

1. Third Millennium Street Smarts

Vision without action is a daydream. Action without vision is a nightmare.
— Japanese Proverb

A suitcase full of money — that's what Hugo Rosenbaum would pack in the morning. Then he would carry it downtown. Could he manage to buy his family a loaf of bread and some milk?

Oy vey! That was my grandpa, living during Germany's crazy inflation of 1923. One thing hasn't changed since. Money remains unpredictable.

Even the best financial advice won't protect you from market hiccups. Nor can high-yield interest guarantee that you will make money long-term. Sadly, the opposite of earning big interest isn't earning small interest. Financial surprises can mean, "No interest, high inflation, and not enough money at all."

Only one form of interest can be absolutely guaranteed. That's your own personal interest in growing rich. Your drive to succeed can bring dividends, compounded daily.

Unfortunately, these dividends aren't called "money" but "wisdom." As in "Learning from your experience and not giving up until you really do grow rich."

Certainly, this wisdom is nice. Wisdom plus big success is nicer. I believe that people like you and me have the right to attract all the wealth we can, and that we can do it honorably, as part of our religious and/or spiritual striving.

If that's your plan, too, it's vital to understand how the process of gaining wealth is changing in the third millennium. With the evolution of human consciousness, certain kinds of make-or-break knowledge are required for your dreams to come true.

The basis of this knowledge is **energetic literacy**. That means using techniques to look beneath the surface of life. Call it “inside information” if you like. Anyone can access it, provided you have learned how to read in this particular way.

TODAY’S VERSION OF A GUTENBERG SHIFT

Since ancient times, a deeper form of perception has been available to a fortunate few, whether they were called prophets or oracles, shamans, gypsies, or healers. Many were publicly ridiculed. But when upstanding citizens needed help badly enough, they would sneak out of town to consult that counter-culture expert.

Regarding perception, what once seemed like a weird super-power has become normal. (And isn’t that as good a way as any to view evolution?) Human consciousness today is going through a kind of literacy shift comparable to what happened during the Gutenberg era.

Now could be the first time in recorded history when energetic literacy is being used in everyday life by perfectly respectable, sane, everyday people... millions of them, maybe hundreds of millions.

Did you ever wonder how, once upon a time, book-smart literacy developed? In the first millennium, only the privileged few could read words. Then came the Gutenberg era, halfway through the second millennium. Movable type meant that printed books and pamphlets became easily available. Just about everybody learned how to read.

Fast forward to today’s more intuitive kinds of reading. I have learned ways to do it. Maybe you have, too.

Or maybe you have had a close encounter — of a very practical kind — with somebody proficient in energetic literacy, perhaps a specialist in alternative medicine or psychological profiling.

So many people today have become seekers and finders of energetic literacy. Reading what makes people tick at the quantum level: That is becoming basic literacy in the third millennium. Now it can revolutionize how you build wealth.

SHOW ME THE MONEY

“But enough about literacy,” you may be thinking. “This Magnetize Money Program is supposed to be about money. My money. How to have more of it.”

Coming right up. Energetic literacy offers us very practical ways to increase success. Get ready for something radically new. This is third millennium knowledge. Maybe you’re familiar with get-rich-quicker books from the late second millennium. We’re going to take them to the next level, the deeper level where more power becomes available.

Why All Energy Is Not Created Equal

Taking action at the surface level of life, a certain amount of energy is available. For instance, we could take a sheet of paper and make a change at that level by ripping up that paper. (Not this page, please!)

The ripping sound could be quite satisfying. In terms of physics, that sound would come from energy released by making a structural change at the surface level.

Making change deeper, at the chemical level, a larger amount of energy would become available. If, for example, we were to burn the page of paper, what then?

Heat would be given off, sparks and flames. It wouldn’t be enough to keep you warm all winter. Still, this chemically-based change would release more energy than changes made at the surface level.

Now, if we could go still deeper within and make a change at the atomic level — if, for instance, we could split just one atom within that sheet of paper — woo-hoo! Again, I’m not suggesting you do that with any page here. But wouldn’t that be a rather memorable explosion, if you could manage it?

Energetic literacy isn’t surface. And since deeper levels of life always contain more potential energy, our Magnetize Money secrets for the third millennium can bring bigger results than the more superficial techniques (even really great techniques) from earlier eras.

SUCCESS PRINCIPLES + PROSPERITY PRINCIPLES = \$\$\$

For historical perspective, consider. Second millennium books and workshops stayed at a surface level compared to now. They fell into two major categories:

- **Success writings** emphasized what to do in order to become rich, taking *objective* action steps to gain wealth.
- **Prosperity writings** emphasized how to think and be, offering *subjective* ways to attract wealth.

Success writings were especially likely to emphasize the surface of life. “Depth” came from thinking hard about what you should DO. These methods tended to be intellect-centric. If desired outcomes were slow in coming, you needed to think harder, work extra hours, make even more elaborate plans, network more cleverly, etc.

If ideas from Blanchard and Johnson’s *One Minute Manager* couldn’t get the job done, an ambitious reader might upgrade to Steven Covey’s *Seven Habits of Highly Successful People* or Brian Tracy’s *100 Absolutely Unbreakable Laws of Business Success*. (Brilliant men all, with Mr. Tracy a special favorite of mine.)

More tips and habits, larger numbers in the title — did they really add up to more money?

Second millennium success teachers were great at devising success strategies, except they ignored the inner resources required to make them really work. Energetic literacy is, among other things, a powerful tool for diagnosing inner blockages. Energetic literacy can also bring solutions at the deepest level, the level of the human energy field or aura. Only then can thought and actions gain their full potential.

Meanwhile, *prosperity* teachings from the second millennium had problems of their own. “Depth” came from feeling and thinking about spirituality. But the rest of a person’s life was not approached with depth. Instead, spiritual beliefs were superimposed upon it.

Ideas like the Law of Attraction (LOA) or Seed Money might sound great in theory. But few people knew how to research, “What does this particular belief system do to my whole self — all of me, not only the part that seeks spiritual perfection or religious salvation?”

That matters. Every choice in life can set in motion significant long-term consequences. And these are real-life, complex consequences, not just, “After I wish upon a star, all of my dreams will come true.”

Beautiful beliefs do not necessarily produce equally beautiful consequences for a person’s entire energetic system. What if results are semi-ugly? Results could even limit a person’s energetic effectiveness.

By analogy, behold a sumptuous chocolate layer cake, glistening to the eye, tempting to the tongue, and beautiful in every surface way. If you, or your doctor, had a way to go deeper into your physical system and test your blood sugar, the consequences of eating that cake might not be all sweetness (of crumb) and light (frosting).

Similarly, how can we tell what any success system or prosperity practice truly delivers at the level of energy?

Enter energetic literacy. Toward the end of the second millennium, millions of people began using energetic literacy and related healing methods to access that deepest level of insight. Pioneers of energetic literacy made life-changing discoveries such as these:

- Holistic healing methods could improve *physical health*. Techniques like Donna Eden's Energy Medicine, Reiki, acupuncture, homeopathy, Quantum Touch, etc., worked because they could improve functioning at the level of the human aura.
- Afterwards the aura-level improvement would work its way out to the surface level of life and bring physical healing.
- Other energy-based techniques became popular for improving *mental health*. For instance, Emotional Freedom Technique opened up the new field of Energy Psychology.
- For releasing cords of attachment and other astral-level debris, Energy Spirituality was developed. Here the goal was to improve *spiritual health* by permanently removing stuck energies.

But nobody, and I mean nobody, had figured out how to apply full-scale energetic literacy to the areas of success and prosperity.

THE HISTORY OF IDEAS... AND YOUR WALLET

Let's take the perspective known as "History of Ideas," where literacy can be seen in the context of human development. From this perspective, consider late second millennium terms like *holistic health*, *New Age*, and *mind-body-spirit*.

Although they seemed like huge breakthroughs at the time, these terms really played just a transitional role.

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Sure, it was great when holistic healers prompted us to notice the whole person, including the component of energy. Can you remember the effect on you when you first encountered those concepts? Didn't it change your life?

"What, my doctor isn't the one responsible for my health? What, the responsible person is me?"

Millions of us began to take personal responsibility for our lives, thanks to a courageous doctor, a massage therapist or yoga teacher, someone who introduced us to alternative medicine.

Nevertheless, in the late 20th century, we practitioners and clients were just getting started. We needed something way deeper, even if we didn't know it yet.

Including all three parts of self, rather than one, didn't guarantee powerful results. Mind, body, and spirit can be approached in very superficial ways. And often were. But back in the day, how could a practical person distinguish what really was deep from what just attempted to be?

Fortunately, in this third millennium, leading-edge techniques for healing have begun to include an energetically literate approach.

It has become possible to evaluate energies with precision, to tell if spirit is being used as a substitute for human emotions or vice versa. We can distinguish what brings real change to objective reality versus feel-good fantasies.

Healing approaches to mind-body-spirit are changing with this new literacy. Old MBS methods like Relaxation Response and Stress Management moved people like propeller planes. Energy Medicine, Energy Psychology, and Energy Spirituality can fly us like jets. Evolving so much faster now, we can ask smarter questions about our financial health.

For instance, when it comes to success and prosperity teachings, finally, we can ask...

WHAT'S THE CATCH?

Energetic literacy can tell us precisely which energy consequences flow from any set of get-rich teachings.

Common sense tells us, “Don’t put all your eggs in one basket.” Yet consider the plight of prosperity seeker Carla before the days of energetic literacy. To her, trying something new might mean, “Paste an extra image onto your dream board.”

And even a veteran success seeker like Chris might be fooled by good-sounding advice. For instance, say that Chris is a big fan of Brian Tracy. Chris reads a brilliant success technique in *The 100 Absolutely Unbreakable Laws of Business Success* and tries to apply it.

All of us think and act based on how we, personally, are using our energy systems. Let’s suppose that Mr. Tracy’s techniques were developed based on using the full moneymaking power of his energy field. (According to my research on him, this is true. You can read the details later, since Brian is one of the success experts I’ll be profiling.)

By contrast, suppose that Chris is energetically limited right now. It’s due to problems with old patterns of dysfunction — problems that can be changed, but haven’t been changed yet — patterns that Chris is now clueless about.

Say that, technically, the part of Chris’ energy field that works well for him now is his Solar Plexus Chakra. As for the rest, it’s pretty shut down. (According to my research with clients who emphasize success teachings, hidden patterns like this are common.)

Taking Brian Tracy’s advice, Chris tries his hardest. But, remember, Chris is still using just a fraction of his full energetic resources. Consequently, he is doomed to be ineffective, no matter how hard he tries... so long as, energetically, he positions himself in his typical “one basket” way.

How obvious would Chris’ problem be, especially before energetic literacy became widely available? Not at all. Yet, once we *can* read patterns of energy use, anyone who chooses can locate a problem like this one. And solve it.

Sometimes an “all in one basket” problem can even be *caused* by enthusiastically applying a success or prosperity teaching. The expert doesn’t intend this, of course. Nevertheless, it happens.

And how would you or Chris know if such a thing were to happen? Using only on surface literacy, you wouldn’t. For months or years, you could be working diligently, succeeding in terms of that new program.

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Eventually, you might do a reality check. And then you'd feel very depressed, because you were doing everything right without getting the promised results. (This, of course, is exactly what happened to Hannah, whom you met in our Dedication.)

By adding the perspective of energetic literacy, I'm going to teach you how to spot hidden problems, then solve them. Energetic literacy can reveal the "Sounds great but" part, i.e., The catch.

I'm going to help you tell if hidden problems at the level of energy could be sabotaging *your* success. Then I'm going to provide you with energetic workarounds. Nothing could be more individual and personal (and rewarding) than this kind of do-it-yourself.

Some common problems, or catches, are worth considering right from the start. Here are three big ones.

SUCCESS STRATEGIES — THE CATCH

Success teachings often appeal to your sense of can-do. Authors like Steven R. Covey are brilliant, and they speak from experience. Only consider the possibility of a missing ingredient.

If you investigate what success experts take for granted, you'll see what I mean about success being sabotaged at the level of the human energy field. (And in future chapters you will learn specifics, because I'll be using energetic literacy to read some of those auras for you.)

Success teachings are great at systematic, step-by-step self-improvement. Well, that can apply to your energy field, too. Our Magnetize Money Program can help you identify places in your energy field where you have been stuck or imbalanced. Then I'll provide workarounds, based on work with my clients.

PROSPERITY STRATEGIES — THE CATCH

Inspiring prosperity theories may bring near-disastrous consequences in objective reality.

If you want material success here on earth, pure inspiration won't deliver. Energetically, the long-term consequences of a prosperity teaching could be downright destructive (and as you'll soon read, many of them are).

THE UNIVERSAL CATCH

In the past, were you drawn more to prosperity teachings or success strategies? Either way, one catch has been the same. Lacking energetic literacy, you had to settle for a surface-level technique I know you're very familiar with. It's called "Trial and Error."

In this Magnetize Money Program, I'm going to expose problems that couldn't be revealed without energetic literacy. Yes, there are definite reasons why a Resourceful Reader like you can do all the "right things" as advocated by experts yet, sadly, remain financially stuck, stuck, stuck.

OUR MAGNETIZE MONEY PROGRAM

Problems are found with energetic literacy, but so are solutions. And that's why the underlying tone of this program is joyful rather than sobbing.

Regarding examples used in this print book and also the Online Supplement, what about names? Full names are accurate but when first names only are used, they're fictitious. My stories come from very real clients and workshop participants. I have promised them confidentiality. Of course, I have changed their names and revealing details.

Ethically, I do feel it is appropriate to share these stories, also to profile famous people who have chosen to be in the limelight. Not only will I name some of them. I will use energetic literacy techniques to explore who they really are... sometimes in marked contrast to how they describe themselves.

When a success expert teaches seminars or creates a fabulous website, this is no blushing, aw-shucks, ignore-me kind of person. Same goes for the mega-tycoons who supplied their color photos for Forbes Magazine's famous annual lists of the wealthiest people in the world.

For those who deliberately hold themselves out as experts on success or prosperity, what could be fairer than researching their who-you-be?

Read more on this topic on the Online Supplement, "The Ethics of Profiling the Rich and Famous."

Incidentally, every one of my books on energetic literacy contains a photo of me suitable for profiling, often accompanied by an invitation to go ahead and read me. With the rise of energetic literacy, why would a writer do otherwise? On the level of auras, there are no secrets.

HOW TO GAIN THE MOST FROM THIS PROGRAM

Resourceful Reader, to benefit from my discoveries you don't need full energetic literacy. Sure, I'd love to teach you the skills, having already helped over a quarter million people in that particular way. However, that kind of how-to would be... a different book.

For *this* book, you need no energetic literacy at all, simply your regular everyday common sense. You have your own sniff test. Well, use it.

Personally, I've had it with people I care about — smart and ambitious people who are trying with all their might to Magnetize Money — being sold prosperity ideals that make them *less* effective in life, not more effective at all.

Of course, you're invited to bring along whatever energetic literacy you do possess. Use that to supplement my research, especially the more controversial profiles. You can refer to the very same photos I've used, convenient to access with our "Photo Supplement" online.

When you come to the practical techniques (mostly in Parts Two and Three of this program), you can research yourself, too. Check out the immediate and long-term benefits of every single energetic workaround.

All that is optional, though. I will be using energetic literacy on your behalf. It's high time to clear up confusion and, in some cases, expose teachers who practice the opposite of what they preach. Let's tweak prosperity practices to make them more effective.

Here are seven practical ways to do this.

1. REGULAR READING, PACED TO MATCH YOUR NEEDS

You might prefer to start with a quick skim through all the chapters, enjoying the juicy parts. (Yes, there will be juicy parts.) Later, you can read start-to-end more methodically.

Whatever your pace of reading, I hope you'll soon appreciate why I often refer to a "Magnetize Money Program" rather than a "book." The difference, to me, is that a program implies personal involvement and discoveries. Your desire to Magnetize Money isn't merely a theory, is it?

Consider This

Please, if you do skim through these pages, skip all the exercises and workarounds.

Don't browse them. Instead, save that first reading for a time when you can sit down and spend a few minutes, reading purposefully. This will bring you a fresh, direct experience.

To make these chunks easy to find — or to avoid, if you're doing a quick browse — all are put in boxes like this one.

2. COMMON SENSE

This will help you to check all my ideas against what you already know, including objective reality. My goal is to help you to Magnetize Money in practical ways, so definitely bring along your common sense. No amount of energetic literacy can substitute for that.

3. YOUR INNER WISDOM

Of course, you already have a form of inner wisdom, whether formally trained or not.

Inner wisdom doesn't require that you become a renowned Christian preacher like Joel Osteen or a world-class trance channeler, like Esther Hicks. Your inner smarts count.

All along you have had powerful wisdom mojo. Maybe you're used to calling it a *truth signal* or a *gut reaction* or *hunch*. Maybe you simply call it your *B.S. Detector*.

At my publishing company, we call it *Women's Intuition*, and know that men are allowed to have it, too. Whatever you call that, bring it along for the ride.

4. YOUR SENSE OF HUMOR

Laughter is just a sense of proportion in disguise.

5. SEARCHING FOR SECRETS

Secrets that you can use for more success and prosperity — let's team up to find them.

In Napoleon Hill's *Think and Grow Rich*, readers were invited to treasure hunt in this way. Other influential prosperity writings do it, too. Is this just a gimmick popular for prosperity literature, like putting pink covers on chick lit novels? Hardly.

Your subconscious mind contains a treasure trove of wisdom. Any success you have ever had in business, every event, in every lifetime, is stored within you like data within a computer.

What happens when you pose an open-ended question like, "What secret knowledge will make me rich?"

That gives your subconscious mind a command to search through all that data, as though googling all your accumulated wisdom.

However long you're exploring this Magnetize Money Program (whether hours or years), until you get to the very last page, you will be in a success-boosting zone. Your subconscious mind can support you to discover 10 really powerful secrets of success, most or all of which you haven't consciously considered yet.

To access this inner wisdom, just open to the possibility that you will find 10 great secrets on your own. Maybe they will match the ones in the last chapter of this book, maybe they won't.

Who knows?

Who cares?

My goal in this program is to bring you really effective Aha's about how to Magnetize Money. Whenever you have one of those "light bulb goes on inside, woo-hoo" experiences, do yourself a favor. Take a few seconds to write down the related *secret* that can bring you more success and prosperity.

Jot down any idea that comes to you. Incidentally, one great place to do that is...

6. A MAGNETIZE MONEY JOURNAL

Journaling is an excellent, though totally optional, way to gain maximum results from this program.

Your Magnetize Money Journal

Your Magnetize Money Journal can make this program especially powerful for you. Here's all you need do.

Schedule just 5-10 minutes into your daily routine. At the appointed time, write about your latest Aha!

Add whatever secrets you figure out, plus your results from experimenting with the new concepts and workarounds in our Magnetize Money Program.

That journal can become your personal coach, helping you think through the concepts that are most relevant to your life now. Add thoughts related to your current money making strategy, dialoging away.

After you finish this Magnetize Money Program, go back over your journal. Highlight the insights that have helped you most. Choose your favorite 10 Secrets for Success and Prosperity. And then consider yourself a graduate of our interactive seminar.

The book I wrote for you plus the journal you gave yourself — now that's a great team.

7. BLOG ABOUT YOUR AHA!S

For years I have hosted a blog called "Deeper Perception Made Practical." Find it at www.rose-rosetree.com/blog. Search for posts and comments by me and Magnetize Money Program participants.

And if you have a blog of your own with posts that relate to the Magnetize Money Program, comment about THAT. Blogroll may await.

8. MUSE ON THIS

While exploring the Magnetize Money Program, feel free to add inspiration from your favorite prosperity hero. It could be somebody living or dead. For instance:

- Dale Carnegie, whom you always wanted to have in your life, winning your friendship and influencing you — but only in the nicest possible ways.
- Bill Gates, adding the bonus of nerd power.
- Oprah, inspiring you as only she can.
- Your fascinating Uncle Joe, a self-made billionaire who left no money to you. Regardless of whether he was a nice man, he might serve as inspiration for the getting rich part.
- Renee Fleming, since you're constantly playing her opera singing in the background. Whatever your soul music, whoever your personal muse might be, you're invited to bring him or her along.
- George Clooney. Sure, you could invite him just because you like him. He's also rather wealthy by human standards, which won't hurt.

We won't be conducting a séance, which would be... another book... and not one by me.

Instead, you can simply add a particular person's consciousness to your team. Either tape a photo to an index card or write that person's name on a new index card in nice big letters.

Bill Gates

Your muse can become such a fine bookmark! Another option: When using your Magnetize Money Journal, place the card/photo version of your inspiring person on a chair next to you. It's that simple.

Once upon a time you played with dolls or action figures, right? As a grownup, you're still allowed to imagine you're hanging out with somebody interesting. In this case, choose somebody really smart and very, very successful.

Resourceful Reader, I don't know how much trouble and expense it would take before you or I could hire Bill Gates, in person, to sit with us on the bus and whisper sweet somethings into our ears. At a minimum, I'm guessing, I would have to buy myself a much fancier computer, because if he saw what I have now he might not really want to become my muse.

Our index card version of muse, luckily, can be totally low-tech. Or before bringing in Swooney Clooney, you won't have to dress up one bit. You get the idea.

As we Magnetize Money, we're going to do more than imagine things. I promise. Still, you can do all those practical things and still bring along your choice of imaginary friend. Me, I'm considering Gates.