

7 Golden Keys to Living Rich

(Using Only What You Have Right
Now – INCLUDING MONEY!)

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FIRST GOLDEN KEY:

It's All In Your Head

Not having enough money in your pocket can be debilitating. It can make you feel like an outcast from society. While you envision everyone else having enough money to go out to dinner, or buy that expensive car or house, not having a lot of disposable income makes you feel second rate. Unworthy.

So let me level the playing field. Money is just that. Money. Currency. Legal Tender. Nothing more.

It is not a living, breathing organism. It has no value other than being used in exchange for things in trade, whatever those things are. Goods, services, or anything else of physical perceived value.

You may be quick to point out, “money makes the world go 'round”. You need money to purchase things. To literally live.

And I would offer that you don't need money.

You need the VALUE OF MONEY. Small change in words. Big change in focus. Let me illustrate (I say with a warm smile towards you).

Picture having a steady, substantial income, from whatever source. And picture that you never see that money. It goes from whatever source directly to your financial advisor.

That advisor pays your bills – you never see them. Your house payment is covered. You never see the mortgage bill. Your food is bought and stocked for you. Someone takes care of the cleaning, your laundry, even the maintenance on your car and other toys.

You never see a bill for any of it. It's all handled by your estate and

your financial advisor. Got the picture?

Now, two points.

Number one, you see no money, because you have no need for it. You simply sign your name, and your financial advisor, your accountant takes care of everything. You literally never carry any money in your wallet.

Now think. How does that make you feel? Really, how does that make you feel? Do you still feel the need to cling to currency?

And secondly, now that you don't need money – you're doing whatever you want.

Now think real hard. What is it that you do all day?

Do you read, walk, or sleep the entire day away? Do you study, or create? Do you volunteer? What do you do with yourself, all day long?

There are many, many very financially set individuals in just the same position that I just described. You would quickly describe them as “rich.” What do you think they do all day?

Do you think they sleep the entire day, because they're rich? Or, that they spend and spend and spend some more, on anything and everything they lay their eyes on?

Of course they don't.

You see, money to them is a tool they use to achieve the things they want to do. Their life dreams.

They understand the path to accomplishing their goals. And they understand that unless they need to buy a new piece of equipment as an investment, money is not the tool they need.

You need to understand, and fully embrace that concept. Money is a tool.

It is not you. It doesn't determine your height, or weight, or your personality. Or even who you are.

All of that is determined by you.

And that, is all in your head.

SECOND GOLDEN KEY:

Change Your Attitude And Habits

In our first Golden Key we talked about how you perceive money, and how that relates to your outward behavior, because of that perception.

Now let's talk about changing those behaviors, habits and attitudes. And let's start implementing living rich with only what you have right now. That includes the money (no matter how much or how little) you have right now. Roll up your sleeves, here we go.

In the first Golden Key I said that we don't want or need currency, but what we really want is what value that represents. In simple terms, you don't need to spend your money on the ice cream cone if you can simply have that ice cream cone.

The exchange of currency just represents the social and economic value we have put on that product or service. If you don't believe me, just look around at all the different prices for a gallon of gasoline. Why is it ten cents more a few blocks over, and in a different neighborhood?

It's the same gas! But the social value, the nicer station, the economic area . . . all tells what the market will bear at that location.

So why do we shop all over for the cheapest price? Because we want (here's that word again) VALUE for our money. And we want to exchange less currency for that value, so we can apply it to the value of something else.

Again, we're not seeking to have hoards of money. We are seeking mass value. We would rather have got a good deal, one set in our favor, than to simply have a printing press churning out dollars, only to be spent on an obviously overpriced item.

Regardless of the item , or the cost, we don't want to be taken advantage of.

So here's one big take-away from this section: Learn to buy value, not just stuff. To live rich, you must be a good steward of your money. And at this point, if you don't have a lot of cash, it may be just that point that needs worked on. You need to work on being a better steward of your money.

But enough of the critical thinking. The point of this section is that you really, really need to change your attitude about, and habits regarding money to start living the “rich life.”

Your attitude should be that you only need money to amass a whole bunch of stuff. But you don't need money to live rich. Stuff is the way of hoarders, and egomaniacs. They build temples to themselves.

Living rich is the way of someone that is thankful for their lot in life. Their station in life. Someone appreciative of whatever experience they may encounter, and confident that whatever externally may happen, they will always remain themselves.

Lose all the money and possessions in the world, they will still be themselves. These people are like teabags – the longer they are in hot water, the stronger they become.

You can spot these folks from across the room. They are the person that is comfortable in their own skin. They are not easily ruffled. And if they hit a bump in the road in their lives, they are confident as they move toward the solution.

You would look at these folks and in awe think to yourself, they have it together. They have the life. They must be rich!

They may indeed be, by some measure. Then again, they may be making a moderate living, nothing outlandish. They just ooze confidence and sincerity. They indeed, know how to live the rich life.

You too can portray that sort of image. You too can start acting, and believing that you are living a rich life.

And most importantly, you can stop trying to convince yourself that you are poor, simply because you don't currently have the cash flow you want.

In the Seventh Golden Key I will go into depth of how your attitude and self image – rich, or poor – makes all the difference in whether you continue to see an increase in your life and finances. Or not. It really is up to you.

Right now let's work on your outward attitude and habits. To live rich you must stop belly-aching. You must accept all that is happening in your life, take responsibility for it, and work on solutions. Not blame.

I was once at a business meeting wherein a very wealthy business owner was talking about how many times he was sued a year. He owned the largest construction company in the greater area. He commented that if you are not being sued, you are not in the construction business.

He was not a cheat, or a weasel. He was an honest, fair man. But because of the nature of the industry, and the politics involved with the projects, he knew and accepted, that to finally get paid or finish the project, he would have to endure lawsuit after lawsuit.

He didn't blame others (even though he most easily could have), he accepted that this was the nature of the business and the rules in the arena in which he played. He understood it, appreciated it, and moved on.

And he built some of the greatest facilities and buildings ever erected. That was his passion. He lived the rich life. But not without strife.

My point here is that you need to do the same. When you go out with others, are you belly-aching about what bump in the road you have?

Or are you laughing and smiling, and sharing with others?

Are you “the life of the party?” Or are you the person no one really wants to be around?

Because if you learn to laugh, no matter what, people will naturally be drawn to you. Just like in a crowd, when someone bursts out laughing, everyone turns to see who it is. They are drawn to laughter. And they want to be with that person.

Keep your attitude in check. Learn to laugh at the circumstance. Learn to be pleasant, cheerful and uplifting. And learn to say thank you. For everything.

Then watch how your life moves forward, and becomes richer. Watch as you receive invites to dinner, parties, boat rides, trips, you name it.

When you learn how to lift someone else up and make their life richer, your's will be richer many times more.

THIRD GOLDEN KEY:

Let It Go

There's an old story of a monkey and a earthen jar. At the bottom of the jar is a luscious orange. The monkey can smell it. The monkey can almost taste it. The monkey wants it so bad he is salivating.

The monkey thrusts his hand down inside the jar and grabs the orange! He clenches his fist around it and pulls upward, trying to pull the orange out of the jar and to his mouth.

Instantly his efforts are stopped. He can't get his hand and the orange out of the jar. He pulls and pulls, but his hand gets stuck in the neck of the jar. He lets go of the orange and it falls back to the bottom.

The monkey removes his hand from the jar and examines it closely. He peers back down into the jar and spies the orange he wants so badly. He knows it is within his reach!

Again he thrusts his arm into the jar. Again he clutches the orange tightly and again he pulls quickly upward. And again, he is stopped before he can free the orange.

The monkey does this again and again and again, and again. The monkey is squealing in frustration, louder and louder. And, each time the jar is unrelenting. The orange falls back to the bottom of the jar.

Out of sheer frustration and anguish, the monkey squeals one more time as he slaps the jar and sends it onto its side.

As the monkey leaves in anger, he doesn't notice that behind him the orange rolls out of the jar, and onto the ground beside it.

Had the monkey simply let go and not tried to force the orange out, the jar would have easily given away that orange.

Do you ever feel like you have to grab and force from the universe that which is yours?

Do you constantly find life a fight, or a struggle? Then, even when you think you have won the battle, do you really believe you have gotten all that you deserve?

I would suggest that you don't. I would further suggest that you probably know this already.

The big difference between rich people and poor people is that rich people know when to fight, and when to let go. They know which battles need fought, and which battles don't matter.

When rich people get pressed, or sideswiped, or have the bottom stripped out from under them, they keep going.

Poor people use up all their energy making sure everyone knows how hurt they are, who hurt them, and what revenge they will exact. And so, they lose track of where they are going, they lose focus of the goal, of the prize at the end, and they stop.

They stop heading for "rich" and again settle for poor. Poor mouth, poor thoughts, and poor actions.

The whole time they are fighting they forget that if they were to simply "allow" and keep focused on the prize, the goal, their orange would roll out of the jar and at their feet.

Poor people look at how hurt they are, what has been taken from them, and the fight ahead of them to reclaim the past. They live, eat, and breath how poor they are.

Rich people see whatever their circumstances are right now, as

temporary.

That includes money. They look ahead, at goals and dreams and experiences. Money is just a necessary tool in a big tool bag, along with many other things needed to achieve their dreams.

Don't be angry at your circumstances. They are what they are.

Be angry at yourself for letting those circumstances and events continue to live in your head, rent free.

Let them go. Move on. Refocus on your goals and dreams. They are still valid! They are your dreams. Nobody can take those from you.

Look forward and step, step, step. Take action today to move you in that direction, no matter how small.

Start living the life of the rich person you are!

FOURTH GOLDEN KEY:

You Have Everything You Need In Your Life For Where You Are Right Now

That's a pretty big statement!

It means that this moment is as it should be, and that you are right where you wanted to be.

Foul, you cry! That's not true, you say! You wanted to do this and that and this and that . . . You were going to do this, and that . . .

But you didn't, did you?

Understand, I'm not being harsh, or critical of you.

I am simply illustrating that you have made choices along the way – good, bad, or indifferent – that have added up over the years. All of those choices have yielded the results that you now see and experience.

And based on the results of those choices, you have exactly what you need in your life, for where you are, right now. Accept that. Understand that. Take responsibility of that.

Now grasp that you have the immediate ability to change that! Right here, right now. And it all starts with a thought.

You have probably heard of Thomas Edison, Milton Hershey, and Walt Disney. Would you consider them rich men? Probably so.

But did you know they were destitute long before they “rich?” Milton Hershey was bankrupt, again and again. He was even considered

insane. Walt Disney was fired for not being creative. Thomas Edison is best known as the inventor of the lightbulb. There are many other things however, that he “invented” and that were total flops and embarrassments.

Did that stop any of them? Of course not. They took stock of where they were, changed their thinking and kept going. They did not give up.

They were once broke because of where their decisions had lead them, and what consequences had become them.

But they fully understood that their current consequences were not them. Let me point that out again: Your consequences are not you. They are a result of your past thoughts and actions.

Stop thinking poor thoughts. Stop acting poor. Think rich! Act rich! Feel and believe and envision yourself as rich. Hershey did, even on his darkest days. Disney did, and went on to make his dream a reality, even when he couldn't buy lunch.

Rich, a rich life, believeing you are rich has nothing to do with how much money you have in your wallet right now. Even if the sheriff is at your door, that only shows you have some decisions to make regarding your past actions and beliefs. It doesn't spray paint a label on your forehead of “poor.”

Being rich or poor is a state of mind. Cash flow is only a temporary situation.

Just like Hershey, or Edison or Disney, you can and must continue towards your dreams and goals. And as you do, you will see the doors of opportunity open. You will see assests and offers come your way. You will make your way as a way is made for you.

Here's a little game I play with my wife. I use it to help her focus on the big picture, not just whatever circumstance we are facing at the

moment.

I ask her to think back six months prior. I ask her if she thought, six months ago, that we would be here, today, in this environment, in this surrounding, with all we have. She always answers no.

I then instruct her to consider our current station in life, and flip that forward six more months. If we have come this far in this six months, what will it look like, how glorious will our lives be in another six months?

Kinda makes the current situation or circumstance seem small, doesn't it?

Look forward. And look with a rich eye, and rich beliefs.

You have within you the ability to create whatever you want. Where you are right now is only a reflection of all the past leading to this very moment.

Stop living in the past. Live forward.

FIFTH GOLDEN KEY:

Spend Wisely On Quality

I remember the day like it was yesterday. I had been dating this woman for about a week. We were discovering each other's likes and dislikes, tastes on things and general outlook.

We had began talking about clothes. I was a little uneasy. Even though I always dressed nice, or “sharp” - I kept my clothes clean and always ironed them – I was buying my clothes at the cheapest department stores.

I was in a modest time in my life, and buying clothes meant keeping an eye out for style but buying the cheaper fabrics, the less durable wear.

And as I folded or ironed my clothes I always repeated to myself what my German, seamstress mom and my military dad had told me – the clothes don't make the man, the man makes the clothes!

Albeit humble, I was proud of what I had and took care of it. A trait I am still proud to display today.

So as I stood there talking about clothes with my new flame, I remember she commented on buying value over price. She exclaimed, “Why do people think they have to buy cheap stuff at the cheap stores when if they would go to the little nicer stores, they would find the prices just about the same and quality much better?! And it lasts a lot longer!”

Why, indeed?

Because when you need a new shirt and all you have is fifteen dollars,

you are not going into Nordstrom looking for a shirt. You're heading to Walmart or Kmart. You are less likely to be imbarressed by seeing what you want, looking at the price tag and then needing to walk out with what little bit of dignity you have left.

She ended that little conversation with, “Even if they would go to J.C.Penney's, or buy on sale!”

So one day when I was alone and needed a new shirt, I tried her advice. I even went into Nordstrom. And I found a shirt on clearance, nicely within my budget. It was of the best quality of anything else I owned.

That day, I learned to shop value, to focus on quality, and not to buy if it didn't meet those standards – from then on out.

At times I don't have the cash flow to buy the best stuff. But that doesn't matter. I changed my perception of what I allowed myself to buy. I convinced myself that I can and should buy quality, even at Nordstrom.

But most importantly, I trained myself to be a wiser steward of my monies. And the Universe, God has returned the intention.

A couple of fall's ago I decided I needed new sportcoats. I like to wear them with jeans and casual shoes. But alas, I owned but one sportcoat. I relaxed knowing that the sportcoats would arrive, even though I didn't have the money to buy a single one at the moment.

I pictured myself wearing different ones, how they would feel on a cool day or going out to dinner. I wasn't anxious about them at all. I knew the time would come when they would be hanging in my closet.

Within 2 months I had four new sportcoats. Two were gifts. One I bought on sale for \$45.00. It was a \$160 sportcoat. It was the end of the season, the sportcoat was marked down to \$45, one of the last three on the rack. And because it was a special, super-duper

sale'orama day, I got an additional \$10 off.

\$160 sportcoat, out the door for \$35. They even put it in a suit bag for me to take home. I was living rich. I gave thanks to God and smiled at everyone I saw after that.

My last sportcoat was a thriftstore special. I believed it was from an estate, there were other very nice articles there. And they all had one quirk. One sleeve was about $\frac{3}{4}$ of an inch shorter than the other. But the jacket was beautiful. And only \$7.00. I bought it.

Let me make a quick point here. I still shop at thriftstores. I still shop at Walmart and Kmart and the dollar stores. I am not a snob and I don't want you to try to be one, either.

I buy things where I know they have the best value for that specific product. And you should too. Remember, money does not make you rich. Money does not give you a rich life. You do. And you do that by being a wise steward – with everything in your life.

Now, back to my sportcoat story. There is a great taylor in my little town. He does it all himself, in his little clothing shop. I took my jacket into him. Immediately he started repeating “this is a nice jacket.” Over and over.

He jestered, “You know this is silk?” “Yup, the workmanship is fine” I answered.

Again he said, “This is a nice jacket.”

He had me put it on. As I was, I explained and then showed him the difference in the sleeve lengths. He turned over the sleeve end and started rattling off, “No problem, I have enough to work with, I can . . .”

One week and \$39 later, my sportcoat fit me like a glove. Once again he said, “That's a nice coat.”

Yes it is. I'm very proud of it.

It was a gift, more or less.

The gift of quality.

SIXTH GOLDEN KEY:

Good or Bad, Be Thankful For It

There's a bible verse that says "For all things give thanks." You need not believe in, or even read the bible to understand the life lesson of that statement.

Consider the ancient proverb: A tree that stands against the wind is soon toppled, but a tree that learns to bend with the wind stays rooted for a long time.

In Denis Waitley's "Psychology of Winning" he tells of a great businessman that no matter what happened, he would always say, "Good!" It didn't matter if it was happening around him or to him, he always had the same opinion. It was good!

Picture being served legal papers. Might seem daunting, even frightening. To most it would. To that businessman, he felt it was good. He now knew where the other side stood on the issues. He could now actually do something about it. And he would not have to wonder any longer just how far the other side would go.

The ball was now in his court, and he could act. And he did!

Think about the last time your car broke down. While it probably cost you pretty good in time, money, and aggravation, it still has a silver lining.

If you don't do all the maintenance the "owners manual" tells you to do, it's really a guessing game as to how long certain systems are going to last. You rode it out as long as you could. Then it breaks.

Yes, it's an inconvenience. But it was going to happen sooner or later. And now you know the status of that system. Certainly of that part.

And ultimately, you know you will be safer.

Look, life happens! Good things abound. But on occasion, so do less than desirable things. The key here is to look for the silver lining in the storm cloud.

When we break down, I always remark how we were able to get the vehicle to a safe spot. It always is out of the way. WE are safe and secure. And we know that one way or the other, it will be repaired and back on the road.

We live rich, even when broken down.

Once after breaking down just north of Atlanta, my wife smelled something delicious. She walked over the berm next to the freeway and found a little Jamaican restaurant in a tiny strip mall. She came back all excited, and told me what was on the menu. We were spending carefully so she bought a Special, with Jerk Chicken and Greens.

While there she spoke with the owner (who was also one the cooks and the dishwashers) and he showed her his own garden out back of the restaurant. He grew his own produce for his recipes.

When she came back we feasted on Jerk Chicken and his special blend of greens. She jabbered away the whole time about the experience and how wonderful it was. We sat on the grass berm and waited for the tow truck, whiling the day away and totally enjoying our food, and the new found restaurant.

We were living rich. We could have moped around. We could have been angry, very angry.

But instead we knew whatever was going to happen, is going to happen. We could either not stress and deal with it, or let it ruin our day.

We enjoyed our Jerk Chicken. And gave thanks.

When we learn to accept our surroundings, our consequence, then we can do things to change them if we so desire.

But if we fight and rebel against our very lives, then we will forever have a fight on our hands. And one that will take it's toll on us.

Life is not meant to be difficult. Of course it is from time to time. That difficulty however, is usually caused by us. We want to be that strong, rigid, unmoveable tree standing against the hurricane winds.

But if we'll learn to bend with the heavy winds, and learn from the situation, we will remain rooted. And we will flourish.

When we learn to look through the lens of a rich life, the grandeur of life all around us, we will soon see more, and more, and even more riches. Some where you would have never expected it.

Expect riches, expect a rich life, and you will soon find it.

But expect heartbreak and sorry, and you won't find enough sad songs on the radio to agree with how you feel.

The choice is yours. And the choice is real.

SEVENTH GOLDEN KEY:

Look For Opportunity And Take Inspired Action

In the first Golden Key we talked about getting the idea of money and it's usefulness as a tool, straight in your head.

Then we discussed how rich life is, including yours, regardless of money even being considered – we took money out of the equation, as it were.

And then we illustrated you living a rich life by fully experiencing life, as you know it. Savoring each experience, good or bad. Remember that?

Now that you're on your way to clearing your head of all the money clutter that has been forced in there throughout your life, you should start seeing the gates of inspiration open.

If you haven't, don't fret. It will happen.

When you stop thinking you can only live if you have (whatever amount of) money in your pocket or account, you will finally free yourself from the burden that society, well meaning friends, and even your parents have placed on you.

When you are excited about getting out of bed in the morning and going to work or to your desk, because you are creating something or you have something you want to share with the world, then you are living rich.

You are no longer focused solely on going to work to pay the bills. You know the bills will get paid. You know you will have your needs met.

And you know you will experience joy, and pleasure.

Because you are living with joy and passion. You are living rich!

And out of that joy and passion will come opportunity. Be aware of it.

When you get that nudge, that little glimpse of the big picture, the prize at the end or that great idea, you must immediately take inspired action of some kind. Large or small, you must acknowledge your intuition and desires with action.

Why? Because you have set it in motion, called it into existence, and prepared yourself for the riches that follow. To not take action would be to negate all that you've worked for.

And with that, you will fall back into the same old lackadaisical existence that caused your shortfalls to begin with.

Living rich is living for experiences, and then holding onto them like a newborn baby. You caress them. You stare at them in amazement and wonder. And you let them into your heart. And your soul.

And out of that heart felt joy, and love, your very existence will change and flourish. Idea after idea will spring forth.

Your job then, is to nurture those ideas to life. Some will fade away. But pay attention. Even the not-so-good ideas, the ones that don't pan out, will lead you to others. And at the same time they will give you great insight and wisdom.

That's living rich! Looking up, instead of down. Looking forward, instead of back. And looking through smiling eyes, not sorrowful tears.

Grab life! Seize life! Experience all it has to offer. And all that comes your way.

Being rich has nothing to do with money, or location, or even status.

Being rich is an experience, a realization, and an attitude. Things that you already possess.

If you'll just accept it, and allow it.

And live it.

I wish you all the best.

EPILOGUE

I wrote this course, and the subsequent eBook with a slant towards those who think they are not rich, and have never possessed an amount of money wherein they would immediately consider themselves rich.

What I didn't write about are those with large sums of money, and are indeed, still poor.

You have probably heard of, you may even know of or know someone personally, that has fallen into a large sum of money only to be broke and destitute a year or so later.

Money could not make these folks rich. If anything, it reminded them constantly of how poor they really are. The constant running from their poverty mindset by lashingly spending only set them up for a quick trip back to the poor house.

I cannot reiterate that money does not, in and of itself, make you rich, or poor. Your self image, your actions and habits, and your very thoughts control that.

So even if you have amassed great fortunes in the bank, spend like a drunken sailor, and have a garage full of collectable automobiles, if you are poor in mind and life, you are poor.

I keep thinking back to Richard Pryor's saying: "Cocaine is God's way of telling you you're making too much money."

It got a lot of laughs on stage. It was edgy and made Richard famous for a brief while.

But Richard was also crying on the inside. He was trapped, and he knew it. And not only is that very sad, but it showed just how poor his

life had become.

Don't settle for poor. Don't give in to poor, no matter how many bright lights and sparkling gems are hiding it.

Deep inside your true wealth measurer – your heart – will tell you when you are heading to rich, or when you are spiraling downward towards poor.

Listen to your heart. And not your wallet.

Again, I wish you all the best.