

# Money Mastery

# 30 Days to Greater Wealth, Security and Financial Freedom

By

Lisa Haisha

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#### **Testimonials**

"The Soul Blazing Journal is Inspiring. An indisputable tool for any writer." – Lee Aronsohn, TV Producer, Creator of Two and a Half Men

"Emerging and established writers can benefit from Lisa Haisha's creative ideas. *The Soul Blazing Journal* is a daily support of creative and brilliant suggestions and heart-felt encouragement. Most importantly it helps you write something each day which is how you get published." – Carole Dean, From the Heat Productions

"The Soul Blazing Journal will rekindle memories of college days while allowing you to increase your vocabulary. It's articulate and gives the imagination a focal point to begin. It allows the reader (writer) to develop and progress on a daily basis increasing their vocabulary skills, which in turn makes for a more proficient writer. Thought provoking quotes cheerfully make this book a direct inspiration to new and seasoned writers alike." – Diane DeForest, Attorney, Estate Planner

"The Soul Blazing Journal is a must read for college students, aspiring journalists, screenwriters and those wanting to take control of their lives." – Randall McCormick, Screenwriter

"An easy way to achieving your goals to becoming a better writer and loving it all the way." – Fred Powers, Marketing and Creative Promotions Director to Major Corporation's

"I find the collection of *The Soul Blazing Journal* books invaluable for my journey of self-growth and also to help keep me inspired to write." – Ben Vereen, Entertainer This book is dedicated to all the brave writers of the world who have touched our lives.

## **Preface**

As the author of *The Soul Blazing Journal*, my intention is to turn you on -- your freedom and imagination will do the rest. As Napoleon Bonaparte once said, "Imagination rules the world."

I believe anyone who can think can write. Writing is a craft like carpentry, and mastery can be acquired through guided practice. Practice, so that your thumb doesn't turn black and blue from missing the nail. Guidance, so that the editor's hatchet becomes a tool, not a weapon of terror.

In time, soon, a few scraps of rough lumber become a finely polished bookshelf, and your words become books -- both are your own creations.

I respect you as a writer, and as a writer, I expect you to write. Words are our wings. Watch how a bird learns to fly in a spastic fit of flap-flap. It's a beautiful process to behold, and so are those first timid steps you take as a writer. Am I kicking you out of the nest, you ask? Oh yeah. But not on an empty stomach, and not one syllable too soon.

We'll do this at your own pace, because you're the writer. I'm not here to ruffle your feathers; my style is to tickle you with them until you can't hold your words inside any longer. Before you know it, they'll spill, laughing and crying, out of you right onto the page. Not ticklish? We have laughing gas for your kind, my friend.

With each turn of the page, you will develop your style, some confidence, and a cozy comfort with the craft of writing. A voice will emerge, but you won't hear it at first. Others will. They'll tell you that you are a writer. You won't believe them. They will insist. You'll know they are conning you, that they have an angle. Everyone who reads your work will have the eyes of a grifter, and an uncanny ability to lie under

oath. You won't trust them when they praise your turn of a phrase.

Then one day, it will hit you like a pie in the face. You're good. You're a writer. It will be an exhilarating, perhaps unnerving realization, yet it will be too late to turn back. Welcome to the world of writers. Just don't forget to bring a pen to your first book signing.

You can always spot writers; they're the ones who never have a pen when they need one. So go ahead and buy a dozen; put them in the car, under the mattress, in your sports bra, in your boots, wherever one fits.

You still won't have a pen when you need it. I know, I've been there. Real writers learn to prick themselves and write in blood on napkins when necessary (beer coasters work okay too, but their shape is a pain in the ass).

Don't worry, little pinpricks heal and once you're published, people at cocktail parties will ignore the band-aids covering your fingers. Which reminds me: go buy a fountain pen. When it runs out of ink you can use the sharp end to, well, you get the idea. So, hold that thought, pick up your pen, turn the page and let's begin.

How to use this book:

Each calendar day, for thirty days, starting with the day you begin, offers a quotation that is based on the theme of this book, which is intended to inspire you, encourage you, and stimulate your thoughts. Underneath each quotation sits a suggestion or a question. Respond to it, to provoke your words for the day. And if something else moves you, feel free to write about it instead.

There are no hard and fast rules. No matter what you do, or how you decide to do it, the main thing is to write, and to enjoy it.

I'll always be here to assist you on this journey towards becoming the writer you want to be, the writer who will emerge and manifest one word at a time. Soon your journal will be brimming with evidence of your creativity and talent.

To guide you and help you understand, let me give you an example how to use this writers' journal:

#### DAY 1

QUOTE: "What makes for great art is the courage to speak and write and paint what you know and care about." -- Audrey Flack

SUGGESTION: Write about one thing that you know and care about.

REPLY: I know one thing; I really care about writing. Words to me are fascinating, and sometimes I hear someone use a clever turn of a phrase, and I want to scribble it down. When I need to express myself, to communicate, I will frequently write it in a letter, instead of speaking it out loud. Maybe words offer me refuge and shelter. Or perhaps they take away the protection, and leave me exposed and raw, with my most intimate and vulnerable side out there for the whole world to see. But words make me feel empowered, as long as I use them honestly, and with feeling. Gosh, I honestly feel like I am going to enjoy these daily opportunities to write. How will I know unless I experiment? The proof is in the pudding, as they say. So far, so good!

Did that example help? Please keep in mind that every writer has a unique style and approach, and the way you write may be completely different from the way I write. Be yourself, and use your imagination. This is your book, and you are the author.

To spice things up, you can always add new vocabulary to the recipe.

Some writers toss in a well-known foreign word or phrase and *Voila!* The unexpected language helps to get the point across and grab the attention of readers before they have a chance to put the book down and say *Adios!* 

For most of us, our native language is in one sense foreign because it contains zillions of words we don't yet know. For that reason, I have created a glossary of words in the back of this book selected from the Princeton Review. Hopefully, some of these words are new to you, and will provide you with new colors for your writing palette, new ammo for your dynamite prose, and a few rose petals for the bouquet of your romantic poetry.

Here is another example of the same writing exercise, but in this example, to

I know one thing, I really care about writing. You could say that I have an *affinity* for writing, because it is something I enjoy and want to do. I'm passionate about it. I love it more than anything in the whole wide world.

I wonder if I also have an *affinity* for sex? And daydreaming, don't forget. If sex and daydreaming is the answer, what was the question? Wow, this could be a fun journal.

But of course, it's fun. Why else would I be sitting here using a big word like "affinity" when "knack" has worked just fine my whole lifetime? Plus, "knack" rhymes with "snack", "yackety-yak", and "back" to the thing I was talking about earlier. My "lack" of writing is gone, because I have a writing journal and an "affinity" for writing. Affinity rhymes with what, "infinity"? Anyway, now that my knack has evolved into an affinity, thanks to my dedication and hard work, I'm a writer, so I have poetic license to do and say whatever I want in my writing journal. I bet you wish you could read it. Wait until it hits your bookstore and buy one.

practice using an unfamiliar word; I incorporated the word Affinity.

Add vocabulary or don't; the choice is entirely up to you. The main purpose of this journal is to give you a safe, fun, regularly scheduled place to put your ideas and feelings into your own words. Relax, enjoy, and *Write On!* 

"The source of all wealth is giving." - Buddha For a FREE Consultation and to learn about our upcoming workshops,

teleclasses, and retreats, please visit: www.TheSoulBlazing.com

#### WEEK 1 - Asset

#### DAY 1

QUOTE: Money isn't everything...but it ranks right up there with oxygen. – Rita Davenport

SUGGESTION: Take a few deep breaths. No, for real! Stop, breathe for a few moments. Write a page about the value and wealth of good health.

**REPLY:** 

as'set [as-et] -noun a single item of ownership having exchange value.

QUOTE: Happiness is a positive cash flow. - Fred Adler

SUGGESTION: Spend a few paragraphs and share cash flow happiness insights and memories with others who have never had enough cash to make them giddy. Tell them about how and why cash is so awesome.

**REPLY:** 

as set [as-et] -noun a single item of ownership having exchange value.

QUOTE: If you know how to spend less than you get, you have the philosopher's stone. – Benjamin Franklin

SUGGESTION: These days if we borrow and spend less than our credit limit we feel like we are being frugal. Describe what it would take for you to live with only cash – no credit cards or loans – for the next three months.

**REPLY:** 

as set [as-et] —noun a single item of ownership having exchange value.

QUOTE: Money is the seed of money, and the first guinea is sometimes more difficult to acquire than the second million.

-- Jean Jacques Rousseau

SUGGESTION: If money is the seed of money, write a little about what debt is the seed of – and why getting your first credit card was difficult compared to getting half a dozen more once you become known to the financial services community as a steady borrower.

**REPLY:** 

as set [as-et] -noun a single item of ownership having exchange value.

QUOTE: Beware of little expenses; a small leak will sink a great ship.

-- Benjamin Franklin

SUGGESTION: Make a list of everything you spend today – even if it is only coins in a parking meter. At the end of the day review the list and describe any small leaks that could erode your cash over time.

REPLY:

as set [as-et] -noun a single item of ownership having exchange value.

The worst fault of the working classes is telling their children they're not going to succeed, saying: "There is life, but it's not for you."

-- John Mortimer

Picture yourself with the kind of wealth and success you yearn for, and then describe that new you in a page or two. Be realistic but optimistic, remembering that visualizing dreams is the first step to realizing them.

as set [as-et] -noun a single item of ownership having exchange value.

QUOTE: It is a kind of spiritual snobbery that makes people think they can be happy without money. – Albert Camus

SUGGESTION: Albert Camus died instantly in a car crash at the age of 46. Since you can't take it with you when you go, explore and explain some ways that you should be using your money now to make yourself happy.

**REPLY:** 

as set [as-et] -noun a single item of ownership having exchange value.

#### WEEK 2 -- Revenue

#### DAY 8

QUOTE: Lack of money is the root of all evil. - George Bernard Shaw

What exactly does that mean "lack of money?" Does it mean zero money, not quite enough money, or lacking the kind of money that can buy almost anything? Define it for yourself in your own words.

rev'e'nue [rev-uhn-yoo, -uh-noo] — noun the return or yield from any kind of property, patent, service, etc.; income.

QUOTE: Anyone who says money can't buy happiness just doesn't know where to shop. – Unknown

SUGGESTION: Think of the best thing you bought within the past year that really made you happy. Why did you decide to purchase it, how did it make you happy, and does it still continue to make you happy?

**REPLY:** 

rev'e'nue [rev-uhn-yoo, -uh-noo] — noun the return or yield from any kind of property, patent, service, etc.; income.

QUOTE: Many speak the truth when they say that they despise riches, but they mean the riches possessed by other men. – Charles Caleb Colton

SUGGESTION: Do we ever really despise wealth and money or do we honestly just despise people and circumstances? Describe rich people you despise and explain how you justify that hatred, or write about financial circumstances that really get you enraged because they are so unfair.

**REPLY:** 

rev'e'nue [rev-uhn-yoo, -uh-noo] — noun the return or yield from any kind of property, patent, service, etc.; income.

QUOTE: When a fellow says it ain't the money but the principle of the thing, it's the money. – Artemus Ward

SUGGESTION: Journal for a few paragraphs about your core financial principles and why they are important and should never be compromised. If you can't think of any then create some to live by and write them down.

**REPLY:** 

rev'e'nue [rev-uhn-yoo, -uh-noo] — noun the return or yield from any kind of property, patent, service, etc.; income.

QUOTE: I've been rich and I've been poor. Rich is better.
-- Sophie Tucker

SUGGESTION: Describe a time in your life when you felt rich, and a time when you felt poor. Now explain why being rich was better but also how being poor taught you lessons that are invaluable.

**REPLY:** 

rev'e'nue [rev-uhn-yoo, -uh-noo] — noun the return or yield from any kind of property, patent, service, etc.; income.

QUOTE: Money is good for bribing yourself through the inconveniences of life. – Gottfried Reinhardt

SUGGESTION: Money is really nothing more than power you can fold and put into your wallet. Describe one small convenience you would like to have. Maybe it's a gadget, an assistant, or a trip to the spa. Now write up a plan to afford it – at least once – in the coming months.

**REPLY:** 

rev'e'nue [rev-uhn-yoo, -uh-noo] — noun the return or yield from any kind of property, patent, service, etc.; income.

QUOTE: It is true that money cannot buy happiness but it does make it possible for you to enjoy the best that the world has to offer.

--George S. Clason

SUGGESTION: Describe ways that you can begin to focus more on investing in quality – even if it costs more – to save money over the long haul.

**REPLY:** 

rev'e'nue [rev-uhn-yoo, -uh-noo] — noun the return or yield from any kind of property, patent, service, etc.; income.

#### **WEEK 3 - Currency**

#### **DAY 15**

QUOTE: Wealth is well known to be a great comforter.
-- Plato

SUGGESTION: Write a paragraph about how wealth – or lots of money – is a source of worry and discomfort that those who don't have wealth do not have to experience. Then write about the discomfort of not having wealth, and devote another paragraph to comparing the two conditions.

**REPLY:** 

**currenry** [kur-uhn-see, kuhr-] —noun,plural-cies. something that is used as a medium of exchange; money.

QUOTE: Don't knock the rich. When did a poor person give you a job?
-- Laurence J. Peter

SUGGESTION: magine that poor people could afford to give you a job and career. What kind of practical, marketable skills do you think you have that would inspire them to grant you an interview and ultimately hire you?

Journal about that and about how you have what it takes to help lift someone out of poverty or at least make their life richer and happier.

REPLY:

**currency** [kur-uhn-see, kuhr-] –noun,plural-cies. something that is used as a medium of exchange; money.

QUOTE: Rich people buy luxuries last, while the poor and middle class tend to buy luxuries first. The poor and middle class often buy luxury items such as big houses, diamonds, furs, jewelry or boats because they want to look rich. They look rich, but in reality they just get deeper in debt on credit. The old money people, the long-term rich, built their asset column first. Then, the income generated from the asset column bought their luxuries. The poor and middle class buy luxuries with their own sweat, blood, and children's inheritance.

-- Robert T. Kiyosaki

SUGGESTION: Ad agencies identified a new kind of luxury a few years ago, defined by intangibles like freedom to travel, exposure to other cultures, or feelings of satisfaction and fulfillment – as opposed to diamonds and furs. Write about your own brand of luxury and what defines it for you.

**REPLY:** 

**currenry** [kur-uhn-see, kuhr-] –noun,plural-cies. something that is used as a medium of exchange; money.

QUOTE: Money is better than poverty, if only for financial reasons.

-- Woody Allen

SUGGESTION: Write about the top three or four reasons that money is great. Is it because it buys privacy, celebrity, comfort, adventure, health care, or what? Now consider the exact opposite of those "money is great" characteristics. If you said "fancy cars" then the opposite, for example, is "clunker cars." Do those opposites equal poverty or is poverty something else?

REPLY:

**currenry** [kur-uhn-see, kuhr-] —noun,plural-cies. something that is used as a medium of exchange; money.

QUOTE: If a man is after money, he's money mad; if he keeps it, he's a capitalist; if he spends it, he's a playboy; if he doesn't get it, he's a never-do-well; if he doesn't try to get it, he lacks ambition. If he gets it without working for it, he's a parasite; and if he accumulates it after a lifetime of hard work, people call him a fool who never got anything out of life.

Vic Oliver

SUGGESTION: Describe where you are situated in the money hierarchy described above and why that characterization is accurate or inaccurate.

**REPLY:** 

**currency** [kur-uhn-see, kuhr-] –noun,plural-cies. something that is used as a medium of exchange; money.

QUOTE: When I was young I used to think that money was the most important thing in life; now that I am old, I know it is.

-- Oscar Wilde

SUGGESTION: Try to recall early understandings or memories of money and its importance or lack thereof and write about how those ideas have evolved as you have gotten older.

**REPLY:** 

**currency** [kur-uhn-see, kuhr-] —noun,plural-cies. something that is used as a medium of exchange; money.

QUOTE: The only point in making money is, you can tell some big shot where to go.
Humphrey Bogart

SUGGESTION: Who do you want to tell to stuff it, how much money would it take to be in a position to do so, and how great would that feel? Is there any less expensive way to get the same result – without the risk of getting sued, fired, or thrown in jail?

**REPLY:** 

**currenry** [kur-uhn-see, kuhr-] –noun,plural-cies. something that is used as a medium of exchange; money.

### **DAY 22 - Commodity**

QUOTE: It is sheer madness to live in want in order to be wealthy when you die. -- Decimus Junius Juvenalis

SUGGESTION: If you have not written a Last Will and Testament, outline the main points you need to include in yours regarding your assets and how they should be distributed. If you do have a Will already, write about what it means to you in terms of controlling your money and assets.

**REPLY:** 

**com·mod·i·ty** [kuh-mod-i-tee] – noun,plural-ties. something of use, advantage, or value.

QUOTE: A man that hoards up riches and enjoys them not, is like an ass that carries gold and eats thistles. -- Sir Richard Burton

SUGGESTIONS: Thistles are more valuable than precious metals to a donkey, so enjoyment is relative. Sometimes it is a joy to hoard and save, especially during a recession. What do you enjoy about riches? Is it spending, saving, or a fine balance between the two? Explain.

**REPLY:** 

**com·mod·i·ty** [kuh-mod-i-tee] – noun,plural-ties. something of use, advantage, or value.

QUOTE: Wealth unused might as well not exist. -- Aesop

SUGGESTION: Write about the paradox of money and riches that revolves around the fact that building wealth is important, but so is spending it. How do you find healthy financial equilibrium between the two practices?

**REPLY:** 

**com·mod·i·ty** [kuh-mod-i-tee] – noun,plural-ties. something of use, advantage, or value.

QUOTE: The money you make will only serve you as well as you serve others. -- Duane Alan Hahn

SUGGESTION: Spend too much time serving others – especially for a salary that is not big enough – and you'll never have enough extra time or money to reach your own financial goals. Describe the pros and cons of working for someone else – versus working for yourself – and explore whether you are in the right situation based on those pros and cons.

**REPLY:** 

**com·mod·i·ty** [kuh-mod-i-tee] – noun,plural-ties. something of use, advantage, or value.

QUOTE: Riches are not an end of life, but an instrument of life.

-- Henry Ward Beecher

SUGGESTION: What do you want to enrich your life that you cannot yet have because you don't have enough money? Write about that and describe any ways you can start to achieve that enrichment in other forms, or ways you could start to save or make the money needed.

REPLY:

**com·mod·i·ty** [kuh-mod-i-tee] – noun,plural-ties. something of use, advantage, or value.

QUOTE: If you don't want to work, you have to work to earn enough money so that you won't have to work. -- Ogden Nash

SUGGESTION: Without fulfilling work most people would go completely nuts and feel that they have no purpose. Explain the difference between having a job – which is work done for money – and doing work, which is labor, craft, or creative activity that has nothing to do with money.

**REPLY:** 

**com·mod·i·ty** [kuh-mod-i-tee] – noun,plural-ties. something of use, advantage, or value.

QUOTE: When I want a bigger house, I first buy assets that will generate the cash flow to pay for the house.

-- Robert T. Kiyosaki

SUGGESTION: Some people cannot afford to buy assets. Describe simple ways to save money – just a nickel or a dollar at a time – that anyone can do.

Explain whether or not you save in those ways – and why or why not.

**REPLY:** 

**com·mod·i·ty** [kuh-mod-i-tee] – noun,plural-ties. something of use, advantage, or value.

QUOTE: The acquisition of riches has been to many not an end to their miseries, but a change in them: The fault is not in the riches, but the disposition. -- Seneca

SUGGESTION: Write a page about how you and your life would change if you had plenty of money to do whatever you please with plenty left over.

**REPLY:** 

**com·mod·i·ty** [kuh-mod-i-tee] – noun,plural-ties. something of use, advantage, or value.

QUOTE: Fortune does not change men, it unmasks them. Suzanne Necker

SUGGESTION: Write a page about how poverty would change you, your values, and the relationships that you now consider to be most important.

**REPLY:** 

**com·mod·i·ty** [kuh-mod-i-tee] – noun,plural-ties. something of use, advantage, or value.