

Secrets to Creating Money Effortlessly using Lucid Dreaming



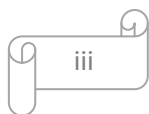
Scott Rauvers

Disclaimer

The experiences expressed herein are solely those of Scott Rauvers, the Solar Institute and our editorial staff and is deemed to be from reliable sources. The material in this book shall in no way be interpreted or construed as a solicitation to sell investment advisory services or an attempt to render personalized investment advice. Products and services of the Solar Institute are offered and sold through individually licensed and appointed sales representatives.



Secrets to Creating Money Effortlessly using Lucid Dreaming





About the Author

Scott Rauvers was born in Boulder Colorado and grew up in north-east Australia. He has been a successful entrepreneur for more than a decade, is the author of more than 16 books and is the founder of the Institute for Solar Studies (ez3dbiz.com) and the unique e-commerce site mighty.com. As of 2018 he currently resides on the island of Oahu in Hawaii.

Secrets to Creating Money Effortlessly
using Lucid Dreaming

Copyright © April 2018
Scott Rauvers
All rights reserved.

ISBN-10: 1533598207

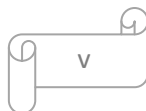
Third Printing

Read the first 3 Chapters of this book free at:

[www.ez3dbiz.com/master
money_manifestor.html](http://www.ez3dbiz.com/master_money_manifestor.html)

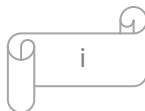
or by visiting
www.ez3dbiz.com/library.html

**May these writings go forth to bless, heal,
inspire, elevate and dignify the
minds and hearts of
men and women**



DEDICATION

**This book is dedicated to all
those seeking to understand
where true abundance
flows from and looking
to increase their
income /
cash flow**



Other great titles published by the Institute for Solar Studies on Behavior and Human Health

- **A Plan to Unleash Creativity, Harness Intuition and Increase Money Flow**
- **The Complete Guide to Natural Toothache Remedies and Re-mineralization – Fourth Printing / Revised late Winter 2018**
- **The Vegetarian's Guide to Longevity via Gene Therapy and Raw Foods**
- **A POD Publishing Manual. Free Marketing Strategies for Experienced Amazon Authors**
- **The Emerald Tablets: The Keys of Life and Death by Thoth the Atlantean**
- **Following the Sun. Using Sunspot Cycles to Change Your Destiny and Empower Personal Growth and Other Stores of Self Transformation**
- **The Official Guidebook of How to Make Tinctures and Alchemy Spagyric Formulas**
- **Improve your Remote Viewing Accuracy Techniques using Quantum Microtubules**
- **The 2018 Feng Shui Planetary Prosperity Almanac and Ephemeris with Organizer**

You may preview the first 3 chapters of any of these books by visiting: www.ez3dbiz.com/library.html



Secrets to Creating Money Effortlessly
using Lucid Dreaming



Use this book to learn how to

**"Think Big, Pray Big,
Believe Big
and Act
Big"**



FOREWARD

People spend entire lives searching for ways to acquire tremendous wealth. They seek external resources thinking it will give them what they want. Ultimately they become disappointed when their dreams don't turn out the way they planned never acquiring the riches they aspired to. In their disappointment they discover that all sense of self-worth was lost in the process. Others choose to become incredibly wealthy at the expense of family, friends and spiritual health. *Secrets to Creating Money Effortlessly* using Lucid Dreaming creates the necessary "soul currency" to tap into the divine force in our lives. Scott's own example as an entrepreneur shows practical, straight forward ready-to-implement principles for the new millennium.

The flow of money obeys the law of circulation. It can and will become constricted during certain points in your life. However with the right mind set and knowledge, these temporary blocks can be dissolved allowing the energy to begin circulating again, sometimes returning stronger than before.

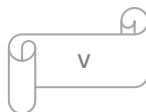
When one learns to tap into the creative force of soul currency, they immediately experience unprecedented satisfaction, abundance and fulfillment. You were born to become empowered, resourceful and enjoy a meaningful life through greater flexibility, greater abundance, greater prosperity and personal fulfillment. If you look at a \$1 bill you will find it says "In God we Trust". Whoever designed the engraving plates for the U.S \$1 bill must have acknowledged that the true source from which all abundance and prosperity flows from is coming from a divine source. To feel the divine flow immediately, recognize it, acknowledge it and be open to receiving it. You will then experience the flow



Secrets to Creating Money Effortlessly using Lucid Dreaming

from which not only money and ideas flow from, but also the source from which healing comes from. The generation of true, everlasting wealth is a firm mastering of this flow. The wealthy do this unconsciously and have attained this mastery through years of experience.

This book examines both the philosophical and practical approach in generating more wealth and income. Both these aspects are key to understanding how the flow of money works. *Secrets to Creating Money Effortlessly using Lucid Dreaming* is a guide offering an approach to achieving both financial and spiritual wealth. Take a journey on a path towards personal enlightenment and learn how to create wealth without sacrificing mind, body or spirit.



In a day-to-day strategy, readers of this book will learn six important keys:

-- **Why Erroneous beliefs cause Self-Sabotage.**

Learn how to reprogram your beliefs to make more room for abundance.

-- **The 3 Fold Stage of Money Manifestation.**

Ask, Believe, Receive. Only by changing perspective will you know when you have "*enough.*"

-- **Mantras and Affirmations that Attract Wealth and Prosperity.**

Just as mind affects matter, mind over money begins with believing that you actually deserve it and can get it.

-- **Opening the Floodgates to Prosperity and Abundance.**

Create your own perfect "*wealth storm*" and learn to ride the waves as money flows your way. Persistence and Patience are key.

-- **How to Budget. Why Saving Attracts Feelings of Prosperity.**

Money is a game. Keeping score is a matter of knowing how well you're doing while performing the steps.

-- **How to Break out of the Cycle of Poverty.**

You can wait for your ship to come in, but if you don't send any ships out, you will be waiting forever. How we think about ourselves greatly influences our successes & failures in life. Secrets to Creating Money Effortlessly using Lucid Dreaming is no ordinary "*self-help*" book, but is a modern guide offering complete peace of mind



Secrets to Creating Money Effortlessly using Lucid Dreaming

to help anyone build solid financial muscles and a successful, stress-free life. *Secrets to Creating Money Effortlessly using Lucid Dreaming* teaches you about yourself. It contains all the tools and insights you'll ever need to make immediate positive and lasting changes in the way you think by teaching you the secrets of eliminating barriers of thought and changing behavior, while becoming a better communicator with your subconscious.

This unique book also contains an assortment of various good luck and prosperity symbols placed at strategic points throughout the book.



Scott Rauvers



Secrets to Creating Money Effortlessly
using Lucid Dreaming

CHAPTERS



My Background. xxviii

Introduction. Page 1

Relationships and Wealth. Page 2

Chapter 1. Proven Strategies that Generate Lasting, Long-Term Wealth and Fortune. Page 4

The 9 Truths about Money

1. How One Thinks About Money

2. The Power of Small Amounts

3. More Money Increases One's Freedom

4. Long Term Thinking Pays Off

**5. Leveraging the Power of Time to Profit from the
Stock Market**

6: Admire Success and Those Who Achieved It

7: More Money is Not the Answer

8: Avoid Repeating Mistakes

9: Anxiety

Summary

Effective Long Term Goal Setting Strategies

Objectives



Taking the Long Way to Wealth
Multiple Streams
Getting in with the right Company
Daily Habits of Wealthy People
Investing in oneself
Savings Goals Builds Confidence

Chapter 2. Money Blocks. How they Emerge.

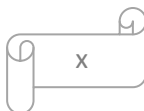
Page 12

Emperor Theodosius and how his philosophy contributed to prosperity blocks
How to Use Visualization to Manifest Your Desires
What is Visualization?
Visualization Tips:
Like Attracts Like
The 3 Fold Stage of Money Manifestation Exercise
What is Faith?
Ask, Believe, Receive
How to Tap into the Wisdom and Guidance from Experts
How to Make a Dream Map
Making A Wish Box
Learning to Detach and Let Go
Learning to Relax

Chapter 3. How To Overcome Self Sabotage On Your Way To Financial Success

Page 24

Notes on Increasing the Capacity to Receive
Why Self-Sabotage is Subconscious Sabotage
Taming the Inner Critic



Chapter 4. Techniques that Open the Divine Flow to Receiving

Page 30

Do not Let your Possessions Own You

The Power of Expectation

Courage

Chapter 5. Why Flexible Goal setting achieves better results. Learning to Create Objectives

Page 35

Obstacles as a Tool to Create Strength

Cleansing the Money You Receive

The 6 Sources of Wealth

The Four Directions of Energy

Chapter 6. The One Command Theta Exercise

Page 40

Ideas Awaiting Energy for Manifestation

The levels of our Beliefs

The Inner Smile Exercise

Geomagnetic Storms and Theta Brainwaves

Moon Phase and Theta Rhythms

Chemicals Produced in the brain according to

Brainwaves matching Moon Phases and Brain Waves

Techniques to Enhance/Boost Theta

Expanding Substance

Chapter 7. Techniques for Effortless Prosperity

Page 51

Progress without Struggle



Stress Free Techniques to Leaving the Comfort Zone

Chapter 8. The Flow Of Abundance Exists all Around You

Page 54

How Learning to Nurture Oneself is Key to Experiencing the Flow of Prosperity
Nurturing in Advance

Chapter 9. Making the most of the Energies of Abundance

Page 58

The Flow of Abundance consists of 2 Polarities
Choosing the best days of the Week for Maximum Productivity and Prosperity
How to Find the best days for Important Meetings
Food and Meetings
How to find the best days to unveil New Programs and Initiatives
The Best Times to Respond to E-mails

Chapter 10. Learning To Connect With Your Intuition

Page 64

How to Use Biorhythms to Become a Master at Anything
The 4 Primary Biorhythms
The secondary set of biorhythms
Learning to Trust your Intuition
How to Access Your Intuition
A Simple Technique For Making The Right Decision Quickly

Chapter 11. How to Perform the Freeze Frame Method

Page 72

A tool for successful decision making while under extreme pressure

How to Initiate the Freeze Frame Technique

A Quick Freeze Frame Technique

Bigger Decisions require more Energy

A second Quick Freeze Frame Technique

How to Deal with Uncertainty

Signs of False Intuition

Chapter 12. Why do the Wealthy Have Higher Suicide Rates?

Page 77

The Ideal Salary

Higher IQ and Lifespan

How to Increase IQ and Prolong Lifespan at the same time

Why Comparing Yourself to Others Leads to Feelings of Inadequacy

How to Utilize the hidden power of ENVY

How Your Thoughts Create Your Reality

Chapter 13. How Self Worth = Earning Ability

Page 85

Artificial Self-Worth

Why is self-worth connected to earnings?

Steps to Improving Self Worth:

Chapter 14. Learning to Express Self Love **Page 90**

Self Love is a Trait that Must be Learned

Artificial Self-Worth #2

Self-Love and Relationships

Learning to Develop Traits of Self-Love

Summary. Self Love

Affirmations for Self-Love

Fear of Succeeding. Fear of Failure

Dangers of remaining Stuck in the Comfort Zone

How to Avoid becoming enslaved and paralyzed by Fear

Three Techniques that Relieve Fear

Empowering your Brainstem

Fear Contributes to Lack

Affirmations for Self Esteem

Self-esteem governs each of our actions and reactions

Steps that Generate Self Compassion

Money and Fear

Immediate Buddhist Blessings Chant

How to Change Worry Energy into Productive Energy

Do Perceptions Forever Create Our Reality?

How to transform negative perceptions

Chapter 15. Opening the Floodgates Wide **to Invite Prosperity and Abundance** **Page 105**

A Thought Magnetization Exercise

Chapter 16. Techniques that Dissolve the **Trap of Poverty** **Page 108**

Who is rich and who is poor?

Why Excess Wealth is a Blessing



Secrets to Creating Money Effortlessly
using Lucid Dreaming

**How Having More Wealth Increases The Quality Of
Life For All**

Artists and Money Blocks

Tips for artists

How Money Inspires

**Why a Personal Decision to Increase Your Income is
Key**

Tips for Enjoying the Journey

**Chapter 17. Strategies for Alleviating
Chronic Homelessness**

Page 115

Learning the art of Resilience

What is Resilience?

The Law of Entropy

What good can resilience offer me?

How much do I believe in myself?

During the Good Times

How Do I Learn to become Resilient?

4 Simple Steps to Resiliency

**Chapter 18. Character Traits that Build
Long-Term Success**

Page 131

**Chapter 19. Steps to Quiet Inner Chatter
Negative Inner Self Talk**

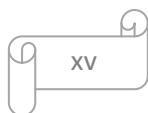
Page 139

**How to effectively develop a dialog with your inner
critic**

Additional tips to disarming the Inner Critic

**How to Effectively Respond to Attacks on Personal
Criticism**

Be assertive

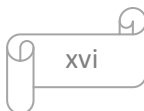


Breaking out of the Perfectionism / Procrastination Loop
Money Magnet Tips
How to exit the “Just Getting By lifestyle”
Transforming Feelings of Poverty to Feelings of Opulence
How to Use Tithing to Receive
Who should I Give to?
How Thoughts of Lack and Being Broke Attract more of the Same
Money and Expenses
Why Struggling Solidifies Your Situation
Why Budgeting Increases Abundance
Why Saving Attracts Feelings of Prosperity
The Marshmallow Experiment
Guilt free Frugal Living
How to Handle difficult People or Events
A Secret Technique to Immediately Diffuse a Fight
Frustration Is An Opportunity For Growth
How to Forgive
How to Bless
How to Tame Fear
How to Eliminate Hate
How to Transform Fear into a Creative Force for Good
Politicians

Chapter 20. Mantras and Affirmations for Prosperity and Wealth

Page 160

The Abundance Prayer
Magnifying the Results of the Abundance Prayer
Nam-myoho-renge-kyo
Notes about mantras and affirmations
528hz Divine Love
The Sri Yantra



Secrets to Creating Money Effortlessly
using Lucid Dreaming

Om Brzee

Kubera mantra

Wealth Gods and Goddesses of Various Cultures

Prayer to Dissolve A Lawsuit

A Prayer to write well

Warding Yourself Away From Future Danger

Magnify Your Talents through the Power of Belief

The Law of Supply and Increase

Gratitude

Techniques for Self-Love

Taking Time Out

A Simple Gratitude Grounding Technique

Why Showing Appreciation for Blessings Grants you

Access to the Flow

Vibration and Wealth

How to Manage a Sudden Excess Amount of Income

Larger Requests require more Expectation

**Chapter 21. How to Use the Emotional
Freedom Technique to Attract Abundance
and Wealth**

Page 181

The EFT Tapping Points

EFT Tapping for Money Exercise

EFT to Become Open to Receiving

EFT to Overcome Perfection

An EFT Exercise to remove perfection

**Chapter 22. Wealth Secrets of the Chinese
Zodiac**

Page 187



Chapter 23. The 60 Year Chinese Zodiac. Advanced Techniques

Page 192

What is the 60 Year Chinese Zodiac?

Chapter 24. Advice for Entrepreneurs

Page 194

Growth Management Tips for Growing Businesses

Using income from Sales to Fuel Quality

Dignity and Respect

Track your Progress

Routines fulfill Objectives

Momentum

How to Stay Committed to your Ideas

**The Trickle Down and up Effect and its Effect on
Spending and Saving**

**Why Handing Over Your Power to Others is a Bad
Idea**

Selling as an example of Connecting with the flow

Business Success Strategies

Making the Decision to Sell a Business

A Mind power Secret for Removing Creditors

Why the Journey is the Secret Ingredient to Success

An Early Rise Creates the Rich and Wise

How to Invest Without Bondage

Chapter 25. The Wealth Portal at Mount Canigou

Page 206

Starting Your Journey

Chapter 26. Understanding How Creativity Works

Page 214



Secrets to Creating Money Effortlessly
using Lucid Dreaming

Creative People

The Types of Creativity

The Process from Which Creativity Emerges

Solving Problems

An in-depth Examination of the Creative Process

The Unconscious holds all the Answers

**Original Goals may change during Periods of
Creativity**

**Special Attention Showered on Groups Enhances
Worker Output**

How to Effectively Ignite the Fire of Creativity Within

Simple Methods to Induce Creativity

**Creativity Embraced as Public Opinion Changes Over
Time**

Routine Artificial Creativity

Recognizing the “Ah Ha” Moment of Illumination

Creativity Traits

Creativity Peaks in Middle Age

Field Dependence Studies and Creativity

Categorization

Using Analogy as a Path to Creativity

Brainstorming

Experts and Creativity

The Conscious Mind and Creativity

**Chapter 27. Effortless Prosperity through
Lucid Dreaming**

Page 234

**Influence and Inspiration Between Dreams and
Creativity in Members of Dream Groups. A
controlled study.**

What is Conscientiousness?

Intention Flows like Electricity

The Polarity of Money

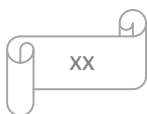
Using Conscious Effort to achieve rapid results

Inventors and Artists who Use Lucid Dreaming



Scott Rauvers

Friedrich August Kekulé von Stradonitz
How Dreams Have Inspired Writers
Improved Sports Performance and Lucid Dreaming
Lottery winners who dreamed their winning numbers
A Simple Dream Interpretation Technique
A Secret for Passing Exams



Secrets to Creating Money Effortlessly using Lucid Dreaming

My Background

I grew up in rural dairy farm country in Northern Australia in a middle class working family. Like most of you reading this, I have gone through the struggles of the ups and downs of money, especially after returning to the United States in the late 1980's. After reading through the most popular and effective books on how to create and abundance and business success strategies, I discovered they all carry a single theme that runs through them all - that there exists a source from which a never ending supply flows. Once a person can acknowledge and tap into this flow, better decisions are made which results in an increase in the flow of money. It is simply a matter of changing **from a belief in lack to a belief of plenty** from which prosperity and abundance flow from. This allows one to aim for higher ideals, which leads to a higher standard of living and you'll end up shooting for the stars or interviewing for jobs that you really want.

This book is the result of business and personal experience of managing the flow of money from almost 2 decades. This has resulted in 3 core areas of experience and knowledge. 1: Business experience. 2: Recovery from temporary financial setbacks. 3: Bouncing back and exercising resilience.

Currently I maintain 3 residences. The first is in Hawaii Kai in the Hawaiian Islands, the second is in Topanga Canyon, California and the third in King's Heights, Portland Oregon. During the late 1990's I had a successful technology company in Los Angeles. In 2002, alongside my technology company, I operated as an independent self-help coach in Los Angeles, helping thousands of people achieve their dreams through my self-help CD and E-Book courses. In 2008, I then left to pursue an essential oil health product that I had invented in San Jose, California. The product became extremely

successful with upscale clients in Palo Alto, Beverly Hills, Redondo Beach Malibu and all over the west coast of the United States. In 2012 I launched my own brand name energy supplement called Scott's Hawaiian SOD Booster, which currently sells on mightyz.com. During 2013 I began my own publishing firm and took up the role as a writer / researcher. As of 2016 I have written more than 16 books and am a variety consultant for a number of topics.

There are times we temporarily lose touch with the vital link from which all prosperity flows and we become vulnerable, falling victim to fear. The science of epigenetics states that it is your **perception of your environment** that controls your genes. You are not a victim of your genes. This is because you are the one who has the power to can change your environment. The purpose of this book is to reconnect anyone who has lost touch with this source. All negative financial situations are short term and temporary, a time of opportunity, and when the flow returns, it returns stronger.

Building long-term secure wealth is the most rewarding and exciting journey anyone can take. It is the sole purpose of this book to act as your guide, providing a comfortable day-to-day experience, greatly reducing stress and anxiety and freeing you from ever having to worry about putting food on the table or being able to meet monthly expenses.

Scott Rauvers

Author



Secrets to Creating Money Effortlessly
using Lucid Dreaming

**The Lord never prospers any man. Man
prosper because he acknowledges
the divine, and lives in
accordance with its
higher laws**

Scott Rauvers

Introduction

Today people are dying of stress. We are working all the days of our lives to create wealth at the expense of our health. Then we seem to spend all of our wealth we have strived to earn, trying to get our health back. We don't have to go down that road anymore. True abundance is about having enough money as well as the time to enjoy the freedom it brings. The freedom to travel, explore your hobbies and interests, give back and create a life truly free of stress and worry.

Some of us may experience short term periods of money shortages during our lives. This purpose of this book is to put us back in touch with the flow that we are responsible for the flow of money entering our lives. It reminds us that money shortages are only temporary and that at certain times we need to honestly re-examine our true financial situation. Wealth is a symbol of infinite energetic potential, much like our own inner potential. Wealth can make one unhappy emotionally and there are others who obtain wealth by following the laws of abundance, enjoying the satisfaction, freedom and more time money gives them.

Obtaining your wealth by driving yourself to the point of sickness or death can cause you to sacrifice a lot emotionally or at the expense of others. In the long run, a high price is paid for seeking fortune this way. Throughout the enduring struggle, sacrifices become so strong, that some people end up feeling deprived, unhappy and very empty within.

Our culture is based on altruism which has created a self-sustaining cycle through which person(s) drain themselves in all sorts of ways, both spiritual and physical. To give an example, if a person is drowning and a good samaritan comes running and the good smarting can't

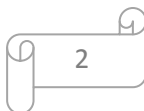
swim, our culture expects that the good samaritan jump in and help. Hence, self-sacrifice is displayed at its worst. This is an example of how easy it can be to overlook common sense when learning to give of oneself. It is noble to help others, however it becomes dangerous taking on more than one can handle.

Today our culture cultivates self-sacrifice. This encourages people to give their energy when in fact they may have little or even none to share. They drain themselves in order to "help others". If this develops into a habit, over the long term it can cause negative health consequences.

The key to plugging these energy drains is to practice self-love. Practicing self-love creates a solid foundation that creates a reservoir of infinite energy, allowing us to serve others, without depleting ourselves. Hence, giving of oneself does not have to mean giving up the valuable essence of life.

Relationships and Wealth

Interdependence is touted as the key to a successful relationship. Interdependence has nothing to do with love. This is because as soon as the expectations of one partner can't be met, the system collapses. It is natural to depend upon those we love, however when we end up using interdependence or dependence as the sole foundation for the relationship (or become overly dependent upon the one we love) we find we no longer have an ability to adapt our love to changing circumstances. Hence, if one can't cook, the other should not starve and quit the relationship. Recognizing and cultivating abundance in a relationship goes much further than interdependence and self-reliance, which in effect is an extension of self-love. It is the very best approach to abundance. Note that both partners need to cultivate self-reliance in order to allow abundance to flow freely. This prevents personal needs from getting in the way of the love.



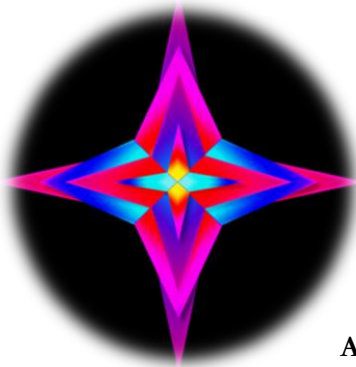
Secrets to Creating Money Effortlessly using Lucid Dreaming

Conditional relationships are the result of each person growing in their own way. True love is un-conditional. It does not come from how we think, but how we feel. Conditions stem from the rules and lines we draw as part of the relationship. Feelings of love don't need rules, nor can they easily be turned off and on as does water flowing from a faucet.

Now before we explore the philosophical aspects that generate wealth, we first shall examine practical hands-on techniques commonly used to increase one's wealth.



Chapter 1. Proven Strategies that Generate Lasting, Long-Term Wealth and Fortune



The 9 Truths about Money

It is best to first examine the accumulation of solid, lasting wealth by looking at the 9 main truths.

1. How One Thinks About Money

There exists in the general population today a dual polarity about wealth. Some people resent those who have money, yet at the same time wish it upon themselves. Others see making money as an opportunity or game and enjoy the challenges it brings them.

When you go to work, you are selling a product - yourself. To be more specific, it is your skills, labor and experience (being good at something) that your employer finds valuable. These same assets have the same potential to work as you do. When you have become rich, the selling of your skills is no longer necessary and you end up living off your assets and moving onto greater things.

2. The Power of Small Amounts

A large bucket that has drips of water dropping into it over time will eventually become heavy and hard to move. It is normal for one to believe that they must start with a Napoleon-like army of funds at their disposal before they begin a business. This may be true for some businesses such as real estate etc., but it is not a

Secrets to Creating Money Effortlessly using Lucid Dreaming

requirement to grow super-rich from starting small.

This type of thinking comes from the "I am not enough" mentality. The truth is entire armies are built by training one soldier at a time. This means for every dollar earned it is a symbol of gained experience. Any source of income whether it be \$5 or \$10 at a time is a brick in the foundation of long term wealth.

Everyone of us has heard the stories of people who invested and saved everything, despite it never being more than a few dollars each time, and today their portfolio is worth millions. All this was built upon small investments.

3. More Money Increases One's Freedom

Having more money allows one to retire and travel the world, the freedom to stay home and raise children or to quit a job.

4. Long Term Thinking Pays Off

Many of us think that investing in stocks takes too long because the average rate of return is approximately 10 years. The fact is most people are going to be alive in ten years. The question is will you be better off 10 years from now?

Your life is a direct reflection of how you spend your money and manage your time. Those two forge destiny. The position you are in now is a result of the total sum of the decisions you have made in the past. Hence, setting the stage for your life in the future can make a difference between being rich and wealthy 10 years from today.

5. Leveraging the Power of Time to Profit from the Stock Market

There exists a direct relationship between assets that are productive (energy moving / flowing) and our everyday lives. For example if you own shares of Diageo, every time a person purchases a bottle of Captain Morgan

or Johnnie Walker, a portion of that purchase gradually makes its way back to the corporate coffers. This is then distributed to you in the form of a dividend payout mailed to you each month or every few months depending upon the company's policy. If you owned shares of Disney and watched people line up and buy tickets to enter Disneyland, you would be enjoying a share of profits generated from those customers. Nowhere else can money do so much when used to invest in a company that shows wonderful long-term prospects. You don't need to be gifted these ownership stakes or have inherited them. It all begins with making the right decision to acquire ownership of productive assets early on. Hence by respecting each dollar that flows through your hands and making conscious, informed decisions about how you want to put the money to work, the power of compounding does all the heavy work.

The United States has developed a trend over the centuries where lower rates of millionaires and billionaires are made up of self-made rich and first-generation types. This is due to behavioral patterns that are conducive to building wealth.

6: Admire Success and Those Who Achieved It

A wise man once said "pick the traits you dislike and admire about a person or that inspires you, then develop within yourself the traits you like and reject the traits you don't like." This allows you to invest yourself first, whereupon money will start flowing. The key concept here is that wealth and success beget wealth and success. You have to buy into this cycle if you want to grow wealthy.

7: More Money is Not the Answer

It can be easy to think that money will solve all our problems. The fact is money acts as an amplifier or magnifying glass. Its power greatly magnifies your habits, both good and bad. Some people can't handle a job

Secrets to Creating Money Effortlessly using Lucid Dreaming

paying \$18,000 a year. Hence what state would they be in if they earned six figures?. Believe it or not there are people today who make \$100,000 a year and live paycheck to paycheck. The problem here is not the amount of money they earn, but how they were taught to use that money.

8: Avoid Repeating Mistakes

Insanity is defined as repeating the same thing over and expecting a different result. If your role models are not living the life you are seeking, don't do what they do! Breaking away from a mentality of lack is key if you want to live your dream life. In most cases, this means getting out of debt and develop a commitment to investing and saving.

9: Anxiety

The key to life is that it doesn't matter where you are, it only matters where you are headed. Once you have built up your net worth, avoid second thoughts such as "what ifs?". Every moment you are getting closer and closer to your long term goal - self-control mastery and freedom.

Summary

Every dollar earned is a seed that grows your dream life. If you are diligent, responsible and apply common sense to your investments and spending, financial prosperity is an inevitability.

Effective Long Term Goal Setting Strategies

I will explain why setting long-term goals can be detrimental later on in this book. However setting short term goals is actually beneficial because it gives one confidence and motivation.

Objectives

Set long term objectives 2 years, 5 years and 10 years out. When your objective is met you gain long-term confidence. Short term goals however should not be set to impress others, but to know that you have set that goal to make you feel satisfied, which enhances your confidence.

Write down where exactly how much you want to be making 5, 10 etc years from now. Then find something you have a natural talent / aptitude for. Everyone is unique and has something to offer the world.

Taking the Long Way to Wealth

The long way to money creation involves self-learning / education / creativity, perseverance and lots of patience. Hence, when you spend an hour a day researching / learning something you are naturally / gifted / good at, in 2 to 5 years you will become an expert in that field and others will gladly pay you good money for it. The key is to believe in yourself along the way and enjoy the journey.

Multiple Streams

Like diversifying your investments, when creating multiple streams of income, be sure they are appropriately connected. Starting with the income you already have, start adding multiple flows. These flows should be what's called *symbiotic* flows and not disconnected flows. For example if you were a writer, one stream of income would be from books. You can easily generate another stream of income by selling products or making products about what you write about for a second stream. For another stream you could act as a consultant and for another stream you could be a column writer for a major publication. To use an analogy, a person writes books on gardening, and on the side appears in adverts selling custom made gardening gloves and in her spare time acts as a consultant on how to beautify home gardens. This is a perfect example of multiple streams of income using the symbiotic flow

Secrets to Creating Money Effortlessly using Lucid Dreaming

approach.

Additional Tips

- Avoid procrastination
- Allow the magic of income to move you towards greater things
- Invest in yourself
- Create a budget and expense report at least once a month before making major purchases
- Avoid debt where possible and pay it off if you have any
- Take sensible risks

Getting in with the right Company

Find other companies that are already a success and learn from them. This is done by finding the right job because you are able to get in with the right company where opportunity for growth exists. Even if you don't get rich by investing in the company's stocks as its success grows, you will have gained valuable skills and experience which you can use to start your own company.

Daily Habits of Wealthy People

What better way to learn than by example? Most multi-millionaires stick to a dedicated morning routine, a ritual, which is done each and every morning. It may include affirmations, physical exercise, goal reviews or whatever acts as a catalyst to jump-start their day. They accomplish more before noon than most people will accomplish in an entire week. Recommended books discussing the morning routine further include *The Miracle Morning* by Hal Elrod and *The 10X Rule Daily Planner* by Grant Cardone.

The wealthiest people also "throw spaghetti at the wall to see what sticks." To put it simply, a lot of different

things are tried with the persistence knowing many of them will fail. These risks are seen as worthwhile because they know failure is part of the process on the path to discovering what truly works in order to build solid lasting wealth. The rejection of these ideas also invigorates the wealthy to find what will work. Compared to most of us, which see failure as a road block and a reason to quit, the wealthy see money spent on personal growth and tools as a worthwhile investment.

Investing in oneself

It is normal human nature to try and conserve every penny equally. However wealthy people understand common sense investment strategies produce a much greater return than any real-estate investment, stock or business venture. Examples include hiring a coach or personal trainer, books, paid mastermind groups or other forms of self-improvement.

Savings Goals Builds Confidence

Once you have learned the ability to earn and save, the process of wealth building begins building momentum. Some people like to invest in multi-family real estate or long term investments. There are an abundance of opportunities available once you reach \$100K in savings. Be sure to do your research and seek out qualified and reputable wealth management firms with a proven track record when investing. To begin -

Create a goal to save \$1,000 than \$10,000 with a long term priority to eventually save \$100K. Once you have met your \$100K, invest it.

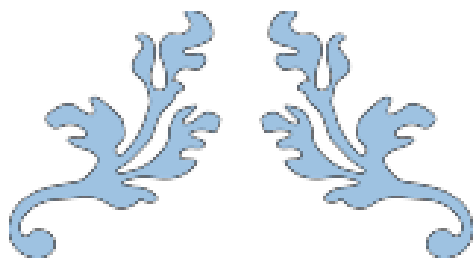
Do the same with \$1 million and so on.

This proves to yourself that you have the ability to save money and keep it. The majority of people can't do both.

Secrets to Creating Money Effortlessly using Lucid Dreaming

This saved money over the long term generates feelings of confidence and security.

Let's now begin moving into the light philosophical aspects of wealth by examining a common feature we encounter along the way, money blocks.



Chapter 2. Money Blocks. How they Emerge.

Before we can grow our wealth, we first have to understand that if we want to increase our wealth, it is key that we have a smooth, clear flow of energy. Money is energy and money works along the same principals as a flowing river. It wants to flow and circulate its energy. Fear and doubt act as logs that clog up this potential flow. This in turn reduces the chances of positive opportunities and causes us to operate on a survival level where the lifestyle of “barley enough to get by” becomes the norm.

The majority of money blocks stem from **early childhood beliefs**. You can tell if a money block exists right now in your life because when money effortlessly starts flowing, you begin experiencing emotional upsets, or feel resistance. When we release these blocks by examining our beliefs, the energy starts flowing again.

Emperor Theodosius and how his philosophy contributed to prosperity blocks

In the year AD 380 Emperor Theodosius made Christianity the official religion of the state. During his reign, the emergence of the church as the sole governing force arose throughout his empire. This period in earth's history was known as the "barren age" and very slow progress in mankind's history was made. In 393 AD Theodosius issued a strict law prohibiting non-Christian religious customs and disbanded the Olympic Games. He was also particularly strict about the suppression of paganism. On 17 January 395, Theodosius died. He was buried at Constantinople on 8 November 395. Shortly thereafter Theodosius's army rapidly dissolved and his junior successors (both in their teens) never showed any signs of fitness to rule. During their reign, Theodosius's policies carried on, however his policies eventually led to a

Secrets to Creating Money Effortlessly using Lucid Dreaming

series of administrative disasters.

During Theodosius's reign, the system was strongly feudal and people did not understand that the law of supply and increase unfolded at the same rate as the need or ability to use substance is developed. This is a key part towards creating wealth and which we shall go into more detail later on in this book. To put it simply, people were not free to pursue their ideas or ambitions without fear of being persecuted by the church. Parts of this belief system still survive today.

We can learn valuable lessons from this period in earth's history. By pursuing one's vision, it helps us recognize the spirit of infinite plenty. It teaches us that ambitions create a magnet to attract a continual supply of energy that fuel ideas, growth and innovation.

**By continually thinking thoughts of
plenty and prosperity flowing from
an infinite power, forces are set
into operation that sooner or
later bring prosperous
conditions**

The law of attraction is constant throughout the universe. The never changing principle is **like attracts like**. If you are serious about getting rich, you need to get your mind focused on income. By connecting with the Infinite Power from which all flows, we begin living in the realization of oneness which causes a shift in our perception, which in turn creates abundance resulting in the ability for us to effortlessly visualize the prosperous conditions we desire.

Some people believe poverty makes them closer to God. This idea has absolutely no basis for its existence. There is no virtue in being poor. This type of thinking was born from the idea of asceticism (extreme forms of self-discipline and avoidance of all forms of indulgence for religious reasons). As asceticism become mainstream, it created conflicts between the flesh and true spirit. This erroneous concept is a man made one generated in the minds of those with a one-sided view of life. This has created an unnecessary paralyzing fear that still lingers today in some belief systems. The way to dispel this unnecessary fear is to come to the realization of the truth.

There is never a lack of money, only the fear to express our true potential

How to Use Visualization to Manifest Your Desires

It is our imagination that guides us as we create the future. Hence our thoughts end up being expressed as pictures. When a person has an urge to seek prosperity, it is an urge of spirit seeking a higher expression through them; seeking to rise to higher levels.

When you combine imagination with faith you align with the forces of manifestation

Secrets to Creating Money Effortlessly using Lucid Dreaming

What is Visualization?

Visualization consists of holding a single thought, emotion or feeling in the right way, until the right feeling begins to emerge. This will then attract to you the right opportunities at the right time as doors unexpectedly swing open for you, whereby you end up attaining what you desire.

Visualization Tips:

1) When using visualization to manifest goals, visualize what you are seeking first, followed by feelings of joy and feelings of already having achieved it in the now. Contemplate a happy outcome. Things you find important or have real meaning to you are easier to visualize.

2) Continue visualizing the goal as already having been achieved until you have obtained the right level of feeling, then do no more. If you put too much feeling into it, it short circuits the outcome.

3) Best results are obtained by visualizing your goal up to 3 times a day, because the exercise works best spread out throughout the day, rather than a single intense focused session once per day. Most people who effectively use visualization find 3 sessions per day performed morning, noon and evening lasting between 10 to 15 minutes each session achieves the best results.

4) After visualizing, writing down or affirming what you want, then detaching and letting go and then giving it up to God (or whatever deity you believe in) helps the vision manifest. By not allowing yourself to fully detach from what you have imagined, you create the belief that you can do it all on your own. Detachment places our desire into the hands of the universe, knowing it will manifest in its own time for the good of all.



**Let go, detach and let the universe
create through you. By doing so,
you merely plant the seed. It
is the divine that causes
it to grow**

Like Attracts Like

When we can hold firm in our mind what we want with enough energy, it will attract to us the situation, event or object we desire the most. However there are a few simple guidelines that must be followed first in order to get repeated results.

Let's start by using a sewing machine as an example. If you want a sewing machine, before you create such a thought, first make sure the image is clearly formed as you think about it. Hold a mental image of it with utmost positive certainty that it is immediately on its way to you.

Secrets to Creating Money Effortlessly using Lucid Dreaming

After this thought matures, have the utmost, unquestionable faith that your sewing machine is coming and that you truly are worthy of deserving it.

When you realize that you are enough, that you have enough, it leads to feelings of contentment. This is where prosperity really begins flowing. Whenever thoughts of what you are intending to manifest enter into your mind throughout the day, speak or think of it in absolute **confident terms**, knowing it will arrive. With utmost conviction, claim it as already yours. Think and speak of what you visualize as if you actually possess it. Live as real and as often all the time in the imaginary environment you have constructed in your mind. Over time you will soon see that faith and purpose will accompany your imagination which will make the difference between a dream and a realized ambition.

**When you have true faith, you lose the urge to
boast what you have attained -
what you had visualized**

The 3 Fold Stage of Money Manifestation Exercise

This next money attraction technique is currently taught in some metaphysical schools. The process uses 3 simple principles. Clear visualization is all that is needed to make it work.

1 – **Allowing.** Allow yourself to have/want. This could be a new house, car or both. Know you are worthy/deserving of the blessings the divine wants to bestow upon you.

2 – **Gratitude.** With heartfelt sincerity, be grateful and thankful for all the blessings currently in your life and all the forces that make what you seek a reality. Be thankful for your vision already having manifested.

3 – **Organized.** Tidy up and clean up what needs

tidying up. This can mean different things for different people. For some it means clearing out the garage or tidying up paperwork. For others it may include kicking an old habit or ceasing habits that are not conducive to your decision to live at your new income level.

4- Next visualize the aforementioned as 3 points of light in a triangle and allow them to be surrounded by the light of your heart. Have utmost faith that it will manifest.

This concludes the exercise.

What is Faith?

Faith is simply the perceiving power of the mind lined with a power to create substance.

I commit to increasing my net worth and my self-worth. I am worthy

Every year at the equinoxes / solstices, lifestyles and habits of people change, more-so than at other times of the year. Reminding oneself that you deserve and are worthy of abundance around these times is a good time review / reinforce this commitment.

Ask, Believe, Receive

True godliness is the same as true wisdom. The wise man will utilize the powers and forces at his disposal, allowing the universe to reveal her treasure house for all who seek prosperity and riches. Three principles that relate to one another are ask, receive and believe. Ask all wishes be fulfilled. Believe in them. Be open to receiving them.

If we choose to serve a God of money we will always feel lack. By placing the divine first, we connect to the source, allowing for a natural flow to occur through us unimpeded

Secrets to Creating Money Effortlessly using Lucid Dreaming

How to Tap into the Wisdom and Guidance from Experts

The choices you make today, will dictate the life you live tomorrow. You can read the news report, or you can read what God reports. Program your thoughts to listen to what the universe / god is saying about you / urging you and welcome the transformative effect it brings. The universe would not have given you the urge, the dream or the promise if it didn't already exist as a divine plan. We merely act as tools doing God's greater good.

You can tap into the creative source of inspiration from experts that once lived, are living or are going to live. This is a simple, yet very effective technique when you are working on a complex issue or problem and want to use it to simplify a process or receive answers.

Step 1: Think of masters or experts that relate to the project or field you are currently working on. For example if it is physics, picture Einstein in a room standing behind you as you are seated at a desk working on your problem. If you feel you require more brainpower to solve your problem, imagine Oppenheimer and Niels Bohr joining Einstein.

Step 2: Next picture their higher qualities related to the topic you are working on flowing down from them to you, assisting and guiding you.

Step 3: As you experience their higher qualities, be aware of any thoughts, sensations and experiences you feel.

Step 4: Next write down everything you have received and review and evaluate the information to gain a better picture of the solution you are seeking.

Time has no meaning when you call upon the higher qualities of masters and experts. You can visualize great masters from the past, present, future or even all 3 in time guiding and giving you advice and helpful information that will help solve your dilemma.

How to Make a Dream Map

Some prefer mantras or affirmations to help them achieve goals, other prefer making a personal decision or commitment. Usually artists prefer personal decisions and logical type persons find affirmations work better for them. Let's next explore how to make a dream map.

A dream map is also called a treasure map. It is simply a goal that you want to manifest drawn on paper in the form of a picture. The larger the goal, usually the more time, patience and resources it takes to draw the map. The best way to do this is to make a color drawing or use pictures cut out from magazines. You can even use more than one picture on the same page. For example, divide a standard 8.5 x 11 piece of paper into 4 parts. One section could be meeting your ideal lover, the other portion taking a trip around the world, the other paying cash for your home and the other enjoying perfect health and a lifestyle of wellness.

When making your dream map, it is key that somewhere in the picture you write down thankfulness for having already received it. This is known as "giving thanks in advance". Thank the divine source from which it comes for having already manifested your desire. This will speed up the process at which it comes into your life. Write under each picture "*I give thanks for the immediate fulfillment of all these requests in divine order through divine love*".

Next place your dream map where you will see it most often. This can be on a refrigerator door, garage door, closet door, or any location you will pass by often and find convenient. Keep faith in the picture you have drawn and

Secrets to Creating Money Effortlessly using Lucid Dreaming

in time your dream map will manifest your desire.

Sometimes you may find that your dream map did not turn out as intended. This is because what will manifest will do so according to your expectations and beliefs.

Some more experienced dream map makers will reserve a special location in their homes or offices that may be a particular location or space on a wall or room and dedicate that space as a “manifestation space” where they place their dream maps.

Making A Wish Box

A wish box is another process that uses your imagination to help manifest your desires. A wish box acts as a lens for your intention. In this case we are going to build and decorate a wish box.

Your wish box can be made from any material, but wood is the best. If you like, you can decorate your wish box with glitter, paint or any other type of artwork. Simply place a symbol or picture inside the box that represents your request. Before dropping your goal into the box, squeeze your hand to reinforce the intention. Next place a stone on top of the wish box. Choose different stones according to your wish. Below are some gems used in some wish boxes.

- Citrine - brings a steady flow of money
- Diamond - materializes money, even small chips of diamond are very powerful
- Emerald - luxury
- Jade - long term prosperity
- Pyrite - business success
- Quartz - attracts wealthy associates

You can also place in the box additional symbols of wealth such as Chinese coins, a four leaf clover, runes or similar symbols that represent luck, prosperity and good fortune.

Learning to Detach and Let Go

Embarking on a journey towards wealth it is easy to become so focused that we forget letting go is part of the process of manifestation. Any creative process nearing completion must always go through a period of detachment towards the end. By detaching ourselves, it lets the universe know we can't do it all by ourselves. Artists, writers, producers etc., understand this very well. A writer must detach themselves towards the completion of a book. A good affirmation to help with letting go is "*I detach, release and let go of my works surrendering them to my higher good allowing them to fulfill their purpose as God and the universe has intended them to be*" or "*Throughout the finished results of Christ another successful project is successfully completed right here and now!*"

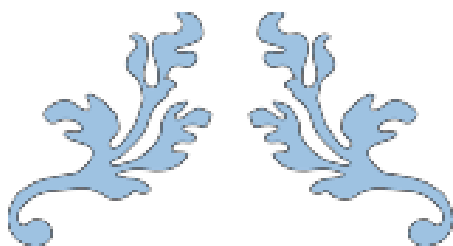
Learning to Relax

People who have been too strict and applied a too ridged structure towards fulfilling their expectations need to learn to let go and relax that structure more. These types of individuals should also learn to connect with and trust their intuition. If they have an addiction to overspending, they must learn to budget and plan expenses more wisely.

**I am worthy of total divine
compensation from these
efforts in unexpected
and wonderful
ways**

Secrets to Creating Money Effortlessly
using Lucid Dreaming

**I am worthy of being divinely
compensated for my gifts
and talents**



Chapter 3. How To Overcome Self Sabotage On Your Way To Financial Success

Self-sabotage, otherwise known as bad luck, can be eliminated through self-forgiveness and a change in belief. By clearing out self-limiting beliefs, we make more room for abundance. Change your erroneous beliefs and self-sabotage will cease to exist.

Self-sabotage consists of 3 layers 1: A lack of personal forgiveness 2: An erroneous belief system

When these 2 are brought back into alignment with your purpose, you automatically create an increase in your capacity to hold more, do more and achieve more; thus having “enough”.

Asking the divine for more is a complete waste of time. Why? Because riches and plenty already exist all around you. Asking for more stems from a mindset of scarcity. Instead, with belief, ask for an understanding to lay hold of more with your mind; an increase in your capacity; an increased capacity to hold more.

As the universe expands, one must make more room; have an increased capacity to hold more in order to go with this expansion.

Notes on Increasing the Capacity to Receive

Your capacity is the total ability to receive or contain; the maximum amount or number that can be contained or received. It is a direct measurement of what you can receive, hold and absorb. It is a reflection of your true

Secrets to Creating Money Effortlessly using Lucid Dreaming

potential, skillfulness and resourcefulness. To increase it, learn to take it beyond your current ability to contain, receive or augment your gifts.

- Each new generation goes beyond the previous generation in expanding capacity
- Your capacity for future success is directly influenced by your generosity
- The divine will measure back to you the proportion of the capacity that you present to it

Why Self-Sabotage is Subconscious Sabotage

Every one of your goals to improve your financial condition exists for one of two reasons:

- 1 - To Avoid Pain**
- 2 - To Gain Pleasure**



When you start experiencing difficulties as your momentum of increasing wealth starts to begin, it is because either consciously or subconsciously the

accumulation of additional income will lead to more pain than pleasure. It is fear of the unknown; a new experience is creating the fear. Having an abundance of money is the ultimate unknown. It's a new experience for many people. Some people like to remain poor because it makes them feel "comfortable". Fears originating from self-sabotaging behavior can lead to the following self-sabotaging behavior: Overeating, watching excessive television or other habits that become destructive.

If you suddenly experience a surge in income, as your new tastes in life begin to adjust to your new level of wealth, your relatives and friends may feel intimidated and start to distance themselves from you. The fact is people don't really change. It is only the perception / interpretation of the persons making the assessment that casts judgment on how they perceive you. The key to dealing with this is to grow wiser from the experience. It is the new choices you now make from having more resources at your disposal that defines who you are. In the meantime you will make new friends and acquaintances. It may take a few years for old friends and family to adjust, so be patient.

A person's innermost belief fuels their thoughts. These thoughts lead to feelings. These feelings lead to actions and actions generate results.

Beliefs → Thoughts → Feelings → Actions = Results

You must get yourself ready for wealth. Prepare for a larger income. You may have the power of expectation that it is going to come, however if you are not prepared, you will not be able to grasp and hold onto it. There must be an emotional conditioning process undertaken to handle the gradual increase in wealth. The core principle of

Secrets to Creating Money Effortlessly using Lucid Dreaming

emotional conditioning is the pleasure of having money is gained from the experience of generating it and that having lots of money is a positive thing to reestablish our beliefs. Just as belief and faith must be used regularly in order for them to remain effective, conditioning yourself as your income grows is also a muscle that must be flexed regularly.

The pleasure of having money is gained from the fulfilling experience of generating it and that having lots of money is a positive thing

Taming the Inner Critic

Thoughts of lack generate a negative belief system about money. These thoughts come from our inner critic that doesn't represent a positive sense of ourselves. It behaves like an anti-self, or direct opposite of our positive belief mindset. Our critical inner voice stems from early life experiences, which is where most of our core beliefs come from.

Trying to manifest from a sense of lack never works. We are too focused on what we are not, instead of what we are, what our potential is, what we are truly capable of. You must know deep down within and believe that you already are enough in order to attract to you the things you want. Have more appreciation for these qualities. This creates an increased capacity, an expansion if you will, of thought and consciousness that changes your mindset to attract to you your desires. This causes you to stop focusing on your deficiencies.

If people we looked up to as role models early on saw us as lazy when we were younger, we may connect

opportunities with money with thoughts as “Why bother? You’ll never succeed. You don’t have the energy to get it done.” By falling victim to the inner critic and carrying out its directives, it causes us to engage in self-sabotaging behavior that can really hurt us if left unchecked. Once we become aware of where these self-sabotaging thoughts are coming from (when it begins seeping into our thought processes), we can learn to disconnect from the false sense of motivation caused by the anti-self and re-focus on a better life.

Driven by fear of rejection, some shy people may engage in self-sabotage behavior to prevent themselves from growing closer to others. This also stems from a lack of believing in oneself and can make one vulnerable to seeing themselves as a victim of circumstance.

Changing self-sabotaging behaviors moves you out of your comfort zone. It takes personal courage to change deeply engrained, old attitudes that we are holding onto about ourselves. If we want to lead a truly happy and fulfilling life filled with positive experiences of having money, disconnecting from the anti-self is essential. Here is a simple exercise anyone can do to quiet their anti-self:

Step one - Learn to separate your anti-self (critical inner voice(s)) based on early life experiences.

Step two - Avoid practicing traits we have learned from previous role models that may still be injuring us.

Step three – Don’t be afraid to take on challenges that may put you in self-sabotaging situations and consciously make the effort to change. These are key opportunities to build strength and resilience.

Step four - Learn to develop your own ideals, beliefs and values.

How do we concrete a belief that having money is a positive thing? We train our minds to believe that abundance already exists all around us.

Secrets to Creating Money Effortlessly
using Lucid Dreaming

Now let's dive a little deeper into the philosophical aspects of what truly builds solid, long-lasting wealth.

**your money will
grow according
to what your
beliefs are
about money**



Chapter 4. Techniques that Open the Divine Flow to Receiving



Secrets to Creating Money Effortlessly
using Lucid Dreaming

Thank you for reading this unique book. Look for it in
your favorite bookstore or order online at
www.ez3dbiz.com/library.html

Thank you again and I wish you much luck and success
in your goals and dreams!!

Scott Rauvers

Author

www.ez3dbiz.com