “Yes, I Am willing to take full responsibility for how I am feeling and yes I am willing to let go of my suffering,” The hot flame of anger and resentment left like magic and I sat in my bedroom in a calm peacefulness I hadn’t experienced in years.

The next day I called our “friend” the lawyer and told him that I was not going to fight for anything. I said I was going to leave the whole issue of money up to my husband and his sense of fairness. He could have all of the restaurant and whatever he wanted of my company. I would also leave the amount of child support up to him. I could hear the sound *before* a pin drops. The attorney finally managed to clumsily ask, “Are you involved with someone else? You act like someone in love.” I said, “Yes, but it’s not a person and yes I am in love, but it’s with life.” I’m sure he thought I was nuts, but I could care less.

A few days later my husband called me and said, “I have decided I want all the restaurant money and I want to see your company’s books, because I want my half of your half.” I said, “Okay, I’ll have my bookkeeper get the information together.”

As far as the world is concerned, my decision was foolish and to this day I marvel at my faith back then. I’m sure if he had said, “I want all your clothes, the car, the house, the dog and any material thing, I would have been fine with whatever he wanted. The peace I continued to have in spite of the unfairness is testimony that God’s love was upholding me. I KNEW I was being taken care of. Surrender to a higher power carries with it great peace and there is no price for peace.

The next day, and before our bookkeeper could get the information together, my husband called and said, “I’ve changed my mind about one thing, I don’t want a part of your company so I don’t need to see your books.”

He did get all the interest in Sambos and he did pay \$150 a month for three children, but within 8 months of our divorce, Sambos Restaurants collapsed and went into bankruptcy. My ex-husband lost the entire \$80,000 and because the manager/owners were not franchisees, but



partners, he ended up OWING thousands of dollars and spent huge amounts on lawyers. I was spared the whole mess and my sister's and my incomes soared.

I'm not saying you should let go to the degree I did. Only YOU will know if you have realized the certainty that your source is not a person, place or thing. The unseen Spiritual world has an entirely different rule book than the one in the world.

I was a single mom for eleven years and because of the success of the books I wrote with my sister I was able to stay at home and finish raising my kids.

In 1988 I remarried. Terry had been my high school cheerleading partner. We never dated in our youth, but we really liked each other. When we re-met he was in the middle of a bankruptcy. He had \$200 to his name and a small yellow Toyota pick-up filled with what he had salvaged from a 20-year failed marriage. You can imagine his negative attitude about money coming out of a bankruptcy! He always believed that you have to work hard for your money. He had worked since he was 14. The bankruptcy was beyond his control; it was the result of the fall of a franchise he'd bought. He lost everything. As a result he grew more pessimistic about money. It made him feel as though financial security can be taken away in a flash.

When a bankruptcy mentality and a windfall mentality unite there are sparks. But the combination of my carefree knowing that a windfall was always around the corner, and his cautious knowing that a recession lurked at our door, created a wonderful classroom for both of us. We demonstrated to each other that it is "done unto you as you believe." For many years we swung from windfall to downfall, over and over again.



## Chapter Seven

### Here Comes the Judge

*THE COOKIE THIEF* by Valerie Cox

A woman was waiting at an airport one night  
With several long hours before her flight  
She hunted for a book in the airport shop  
Bought a bag of cookies and found a place to drop

She was engrossed in her book but happened see  
That the man beside her, as bold as could be,  
Grabbed a cookie or two from the bag between  
Which she tried to ignore to avoid a scene.

She munched cookies and watched the clock  
As the gutsy cookie thief diminished her stock.  
She was getting more irritated as the minutes ticked by  
Thinking if I wasn't so nice, I'd blacken his eye.

With each cookie she took  
He took one too.  
When only one was left,  
She wondered what he would do.

With a smile on his face and a nervous laugh  
He took the last cookie and broke it in half.  
He offered her half as he ate the other.  
She snatched it from him and thought "Oh brother!"

This guy has some nerve  
And he's also rude.  
Why he didn't even show any gratitude.

She had never known when she had been so galled

And sighed with relief when her flight was called.  
She gathered her belongings and headed to the gate  
Refusing to look back at that thieving ingrate.  
She boarded the plane and sank in her seat

Then sought her book  
Which was almost complete.  
As she reached in her baggage  
She gasped with surprise

There was her bag of cookies  
In front of her eyes.  
If mine are here  
She moaned with despair  
Then the others were his  
And he tried to share.

Too late to apologize  
She realized with grief  
That she was the rude one  
The ingrate, the thief.

When it comes to money, I've learned not to judge a book by its cover. I love the part in *Gone with the Wind* when Scarlet O'Hara ripped down the curtains to make a new dress so she could impress Rhett. All she wanted was to get some money out of him. Isn't it funny that a person who needs to borrow money should look like he doesn't have to? I call that "Scarletting." I've Scarletted my way out of many financial predicaments.

I know I shouldn't judge by appearances, partly because those judgments are rarely accurate as illustrated in *The Cookie Thief*. I remember a dirty old man used to come to my window about once a week when I was a teller in a small bank in Medford, Oregon. Every time I'd see him shuffle through that door like Clem Kadiddlehopper my first impression was to pity the poor soul. Thing is, he was a multi-millionaire. I also had a woman come to my window quite often to cover over-draft charges. She wore designer suits, had beautifully manicured nails, great hair and jingled in expensive gold jewelry. I've learned it isn't wise to be disgusted or dazzled by appearances.

Since I've admitted that I have judged by appearances, I'll admit that I used to worry a lot about what other people thought of me. It just went with the package. I've done so much unnecessary fretting over what "they" thought. I remember when I was going through my divorce, I asked my sister, "What'll they think when they see the announcement about my divorce in the paper? No one knows what a lousy marriage I've had." She asked me a simple question: "Who are they?" When I actually thought about putting faces to the "theys," I came up with three: Mrs. Brose's face, (my fourth grade teacher) Gary Skordahl's, (a childhood acquaintance) and Rev. Don's, (my minister in Fresno, California). Peggy told me I should call all three of them, tell them of the pending split and ask them not to think ill of me. Of course I didn't have to do that because she made me realize how silly I was being. Why should I care what the three of them or anybody else thought? *They* hadn't been living with a Yellow Jacket for fifteen years.

What's really ironic is that three months after my divorce, The Oregonian newspaper wrote a feature story about my sister and me helping folks get organized. The big headline read: *Notorious Slobs Sweep Homes Clean, Including One Husband*. So much for the little notice in the back of the paper...

Perceptions will deceive you. I used to think that if a person wrote a book and actually got it published, he or she would be rolling in dough forever. When my sister and I wrote our first book together we did make more money than we ever dreamed we'd have as stay-at-home moms. I loved being well known in our small town. The write-ups in the newspaper and the frequent television appearances helped feed what I like to call "The Flaunt." It was fun to think that "they" thought I was rich. As the years passed and our notoriety dwindled, it took a while for me to realize what had happened. I was like a majorette marching down the street after the band went home.

Always optimistic, sometimes to a fault, it took a lot to get me to see my real financial picture. I remember a conversation with our New York agent, John Boswell.

"John, how come our royalty for Sidetracked is only \$2.32?" I thought there must be some mistake, but he assured me there wasn't.

"Pam, the book's been on the market for 17 years. It's over. It's dead. Just look at your statement." I did, and there, in black and white, was the reason we were in the red.

The book sales eventually turned around once home management became fashionable again, but it took a couple of years.

It was during those financially dark times that I fell in love with Terry. When we met, as I said earlier, he had just come out of a bankruptcy and was reeling from it. Love helped to bring us through what we should remember as bleak times, yet when I look back, all I recall are wonderful times. Maybe that's why I felt like a majorette. Love kept me from realizing the parade was over.

Many people get into financial difficulties because they are trying to keep up appearances. Mary Hunt, author of *The Complete Cheapskate*, said in her book that when her family hit the financial pits they made the decision to cut back and downsize. She says she was shocked that her kids, friends and extended family didn't really notice a difference. (Mary Hunt is the one who was \$60,000 in credit card debt.

The truth is *they*, whoever *they* are, don't care. *They* are too busy with their own business to pay much attention to what's going on in your life. Did you know that *you* are *they* to them? Answer this; can you recall what your best friend wore the last time you saw him or her? Do you know what your kid wore to school the day before yesterday? How about what you wore yesterday? Guess what, *they* don't remember what *they* wore either!

I have learned that pretense is very expensive. Advertisers and marketers have capitalized on pretense. The old fable *The Emperor's New Clothes* is a cautionary tale about how easily we can be influenced by ad campaigns. As the story goes, the emperor was talked into a bolt of invisible fabric for his suit of new clothes. He was told that only a person with impeccably fine taste could see the fabric. The emperor was not about to admit that he couldn't see it.

All the people of the village were told the same thing. As the emperor paraded down the street without a stitch on, he could hear the sounds of approval coming from the crowd who were also not about to admit they couldn't see the outfit. It took the honesty of a child on the parade route to shout out the truth. "Mama, how come the emperor is naked?"

I'm not quite as gullible as the emperor; I know I couldn't be talked into parading nude through Vancouver, but my home is loaded with remnants of my vulnerability to advertising.

While I'm on the subject of pretense, two of the best remedies for minimizing the affect *they* have on us are humor and honesty. Later I'll show you how to turn your credit card debt into just a bad dream. As you begin to fully awaken from your plastic nightmare I recommend that you close all but one of your credit card accounts. When I took this step I felt great loss. It was almost like a bunch of my best friends had died. Then my sense of humor kicked in. I called our local newspaper.

Ring, ring, ring?

“The Columbian.”

“Could you connect me with obituaries?”

“One moment, please.” Click.

“Thank you for holding. Your call is important to us. Please stay on the line and a member of our staff will assist you momentarily. Did you know that you can pay for your classified ad with Visa, Master....” Click.

“Obituaries.”

“Yes, I’ve seen those paid obituary notices where people practically write a book about their loved ones. Could I put one of those in the paper if it isn’t about a person?”

“Oh, did you lose a pet?”

“Well, not exactly. I snuffed out my credit card accounts and I need closure. I’m planning to have a funeral service for them. I tried to cremate them in a 400° oven for ten minutes. They didn’t burn up, but they got all soft and pliable so I rolled them into pretty little unusable toxic cones. I tried microwaving one, but the hologram of an eagle flying over my bank blew up and filled the oven with smoke.”

“Yes, well, I know people have put paid death notices in the paper for their pets and it’s just a matter of placing the notice in a spot that doesn’t disrespect the notices of deceased human beings.”

“So how much would a notice like this one cost?” I read it and she typed.

““Eight of Pam Young’s closest and beloved friends passed away on July 5, 2002. The credit cards included two Visas, a Mastercard, Discover, Chevron, American Express, Nordstrom and Victoria’s Secret. They were in the prime (plus 12 to 23%) of their lives when they were stopped dead in their charging tracks. They will be sorely missed. The private funeral service will be held on July 15, 2002. Attendance is limited to the CEOs and employees in the credit departments involved and close friends and family. Anyone wishing to mutilate and bury his or her credit cards during the ceremony will be encouraged to do so. There will be a potluck

following the service. In lieu of flowers you can call Pam Young at 696-4091 to offer condolences. She will be spending the next two years climbing out of the hole those beloved friends helped her dig and will appreciate your good thoughts.”

“Let me see.” Tap, tap, tap. “Yes, well that would cost \$139.00, but I will have to check with my supervisor to see, if indeed, we can run your notice.”

The notice appeared in the paper. Judge Cilley officiated at the funeral. There were 57 mourners in attendance. Mrs. Brose, Gary Skordahl and the Rev. Don didn’t show, probably because it had been well over 30 years since I’d seen any of them. We’d lost contact. And all the other *theys*, if they read it, never called. After that, any residue of the emperor that was left in me was buried along with the plastic. The news media didn’t cover the service, but if they had the next day’s headline might have read: “Banks and Merchants Morn Loss of Suckers.”

## Chapter Eight

### What About Your Appearance?

The first confrontation of magnitude I had with Nelly was twofold. It had to do with appearance. There are two aspects of appearance that can directly affect your finances. One is your personal appearance and the other is the appearance of your belongings; your house, your furniture, your car etc. When I got organized back in the summer of 1977, one of the first things I did was give critical attention to my personal appearance. I had to face the awful truth that I often stayed in my pajamas all day and when I did go out I usually wore wigs and scarves to cover my bad hair. Putting a bumper sticker on my car that read, "I FOUND IT!" or wearing a T-shirt that said, "Ask me about AVON!" seemed ridiculous. Who'd want what I'd found? And if I wasn't wearing any make-up, how could I sell it? I was out of control.

A big part of my transformation was in my appearance. I vowed to get up a half-hour before the family, get showered and dressed all the way to shoes; shoes that tied. No more loafers. In fact, just the name "loafer" implies that the guy wearing them is going to loaf.

Somebody told me that Mary Kay was insistent that her consultants dress and apply full make-up before making any phone calls. She was sure their appearance reflected in their voices even over the telephone wires. I know her philosophy is true. There was something magical about getting showered, dressed and fixed up as if I were going out. My appearance really *did* affect how I felt about myself. I remember being shocked when I'd catch my reflection in the mirror. I was dressed. I had make-up on. My hair was fixed. I looked like I was SOMEBODY. Those shock sightings were a huge boost to my ego and gave me motivation to keep working toward my goal of becoming organized.

Since how I feel about myself affects my finances, and my appearance has a profound effect on how I feel about myself, whenever I've been down and out, re-focusing on my appearance has had amazing results. It's that simple. Get up, shower and dress all the way to shoes. This basic step goes right along with adopting an attitude of prosperity and abundance. Think how good you feel when you feel good about what you have on.

The second part of my transformation was in the appearance of my stuff. I started by repairing that tear in the sofa, weeding the flowerbeds, replacing the cracked windshield in the car, re-painting the lawn furniture that had been left out all winter, cleaning the carpets regularly, and mending clothes routinely. And those were just a few of the jobs I had to face when I decided to get organized. I feel it is important to note that I have continued to take care of this type of maintenance to this day.

Both my personal appearance and the appearance of my stuff were in need of maintenance. One of the hardest concepts for me to grasp as a young woman was the idea of *acquisition* verses *maintenance*. I had a ball acquiring, buying most of it on credit, but when it came to maintaining the stuff it just wasn't as much fun. It seemed so much easier to buy new rather than maintain old. That way of thinking cost me thousands of dollars over the years. When I learned to think about maintenance just before acquisition, everything changed. (Picture the dazzling white bedspread in your hand after a year of dogs, cats and kids.)

In addition to thinking about maintenance at that crucial point of acquisition, experts (mostly reformed debtors) agree it's a good idea to wait at least 24 hours before buying. You've heard the old adage, "It'll still be there tomorrow." It will. And if it isn't, you'll find something better. But first, consider these questions;

1. Do I really need this?
2. Can I fix the one I already have?
3. Do I have something I can use instead?
4. Can I find a better price somewhere else?

24 hours is an incredible period of time. Just agreeing to "sleep on it" gives us 24 hours to think. In that amount of time I could see if there was a sale on the item at another store. I could look in the classifieds to see if I could find the same item second-hand. And I could also look into repairing or sprucing up what I already had. Remember, there is retail, wholesale, on sale, and garage sale.

In the late 80s a news director in Detroit thought up a brilliant publicity idea with a human-interest angle to attract viewers and promote sales of our books. His family was using our system for organization, and he was very happy with it, so he decided to conduct a contest that was promoted as Project C.H.A.O.S. It stood for "Can't Have Anyone Over Syndrome." Disorganized folks wrote to the television station and sent photos of the chaotic mess they were in, along with an explanation of why they should win the title as "The Messiest Family in Detroit." My sister and I were the prize. Our job was to create a "film at 11:00" makeover of one room. News crews arrived first thing in the morning to record the "before" shots, and returned at the end of a frenzied day for the miraculous "after." But we didn't just clean and tidy the room for the cameras; we taught the family our method of cleaning and organizing it



from the inside out, and how to go about keeping it that way. The whole point was to give them the skills to keep it clean *after* the cameras were gone.

Eventually we expanded the contest and helped families all over the country to get organized. In all those homes I saw the same “excess stuff” of American life and the more I saw, the less I wanted. I was so affected by the experience, that I am now able to shop and at the same time see which items will end up clogging my life unnecessarily. I can see at the point of acquisition a garage sale in the making. Now when I shop I avoid the stuff that I know would end up in my drive-way carrying a 75-cent price tag.

A simple way to describe this principle is “ENOUGH ALREADY!” Don’t get more stuff, take care of what you have, and give away the excess. Then watch how it changes your mind, body, and spirit.

## Chapter Nine

### How to Get Your Nine-year-old Out of Debt

Six out of the eight books I've read on getting and staying out of debt agree with each other on several notions. And like most "how to" books, the concepts ended up being a few common sense tenants that I already knew. I like to call them the "Yeah Rights."

#### The Eight Adult "Yeah Rights" for Getting and Staying out of Debt

1. Create a budget and commit to it. "Yeah Right!"
2. Give at least 10% of your income to sources of inspiration. "Yeah Right!"
3. Deal in cash as much as you can. "Yeah Right!"
4. Establish a routine savings plan. "Yeah Right!"
5. Get rid of your credit cards. "Yeah Right!"
6. Increase your income. "Yeah Right!"
7. Decrease your spending. "Yeah Right!"
8. Establish an investment plan. "Yeah Right!"

The crummy thing about the "Yeah Rights" is that all of us already know what they are. We may even have many of them nailed. But in other areas we don't stick with them because they don't seem to be much fun. It's like being on a diet; cut back on calories by eating less and establish an exercise routine, and you'll lose weight. "Yeah Right."

The beautiful thing about the "Yeah Rights" is that if we CAN commit them to habit, we achieve results. The added bonus is that they never turn out to be as unpleasant as we thought they'd be. Studies have shown that habits take about three weeks to establish, so if we can tough out the "Yeah Rights" for just three weeks we're on our way to the goals we dream of.

After my first encounter with Nelly in the wee-hours of the morning I decided I would try to mind the advice of the experts on finance. In doing so, I agreed to comply with their eight fundamentals for getting and staying out of debt. Something in me, however, did NOT like

any part of that plan. That “something” was Nelly, and we were in for dozen’s of stand-offs and subsequent wrestling matches before I finally won.

Agreeing to budget food, clothing and entertainment was revolting to both Nelly and me. It made us feel like we were going to be caged. Giving 10% of my income to my sources of inspiration sounded fine to me, but to her it seemed ludicrous. After all, she pointed out, we had just put the electric bill on a credit card. Agreeing to pay in cash seemed too inconvenient. I liked writing checks, but dealing with balancing the account wasn’t fun, so Nelly made sure I avoided it. I was skeptical about declaring the 15<sup>th</sup> of the month as “Savings Day.” And although committing to allocate at least \$25 to savings intrigued me, Nelly *didn’t* like that idea, and I hadn’t saved regularly since the seventh grade at Shumway Jr. High School.

In Jr. High we were assigned to the same homeroom for three years. Mrs. Peterson was my homeroom teacher. She also taught me Algebra. She was the best teacher I ever had and she remains on my list of heroes. She dressed like Peg Bundy in the television show “Married with Children.” She always wore 4-inch, spiked heels and tight fitting, size four, short, short skirts. Her hair was dyed Lucille Ball red and was always done up in a big bun on top of her head. She wore enough make-up to insure Woolworth’s existence for at least another decade. But she was a wonderful teacher, a wizard with numbers, and dedicated to her profession. She inspired me to save; at least during the time I was under her inspiration.

The savings club she set up had to have taken a lot of her personal time. I remember the day she explained membership to us. She told us that if we deposited a pre-pledged amount of money into our savings account every Thursday, we would receive valuable points that we could use toward earning the coveted Shumway “S.” The sacred “S” was worn only on the letterman sweaters of the elite Shumway-ites.

She had a big stack of signature cards with savings passbooks. We signed the cards, put our names in our books and pledged how much we would save each week. She took all of our signature cards down to the bank and opened accounts for each one us. Every week we would put our money in a tiny manila envelope and she’d take them to the bank. Mind you, this was all on her own time. I don’t remember how much I pledged or how much I saved over the three years, but I remember my parents were impressed with the total. And yes, I did get my “S.”

As I began my adult journey toward solvency, I had my doubts. In addition to being skeptical about saving without Mrs. Pederson, agreeing to close all but one credit card account terrified me.



The thought of increasing my income fatigued me and decreasing my spending sent me back to feeling caged. Last but not least, the notion of investing made me laugh.

I needed a plan, and it needed to be GOOD. Here are the GOOD tools I created and mentioned earlier.

1. The GOOD Book
2. The GOOD Behavior Cash Envelope
3. Nelly's Whoopee Cushion
4. Membership in the ARC (Accelerated Recovery Club)
5. The Predictable Shocker Pad
6. Spiral of Goodness Notebook
7. The GOOD and Plenty Box

### **The GOOD Book**

First, Nelly and I made what I call the GOOD book. It would serve as a storage place for the sacrifices that we would make in the next month; just the next month. I took an old Reader's Digest Condensed Book which had never been opened, let alone read. I think I'd subscribed to the series because I didn't have time to read the full versions of the latest popular literature. Turns out I didn't have time for the condensed version either. I didn't have time to read...period, and I'm not the only one. You can find virgin sets at garage sales all over the country, usually for free. I turned to about page 125 and with an Exacto knife, I cut a 3x5-inch rectangle into the next 175 pages, through to about page 300.

In other words, I created a secret hole in the middle of the book. It measured about three inches wide, five inches long and  $\frac{3}{4}$  inch deep. Nelly loved cutting up a perfectly good book. Remember, she's a brat! I told her it was going to hold some of the cash we were going to play with in the next month. I thought about covering it and putting "The GOOD Book" on the spine, but I liked the fact that the book looked just like every other digest on my shelf. Instead I put a sticker on the front. It said The GOOD Book.

The GOOD Book Rules:

1. Have only one GOOD book. You don't need the stress of searching through a bunch of books to find the one with cash in it.
2. Put an identifying mark on the spine until you get to know which book it is by heart.
3. No dipping into it or borrowing from it. What goes in only comes out on the same day each month when it's on its way to the bank.

## **The GOOD Behavior Cash Envelope**

The next incentive for Nelly was the Good Behavior Cash Envelope. I wrote on the back of an envelope “GOOD Behavior Cash” and put it in my purse. The experts all said to use cash as much as possible instead of checks. That way the evidence of your spending is hard to ignore. When it’s gone, it’s gone. I was determined to follow their advice. I went to the bank and cashed a check for the budgeted amount of one month’s groceries. In my case it was \$400. I asked the teller for 25 ones, 35 fives and 20 tens. I did the math, and yes, that does add up to \$400. I put the thick wad of cash in my wallet. Nelly liked that too.

The first resistance to my plan came when Nelly had a meltdown at Safeway. She wanted an expensive bottle of Cabernet Sauvignon. Holding the bottle, I told her that we couldn’t afford even a cheap bottle of headache wine. She argued, (I think it was something about a celebration) and the wine went into the cart. I almost let her win. I started to move on down the aisle when I remembered the Good Behavior Cash Envelope. I’d put it into my purse for just this sort of episode. Right there in the wine aisle of the store, I took \$18 out of my wallet, put it in the GOOD Behavior Cash Envelope and put the wine back on the shelf. Nelly watched. I liked the idea that if I hadn’t had my eye on her, I would have bought the wine out of my grocery money. Instead the money was going into savings.

On that first trip to the store, I had to talk Nelly out of several other impulse purchases.\* Each time I did, I immediately moved the right amount of cash from my wallet to the GOOD Behavior Cash Envelope. When I got home I took the money in the envelope and transferred it to the secret hiding place in The GOOD Book. Nelly was pleased to see \$33 go into the book! Nelly absolutely loved the action of moving funds.

The next real clash came on a typical Saturday morning. I didn’t want to fix breakfast; no, I mean Nelly didn’t want to fix breakfast. She wanted to eat at Fatty Patty’s. Nelly spent a lot of grocery money on restaurant food. Before I knew it, she had me hinting to Terry that we should head out for breakfast.

That’s when I caught myself, and Nelly. I went into the kitchen, put the coffee on and began preparing a fabulous breakfast with bacon, homemade hash browns, fresh fruit, etc. Then the phone rang. It was my daughter Joanna. At the time she lived just a block away, so I invited her to come over for breakfast. It was one of those memorable, spur-of-the-moment events that never would have happened if we’d waddled off to Fatty Patty’s. When I think about it

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now, I realize that the joy we experienced at our own kitchen table could never be found in any restaurant.

After Joanna went home, I added up what it would have cost to duplicate the meal at Fatty Patty's: three omelets stuffed with mushrooms, onions, sausage and cheese, thick sliced bacon, cantaloupe and fresh ground coffee. The bill including a tip would have been around \$27. I took two tens, a five and two one-dollar bills out of my wallet and put them in the hole in The GOOD Book, adding it to the \$33 that was in there from Safeway. Nelly smiled.

The GOOD Book served as a motivational tool for saving money until it could be put in the bank on the 15<sup>th</sup> of the month. It wasn't always easy. Nelly and I had a huge fight at Meier and Frank, a department store at the mall. It was over a beautiful bowl that was on sale for half-price. She *loved* it!

She said, "We have to have it."

"No, we don't, it's not in our budget."

"Let's charge it and we'll pay for it later."

"No, we closed the account, remember?"

"Let's open it again."

"No."

"But, we **HAVE** to get it, it's **ON SALE!**"

"I know, but remember what my mom said, 'There will always be another sale.' "

"Yeah, but there's only one bowl left and it would look so good with our dishes."

"I said **NO!**"

"But why?"

"Just because I said so!"



With that, I pulled out my checkbook, wrote a check to Pam Young for \$46 and put it into my GOOD Behavior Cash Envelope. Nelly stomped off to brat-land and I went home, feeling rather superior.

One of my favorite tricks is to get money out of Terry for The GOOD Book. Terry is my restaurant meal ticket. He has always had an entertainment budget and he knows how much Nelly and I LOVE to eat in restaurants. It occurred to me that if I cut in half the times he took me out to a restaurant and he paid me instead, I'd rack up a lot of cash. We would almost always go out to dinner twice a week, lunch and breakfast once a week. When I decided to change my spending habits, I realized it would really help if we ate at home more often. I presented Terry with this proposal: if I cook at home on a night that we would have otherwise gone out, could he just write the check to me instead of to the restaurant. This is the letter I wrote to him.

Dear Terry,

In this last week, I have wanted to go to Clancy's for dinner twice, once, after having Brooklyn [our granddaughter] all day, and again to celebrate the sale of our land. Instead I fixed roasted chicken one night and the New York steaks the other. I know you would have taken me out, because you always do when I ask. Could you please write me a check for \$90 and I'll put it in my GOOD book for this week. Thank you in advance.

Love, Pam

P.S. I've thought about charging you for "favors," but I've changed my mind. I don't want to make money that way, and besides, I wouldn't know what to charge.

In a little over a week, I had \$196 in The GOOD Book! It was as if I'd plugged up an artery of unconscious spending and grafted a new one straight from Terry's pocket. Nelly was thrilled with the secret book on the shelf, my savings account was starting to grow and I was beginning to get a handle on my spending.

Several weeks after that first eventful shopping trip to Safeway, I began cutting coupons, something I hadn't done in years. Just as soon as the product on the coupon was in my cart, I would put the savings in The GOOD Behavior Cash Envelope. I always rounded up to the nearest dollar. In other words, if I had coupons totaling \$1.75, I put \$2.00 in the envelope.

As I worked with Nelly I discovered she is VERY tricky. I've found that it is necessary to have a little talk with her BEFORE going into most stores. I discovered early on just how tricky she could be when I was loading groceries from the cart into my trunk one afternoon. There on the top of one of the bags of groceries was a sack of hard candy; Raspberry Creamsavers, our favorite. I could barely remember purchasing them! I do recall seeing the sacks hanging on hooks right by the check-out counter. That's where all the little brats beg their mommies for candy. Nelly didn't even bother to ask. She just put the sack in the cart when I wasn't looking!

A little talk in the parking lot seems to help avoid those *unconscious* purchases. "Now listen Nelly, here's the deal, when we go into the store, I expect you to behave like a good girl. I have a list and we are going to stick to it. I'll be watching you; so don't try any fancy distractions. If you give me any grief, we will turn right around and go home and you won't get anything. If you're good in there, I'll have a surprise for you when we get home. (I'll tell you what the surprise was in just a minute. In the meantime, tell your Nelly to hold her horses.)

Each person's Nelly is a little different, and wants different things. As an example of that, I was explaining to a dear and wonderful friend about Nelly and she asked me a very poignant question. "What if your Nelly likes to spend lots of money on others; especially on family and the community?" I thought for a minute, and then asked, "What is Nelly's motive?" She answered, "My Nelly loves to get the 'warm fuzzies' that go along with giving. She wants to get credit for doing good things. She wants people to talk about her behind her back and say what a wonderful person she is." Another moment passed, I asked, "Is the giving affecting your finances in a negative way?" She nodded. I said, "Maybe you should have a heart-to-heart talk with Nelly and explain to her that she doesn't need to seek love from anyone except you. Tell her that you love her, and you know what a wonderful heart she has. YOU give her credit for the goodness in her. Tell her you want to see her grow into the light that she can be." As I finished I noticed that my friend had tears streaming down her cheeks. I knew her Nelly was listening.

### Nelly's Whoopee Cushion

After a time I realized that Nelly, being the brat that she is, wanted more than just the thrill of watching our savings grow. She needed a more immediate gratification. Since we were doing so well on our savings, I decided to take 10% of whatever ended up in The GOOD Book at the end of the month and give it to Nelly. She could put these funds into a special hiding place just for her. I called it her Whoopee Cushion. For all you Nellys out there, that's the surprise I promised in the parking lot before we went into the grocery store. It was a brilliant idea, even



if I do say so myself. I took a fabric cushion from one of the chairs in my living room and unzipped it, exposing the bulging foam rubber inside. I plunged my French knife into the rubber along the zipper line deep enough to hide cash. That's where I hid Nelly's 10%. She adores having her own stash of money, and she knows that she can use it for anything, anytime.

### The ARC (Accelerated Recovery Club)

The motto of the ARC is "Bon Voyage to Debt." To join the club all you need are a few credit cards with balances that are causing you night terrors. The more cards, the merrier! I pretended the ARC was like Noah's big boat, and believe me the load I was ready to ship off felt like an elephant, rhinoceros, hippopotamus, giraffe and a pair of alligators all sitting on my chest. Brace yourselves, all of you animal rights advocates, because these critters are on their way to the slaughter. The moment you join the ARC, their blood will be on your hands. The first thing I did was list the animals I carried, starting with the highest interest animal, down to the lowest. These plastic animals had really turned into eating machines.

I pretended that in order to get on the boat, Noah needed to know four facts about each animal.

1. Its weight (the outstanding balance)
2. Its interest rate
3. Its minimum payment due
4. Its due date

My Advanta Visa weighed \$16,091.79! When I searched the fine print, I discovered the interest rate was 20%! How did that happen? I remembered distinctly that was a card with a 9% APR. When did it rise to 20%? I called the customer service number on the card. After listening to light jazz for 15 minutes, I was told that I was late with a payment in June two years ago and that bumped up the interest rate. The minimum payment due was \$307. As painful as it was, I listed the weight of each and every animal.

Next, I rated the animals not by their weight, but by their interest rate. I wanted to start killing off the highest interest animals first. Using the Advanta Visa as an example, I promised myself that for the next year, I would pay more than the minimum payment due of \$307 every month. The very next month I was able to pay an additional \$1000 over the \$307 because I got a bonus from our company. Instead of letting Nelly go berserk at the mall, as I always had in the past, I plunked the thousand on that big fat Advanta alligator. The next month, the minimum



payment was \$223, but my original promise was to pay more than \$307. I did the same thing to each of the animals.

Whenever a windfall showed up, it went on the highest interest account. When that credit card was paid off, I applied the \$307 to the next card in line, the one with the next highest interest rate. That meant that along with its minimum payment, I injected the brute with *another* \$307 lethal dose of dough.

When I decided to join the ARC, I called the credit card company with the highest interest rate to ask a few questions about my account. While on hold, I came up with a very clever idea. When the customer service person finally came on the line I said, "I have five other credit cards besides yours and I'm going to narrow them down to just one. I'll keep the one with the lowest interest rate. Can you lower my rate?" All but two companies were willing to reduce my interest rate. The total reduction was 11%! Out of courtesy for their generosity, I waited a couple of weeks before calling back to close the accounts. If I had closed the accounts without seeing if they would lower the interest rates, I would not have saved the 11% as I paid them off. If the credit card company won't lower your interest rate instruct them to close the account immediately. If you can save money by leaving them open, do so, but remember, you will still need to destroy the cards even if the accounts are active. If Nelly is giving you any trouble right now, tell her it's naptime.

When the day came to actually close my credit card accounts, I dialed 1-800-705-7255.

Ring, ring, ring?

"We appreciate your call to Advanta, if you are calling from a touch tone phone, press one. If you are calling from a rotary phone remain on the line and one of our representatives will assist you."

Just remain on the line as if you are calling from a rotary phone. The company will think you're extremely backward and it'll automatically connect you with a REAL PERSON *so-you-can-understand*. It's a shortcut that will save you at least ten minutes of listening to less than pleasant music. By the way, if you press "one" there will never be an option to close your account and you'll never have the opportunity to speak with a person again. When you do get a real human being be prepared for extreme concern.

"Hi, I want to close my account, can you take care of that for me?"

"Well, yes, I can, but is there a problem?"

“Yes, there is.”

“Well, perhaps we can solve it. Can we send you some vouchers for two roundtrip airfares anywhere in the world?”

“No, I just want to close the account.”

“Would you like to keep it open, but have an ‘inactive’ status put on it temporarily?”

“No, I just want to close it.”

“All right, but in the event you change your mind, you will have six months to re-open it. Otherwise you will have to apply all over again.”

“Thank you, but I want to close the account.”

“Okay, thank you for your business.”

Remember, when you are talking to the person from the credit card company, there’s a good chance he or she is floundering in credit card debt too. Send a good thought to the person.

### The Predictable Shocker Pad

The term “save for a rainy day” doesn’t work when you live in the state of Washington because it’s always raining. I *know* what the cliché means; save for the unexpected. But I like the term “save for the predictable shocker” instead, because that’s just what they are, predictable shockers. Tires wear out, roofs eventually leak, cavities appear and accidents happen. We tend to act shocked when they do. We all need back up cash for these unforeseen eventualities. In order to create a fund for the predictable shockers, we need to go back in our checkbook registers and total up as many car repairs, non-recurring purchases, medical bills and any other unusual expenses that we can find in the previous year. Remember the division sign you learned in grade school? It looks like this: ÷. Add up all of your unexpected expenses, and put that figure where the top dot in the ÷ sign is. Then put a 12 in place of the bottom dot. Divide the 12 into last year’s shockers and you will come up with the cushion you’ll need for that predictable root canal waiting to happen.

In addition to that amount, you need to save in case you don’t have an income. I’ve read that we should have enough money in an account to equal three month’s income if we are self-

employed, and six month's income if we work for someone else. Since I am self-employed, I picked the three-month sum. With some hard work and discipline, Nelly had grown into a fiscally responsible teenager. In turn, I was able to sock away three month's wages in a little over a year. I did it by putting away the extra money I gained as I paid off credit cards. I also kept plopping a minimum of \$25 into savings on the 15<sup>th</sup> of every month. Today, a little over two years since my first meeting with Nelly, I have my credit cards paid off and my Predictable Shocker Pad in place.

When I was in financial trouble I always thought that if I could just make more money, everything would be fine. It sounds like the right thing to do. Get a second job, ask for a raise, consolidate bills... Well, it's not the right thing to do. I am so thankful I learned that it doesn't work that way. *In Rich Dad Poor Dad*, by Robert T. Kiyosaki there is an eye-opening segment I want to share with you, with his permission:

*In 1923 a group of our greatest leaders and richest businessmen held a meeting at the Edgewater Beach Hotel in Chicago. Among them were Charles Schwab, head of the largest independent steel company; Samuel Insull, president of the world's largest utility; Howard Hopson, head of the largest gas company; Ivar Kreuger, president of the International Match Co., one of the world's largest companies at that time; Leon Frazier, president of the Bank of International Settlements; Richard Whitney, president of the New York Stock Exchange; Arthur Cotton and Jesse Livermore, two of the biggest stock speculators and Albert Fall, a member of President Harding's cabinet. It was surprising to read what happened to them twenty-five years later.*

*Schwab died penniless after living for five years on borrowed money. Insull died broke living in a foreign land. Krueger and Cotton also died broke. Hopson went insane. Whitney and Albert Fall were just released from prison. Fraser and Livermore committed suicide.*

I thought a great deal about those tycoons. There is a lesson to be learned from them. The lesson is about behaviors. They *appeared* to have everything they could ever want, but their inner brat got the better of them and their money. I could see that if they had been able to get in touch with their brat, their lives might have been drastically different. It helped me to read about them. It reminded me that I needed to change the behaviors that got me into my financial mess before I could handle extra money. They were an example of what could happen if I didn't. More money without enlightenment would just have caused more money problems. The enlightenment I needed came when I turned my light on Nelly. I found her, I continue to teach her, play with her, and love her. Mastering Nelly was the key to my financial freedom. She was the one whose behavior needed to change and since it has, my life is finally peaceful.



I would recommend reading *Rich Dad Poor Dad*. Robert Kyosaki has great ideas about investing. His book is a good one to read while you climb out of your hole. The important thing is that you start to learn about investing NOW. Don't wait until you have the money. The neat thing is that it doesn't cost a dime to spend time at the library. You can soak up lots of knowledge from successful investors for free.

### Spiral of Goodness Notebook

My Spiral of Goodness is a spiral notebook with a cover that makes me happy. In it I keep:

1. A GOOD Ledger- Nelly's record of good behavior, a standard ledger similar to a checkbook ledger.
2. GOOD Thoughts- A collection of favorite sayings
3. GOOD Job- A To Do list for home improvements

### The GOOD and Plenty Box

The GOOD and Plenty Box is a pretty box to keep pictures of what you desire and thoughts of what you want until you can find pictures to enhance those thoughts. Ask and it is given, this is a truth. When we gather our askings in picture form, we essentially are making a stronger case to ourselves that what we want to experience is just a thought away from really having it; a thought that's really *felt* away from really having it. On the outside of your box write: This is Your Life! Note it won't say: This will be your life. It needs to say: This is your life. A picture is worth a thousand words and as you gather magazines, catalogues and brochures that portray what you would like to experience, take some fun time to clip pictures that spark your imagination and put them into your Good and Plenty Box. Remember my rule, if it isn't fun it won't get done. Have fun with this! Know that every time you add a picture to the box the reality of your prosperity is getting stronger. This adventure will enhance your ability to visualize what you want and keep you from seeing all that you don't want. In other words it will give you control over what you are thinking and that's what this whole book is about.

## Chapter Ten

### Be a Good Example to Your Children

We all know that children learn most everything by example and when it comes to finances, nothing could be truer. But before you try to convince your family to come along with you on the road to prosperity, I would suggest that you form a serious bond with your own Nelly. You will need to lead by example, and a firm grip on Nelly is a necessity. I strongly recommend that you give yourself at least six to eight months to really get to know your Nelly's strengths and weaknesses before you tackle the children on this subject.

This especially applies to family vacations. I'll tell you what happened to me at Disneyland. I was caught completely off guard. It came close to being like the National Lampoon movie *Family Vacation* starring Chevy Chase. I think the place should be renamed Nellyland because it was created just for her. Nelly took over my every movement from the moment we stepped off the shuttle bus at the Disneyland Hotel and a one hundred foot, fiberglass Mickey Mouse greeted us with open arms. Nelly and I both got goose bumps of pure joy at the sight of his image. From then on, I was in and out of being in charge; mostly out. Reason, sensibility, and I were usually about two minutes behind Nelly and I NEVER really caught up with her the whole trip.

Whenever I see a kid with one of those monkey leashes on, the brat in me wants to go up to the parent and say, "What's the matter? Gotta a brat too, eh? Have to treat it like an animal on a leash? What would happen if you let it go?" Well, as it turns out, I could have used one of those contraptions for my own inner brat those five days we were at Nellyland.

It was sort of like thinking I was just going to watch a Pop Warner football game, and instead finding myself suited up as the back-up quarterback in the fourth quarter of the Super Bowl, with my team down by seven points and only forty-five seconds left on the clock. Then the coach shouts, "Yo, Young, you're in." That was about how far out of my league I was with Nelly at Nellyland.

One of our worst blood pressure raising episodes was when Nelly got us all to get on one of the biggest roller coasters in the Universe; one that goes upside-down. I don't know where I

was when she was maneuvering THAT one, but let me tell you, I snapped back to reality as the sixty-year old grandmother that I am the instant my son Michael and I were shot from zero to 60 miles per hour in seven seconds. The car we were in slowed momentarily as it mounted what seemed to be a four thousand foot hill. I knew there was only one way out and that was down. I heard myself say, “Oh well.”

Another time I suddenly came back to earth as the “president of Sidetracked Home Executives Incorporated” when I walked out of a Disney store with five sets of mouse ears in a bag. “Oh well.”

I woke up as “a mature, tax-paying American” when I signed my just-for-travel MasterCard bill of \$139.95. That was for breakfast in Goofy’s Kitchen with four adults and three children. “Oh well.”

I regained my sanity as “a woman with integrity and a sense of purpose” while shoving a wad of florescent green cotton candy into my mouth. “Oh well.”

I came out of the clouds “a stable and down-to-earth” person as I donned matching Tinker Bell sweatshirts with Joanna, my “stable and down-to-earth” daughter. “Oh well.” Then there were the Donald Duck t-shirts, ice cream bars shaped like Mickey, a Pinocchio puppet, a Peter Pan hat, and... “Oh well, oh well, oh well!”

My advice to you is to have a relationship with your Nelly for at least a year before you take off on any Disney-type adventure. I cannot emphasize enough that SHE WILL BE WITH YOU! I can guarantee that your finances will be sorely affected if you don’t include her as part of your plan of action. If I had it to do over, I would still go, but I would be aware of the struggle I was going to have and I would leash that monkey.

Once you are well acquainted with your Nelly and you know all of her tricks, you can tell your spouse about her. Then the two of you will be ready to work on your new program for a few months before you spring it on the kids.

Although I have a really good marriage, I can tell you from experience that coordinating this program with your spouse can be a REAL feat. Terry and I have a joint account to run our household and our car, as well as separate accounts for personal expenses. I pay for my clothes, haircuts and incidentals with my own account and he does the same. As I wrote earlier, Terry has always been a better steward of his money than I have been of mine. But to my surprise, I discovered that Terry has a Nelly too. Of course, his is a little bratty boy.

Terry decided his brat's name would be Rodney. In his mind the name conjured up a snotty little rich kid who always gets what he wants. I find it interesting that these little brats, even though they are invisible, are very different because of their gender. Nelly is as feminine as Rodney is masculine. For example, I think that Rodney bucked the idea of having a savings day simply because it was *my* idea. My theory is that when a little boy is between the ages of nine and twelve he is beginning to get sick of the sound of his mother's voice and is starting to resist female authority. By the time that little boy is running around in a big man's body, he would prefer to have everything be his idea and, God forbid that a good idea should come from a woman.

When I told Terry my ideas on finance, one of our many conversations went something like this: I started, "I'd like us to save money on a regular basis. Don't I remember you saying that we'd be able to start next year? And wasn't that 12 years ago? And didn't you say the same thing seven years ago and then three years ago and just about a year ago? And we still aren't doing it? If we keep futuring this, it'll never happen. Let's each start right now. Surely we can cough-up \$25 on the 15<sup>th</sup> of every month. Okay?"

"My money is already budgeted; I don't have a dime extra."

Mind you, this was coming from a person who had just purchased a 1929 Mercedes Roadster (convertible) with room for just two and mileage ratings of about ten feet to the gallon. A car that needed \$1800 worth of repairs, as well as special insurance.

I continued, "Well, the experts claim that it's crucial to get into the HABIT of saving some amount regularly. I thought we should at least put \$25 into savings every month even if we have to pay less on some bill."

"I'llseewhatIcando."

On the 15<sup>th</sup> of that first month I went to him for his check.

"I'm too busy right now. I've got a million things to do and that's just not a priority."

I did it without him. Days went by and finally on the 28<sup>th</sup> he showed me his check. He was going to put it in our savings when HE decided to. The next month, he had his \$25 on the 10<sup>th</sup> just because the 15<sup>th</sup> was my idea. Rodney would get with the program, but it had to be on his terms.



Nelly, on the other hand, has never actually bucked authority from Terry. She, being a stereotypical tricky, conniving, manipulative and unpredictable female brat, was subtler than that. She was relentless in reading aloud from financial books about saving. She talked about her rich former boyfriend who was a diligent saver. She made lively conversation over dinner on the magic of compound interest. If she had to go on this program, then, by gosh, Rodney would too. She'd see to that!

It took four months before Terry, Nelly, Rodney and I were in total agreement with each other and the program. If we'd had kids at home, we would not have been ready to spread the program to them until we had ironed out all of our differences. This is what I would (but didn't) do with my three children if they were still children under my care and teaching.

1. I'd work out a plan involving a weekly allowance. I'd prepare a chart with work the kids could do to earn extra money, and I'd prepare a breakdown of how I, as a parent, wanted to see the money divided up; a percentage for savings, giving, fun and recreation, etc.
2. I'd schedule a family meeting to explain my proposal.
3. I'd open a savings account for each child, "Mrs. Peterson" style. I'd figure out a point value for a regular savings habit. Maybe they'd get five points each week for being involved in the program and once a month, if they had earned 20 points, I'd have a small reward like a trip to the zoo or the movies. (Something I would probably have done anyway, but with pre-planning, I'd make it look like it was because of their good fiscal behavior.)
4. Each child would receive his/her savings account book with a minimum amount the bank needed to open the account already deposited.
5. Each child would get a see-through bank with one bill in it (\$1, \$5, \$10, \$20, \$50; you decide). I would tell them that when their bank was filled, I would match the amount IF they then deposited  $\frac{3}{4}$  of it into their savings account. I would have a calendar that showed what day of the month (or week) was savings day and let them know that we would be going to the bank on that specific day to make their deposit.
6. I'd encourage my children to save for upcoming events as well as the distant future, and I'd figure out some incentives for them to do so. For the distant future (like college) I might have tempted my children to save by promising to match his or her savings. Other matching funds would be short term rather than long term and aimed at a specific goal that my child had, like a bicycle or a puppy; whatever their particular goal might be.
7. I'd go to the local school supply store and load up on teaching aids aimed at my children's grade levels. Things like colorful graphs, stickers, beads, whatever it took to inspire my children and help them to see their progress more vividly.

My children were not taught a single thing about how to handle their money. They were not given the tools to be good stewards of their money, and I regret that. I hope they read this book and are inspired to get control of that part of their lives. I did instill in them the “windfall mentality,” and they all believe in it. It’s my prayer that they can balance that gift with wisdom.

When Terry and I listed all of our children and their spouses (9) and grandchildren (12) and our siblings and their spouses (4), we were shocked at our annual expenditure for birthdays, special occasions like anniversaries and holidays! We usually spent \$50 on each for birthdays, and the same amount again for Christmas. It was around \$2500. When we realized this, we added it to the Predictable Shocker Pad which upped our monthly budget by about \$210.00! Spend enough time to get a realistic picture of what you spend in a year and focus on allowing enough money in your budget to meet those predictable shockers. If you can think ahead and sock away the funds you’ll need *before* the need arises, your life will run much more smoothly.

## Chapter Eleven

### Surround Yourself With Goodness

When I say “surround yourself with goodness,” what do I mean? Well, I was absolutely ADAMANT about surrounding myself with positive influences as I moved toward prosperity. I believe you need to be too. One of the definitions for the word “surround” in Webster’s Dictionary is: to enclose on all sides; envelope.

Imagine a long wagon train full of pioneer families heading west to the promise of a new life. Suddenly the lead scout spots a huge war party of very angry (and rightfully so) Indians on the warpath and they are heading straight toward the wagon train. “Circle the wagons!” the scout orders.

That’s exactly what I had to do; form a protective, defensive space by circling the wagons around myself. Wagons filled with joyful people, laughter and music. Wagons packed with inspirational books, tapes and teachers. Wagons bulging with encouragement from those who wanted me to thrive. Wagons overflowing with fabulous ideas and visionaries full of high voltage spiritual energy.

I was just like those pioneers as I headed toward a new life of prosperity and abundance. And if I can continue with the metaphor, my family was the wagon train and the warriors represented all the slings from negative news and the arrows of doubt from those who really didn’t want me to change.

Ernest Holmes, a great spiritual teacher said, “Do not allow anyone to cause you to doubt your ability to succeed.” I had to be sure I was circling my wagons with those who filled me with courage, rather than people who drained me of my resolve. I had become very intolerant when it came to sharing my time with whiners and complainers. In fact, whenever I am around a griping, critical person, I have learned to pretend that the noise coming out of his or her mouth is just like a radio on the wrong station. It’s been a great tool and it’s easy to master. If you want to practice it, turn the radio on some talk show and then deliberately block out the host’s voice by bringing each member of your family, one at a time into the center of your mind’s eye and imagining each one laughing hysterically. See tears of joy

running down their cheeks. Picture them doubling up, tossing their heads back, grabbing their stomachs. Hear the sounds of their unique laughter. Hear their breath and watch them in the throws of joyful hysteria. Hold each one in view for about ten seconds and then move on to the next person. This is also a good exercise to use when you are waiting in public and you can hear conversations around you that you find distressing.

Robert Kyiosaki wrote in *Rich Dad, Poor Dad*, that he has three friends who are billionaires. He said that all three people claimed that no one, NO one has ever asked them how they managed to amass their fortunes. They are constantly approached for loans or gifts, but no one ever asks for the rich lessons they have to teach.

A wise person picks the brains, not the pockets of wealthy people.

If you know a wealthy person or two, ask them how they became rich. Most people love to tell about their successes and you can glean a wealth of knowledge simply by asking.

One time I was seated next to a wealthy man and his wife at a fancy banquet. The couple was in their eighties. I asked them what it was like to be rich. They both loved the question. The nugget of wisdom the man gave to me has been worth millions. He said, “Dreams are always better than the reality of the dream.” At first I wasn’t sure what he meant, but when he finished his story, I understood.

“I always dreamed of owning my own personal jet airplane. I dreamed of flying my friends and family off to San Francisco for lunch, then on to an evening concert in Hollywood. In my fantasy, I dreamed we’d be able to take off to New York for a weekend or maybe Florida for a few days in the sun. I envisioned the impressed look on the faces of my business associates as they joined me on my very own private plane while my very own private pilot whisked us to important places. I loved the thought of hassle-free travel while avoiding the stress of flying on commercial airlines.

“The jet I bought was a prop jet. A DC 3. It was way too loud for conducting meetings and much slower than commercial aircraft. My business contacts could get to a destination faster on a commercial flight so I’d have to leave for my business trips far earlier than my associates just to make it to the meetings on time.

“My family preferred Delta to my flight schedule.

“I found out that pilots don’t come cheap *or* part-time.

“I forgot to include maintenance costs and hanger fees.

“A year after my purchase, the Lear jet came on the market making my prop jet obsolete. In reality, my plane turned out to be an embarrassment. It was big, loud and ugly.

“It took six years for me to sell the sucker. I finally sold it to an oil company that used it for reconnaissance. It was actually so slow that it was perfect to use for flying sonar over terrain in search of underground oil.”

Dreams are fun and they are free. Turning dreams into reality is also fun, but it comes with a price. In this case, a high price was paid for an obsolete aircraft, and as it turns out the lesson the man learned was the most important thing. Nothing can destroy a lesson learned. An experience that teaches a life lesson can't be seen, which is just as well, because anything we can see will pass away. It's the *experience* that can't be destroyed.

Start now to circle your wagons. Make sure you are completely surrounded (enveloped) by positives. Check for holes in your circle. If you find a hole or a weak spot, plug it up or reinforce it. Here are a few tips for creating a strong circle. Some of the ideas are dependent on you knowing yourself well enough to clearly define your personal preferences.

1. Stop all negative talk. If you think that a hole in your circle might happen because of your own negativity, your own self-sabotage, the best way to nip it is to become aware of your negative or self-critical patterns. In order to do that, get quiet and very relaxed (about three to five minutes of big, deep relaxing breaths will do it) then ask yourself to provide an awareness of every time you say something that is of a complaining, negative or gossipy nature. I can practically guarantee that this is what will happen. The next time you start to say, “I can't pay my bills,” or “my back is killing me,” or “you won't believe what so-and-so did,” your mind will actually blow the whistle on you. You will be compelled to shut up. Let's just say you start to give a negative answer when someone asks you, “How are you doing?” Suddenly the bells go off as you requested. You may stutter a bit, “Hhhow am I dddoing? I, er, uh, yes, well, I I I am fine.” Maybe you'll start to tell a catty story about Betty's nose job when you're jolted by the alarm. Instead you'll hear yourself say, “Ddid you know Betty bought a new car?” This alarm system is already wired into your biology; all you have to do is set it by your request. Try it. It will work for you.
2. De-junk your home. If your house is cluttered with too much stuff that Nelly has drug home over the years, it's time to send her off to solitary confinement and de-junk your surroundings. Earlier I told you about Project C.H.A.O.S. where we would go to contest winners' homes and organize their lives. During these organizing sessions one

of the things we learned was that, generally, fear was behind the hoarding. Fear that one might “need” those twist ties, florist vases, rubber bands, unmatched drinking glasses, magazines, newspapers, mystery batteries, books, toys, clothes and even multiple Bibles. If you have that fear, stop it! JUST STOP IT!! Know that all that junk you are so afraid to let go of is at the Goodwill. Know that you can always get it back. Know that you can go visit it if you miss it so much that you can’t go on. Know that, and move it all out of your life.

3. Create a sensational home. Surround yourself with colors, scents and sounds that make you happy. I had an interior decorator tell me that if you want to know what colors to use when decorating your home, look in your closet. The colors you wear are the colors you love. Fill your rooms with aromas that make you feel good. There are so many smells you can buy, but since we are trying to keep Nelly away from the mall, simply open your windows at least once a day and let in the fresh air. Play music in your home, light a fire, burn candles, cut flowers from your garden or buy a single rose and put it on your nightstand.
4. Nourish yourself. Set aside at least one day a week for activities that nourish you. You know the saying “one man’s junk is another man’s treasure? Activities that lift you into a higher frequency of joy may send someone else into the hell of boredom. For example, I don’t golf, so a day on the links would be to me what a day at the library would be for a non-reader. Make sure you aren’t enduring someone else’s idea of fun.
5. Don’t forget the other kingdoms on this earth. Animals and plants can help to plug up the holes in your circle. Cash in on the joy they can bring to your life. Again, it’s such a personal preference. While one of you may love cats and allow them up on your kitchen counters and dining room tables, one of you may love dogs and wouldn’t mind a good smack on the lips by a friendly puppy even though you *know* where that dog’s tongue might have been earlier.
6. Use all the resources at your disposal. Television, radio and the Internet are valuable resources. This is the age of information. Use it to your advantage. Remember, you purchased this audio book because you heard about it on the internet. Be aware of the wealth of information that is served to you right into your own home.
7. Praise yourself. Embarking on a project involving self-improvement deserves praise. Not praise from others, but praise from yourself. And remember, that little brat in you will mature at a much faster rate if she is given praise. Tell her how proud you are of her improvements. I call this self-praise; enlightened selfishness. The more time you

spend appreciating your new behaviors, the less time you'll spend worrying over the sacrifices that go along with them. And the less you will need approval from others. A person who craves compliments radiates neediness that makes giving a compliment very difficult. If you find that you are always in need of compliments from others, start giving out complements instead. Neediness is a sign that you should be giving *yourself* more praise. Do it.

8. Become part of a masterminding group. Get involved with other people who are striving for abundance and prosperity in their lives. Join the Chamber of Commerce in your town or city. Work and study with people in your church who understand the spiritual principles of abundant living. Share what you learn from this and other books you are reading on this subject.

Surrounding yourself with goodness is one of the most important steps on your way to a prosperous life. Be joyful in your pursuit of wealth.

#### Quotes on Work and Wealth

1. "Work is love made visible." Kahlil Gibran
2. "The time for daring is the moment when the stakes are high." General Maxwell D. Taylor (parachuted into Normandy on D-Day)
3. "A man [woman inferred] only begins to be a man when he ceases to whine and revile, and commences to search for the 'hidden justice' which regulates his life." James Allen
4. "Desire is God tapping at the door of your mind, trying to give you greater good." Dr. Emilie Cady
5. "As a man [woman inferred] thinketh within himself, so is he."
6. "If two of you shall agree on earth as touching anything that they shall ask, it shall be done for them of my Father which is in heaven." Jesus according to Matthew 18:19
7. "Everything I think about and everything I do is animated by the Divine Presence, sustained by Infinite Power, and multiplied by Divine Goodness." Ernest Holmes
8. "I have all the money I'll ever need...as long as I die by four o'clock this afternoon." Henny Youngman

9. "There is no duty we so much underrate as the duty of being happy. By being happy we sow anonymous benefits upon the world." Robert Louis Stevenson
10. "Reflect upon your present blessings, of which every man has many...not on your past misfortunes, of which all men have some." Charles Dickens
11. "The man who removes a mountain begins by carrying away small stones." Chinese Proverb
12. "Home is the definition of God." Emily Dickinson
13. "And seek not ye what ye shall eat, or what ye shall drink, neither be ye of doubtful mind. For all these things do the nations of the world seek after: and your Father knoweth that ye have need of these things. But rather seek ye the kingdom of God; and all these things shall be added unto you. Fear not, little flock; for it is your Father's good pleasure to give you the kingdom." Luke, 12:29-32
14. "Things do not change; we change." Henry David Thoreau
15. "I always wanted to be somebody. I can see now I should have been more specific." Lily Tomlin
16. "Hope is the feeling you have that the feeling you have isn't permanent." Jean Kerr
17. "Ask, and it shall be given you; seek, and you shall find; knock, and it shall be opened unto you: For everyone who asks receives, and everyone who seeks finds, and for everyone who knocks, the door will be opened."  
Christ's Sermon on the Mount, Matthew 7:7-8
18. "There are only two ways to live your life. One is as though nothing is a miracle. The other is as though everything is a miracle." Albert Einstein
19. "Less is more." Robert Browning
20. "Only those who will risk going too far can possibly find out how far one can go." T.S. Eliot



21. "Darkness cannot drive out darkness; only light can do that. Hate cannot drive out hate; only love can do that." Martin Luther King, Jr.
22. "Let us then be up and doing  
With a heart for any fate,  
Still achieving, still pursuing,  
Learn to labor and to wait." Henry Wadsworth Longfellow
23. "No success can compensate for failure in the home."  
David O. Mackay
24. "It is by spending oneself that we become rich."  
Sarah Bernhardt
25. "No pessimist ever discovered the secrets of the stars, or sailed to an uncharted land, or opened a new heaven to the human spirit." Helen Keller
26. "It's a little like wrestling a gorilla. You don't quit when you are tired, you quit when the gorilla is tired." Robert Strauss
27. "In the long run men hit only what they aim at. Therefore, though they should fail immediately, they had better aim at something high." Thoreau
28. "If you have not slept, or if you have slept, or if you have [a] headache, or sciatica, or leprosy, or thunder-stroke, I beseech you, by all angels, to hold your peace, and not pollute the morning." Ralph Waldo Emerson
29. "Life isn't about finding yourself. Life is about creating yourself." George Bernard Shaw.
30. "Only put off until tomorrow what you are willing to die having left undone." Pablo Picasso

## Chapter Twelve

### You Were Born to Enjoy Your Life

The “fruits of one’s labor” usually refers to the *tangible* outcome of a project. Plant a raspberry bush, water it, feed it, weed around it and in time the berries arrive to reward the planter for his labor. Speaking of rewards, any insomniac armed with a TV clicker can see an endless parade of people give testimonies on how they amassed their fortunes. Often in broken English, they’ll tell you how they used some real estate wise guy’s self-help CDs. They extol the virtues of this or that method for “YOU too” to reap great rewards.

I however, have learned through experience that while the tangible outcomes are wonderful to have, the intangible fruits are the real reward. The pay-off for changing behavior begins the instant a person decides to improve. We’ve all seen the testimonials of obese people who are perhaps only halfway to their weight goal, but are nonetheless filled with joy for what they have learned. They are joyful in the knowledge that they *can* achieve what they want to. The end result of their change is still a distant goal, but they are confident that they will reach those rewards based on the changes they have experienced inwardly. We can start enjoying that process the very moment we make the decision to alter our financial picture.

I loved that feeling of change. Drawing a black line in the red ink was liberating, even though at first it was only symbolic. I loved meeting Nelly and learning how to handle this immature, self-centered brat that, until exposed, ran my life from her nine-year old throne. I have loved taking control of my fiscal behavior and finally acting like the senior citizen I am. It’s been tempting to wish I’d figured this out when I was younger. Attached to that wish is a stream of thought that’s filled with a sense of lost time and lost money. Whenever that “regret” temptation arises I simply replace it with the realization that I have the ability to pass on what I have learned, and others can benefit from my experiences.

I’ve learned that you CAN teach an old dog a new trick and that it is never too late to change. I have an experiment I’d like you to participate in. All I ask is that in the course of listening to the next two paragraphs you let your imagination soar. I will read it slowly so it will give you a chance to really use your imagination. Einstein said that imagination is more important than intellect and I think he’s right. So take a deep breath and listen.

Imagine that you are free of credit card debt. In your mind open a piece of mail you know is a bill and see the words paid in full. Feel the joy that goes with being debt free. Feel the freedom from guilt. Open your wallet and see it stuffed with 100 dollar bills. Open the trunk of your car and see it packed with bank-bound 100 dollar bills. It looks like one of those drug busts! Every drawer you open in your mind has money in it. Your purse, your luggage, oh what's growing on that tree in your backyard? Hundred dollar bills.

Imagine there are no secrets kept from a spouse, parent or significant person in your life. See all your finances out in the open and see that everything is all right. Imagine that you have only one credit card and that you "zero-balance" it monthly. Imagine that you are able to spend thousands of dollars just from the interest you've saved. Think about a savings account and an amount that would give you a full sense of security. Picture yourself in a great car that's safe and reliable. Feel the pleasure of a massage. Feel the texture of luxurious suede, soft leather, and fine silk. See yourself and your family dressed in beautiful clothes. Imagine your home adorned with tasteful furnishings and a wonderful yard filled with your favorite flowers shrubs and trees.

See and smell delicious food being served in your home. Imagine your body the size you know to be healthy and strong.

Imagine having enough money in your PSP (Predictable Shocker Pad) to fix anything that needs to be repaired or replaced. See yourself with enough money to have a gardener and a cleaning person. Imagine you and your loved ones on a fun-filled vacation at least once a year. Spend a few moments breathing in the wonderful pictures you've conjured up with these thoughts.

All right, you can come back now. You've been on a wonderful journey of the imagination, and now there are two ways to look at what you just did. The differences are subtle, and if fully grasped, can become a valuable tool for you to use on the path to prosperity. The first way to look at the exercise is to see it as a fun daydream. A few minutes spent in Fantasy Land; scenarios to be attained some day down the road (after you win the lottery). From that point of view the daydream's only value is entertainment, that's about it.

The second way to use the visualization is to internalize the good thoughts and feelings that you've stirred up. If you can *actually experience* what being secure feels like, you are on to something holy. Incorporate the feelings you have when you witness something beautiful into your financial situation. Get to know the emotions you have when you are having fun. Many enlightened people have tried to teach this concept. One such person asked the question:

“How would you feel if you had no fear? Then feel that way. Be like a bird perched on a branch. If the branch breaks, it can fly.” When Jesus said: “I have come that you would live life and live it more abundantly,” I don’t think he meant that we could go to the mall more often or get a new car every year. He came to tell us that the kingdom of heaven is at hand not tomorrow when we pay off our Visas, but right now. *Right now* we can get a safe feeling. *Right now* we can choose to be in the moment and know that everything is all right. But first we must stop the practice of “futuring” and “pasting.”

Thoughts from the past often carry with them regrets, grudges, hurts and a whole string of other negative emotions. Thoughts of the future are often filled with anxiety, worry, hope (the kind that is unconscious compromise with doubt) and another bunch of negative emotions. When we can stop futuring and pasting we can be in a perfect place to practice positive feelings right where we are.

While I was getting my home organized, I worked a great deal in the realm of thought. I practiced experiencing in my mind what I knew would come as a logical consequence of organization. Knowing those feelings helped me in my trek from pigpen to paradise. The same has been true in the financial arena of my life and I know it will be for you too.

Go back to Chapter Ten and listen to the 30 inspirational quotes. Practice feeling free of debt. Your subconscious self will be prompted and urged to act in a way that will actually help you physically get out of debt. It’s not for us to know why or how this happens, just like no one really knows what life is, or exactly how the remote works. We just accept it and enjoy it.

There’s a line in an old country western song, “It took a long time to get here, but I’m right on time.” In a twangy way it fits my theory that it’s never too late to change. It took me a long time to identify Nelly and wrestle her into compliance, but the truth is I am right on time and so are you. In the scheme of life, what does it matter how long it takes to “get it”? Money, or the lack of it, is just like *order* versus *chaos*; it’s merely a symptom of what’s going on in your mind and in your heart.

You can start right now changing your mind and heart. Listen to the visualization often or record or write your own. It all starts in your mind. See yourself walking in lightness because you aren’t carrying a heavy debt load. All your needs are met with plenty to save and you’re still able to share with others.

One of the rewards we can give our inner brats is who and what we are today. We are grown ups, with experience, wisdom, knowledge and love. If today you made a list of intangible qualities you feel you did not receive as a child, the list might look something like this:

Affection  
Attention  
Kindness  
Leadership  
Consistency  
Limits  
Understanding  
Love  
Laughter  
Adoration  
Praise  
Respect  
Time spent one on one with parent  
Consideration  
Good role modeling

Now ask yourself this: Could you have gotten into debt because you were trying to get those qualities I just mentioned? If your answer is, yes, then answer this question: Did money (borrowed or otherwise) buy those qualities?

You should have experienced all of those qualities as a child if your parents had only known what they were doing. The wonderful news is, NOW you can be that great parent to yourself and it costs NOTHING! It's never too late! Now you can give yourself all the qualities of a good parent you missed as a child and you can use those qualities as rewards in themselves.

## Chapter Thirteen

### Be Thankful

St. Theresa said, “If the only prayer you ever prayed was one of gratitude, it would be enough.” Gratitude is a must when it comes to being happy and the best way to be successful at improving your financial position is to be happy now and fun while you work toward the changes you envision.

Warner Books, the publisher of Sidetracked Home Executives took very good care of us on a publicity tour. We stayed in the best hotels, ate in fabulous restaurants and were chauffeured to and from television, radio and newspaper interviews. We were flown from city to city, and only in first-class. After six weeks on the road we were glad to be on our way home. Our final flight departed from Chicago. I was single by that time and on the lookout for Mr. Wonderful.

As fate would have it, a gorgeous man graciously excused himself as he passed me to sit by the window. He was well dressed, well mannered, well coifed. He was obviously wealthy. I had been single for almost a year. I had put together a four-page list of qualities I wanted in a man and was affirming my right to meet THE PERFECT MATE.

On preliminary examination I thought that this good-looking man just might fit my profile. I found Edmond to be charming, unmarried and returning home from an art-buying spree. Upon further interrogation... conversation, I found out that he loved animals, kids *and* his parents, siblings, nieces and nephews. And on top of all that, when it came time to choose what to eat from the first-class menu, I discovered we liked to eat and drink the same things.

We were enjoying our lighthearted conversation in midair, when Edmond suddenly stopped in mid sentence and reported an important landmark out his window.

“Oh, you’ve gotta see this! You can actually see the Mississippi River!”

I leaned across him and away from his tray-table graced with hors d'oeuvres and a glass of Cabernet. I knew my hair softly touched his cheek and I noticed how good he smelled as I looked out the window to see an impressively long squiggle of the river below.

“Wow, that’s pretty amazing!” I exclaimed returning to an upright position.

“Yes, it is. And it’s something I rarely see because it’s always so hazy.”

“Oh, do you go to Chicago a lot?”

“Yeah, about once a month. So, what were you doing in Chicago?”

“Well, my sister and I just finished a long tour promoting our new book.”

“Wow, how exciting! You’re an author. What’s your book about?”

“Well, it’s called *Sidetracked Home Executives; from pigpen to paradise*. I think the subtitle says it all. We were slobs and we reformed and wrote a book about how we did it.”

“I love it! What’s the essence of it?”

“It has six steps to getting organized.”

Edmond seemed so interested. He was riveted on everything I said. I felt as if I were teaching him something really important. He asked great questions and said he totally understood the sidetracked nature. When the class was over, he asked:

“You know what I think?”

“What?” I was expecting lavish accolades.

“I think you’re missing a very important step.”

“What?” I did NOT like his response.

“Well, you left out thanksgiving,” he said. “You should be so thankful that you and your sister were able to take a problem that had plagued you all of your lives and turn it around. You were really able to change. You have then been blessed to help other people who have the same problem. You’ve been graced to have each other to play with and have one of the best



publishing houses in the country publish your book and put you on a first-class tour. I don't see how you could NOT have gratitude as a big step in your recovery. Think about Jesus. When he healed someone, he gave thanks before the evidence appeared and when it did appear he gave thanks again. He sort of book ended his miracles with thanksgiving."

It was at this point that I realized I wanted to take this man home with me. I wanted him to marry me. I would have my tubes untied and have more babies with him. It was meant to be.

"Oh my gosh, you're so right! I don't know how we could've overlooked this seventh step. We ARE grateful and we feel so blessed to be doing what we are doing. You are so insightful! What do you do for a living? Teach? Write?????"

"Well, I live where I work."

"Oh, you work out of your home."

"Yeah, I guess you could say that. I run the Mt. Angel Abby."

"Huh? Mt. Angel Abby? Are you a...uh pr..."

"Priest. That's right."

"Oh, wow, that's great. My mouth said the words my brain told it to say, but my heart wasn't happy about it. "May I ask why you aren't wearing your priest outfit?"

"I don't like to travel in it, because it can tend to intimidate people."

"Yeah, I can understand that."

The rest of the way home I considered becoming a nun at the Mt. Angel Abby, but upon landing in Portland, I decided to let go of Edmund and continue on my current spiritual path. I did decide, however, that adding step number seven to our curriculum was the right thing to do.

I am convinced that step number seven is essential in achieving mastery over finances. I believe that so many of my financial problems arose out of NOT being thankful for what I already had. When I stopped my over-spending ways long enough to think about it, I realized that a desire for something I don't have sprouts from a needy and unhealthy place. When I am



grateful for what I have, I quiet that part of my mind that says, “You just aren’t enough without that thing, and that thing you want will help you be happier.”

I practice being grateful for what I am and what I have right this minute. It’s so easy to fall into that old trap that tells you tomorrow will be better than today. We all get wrapped up in waiting for the pot-of-gold just around the corner. I even caught myself perpetuating that way of thinking onto my granddaughter. Brooklyn was only four years old. Her mom was out of town on business and she was so very sad. She missed her mom and was wallowing in four-year-old self-pity. I said:

“Brooklyn, this afternoon you get to go to the movies with Nanny (her other Grandma). And don’t worry; Mama will be home in two days.”

When I heard myself say “in two days” I suddenly woke to the realization that I was actually teaching Brooklyn to look to the future for happiness. Paying closer attention, I noticed that it really hadn’t cheered her up anyway so I decided to do a “grateful” exercise on her. I took her hands in mine and I said,

“Oh my gosh! Look at your beautiful hands!” She stopped in the middle of her wallowing act and looked at the insides of her hands. I turned them over and looked at the fingernail side of them. “Wow, will you look at that! You have a fingernail on every single finger. You even have them on your thumbs.” I put her hands together.

“And look how they match! Where did you buy these?”

She smiled (the first one in at least five minutes) and said,

“I didn’t buy them.”

“Well who *did* buy them, Mommy, Daddy, Nanny?”

“Nobody.”

“Nobody? You mean somebody GAVE them to you?”

“No, I just have them.”

“Hey, look, I have some too. Look at mine. They match like yours do. I love my hands; don’t you love yours? Mine have been on me for 60 years! They are so cool.”

All the time we were talking about our hands, I rubbed hers and mine together. Then I told all four of them how grateful I was that they were in our lives. Brooklyn loved it and when we were through with our thankfulness, she was over her self-pity and ready to be a happy child again.

Most of us have been taught to look to the future for our happiness. Like Brooklyn, we're waiting for something better than what's happening right now. "Christmas is only ten days away and then Santa Claus will be here," or, "When you are sixteen, then you can drive," even, "When I graduate..." or "When I get that great job..." It's just a trap; a way of looking ahead instead of focusing on the here and now. The trap starts with thoughts that begin with the word "when," and mid sentence contains the word "then." "*When* we get this book written, *then* we can relax." "*When* I get a raise, *then* I'll start saving money and feel better." It's so easy to forget that all we really have is in this moment, and in this moment everything is all right. An easy concept to forget. It is much easier to remember if you are grateful. Being grateful is the secret. When we catch ourselves looking only to the future, or living in the past, we know that we can wake up and change our thought pattern. If we can stop ourselves and realize what we're doing, we can immediately focus on right now and be grateful. The now that is ripe with grace and blessings.

## Nelly to Nelly The Last Word

After much deliberation I have reluctantly agreed to let Nelly have the last word with you; actually not with *you*, but with your *inner child*. So, sit back and let the end of this audio book be from brat-to-brat.

“Well, FINALLY! I get to say somethin’ and I’m *TELLINGGG* ... It’s not fair! I didn’t get to say one word ‘til now and it’s at the end. If you think YOU’VE been left out while your adult’s been listening to this book, think about ME. As soon as Pam caught me, I knew she was gonna blast my name to the world and I knew you were gonna be in big trouble next. I tried to stop her. (I thought for sure the Disneyland trip would knock her out of doin’ this.)

“I’ve been in ‘time-out’ a lot in the last few years and when I’ve been let out it’s usually just to play with Pam’s grandchildren. Well, okay, that *is* fun. We get to color and watch great movies like *Shreck* and *Finding Nemo*, and eat peanut butter and jelly sandwiches.

“These poo-poo head adults don’t know that we’re magic (whatever you do, don’t let ‘em get your wand!). They don’t have a clue that we can get out of our rooms without their say so. You know all we have to do is wait and watch for ways to sneak out. The holidays are a great time to escape. (We think the music or the snow does it.) Commercials can crack open your door big time. I’m always ready when Pam gets on the Internet, goes to the mall to buy ‘just a few necessities,’ goes to the Humane Society to pet the babies, forgets to eat a meal or have a bad night’s sleep. Just a few sprinkles of my invisible Nelly dust and WHAM I’ve got her under my spell and I can get all kinds of stuff she doesn’t need: 650 thread count sheets (whatever those are), jewelry, new puppies and kitties, chocolate éclairs and candy.

“I remember when Pam got organized a way long time ago. It was terrible for me. I liked the mess. I liked eatin’ in every room, stayin’ up late watchin’ Johnny Carson and hittin’ that ‘snooze’ button a whole bunch of times in the morning. I had so much fun. Then, I got a stack of stupid 3x5 cards with work to do on them. When she started using those, she started eating breakfast, lunch and dinner, taking a list to the grocery store, even started napping and going

to bed earlier than I ever would if I was an adult. **WHATEVER YOU DO, DON'T LET YOUR ADULT GET A BUNCH OF 3X5 CARDS.**

“Pam has it all backwards. She blames ME for messin’ up her life, when SHE’S been messin’ up MINE. Not one time did she think about my feelings after she caught me. What she doesn’t know is that when she grew up and got “the girls,” she quit playin’ with dolls, readin’ comic books, dressin’ cats and dogs, rollin’ in the grass, watchin’ cartoons on Saturday mornings, buyin’ penny candy, fishin’ and a bazillion other fun things we nine-year-olds *love* to do. I’m sure that it’s my job to help her remember bein’ a kid and I’ve had to use my magic to get her to go along with me.

“One of my very best friends in the whole, whole world talked about me. He said, ‘If you don’t be like a child, you can’t get into God’s kingdom.’ Duh! Like who doesn’t know that? So, I get to be here to help this big, boring grown-up get into God’s kingdom, which also, is here right now. He also told me that God’s kingdom isn’t over there, or over here; it’s inside of ME. You know it’s inside you too.

“If you were payin’ attention while your adult was listenin’ to this book, you have to be happy that I spend all her money until just a few years ago. It was a blast!...Mostly it was a blast. Sometimes it wasn’t so fun. Remember how you felt the last time you ate too much candy or stayed up all night or watched TV all day? Sometimes bein’ a brat is not all it’s cracked up to be. You know how awful you feel when your adult feels awful? It’s awful. We know it’s no fun bein’ part of a grown-up with a hangover or one who has to squeeze into those ‘Queen-size’ pantyhose.

“I think it’s too late to save you from what’s gonna happen to you in the future, ‘cause Pam wrecked everything. The best thing you can do is start minding and just see what happens. It’s really not so bad! I’m even startin’ to like bein’ nice.

“Now that your adult knows about you, I can tell you for sure that you’re gonna start gettin’ attention. Don’t be afraid. It’s a good thing. You’ll still get to help your adult be like a kid, just not a brat kid. While your adult helps you be better you’ll both get to play in God’s really neat kingdom full of happy thoughts. You’ll have fun times with your friends and family; lots of laughing and love AND a whole lot more money. Goodie for all of us!”