

How Do We Define Wealth?

*Don't ask yourself what the world needs;
ask yourself what makes you come alive.
And then go and do that. Because what the
world needs is people who have come alive.*

—Harold Thurman Whitman

It was yet another beautiful day in the barrio of San Antonio, Texas, where Leticia San Miguel grew up. Her Mexican American family had lived here for 200 years, and her roots ran deep. The family had been on this land when it was part of Spain, France, Mexico, the Republic of Texas, the Southern Confederacy, and now the United States. The name of the area had changed, but the people had not. The culture was old and rich, if not wealthy. Leticia's family and friends all lived within a few blocks of one another. Cousins were like brothers and sisters. Family, church, and community—these were the essence of the barrio. Yet somehow Leticia acquired a mindset of wealth—an uncommon strength and drive. She was to reveal a powerful belief in her own intrinsic value and her capacity to achieve.

Politics had never been Leticia's goal. She had wanted to follow in the footsteps of her grandfather, who had been a pharmacist.

After her marriage, as a young adult, she took a chance and bought her own pharmacy. “It was my dream, but it was risky. We used everything we had saved for buying a new home. I grew that pharmacy into a medical center in a very underserved area of San Antonio.” At the same time, Leticia was building her family. She laughs, “I had six children in ten years. We were running two businesses. I would take my baby to work with me. My patients would sit in the rocking chair and rock her.”

A psychology of wealth can be learned in childhood through the values we are taught—not just from the size of our home or the neighborhood we live in. These values are about achievement, inner strength, and belief in oneself. Leticia recounts pivotal lessons that she learned from her dad. “When I was introduced to adults and they would say, ‘What a pretty little girl,’ my dad would respond, ‘She’s the first in her class.’ It gave me the message: it’s not how you look; it’s what’s in your brain. My father knew the power of words. I did not have a Barbie doll figure. My dad turned that into a strength by encouraging me to participate in track. He taught me that it’s not how you look; it’s how strong you are.”

Leticia speaks proudly of her mother, too. “From my mother came a different perspective. There was never a question of whether I would go to college. My parents were the first in their families to do so; they broke that barrier. My mom always said you have to have your degree and a career, so you can live a life of dignity, both for yourself and for your children. She said I would be defined by that.

“My grandmother was also important in my life. She taught me a lesson through her actions. She created a little business that we called the Ice House. People bought ice there, but also tacos and drinks, and on the weekends there was music and dancing under the trees by the picnic tables. She used a loan to get her

business started and later to build an addition on her house. I would go with her into town to pay the bill. We'd go to Eagle Loan to pay her monthly installment payment and then to the soda fountain. It was an adventure, but I understood the lesson: 'You pay your debts, and you are responsible.' Doing that with her every month helped me establish a good relationship with money."

Then Leticia asks, "Now, why did she need to borrow money to expand her home? Some would have said that, at her advanced age, it was impractical. But when she later became ill, that addition allowed her to be at home and keep her dignity. Somehow she knew what was right for her."

The willingness to accept responsibility for one's own life is the source from which self-respect springs.

—Joan Didion

You're a Girl

A defining incident in Leticia's life occurred when she was in the eighth grade. "The boys were trying to decide who should run for student council offices. I was a member of the council, and I said, 'Well, I could run.' The boys said, 'No, you can't run.' I asked, 'Why not?' They answered, 'Because you're a girl.' That was the first time anyone had ever said I couldn't do something because I was a girl, and it strengthened my resolve. I said, 'Watch me. I can do this.' It was the first time I was assertive. No girl had ever been student council president. I campaigned and took a chance on myself." And Leticia won.

"When I grew up," she says, "I was plenty busy as a small business owner and a mother of six. But I was very active in my

community. When a seat in the Texas House of Representatives became available, I realized that no candidates were discussing what I thought were the important issues. My husband said, ‘Why don’t you run for state rep?’ I answered, ‘Because I couldn’t win.’ At the time there were 150 state legislators, but only about a dozen of them were women. He said, ‘No, baby, you’ll win.’ So we had a family meeting. We wanted to see what the kids thought about the possibility that I would be away part of the time. The little one asked, ‘Why does Mommy want to be a state *’epsenative?*’ My 10-year-old daughter answered, ‘Because there are not enough mommies there.’ My husband and I looked at each other in shock. We both knew I had to do this.”

Again, Leticia won. After five terms as a state representative, today Leticia is known as Senator Van de Putte and is serving her fifth term in the Texas Senate.¹ She is a political and moral force to be reckoned with, representing the 880,000 people in her district, more constituents than in a federal congressional district.

Leticia explains: “Representing the people of my district is one of the most intensely satisfying things I’ve ever done. And I’ve encouraged leadership in my kids and grandkids: to be decision makers and become involved. I am very optimistic. I am not a doom-and-gloom person. What jazzes me is that this generation of kids may be the greatest generation ever. We just have to keep things together enough so this generation has the opportunity to become leaders.”

What allowed Leticia to achieve such remarkable success in a career dominated by men? Like many of the successful people I have known and worked with in my practice as a psychotherapist, Leticia was willing to bet on herself. Just as important, she believed that through her efforts and focus, she could reach her goal. She had grown up knowing that she could accomplish what

she set out to do. And with each achievement, her sense of confidence, prosperity, and self-worth expanded.

None of her success was built on a foundation of financial wealth. It was Leticia's sense of her own intrinsic worth that propelled her to achieve her goals. If she had accepted other people's expectations, she wouldn't have even tried to run for president of the student council or for the Texas legislature. Instead, she had the psychology of someone who belonged in a position of responsibility and power. She stretched, and she won the bet. She invested in herself, and it paid off. She was taught, "Try hard, no matter what. Not trying is the failure."

When asked how she defines wealth, Leticia is philosophical: "At the end of my time here, I want to have lived a life of significance, to know that I was not a taker, that my life has meant something to my family and my community. Have I done something to improve the lives of others? How I answer that question is what defines a rich and rewarding life for me."

An Inherent Worth

Luckily for most of us, being wealthy is *not* a requirement for developing either a sense of self-worth or a psychology of wealth. What Leticia's story teaches us is that success does not require a great deal of money; what it requires is a belief in one's inherent worth and a willingness to make a conscious investment in oneself—even if that means taking a certain amount of risk. To achieve anything worthwhile requires that we take some chances and be willing to move out of our comfort zone. This doesn't mean betting the farm; not every risk will pan out. But I've learned that people who achieve true prosperity let neither risk

nor setbacks stop them. They don't give in or give up on themselves. If one approach doesn't work, they will try another. They know that if they are to be the hero of their own lives, they must be willing to take whatever steps will move them toward their dreams and their goals.

MONEY AS CURRENCY

It's no coincidence that money is also called currency, taken from the word *current*—the flow of electric charge through a conductor. To survive and thrive, we must learn to act as better conductors of currency. Currency represents energy expended in some form of work. This work can be expressed as physical labor, in the creative arts, or as specialized knowledge in science, law, engineering, or finance. Learning to manage money responsibly and serve others is like being able to use electric current in a productive manner. We can become powerful transformers for the currency of society. How we use that power is a great responsibility.

How We Learn a Wealth Psychology

Just as a computer has an operating system, every family operates according to a set of spoken and unspoken rules. I call this the *family operating system*. This system greatly influences an individual's thinking and behavior. In the never-finished "nature vs. nurture" debate, research shows that nature, as expressed in each person's genotype, has the upper hand in defining one's biological

uniqueness. However, in the formation of a personal psychology, the ways in which one is—or isn't—nurtured are powerful factors in molding what nature has provided. As a result, the family operating system may strongly influence how an individual thinks and behaves.

Your family operating system effectively helps to program your beliefs, attitudes, skills, anxieties, and expectations, both conscious and unconscious. In addition to the programming you receive from your family, your mindset is also colored by your early schooling and the general environment in which you were raised. This operating system specifically affects your attitudes and beliefs about money, wealth, and financial success. The programming you receive can greatly condition—for better or worse—the degree of monetary gain or financial wealth that you are likely to achieve. Examining your background and the family operating system that you were exposed to is an important step in making constructive changes in your subconscious programming about money, wealth, and prosperity.

But if you didn't learn a psychology of wealth from your family, can you still learn it? Can you gain the attitude and habits that drive success? Most certainly. That's a simple answer, yet indeed many people can and do prosper financially despite being raised with meager resources or a lack of family support. And, of course, the converse is true: many people who were raised in wealth fail miserably with every opportunity; even with encouragement and resources, they do not seem to achieve their greatest potential. A psychology that includes balanced and empowered attitudes about money and self can be learned in a family with either vast or very modest means—or it can be learned on one's own.

Indeed, Leticia's story is one of many that tell about people from humble beginnings who have achieved a rich and rewarding

life. Like Leticia, they seem to carry within them a sense of abundance that manifests itself in success, regardless of their financial origins. A story that is now familiar to many of us begins with an idealistic young father who nonetheless abandoned his wife and his baby son, forcing them to live with relatives in very modest circumstances. When the boy was six, his mother remarried, effectively uprooting the family again—this time moving to a distant and unfamiliar country. Within several years, that marriage also failed, and the mother, the boy, and now a baby sister retreated to their relatives' home again. When the boy was in his teens, his mother again left the United States, this time alone, to pursue her career. By now you may recognize this boy as Barack Obama, the first African American president of the United States.

In spite of coming from a broken home with little stability and meager financial resources, young Obama had a mother who doted on him and loved him dearly. She and his grandparents instilled in him a belief in his own abilities, laying the foundation for him to reach his full potential. His mother expected great things of him. And she helped him become responsible for his own progress in life, awakening him before dawn every day to home-school him before his regular school day began. Barack Obama's story is one of many that illustrate the concept that a true psychology of wealth is not based solely on one's financial status, circumstances, or resources. Personal values regarding success, motivation, and self-confidence can be the building blocks for a psychology of wealth.

Unfortunately, the principles of a learned psychology of wealth, which include self-worth and one's relationship with money, can also work to one's detriment. If you are born into a family whose mindset is that of financial failure or victimhood, then a healthy sense of self-worth and a sound psychology of wealth can be much harder to come by.

I Won the Lottery!

Some curious examples of how this lack of a psychology of wealth can allow even the rich to fail are found in stories of people who win the lottery. All too often, their lives unravel when the money floods in. They quickly lose not only their bearings, but often their millions. It's a short trip from "I won the lottery!" to failure. The problem is not only that the sudden winners are unschooled in how to handle money; often their very identities crumble as the expectations and attitudes of their friends, family members, and others shift suddenly and dramatically.

That situation is exactly the one that Shefik Tallmadge found himself in at the age of 29. In 1988, Tallmadge won what at that time was the largest jackpot ever in the Arizona lottery: \$6.7 million, or \$335,000 each year for 20 years. Eventually he lost every penny. Tallmadge later acknowledged, "They gave me enough money to get into trouble, but not enough money to make me rich. I made some mistakes—very, very expensive mistakes." Unfortunately, having more money most likely would not have helped him. When people lack a healthy psychology of wealth, the decisions that cause them to lose \$6.7 million are the same kinds of decisions that will cause them to founder no matter what amount of money is involved.

According to Shanna Hogan of *Times Publications*, when Tallmadge walked into a convenience store to pick up a bite to eat and check his weekly lottery ticket, he had just a few dollars left to see him through the next two weeks until his next paycheck. She described the scene: "The clerk routinely inserts the ticket into the machine to see if it's a winner. The machine immediately begins playing a happy tune. 'You can't cash this here. You have to go to Phoenix,' the clerk tells him as he hands back

the ticket. ‘All the numbers match.’ ‘What?’ Tallmadge says in disbelief, examining the ticket.”²

Tallmadge was a winner, but not for long. He wasted no time starting to spend. Upon receiving his first check, he quit working. Next, he went shopping and bought a new Porsche 911 Carrera convertible and a Rolex. Then he took his immediate family on a trip around the world. Afterward, Tallmadge enrolled in Northern Arizona University, where he met his wife.

Sometime after graduation, he and his wife moved to California, where they bought several houses, including one on the beach. Tallmadge’s first problems involved California income taxes, so he and his wife moved to Florida, which has no state income tax. There they bought two more beach houses. Tallmadge had also experienced one of the common drawbacks of suddenly coming into a large amount of money—a deluge of people asking for help. For Tallmadge, the requests from friends, family members, and even total strangers had started within hours. In addition, he was the prey of companies that were constantly pressuring him to exchange his annual lottery payments for a lump-sum payment at 40 cents on the dollar. He eventually gave in and took one of these lump-sum payments. With that money, he invested in several gas stations, which soon failed.

In 2005, while battling with the IRS over back taxes, Tallmadge filed for bankruptcy. The *Arizona Republic* quoted him as saying, “I entered into the big shark pool, and I was the little minnow. The lottery did change my life. What I did with it afterward was the problem.”³ His wife is now the main breadwinner in the Tallmadge family, and he is a stay-at-home dad.

According to the Certified Financial Planner Board of Standards, nearly one-third of all lottery winners end up losing it all.⁴ So, what are the other two-thirds doing right? Milt Laird, of Paso Robles, California, is one of the success stories—and he has

insight into the reasons that his experience differed from that of so many others. David Fusaro of the Columbia News Service wrote of Laird's experience, "He won a \$27 million jackpot in the California lottery in 1990 and has been comfortably retired on his California vineyard ever since." Laird and his wife used their windfall to travel and to make smart investments and consciously considered their donations to charities, family, and friends. Laird explains what made the difference in their lottery success: having a sturdy emotional foundation before winning the lottery was the key to their happiness. "I think a lot of people are unhappy with their life for various reasons," he said. "They attribute it to a lack of money; then they get money and they think everything is going to be perfect."⁵ In other words, Laird's healthy relationship with money allowed him to maintain his balance and use his financial boon to create a truly prosperous life.

The Magnolia Housing Project

Rickie Keys grew up in the Magnolia Housing Project in New Orleans in the 1970s. Despite its beautiful name, Magnolia had more murders per capita than any other housing project in the city. The number of violent crimes committed there was higher than that in many entire municipalities elsewhere in the United States. Murder, pimping, assault, and larceny were common occupations.

Rickie got out. He borrowed money to go to college, graduated from Tulane University, and later earned a Ph.D. As founder and president of Renewal Financial Services,⁶ based in Shreveport, Louisiana, he is sought out for his plainspoken, no-nonsense financial advice. He works with financial services companies around the United States, helping people who are

underserved by traditional banks with financial education and budget-skills training. Rickie enjoys a richly rewarding life, and he's teaching others to do the same. Considering where he came from, this is no small feat. In an obvious understatement, Rickie says, "People in my neighborhood didn't have resources." Yet he was able to navigate out of circumstances that resembled shark-infested waters.

Rickie says with pride, "Gloria Mae Keys, my mom, was a strict disciplinarian. She knew what we had to do to get out of our situation. Having faith and getting an education were two of the most important steps. Everything about money that I believe to be important I learned from my mother. She sat us down at the kitchen table and taught us what her father taught her: 'kitchen-table economics.' You can have either a good relationship or a bad relationship with money. And my relationship with money is good. It's like any relationship: there are ways to make it work. The rules are simple. You take responsibility. You budget. You pay in cash or charge things and pay them off. You take care of yourself and maintain balance. Don't spend more than you take in. Put some away for a rainy day, and invest where you can."

Rickie finds the roots of his inspiration in his family's past. "Certainly my mother was my greatest inspiration, and she taught me well. But I had no role model for monetary success," he says. "I didn't know what it looked like. So I took the street-cars up and down St. Charles Avenue in New Orleans. Through the windows, I watched the antebellum mansions go by—large homes, cars, and beautiful lawns. Those images stuck with me and gave me something to strive for. I also sought out people I admired."

One of those people was Rickie's grandfather. Despite bitter poverty, Joseph Colbert had achieved prosperity. Rickie explained, "My granddaddy owned 68 acres of land in Louisiana.

He started out as a sharecropper on a plantation and was encouraged to buy acreage. He was inspired by others around him who were more successful. He didn't have the money to buy the land and build a house, so he paid for the farm in installments. One of my aunts told me that, although the children had to help work the land, he made sure they all went to school. She said, 'We didn't know how blessed we were. But we learned that you can have what you want. You just have to work for it.'

"My granddaddy taught his children well. They all had the opportunity to go to college, and five of them did. Several received master's degrees. He taught them about money. My aunt also remembers some of his kitchen-table lessons: 'Don't spend it all. Use it wisely.' And my favorite: 'Always put up a dry stick for a wet day.' My granddaddy promised us that the farm would always stay a part of the family, and it has. With 12 children, he did not have much to leave except that land, but he also bestowed a vision of independence and prosperity. As a young kid, living in one of the worst inner-city environments imaginable, I held that vision in my heart. It is a part of who I am. I respected his accomplishments. I realized what it meant—that I could do it, too."

*The reason man may become the master of his own destiny
is because he has the power to influence his own
subconscious mind.*

—Napoleon Hill

The Fortunate Few

If you, like Dr. Rickie Keys and Senator Leticia Van de Putte, are among the fortunate few, you may have been born into a family

or household whose outlook on wealth and money transcends the conventional perspective on prosperity. This way of thinking and being may have little to do with monetary status, financial advantages, or family wealth. It may be a deep-seated knowledge that you belong to a family that loves you, or a strong sense that your work makes a positive difference in the world. It could be a quiet confidence in your ability to achieve your dreams, no matter what life brings, or it may be a feeling of inner peace. If so, your birthright is much more valuable than any amount of money. In such a family, you would have had the opportunity to see that wealth is more than an accounting of financial assets.

Countless authors, philosophers, and academics have pondered the meaning of wealth. New books and articles telling stories of personal and financial triumph over challenging circumstances are published almost daily. Volumes of financial advice and “how to get rich” formulas are written by successful people from all walks of life. Yet in spite of this abundant guidance, many of us never achieve the kind of wealth we desire. In part, this is because a single definition of wealth—and therefore, a magic formula for achieving it—simply doesn’t exist. When it comes to financial success, one size does not fit all.

While many of the stories we read on this topic are inspiring and meaningful, no single story can take into account the unique circumstances and decisions that each of us face at any given moment in our lives. On television, we currently are hearing popular financial advisors counsel us to save every possible penny and cut out all luxuries, even family vacations. This broad-brush approach overlooks individual values and circumstances that can make all the difference.

For example, these advisors may question why a couple with limited resources would decide to take their kids to Disneyland. Yet a closer look could reveal special circumstances, such as an

illness in the family, that give the trip significance and value that can't be readily seen by someone outside the family. What if a child is so inspired by the experience that she decides to work toward becoming a cartoonist for Disney? This, in fact, is exactly what happened with the son of a good friend of mine. The boy even went on to surpass his childhood ambition to become a Disney animator and today is a successful movie producer. Although the vacation expenditure may seem to yield no immediate, tangible, or practical result, its value for the family may be incalculable, and that is not something we can judge for others. Like Leticia's grandmother, we must have the freedom to pave our own way, make our own decisions, and let our life be of our own making.

What is important to one individual is frivolous to another. The sheer diversity of human beings—of our circumstances, backgrounds, needs, and desires—makes a single approach to finances and a single definition of wealth not only out of reach but meaningless. One person's indulgence is another's essential component of a good life—and neither is right nor wrong. The diversity simply reflects the impact of individual perspectives on the meaning of prosperity and how each of us relates to money. We must define what wealth means to us, based on where we are, where we've come from, and where we want to go.

A psychology of wealth can evolve through either absorbing the values of our family or community or, if those values are antithetical to us, rejecting the early influences of our youth entirely. The latter scenario provides some of the most dramatic examples of an individual's power to create and define a prosperous life.

Poor Is a State of Mind

If you met Tony Cupisz, you might think he was born with a silver spoon in his mouth. He appears fit and tanned, and he wears

well-cut suits. He has a kind of natural, youthful exuberance that is magnetic. I met him backstage as he was about to speak to 20,000 associates from his company, who were cheering with excitement. Tony is a cofounder of an international company that offers telecommunications and other services through independent business owners all over the world. He and his partners started the company in a competitive market with little support. Their organization is now heading toward a billion dollars in annual revenue; as of 2011, it was one of the largest direct sellers of telecommunications and essential home services in the world.

In the process of growing their business, Tony and his brother Mike, along with their two partners, have created the opportunity for tens of thousands of people to participate in their success. Many of these people now have prosperity stories of their own to share. As part of the audience, I had listened to some of these remarkable accounts before I went backstage to meet Tony. It was impressive to listen to such a diverse collection of successful and highly motivated people. It had made me even more curious about the men who had built such an exceptional company. When I found Tony backstage, the affection and respect that his colleagues had for him was apparent. He was surrounded by his company's top sales representatives, each of whom wanted a few minutes of his advice and encouragement. His generosity was obvious as, with a smile, he gave each person his full attention. He was clearly in his element. With a wink and a wave, he walked onstage.

Tony's childhood was challenging. He and his twin brother Mike don't really talk about it much, if ever. What they experienced is very much in the past. But the sharp contrast between their tough childhood and their brilliant success as adults begs for an explanation. When Tony later shared his story privately, what struck me most was his emphasis on gratitude. He explains

it this way: “To me, happiness and wealth is being completely, 100 percent grateful for anything good that you have—and then building on that. That’s where you start. Because I think everybody has something good in their lives. Life often doesn’t seem fair, but we can all start with that attitude and find what we are grateful for.”

He says, “As a kid, although we didn’t have much money, I didn’t know what ‘poor’ was, because poor is a state of mind as well as a financial condition, if you know what I mean. A very wealthy, sophisticated person might go bankrupt, but you wouldn’t look at a person like that and say they’re poor. There’s poor, and then there’s just no money. Your perceptions and beliefs matter. Success is achievable if you choose it and work at it. But if you don’t choose it or believe it, you most likely will not have success. You really have to work on yourself—on your attitude, and your beliefs, and the way you think.

“You have to believe it’s possible—and do something. Not everybody ends up doing exactly what they thought they would. But sometimes they end up doing things that are great, simply because they took a step that made them aware of something they could do.”

Tony also talked about doing everything you can to move ahead in life. He believes that success comes from making good choices. Everyone will face obstacles, he said, but if you want to experience prosperity, you have to keep moving ahead doing something—and do it with passion. That’s what he’s doing.

Over the years, I’ve coached senior executives whose accomplishments are reflected in their sky-high salaries and luxurious lifestyles. Some of these highly successful people admit that they love their jobs so much that, if necessary, they’d do them for nothing. Like Tony, they are grateful and consider themselves blessed to have fulfilling work. However, others, including

top executives in Fortune 100 corporations, live with relentless anxiety. They are driven by the fear that someday, somehow, they might lose everything; a few even fear becoming homeless. Clearly these two sets of apparently successful individuals have developed different views of wealth, success, and prosperity—and their relationship to them.

For truly successful people like Tony Cupisz, however, wealth cannot be defined strictly in terms of finances. “The real things in life that people want are so much more than money,” Tony asserts. “There are people who are wealthy in family, or wealthy in love, or wealthy in friendship. Others have great health. You could have money and not have friends or family or love or good health in your life. To me, wealth is having what you really want in life. I have a friend who has a great family. He makes decent money, but he is very rich in his family. He has a great wife; he has twin daughters; he has two great sons. You couldn’t buy what he has with any amount of money. The really important things you simply can’t buy.”

Understand Your Relationship with Money to Create Prosperity

If you were to define the word *wealth* right now, which words would you use? Everyone may define this word slightly differently, but most likely your definition of wealth encompasses abundance. And if you are like most of us, that means financial abundance. It’s no wonder. A look in Merriam-Webster’s dictionary shows that wealth can be defined as an “abundance of valuable material possessions or resources.”

The way you answer this simple question about the definition of wealth can help to reveal your conscious view of money

and success. Discovering the *unconscious* attitudes and concepts that may be driving you may take more work. Having a clear understanding of your own attitudes and desires—both conscious and unconscious—is a good place to start on your journey to a healthy relationship with abundance. By examining and identifying your concepts of success, career, work, and achievement, you can begin to break limiting patterns and unlock your own potential to achieve true prosperity.

Socrates understood a concept that remains relevant today: “The unexamined life is not worth living.” By making the effort to consider where we stand in life and where we want to go, we can begin to evolve and move forward. If we do not examine both the conscious and the subconscious beliefs that drive us, life can become an endless pattern of unconscious repetition. Through examination and contemplation of our deepest beliefs and influences, however, we can break an unhealthy cycle and move forward.

What concepts and attitudes about money and wealth have you learned from your parents, your community, and your culture? Certainly your upbringing and early environment will have helped to shape your view of yourself and your attitudes toward money and success. But that does not mean that we are locked into the psychology of wealth—or the lack thereof—that we learned as children. Through the examples of courageous clients I have seen in my practice and the many people I’ve met while writing this book, I have discovered that it is seldom too late to grow and to learn new ways of thinking and being. Opportunities to change our course and set our sights on new horizons never end. To begin, we must examine where we are on the continuum of success, wealth, happiness, and health.

What Does It Take?

I couldn't embark on an investigation of the psychology of wealth without considering the "law of attraction," a concept that burst into the national spotlight after the movie *The Secret* was released in 2006. *The Secret* inspired an enormous wave of interest, controversy, and questions. Why?

The movie's core message is "like attracts like." That is, positive thinking brings about positive results, and negative thinking leads to negative results. For example, by making a positive statement, such as "I am rich," you can create the reality of financial success. The reason for the movie's popularity is no mystery: it promises that we can take control of our lives and create wealth through the power of imagination and intention. Predictably, its claims about the effectiveness of positive thinking brought a critical backlash. Yet the ideas behind it are at least as old as the Bible, with its wise assertion that with a little faith, nothing is impossible—even the movement of the proverbial mountain. These ideas are also based in some science.

I truly admire the work of Bruce Lipton, Ph.D. This famed cellular biologist and recipient of the Goi Peace Award is the author of *The Biology of Belief: Unleashing the Power of Consciousness, Matter, and Miracles*. Bruce has demonstrated that our thoughts have the power to heal or harm us and that we can even change our bodies at a cellular level by retraining our thinking. He observes that "70 percent or more of our thoughts . . . are negative and redundant," and therefore we may be doing ourselves harm by not paying attention to what we think. As Bruce and I discussed at a recent workshop that he and Robert M. Williams co-facilitate each year, positive thinking is just the beginning. Bruce often cites Rob Williams's work as offering

effective approaches to altering consciousness and effecting positive change.⁷ In my own life, I have also appreciated the simplicity of Rob's methods to expedite inner and outer changes. Whatever method one may use, a new state of mind must be put into practice in order to move forward in life and achieve something greater.

Your current thoughts are creating your future life. What you think about the most or focus on the most will appear as your life.

—Rhonda Byrne

The Secret raised interesting questions about the role of consciousness in the psychology of wealth. It encourages us to ask: what internal changes are required to develop a psychology of wealth? And what are you really striving for when you strive for a prosperous life? To answer these questions, it helps to understand not only your own psychology and family history, but the “family history” of wealth itself. In the next chapter, we will enter wealth's attic and unpack the family album of its journey in America to start discovering how we can join its rich evolution.