

ULTIMATE WEALTH BIBLE

DISCOVER THE 7 KEYS TO UNLIMITED WEALTH



BENNETT KING

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Synopsis

Like most individuals, I grew up with incongruent notions about money. On the one hand, I discovered evidence that money was great. Intellectually, material riches appeared crucial, for money clearly brings particular benefits. It may buy food, apparel, shelter, transportation, training, technology, amusement, medicine, etc. Given the way our culture currently functions, if you've money, you've resolutions. It certainly won't work out all your issues, and it may produce fresh issues of its own, but it's safe to state that money is a potent problem-solving tool.



Chapter 1

Key 1 - How We See Money

One radio personality stated it best: "Nothing may take the place of cash in the area in which cash works."

On the other hand, there were a few things I didn't enjoy about money. Intuitively, it felt empty and meaningless to me. I didn't enjoy that it was utilized as a doorman for particular privileges like proper medical aid, the right foods, or adequate educational resources. I was likewise disturbed that a few individuals act shamefully to gain it. While I was occasionally impressed by the accomplishments of the world's giants of wealth, a lot of them got their money by means I couldn't support.

Have you been fighting with like inner conflicts? If so, you're surely not alone as this conflict is largely the result of social disciplining. We have a few influences telling us that money is really crucial, while other people tell us it isn't. Observe what occurs during the holiday season. Admen tell us to spend, spend, and spend. They advise that the more cash we spend, the happier our holidays will turn out.

On the other hand, we may watch a classic film like *It's a Wonderful Life* that tells us we have to keep cash in perspective and that relationships are far more crucial. Intermingled signals abound.

Social disciplining about money impacts how we relate to one another too. What prejudgments do you arrive at about individuals based on their financial position? What suppositions would you arrive at about a millionaire? About somebody who's completely broke? How would you feel seeing someone who earned 10 times as much as you do? How about ten percent as much as you bring in?

These intermingled associations lead a lot of conscious individuals to conclude that cash itself is the issue. Maybe it's better to live without it totally or at least to minimize its function in our lives.

If money is really a distraction from conscious living, wouldn't the most witting choice be to banish money totally? Should you abandon all your worldly belongings and go live in a hole someplace?

In spite of what you might have been disciplined to believe, the simple reality is that there are no particular rules for money.

It obeys the principles of reality, affection, and might the same as any other piece of your life, and it's an error to try to sequester yourself from the world's financial truths.

In this book, I'll offer you a holistic way of thinking of money, one that ought to satisfy your intuitive feelings as well as your logical brain

Synopsis

The reason money works is that we concur by consensus that \$100 has a particular value. If we all concurred that money was useless, it would have no value whatsoever.



Chapter 2

Key 2 - Money and Reality

As it's a social resource, revenue isn't a perfect monetary system.

The value of anything, including cash itself, is ascertained by social consensus. That might be the agreement of only 2 individuals, like when you purchase an item from another individual. Or it might be the consensus of a big group, like when you purchase or trade stock in public companies.

While there are grave consequences to doing so, you're free to opt out of the social agreement of money. Most individuals would find that completely impractical, but the choice is available. But, if you still wish to capitalize on social resources, you'll have to produce your own social contracts on an individual basis. This may include barter or additional forms of exchange, or it may involve leveraging relationships to cope with your social needs.

For many of us, the social agreement of money is far too advantageous to brush aside. While the medium of exchange sure isn't perfect, it's more efficient than the options. By allotting a monetary value to our social exchanges and by making it simple to transfer cash from one individual to another, trades may be executed with relative ease.

Purchasing groceries, working on a career, or connecting to the Net are all illustrations of social trades, and by consensus all of them are reducible to money. Even cash itself may be assigned a price, as anybody in debt may readily certify. Cash is essentially social credit. The more cash you have, the more society owes you, and the more value you may extract.

Let's now think about the reality about what it means to bring in money. As money is a social resource, bringing in money means gaining more of that resource. When you spend, you turn cash to value; but when you earn, you convert value to cash.

One way to bring in cash is to sell possessions.

A different choice is to acquire items at one price and swing about and sell them for more than your expenditures. Companies turn up resources all over the earth and sell them for money. For people, this approach may take the form of purchasing objects, stocks, or bonds at one price and selling them at a greater price.

Possibly the most common way to bring in cash is to sell your time. Acquire a job and swap hours for dollars. The better your ability to deliver social value with your labors, the better your earning potential gets. The difference between bringing in \$25 per hour against \$250 per hour is that the latter work has much better social value. This isn't anybody's fault; the difference is due to the social consensus regarding the value of particular work.

Naturally, a final alternative for making cash is to steal it. Historically, this has been a popular choice, but I won't give it serious consideration here. Until now, this is truly just good sense, but it's astonishing how easy it is to lose sight of the simple reality that cash is a human invention to ease the exchange of value.

To banish money as something harmful or unneeded is a huge error. When decently aligned with reality, affection, and might, it becomes a useful tool of conscious living-one that's too crucial to ignore. If you wish to live consciously, you must learn to utilize cash intelligently.

Synopsis

The idea of affection advises us to tune in and associate with the concept of money on a richer level, so let's do precisely that and see what the procedure discloses.



Chapter 3

Key 2 – Money and Affection

There are 2 common ways to bring in money:

1. Build a meaningful social contribution, and get payment commensurate with the social worth of your contribution.
2. Capitalize on market inefficiencies to extract cash without bestowing any substantial value.

The first choice includes acquiring a career and performing valuable work, running a business that supplies useful products or services, reselling items with worth added, or investing in any of these things.

The 2nd option includes betting, beggary, felonious activities, purchasing and reselling items with no supplied value, or investing in any of these. Here's a different way of labeling these 2 strategies:

1. Contribute
2. Bum

Unless you've for some reason opted out of this medium of exchange, you're utilizing one or both of these profit techniques right now.

However, one of them will probably be dominant in your life. Either you're producing actual social value and being fairly paid for it, or you're bumming off the value produced by other people.

Note that contribution is crucial for this medium of exchange to come through and thrive, but bumming isn't. The only way scroungers may survive is by extracting worth from contributors. But in the end somebody must contribute, or there may be no value for the scroungers to draw out.

Unless you've discovered a way to be totally self-sustaining, you're always eliciting some value from society, like your food, apparel, and shelter. The question is whether you're giving fair value back into the system to counterbalance what you're taking out.

Some level of bumming is to be expected. Youngsters bum off their parents. Those who are not able to contribute bum off those who can. Whenever we enjoy the fruits of someone else's labor without paying for it, we're sponging. We all sponge off the hard work of our ancestors. But finally we must decide whether we'll go forward down that path or start making an authentic contribution.

Obviously, your life will include some contribution and some sponging, but what's your principal income-generating scheme? Do you contribute true social value, or do you sponge off the value of other contributors? Observe that if you work for a bigger organization, you share in their income-generating technique as well. Are you working for a scrounger or a contributor? The big picture can't be snubbed.

Synopsis

The idea of might states that you're responsible for your own financial spot. If you disfavor your current conditions and wish something better, it's up to you to make it occur. You are able to yield control of your financial destiny to other people, but final responsibility forever rests with you. You're the one who must accept the results you get.



Chapter 4

Key 3 – Money Might and Unity

Self-help literature frequently urges that we set clear financial goals. We're told to adjudicate in advance how much cash we wish to earn and how much we wish to have in the bank. I've frequently set such goals for myself. Occasionally I accomplished them; a lot of times I didn't.

Eventually I learned a more crucial lesson: in order for our financial goals to be sound, they have to reflect our honest, deep desires. A goal is useless if it doesn't empower you.

When I gave it a little serious thought, I recognized that I just didn't care about attaining particular sums of money. A million bucks has no true meaning to me. By placing so much accent on particular sums, I was giving my might to money rather than wielding might over it.

So rather than centering on particular financial goals, I chose to aim directly for what I believed money would provide me. I believed it would supply me with the freedom to travel, so I set travel goals alternatively. I thought cash would get me a nicer home, so I set a goal to have a nicer home instead. I thought being rich would let me make a greater contribution, so I set a goal to make a greater contribution alternatively.

Ironically, when I quit treating cash as an end unto itself, I had more of it coursing through my life than ever before. The reality is that you don't require any specific amount of money in the bank or a particular level of income to accomplish your goals. There are infinite ways to do so, and many of them call for little or no cash.

Individuals who are dead broke have gone around the world. Why not you? When you choose in advance that a lack of finances is an obstruction to accomplishing your goals, you dis-empower yourself. If you wish something badly enough, target it straight off. Your course may lead you to bring in and use money to get there, or it might not.

Don't mechanically assume that cash is essential to accomplish a specific goal; this narrows your choices and stunts your creative thinking.

As money is a monetary system, it only has major power when it flows. A number in a bank account is absolutely useless. Money's value lies in the exchange, not in its ownership. When you earn it, you produce value. When you use it, you acquire access to value produced by other people, thereby enabling them to produce more value also. It's wise to save a percentage of your income, but understand that saved money must finally flow back out once again, if not during your life then certainly later on.

The best way to bring in cash is through truthful contribution. Do what you feel is best for everybody, not simply yourself. Align your financial outcomes with the greatest good of all. Contributing social value is the basic technique for making money consciously, but by itself it isn't adequate to guarantee success.

The issue with centering on social value is that your personal values might not be lined up with the social consensus. If you try to supply social value without accomplishing congruity with your personal values, your motivation will be powerless. You won't be inspired as you'll be doing what you feel you ought to do, not what you wish to do. Instead, when you attempt to fulfill your personal values without.

Supplying any true social value, you get the starving-artist syndrome: you might be inspired by work you like doing, but it won't take care of the bills.

The resolution is to work inside the overlap between your personal values and social values. This will let you do what you like while producing something that other people treasure too.

Social and personal values will waver over time, so be geared up to adjust. Don't undervalue the importance of alignment between personal and social values. Both are crucial if you wish to make money consciously.

Unless you're truly rigid, it shouldn't be extremely hard to image a way for you to contribute that likewise lines up with your personal notions. This is an issue that may be solved if you put a little thought into it. Frequently the easiest way to produce value for other people is by sharing what you like to do.

When you have a resolution that works for you, you'll be in a position to render abundant revenue while serving the greater good. Don't expect this to be simple, but it's certainly worth the work.

Synopsis

Don't expect somebody else to understand what your skills and gifts are worth. If you let other people ascertain your pay, it's a safe bet you're being underpaid. You have to take the initiative and ask for what you wish. If the price you ask is fair and sensible and if there's genuine social requirement for the value you are able to provide, somebody will certainly pay you for your work.



Chapter 5

Key 4 - Money Bravery and Being Intelligent

Don't be shy or wimpish when it comes to asking for income. That's a sign that you don't trust in your value. If you truly can't supply what you're claiming you can, then don't ask to be compensated till you're prepared. But if you understand you can contribute true value, summon the bravery to ask for just compensation in exchange. Be direct, but be able to form a solid case for why you merit it.

Utilize the heart and soul question to help guide you towards income-generating opportunities. Ask yourself: Does this course have a heart and soul? If the reply is no, then let it go and put your time and energy elsewhere. Have the bravery to put humans 1st, money 2nd. Respect what your conscience says. If it feels improper, it is improper. Even if it feels indifferent, it's still incorrect. Never go after soulless profits.

Even when you're on the heart-centered course, you'll need bravery to remain there. Occasionally you'll need to defend against dishonest attacks. It's unfortunate when that get to be necessary, but it occurs.

Occasionally you'll be surprised by the support that comes your way once you demonstrate your allegiance to putting people 1st.

I've discovered that the more I line up my work with reality, affection, and might, the more goodwill I render, and the more I get support from unforeseen sources. When you commit yourself to the heart-centered course, it will frequently appear as though the cosmos backs you up.

Being intelligent is the ultimate source of wealth. You can supply enormous value to other people by cultivating your own originaive expression, thereby yielding all the money you want. Rather than attempting to acquire money, center your efforts on producing and delivering value to other people, and plenty of resources will flow back to you reciprocally. Real wealth comes from inside.

By making smart choices, you ought to be able to increase your capability to provide social value, thereby increasing your money. This

demands that you optimize for long-run value creation rather than short-run profit.

If you provide more value than you get while ensuring you're being dealt with fairly and not falling under a pattern of selflessness, the excess value you supply will overflow into public goodwill. Superior service gets observed as it's so rare.

Individuals will gladly recommend you to their loved ones, friends, and colleagues, thereby bringing you a constant stream of fresh opportunities. This is true whether you're freelance or you work for somebody else.

It's smart to give more than you get, as this is exactly what yields development.

Synopsis

Some of the most essential actions involve being aggressive and disciplined with yourself to stay invested. There may be smart decisions you've already made but may now be questioning. I know many of your thoughts will be negative to the point you are saying to yourself "hey, there's no point in going forward with these investments for retirement as long as the markets are down". This would be a colossal mistake. Now is an unbelievably smart time to invest for retirement.



Chapter 6

Key 5 - Take Action

There's to be no curling up in a fetal position on the sofa in 2011. Praying or assuming everything will be okay with no actions taken is a huge no as well. Answers to your money problems in these troubled times are not going to fall in your lap.

There is absolutely no assuming that there's a government bailout or Wall Street rally right around the corner that will fix everything for you without any drive and effort on your part. You'll have to hop out of bed or get off the couch and take charge of your financial life in 2011. Make that dedication this year and you'll construct a firm financial foundation that you are able to remain firm when everything around you is falling apart.

As we carry on clawing our way out of the credit crisis while dealing with the economic recession. I ask you to be able to look at and see the larger picture. While these are harsh times, our economy will come together sooner or later. Our markets will recover. We'll all survive. I would like to be very clear: The recovery is not going to be quick or easy by any means.

Our economic system is like a patient who was raced to the infirmary in critical condition. After a long time of rigorous intervention the patient is still in the ICU, but the medical prognosis is sooner or later there will be an entire recovery. Eventually, the patient will enter a rehabilitation facility and start to return to his or her normal state of health.

The patient will be stable enough to go home, though it might be years before he or she's back to full health.

If we are not going to see an instant turnaround of the economy in 2011, why am I insisting that you take action, because we need to protect what we have. We need to protect our families and protect our chances of still reaching our long-term goals. Let's face it, in the past you didn't really have to work too hard at building financial security.

You ploughed money into your 401(k) and IRA in the 1990s and you watched the market post an annualized gain of 18 %. At that pace, you calculated early retirement was a distinct possibility. In 2000, the real estate bubble started and you got used to yearly price gains of 10 % or more. It was simple to think that you had it made.

And yet here we are. The major stock market bench mark indexes have fallen behind to where they were in 1998. Household values, on the average, have already slipped back to their 2004 levels, and I anticipate we have more downside to get hold of before real estate stabilizes. My point is, you just cannot show up and anticipate simple market gains to get you where you want to go. The days of easy money are gone.

I always said that when it concerns your income, it isn't about achieving what's easy- it is about doing what's correct. The plan in this book is going to aid you in doing what's right. You are able to read this book front to back, go instantly to the matter that concerns you the most, or jump around the book as you see fit.

Regardless how you approach it, the goal is for you to arrive at the correct decision in 2011 to ease the tension, concern, and anger you are feeling and replace it with the guaranteed sense that you've done what it takes to protect yourself, the income you have worked so hard for.

I recognize revenue is tight in these times. I know you are busy. And I know confronting financial matters is not fun. But here is what I also know: You wish you could once and for all get your fiscal house together.

Synopsis

What follows is your annual financial to-do list. It's divided into three sections. I want you to find what works best for you and start creating and putting up your to do lists. Start off small and work your way into the harder areas of your financial problems. Post this list on the fridge, the bathroom mirror, or your bulletin board, and take it on in little chunks. Make this the year to track your spending.



Chapter 7

Key 6 - Net Worth and Credit

Why it is crucial: You know the high-ticket expenses in your life, but all the more minor spending can also be a killer. Take a look at your month to month spending, and I assure you you'll have a few "Oh my goodness I had no idea!!!" moments.

Determine Your Net Worth

Why it is important: We lean towards focusing on assets and leave about debts. Financial security takes confronting the larger picture: assets minus debts.

Tip: Type "net worth calculator" into any search engine and you'll find an array of free online tools to aid in you taking stock of your assets and debts.

Check Your Credit Profile

Why it is crucial: Your credit score affects the rates of interest you are offered on credit cards and loans, can be used to vet your job application, and in a few states may determine what your insurance premiums will be. So your credit reports, which decide your FICO score, need to be up-to-date and correct possible mistakes. A score of at the very least should be 720 (the range is 300 to 850).

Tip: Go to AnnualCreditReport.com to get your free credit reports from the three credit bureaus: Equifax, Experian, and TransUnion.

Annually, you're entitled to one free report from each. If a web site asks for your credit card to get a report, you are at the wrong site!

Review your reports for errors, and follow the directions for filing a dispute.

Once corrections are made, go to MyFICO.com to obtain your FICO credit score. You may encounter offers free of charge to get credit scores. They're knockoffs of the real deal.

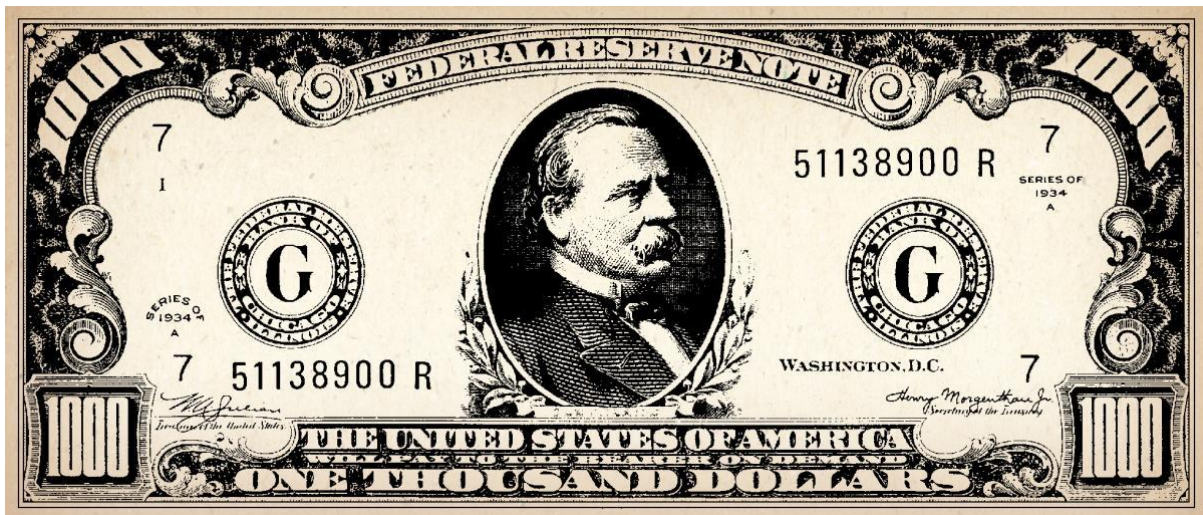
Your FICO score is what most lenders and businesses check. It is \$16 to see your FICO score. With a great deal on the line, that is a minor price to pay.

Synopsis

Cut Spending by 10 Percent

Why it is crucial: The average pay raise annually is anticipated to be around 3 % (the lowest forecast in 25 years). So challenge your loved ones to give your budget a 10 % raise by cutting your spending 10 %.

Tip: when you input your revenue and spending into an Expense Sheet print it out and circle every expense that's a want, not a need, then work out how to cut down or get rid of it.



Chapter 8

Key 7 - Ways To Save

Find Hidden Savings and shop for Insurance Deals

Why it is crucial: you are always searching for the better prices-why not on house and car insurance, as well? You are bonkers if you do not compare auto insurance; you could save 10 % or more. Do not cut back your level of insurance coverage. You want the correct insurance coverage for the best price.

Tip: Go to InsWeb.com and NetQuote.com to find the best insurance quotes from a wide variety of house and car insurers.

Raise Your Insurance Deductibles

Why it is crucial: Low deductibles of \$250 or so can lure you into making claims for small-ticket items. If you do that too much and your insurance company may hike up your premium or get rid of you altogether. And there is a decent payoff for a larger deductible: Raise your car and household deductibles to \$1,000 or more and your premium cost comes down at least 10 %.

Tip: visit your current insurance company and ask for afresh quote based on a larger deductible. Only do this if you have an emergency savings account that can cover the price of the deductible. Don't have that emergency account set up? Then setting up an emergency account for costs like this is crucial, and should be on your to do list.

Check into a Credit Union

Why it is crucial: Credit unions are often a better deal than other financial institutions and lean towards paying higher yields on deposits.

Tip: Go to FindaCreditUnion.com and search a credit union that's a part of the federal insurance program run by the National Credit Union Administration. Insurance coverage is the same as at an FDIC banks.

The coverage they offer is \$250,000 per person per credit union. Credit Unions like other financial institutions are fully insured, and extra coverage is based on the types of accounts you carry.

Challenge Your Property-Tax Assessment

Why it is crucial: Your taxation is commonly a percentage of your households' appraised value. If that appraisal does not reflect today's market-home values which are down an average of 30 % since the 2006, you possibly may be overpaying. The National Taxpayers Union reports that more than half of all appraisals are too high.

Tip: get hold of your county tax assessor to discover how to dispute your appraisal. The National Taxpayers Union also has a booklet on the topic to help you out with this task.

Synopsis

It's highly important to establish financial security.



Chapter 9

Bonus Key - Get Secure

Establish Security

Boost Your Emergency account to cover at least Eight Months of Living Expenses

Why it is crucial: By now I'm sure you've started saving. The next step is to keep at it until you have at least eight months' worth of living expenses.

Tip: Go to MyFDICInsurance.gov for financial institutions and NCUA.gov for credit unions to verify that your emergency account is put away at an institution that's federally insured. Never invest your emergency resources in the stock market. Be safe not sorry!

Get the Maximum 401(k) Match at Your Current Job

Why it is crucial: If you allowed your business to auto-enroll you in a program once you were employed, there is a great chance your contribution rate is too low to max out on the match.

Tip: contact your human resources department or the business that runs your program; boost your share so you qualify for the max match.

Roll Over 401(k)s from Former Employers into an IRA

Why it is crucial: Once you leave a job, you are able to move your 401(k) to a brokerage or fund firm. You are able to roll over 401(k)s from multiple jobs into one new IRA; that is a great bookkeeping assist. An IRA rollover also frees you up to invest in affordable funds, exchange-traded funds (ETFs), stocks, and bonds.

Tip: If you do not yet have a fund at a discount brokerage or no-load open-end fund company, pick one and then ask for its IRA rollover kit.
Fund a Roth IRA

Why it is crucial: when you max out on the business match in your 401(k), change your retirement investment attention to backing a Roth IRA. This is for people with modified adjusted gross income below \$105,000 and married couples filing a joint return with MAGI below \$167,000. Reduced parts are phased out for people once MAGI hits \$120,000; for married couples, eligibility vanishes with MAGI above \$177,000.

Tip: do not get confused by high minimums. Ask if there's a plan that lets you invest a low monthly sum of \$50 or so. Sign up for an auto-investment plan and you may bypass the promoted "initial minimum investment."

Leave Your Retirement Funds Alone

Why it is crucial: cannot manage the mortgage? That is no reason to raid your retirement benefits. Once that income runs out, you will still face foreclosure, but you will have lost your retirement savings, as well.

Tip: do not cash in your 401(k) when leaving a job. Also an early withdrawal penalty your short-sightedness will cost you future gains.

Go to MoneyChimp.com and click on the Calculator tab. Under "current principal," input the value of your 401(k). Leave "yearly addition" blank. For "years to grow," enter the remainder between your age and 65. For "rate of interest," use a conservative 5 %. Determine the future value. The remainder between that and the current value is what you would abandon by cashing out.

Change to a Roth IRA

Why it is crucial: As of January 1, anybody can change a traditional IRA to a Roth IRA. The reward is that income in a Roth can be withdrawn in retirement without any tax due. Withdrawals from traditional IRAs will be taxed at your average income tax rate

Tip: change in 2011 and you are able to spread your tax bill over the next two years. If you have both deductible and non-deductible traditional IRAs, ask a CPA to determine your tax liability.

Bonus Resources



Millionaire's Brain Academy

Ever felt frustrated that there never seems to be enough month left at the end of the money? That your dreams of retirement are fading, and your expenses keep going up?

The Millionaire's Brain Academy is the surest and fastest way to live out your financial dreams. **NO** research is required as it has been tried and tested through and through.

Obtain a new brain with all power, creativity and drive in just **7 DAYS!**



[Click here for access](#)



Total Money Magnetism

Ever felt lost and not knowing how to invest to grow your wealth? Always feeling jealous and left behind by your peers who seem to be living a extravagant life?

Total Money Magnetism is a step-by-step blueprint to 'de-programming' your poor person's brain, and awaken your natural, inborn money-making abilities. It evokes your mind to be alive with the thoughts, the skills, the ideas, the drive, and the focus of a true **MILLIONAIRE'S** brain! Lo and behold, you are on the path to a lifetime of wealth and financial freedom!



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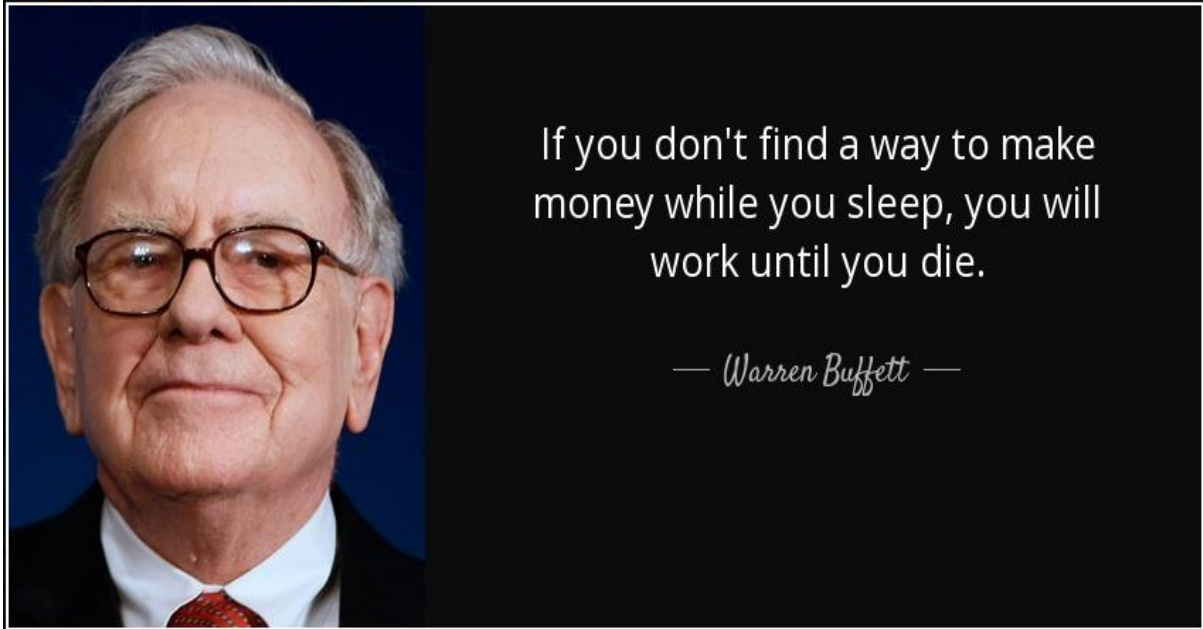
In the next 3 minutes, I'm going to share with you a **little-known way** to generating a meaningful side-income at your own pace from home...
Using nothing but **YOU** and your **LAPTOP**.

And what's amazing is... Even though this secret involves YouTube? **There's no need to get in front of a camera!**

That means you get to make money **sitting right there in your comfy cozy pyjamas!**



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