

Space 4 More

Harmonious Freeflow and Overflow in Daily Life

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PUSH OFF

Some of us love the “rush” of jumping in at the deep end of the pool. I am giving you a push off in this pool of life ...**Go for it!!!** Select one area in Phase#2 under chapter 6 and go with the flow as the “current” pulls you into other areas of the material.

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1 Using this Guide & Workbook

There is much happening in and around us as we journey through life. What is being presented in this book is a system I believe we can each learn and mentor others to apply. A system that allows us to **clear and nurture our inner space** so that ideas and choices of excellence freely flow in and through us to such an extent that there is an ongoing experience of overflow / “more than enough”, in good times as well as in crisis, recession, and/or depression times.

An overflow of :-

- abundance in all areas of our life
- opportunities to share our talents gifts and abilities
- healthy uplifting relationships with God ourselves and others
- fulfilling jobs and business opportunities
- excellent compensation and cash-flow
- health and wellness
- excellent, smooth, yet powerful transitions at every stage of our personal development and those we care most about.

The question is though, what do you believe, what are you prepared to do for yourself and those you most care about? A seed idea I am planting in your mind is for YOU to clear and nurture YOUR inner SPACE 4 MORE and mentor 1, 2 or 3 others NOW as you journey.

I am encouraging you to practice meditation and journaling. I truly believe that you will greatly benefit from documenting, reflecting and intentionally tracking all matters, which you say are important to you. To support you in this practice, there are various opportunities for self-evaluation throughout this book with some space provided for documenting your own insights. I hope that you will be inspired with such a flood of insights that you will be moved to utilise a journal or any low/high technology tool as the dedicated personal record for documenting your insights and other significant matters in your life.

Additionally I am encouraging you not to merely accept things as they appear but to critically think about and evaluate situations for yourself and arrive at your own conclusions. Throughout the book you will therefore find a lot of questions meant to prompt you into this mode of self-examination and critical thinking.

This utility guide and workbook is laid out in two progressive phases. Phase#1 is what I term “Awaken To”; Phase#2 is what I term “Stay Awake”

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In the “Awaken To” phase I present concepts, tools and practices which I believe once assimilated and put into practice, will enhance individuals progression along a clear pathway of excellence and keen awareness of daily successes as their journey of life progresses.

In the “Stay Awake” phase I present scenarios and activities to support individuals in further assimilating the concepts, tools and practices in this book.

Some of you reading this book will enjoy the process of slowly working through it systematically from start to finish; pausing frequently for reflection and documentation of insights and commitments to yourself as you progress through the material.

Others of you may prefer to have a quick read of the entire material getting a feel for the key message(s). At a later date you may return to more intentionally work through elements within the book which are of special appeal. Yet others of you may prefer to get key messages without the entire context.

With all these in mind, I have included two additional areas in this book.

Definitions to clarify my intended meaning of words that may be open to alternative interpretations¹.

The Executive Summary to succinctly present key messages²

Whatever your preferred style I encourage you to have fun with this book.

¹ Please refer to chapter 2

² Please refer to chapter 3

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The intention of this utility guide is to offer you a simple proven system that can be duplicated. Yet a system that challenges you to

- take charge over your life, world and affairs; you were given authority and dominion!!!
- re-examine who you say you are at the core of you
- reconnect with your uniqueness, talents, gifts, abilities and related life purpose
- take daily harmonious actions with an attitude of excellence and experience the joy of successful fulfilment of the desires of your heart;
- reawaken your sense of self worth and willingness to stay sharp in spirit, mind and body
- be consciously aware of seven aspects of living and being;
- experience a sense of overflowing abundance, love, joy and peace;
- live a fulfilling life daily;

Commit to yourself to make the best use of this programme and reveal the gems you may have been allowing to rest dormant deep in your heart for a very long time. JSRN! JUST START RIGHT NOW with what you have! Stretch if you must and take up the challenge to document and track your personal journey, insights and experiences as you work through the programme and utilise the ³*harmometer* ®.

You never know. What if your own documented material became a **#1 best seller**? What if your documented personal journey became **the basis for a movie manuscript**. Pause and picture this possibility for a moment; your documented personal journey while working this program becoming a best seller and a movie manuscript. How would that feel for you? What would your life be like? How would you be living? Well JSRN and you may achieve more that you could even imagine.

“.....”
(If you were to be the author of such a best seller what would you want the title to be?
Dream for a moment and just write the first idea that pops in your mind in the space above.)

³ Please refer to chapter 2.1 for a definition of harmometer.

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As you work through this program I encourage you to simply be honest with yourself. Take stock of where you are and what you have right now. As you use the harmometer® and systems presented in this book, expect and look for daily successes along your personal journey. Expect to find new and renewable energy supply. Energy to sustain you as you passionately do the things near and dear to you. Energy to revitalise dreams you had previously buried. Energy to move beyond the past pain, hurts, fears and doubts. Energy to disregard all the nay sayers. Energy to keep on keeping on. Energy to clear and nurture your inner SPACE 4 MORE. For this reason, it is critical that you JSRN ----- Just Start Right Now with what you have!!!.

You may choose to simply work the program from start to finish; or you may skip to the chapter that appeals to you the most.

But JSRN !!!! Just Start Right Now..... and have fun working through the rest of this programme.

I said it before, some of us love the “rush” of jumping in at the deep end of the pool. I am giving you a push off in this pool of life ... **Go for it!!!** Select one area in Phase#2 under chapter 6 and go with the flow as the “current” pulls you into other areas of the material.

We welcome your feedback and testimonials. You can choose to send them by e-mail to lifestyle.dr@gmail.com or register and participate in the free open house online discussion at <http://caringsharers.blogspot.com/2009/03/open-house-workshopdiscussion.html>

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6 PHASE#2 – STAY AWAKE

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6.1.4 Trust yourself to make effective Investment Decisions

Save Invest and Tithe, and “S.I.T.” with the air of authority and dominion of an Egyptian Pharaoh over your financial affairs. This is Sharee’s current goal after attending several financial workshops. She is a single mom of two who teaches first graders at a government/public school in the beautiful Caribbean Island of Jamaica. She now knows **the financial independence definition of AN ASSET**; “*Any item acquired or developed from which positive cash flows (income) are generated*”. She also buys into the 70:30 financial independence principle of dividing her income. No more than 70% for creating the lifestyle she can enjoy; no less than 30% towards nurturing her financial independence by intentionally focusing on the development of her personal ASSET BASE. She understands that “S.I.T” forms three distinct tiers within her ASSET BASE as depicted by diagram#1 below.

Diagram#1 – The “S.I.T” 3-tier Asset Base

Income Allocation	ACTION	ASSET BASE
3rd 10%	I nvest	Tier3
2nd 10%	S ave	Tier2
1st 10%	T ithe	Tier1



Financial Independence "A"
Grade Targets

- 1) Use no more than 70% of your income for creating the lifestyle you can maintain and enjoy.
- 2) Grow your ASSET BASE so that it generates atleast 70% of you income.

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It is with the 30% income allocation that she develops the consistent habit to S.I.T.

Save – Is the approach used to create the second tier in her ASSET BASE. **Using the second 10% of her income** she can create safe ASSETS, which grow minimally in a secure environment (refer to diagram#1 above). The focus of “Saving” is value retention, and loss avoidance. These safe ASSETS include but are not limited to accounts at Banks, Credit Unions, Building Societies, Money Market Pooled Funds in Government Securities (in stable countries). Further, as she lives in a country where the national currency depreciates steadily versus regional and international currencies; it is prudent to maintain a portion of these savings in strong and stable foreign currency denominated accounts.

Invest – Is the approach used to create the third and top tier in her personal ASSET BASE. **Using the third 10% of her income** she can create growth ASSETS, which grow more rapidly than safe Assets (refer to diagram#1 above). The focus of “Investing” is value creation and growth. These growth ASSETS include but are not limited to Stocks, Bonds, Investment Properties and Profitable Businesses.

Tithe – Is the approach used to ensure that the first tier of her personal ASSET BASE is divine in nature. **Using the first 10% of her income** she can contribute to the “Universal Asset Base”(refer to diagram#1 above). This is where Sharee develops the systematic and consistent practice of giving to the organization that feeds her spiritually. It is an acknowledgement that there is a “Universal Asset Base” the source of which is divine in nature and the supply of which can never run dry. It is also a practice, which allows her to view her financial matters through the lens of the “big picture perspective”; a picture through which she is reminded that the real source of her supply is divine and unlimited in nature. It is a practice, which facilitates the growth of her faith factor and the belief that she will be guided into right action, during her quiet moments.

When Sharee came upon this 70:30 information she was at a place where her life style was such that she had no personal ASSET BASE, she had expenses equal to 110% of her income and there were constant intense fights with Don, the father of her two children.

It took her three years to rebalance her affairs (lifestyle) and to be able to divide her income 70:30; paying out the cheques for the 30% first before paying any of the bills. This way she put herself and her personal ASSET BASE (S.I.T) first, before any of the suppliers of the products and services she utilizes for herself and her children.

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She could not start the S.I.T program with 30% of her income as it just was not possible at that time; so she started with Ja\$300; Ja\$200 to Savings, Ja\$0 to Investment and Ja\$100 to Tithe. She then revisited her consumption patterns and made necessary adjustments downwards. This meant that she had created more disposable income which she channelled towards Tithing, focusing initially on hitting the “tier one” target by increasing the Ja\$100 to 10% of her income. Sharee also flipped the 70:30 guideline on its head, each time it came to annual salary increases and Christmas bonus; in these instances 70% went to S.I.T. and 30% to consumables.

So Sharee reached a place where 30% of her income was allocated to S.I.T. as follows; 20% to Savings, 0% to Investments and 10% to Tithe. Her challenge has been that 20% was placed into tier two of her ASSET BASE ----- safe Assets, the Savings element; none was applied into tier three ---- growth Assets, the Investment element. Her self-doubt dominated until she started to utilize the *harmometer* ® and increasingly trusted herself to make effective investment decisions. Now, each month, after allocating the 10% for Investments, she seeks out the best information and advice. Armed with the amount she has to invest and the options before her to choose from, she subjects them to the *harmometer* ® test for all her seven aspects of being. So now she does not do as the professional advisors suggest; instead she listens to the advisors but acts in accordance with her own inner guide as evaluated with the *harmometer* ® (see extract below). When the *harmometer* ® registers at the lowest end of the scale where the reading is a score of 1, then no investment allocation is made (0%) no matter the product under consideration. Whereas when the *harmometer* ® registers at the highest end of the scale where the reading is a score of 5, then 100% of the current dollar allocation for investments are placed in the product under consideration. An extract from the *harmometer* ® is below.

	PERSONAL HARMOMETER ®				
	WHEN I CONSIDER MAKING THIS EXPENDITURE, IN MY HEART I FEEL AS IF MY ASPECT OF BEING IS :-				
	1 ENTIRELY DEPLETED	2 LOW	3 NEUTRAL	4 HIGH	5 ENTIRELY UPLIFTED
HARMONIOUS INVESTMENT ACTION = % TO EXPEND	0%	25%	50%	75%	100%

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Sharee is now on a clear pathway towards hitting another financial independence target:-

To generate at least 70% of her income from here Asset Base.

She has set a low risk Savings target by multiplying 70% of her monthly income amount by 200.

She is really energised about hitting this next target because she knows that at that point she will be truly financially free.

Free because she would have not only adjusted her life to live on 70% of her income but at that point her ASSET BASE will also be providing the 70% of her income.

Can you feel within your soul what it would be like to be in such a place of freedom for yourself?

You can get on this path to financial independence too. Just start right now with what you have.

1st Write down the targets - 70% of your income = _____
30% of you income = _____

2nd Be honest, how does your current spending habit stack up against these targets. Remember no more that 70% for spending/supporting your life style; and no less that 30% for S.I.T. Do not beat upon yourself if you are out of balance with the targets. Just start right now with what you have and make small but consistent adjustments to move yourself closer and closer to the targets. It is a process, be strong and courageous and act in accordance with your new resolve. You can do it. But most importantly, **“JSRN”**just start right now with what you have.

3rd Remember take small consistent steps, track and monitor yourself on a monthly basis as you move in this new direction.

Next we share two additional targets with you to help keep you on track. Don't stop now!

Read on ...

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Monthly, as you take this personal financial freedom journey, we encourage you to additionally monitor your Financial Freeflow and Financial Overflow status.

Financial Freeflow (freedom target is **50% and less**)

Your Financial Freeflow status indicates **your risk exposure** to depending on the income from your job or vocation. At 100% Freeflow you are 100% dependent on the compensation from your job or vocation (**\$Job**). **As you reduce this** to 50% Freeflow you have **successfully reduced your risk exposure** to the financial impact of losing your job to virtually 0%. Financial Freeflow is a percentage ratio that expresses the compensation from your job or vocation (**\$Job**) as a percentage of your total monthly income. The idea here is for you to ultimately be in such a place where you have additional sources of income (dividends, interest, property rental, business-PROFITS) generally called **Passive Income (\$PI)** that equals and exceeds the compensation from your job/vocation (**\$Job**).

Compute, track and record your monthly **Freeflow %** as follows:-

$$\frac{\$Job \times 100}{\$Job + \$PI} = \text{-----} \% \quad \text{eg.} \quad \frac{\$4,500 \times 100}{\$4,500 + \$500} = 90\%$$

Financial Overflow (freedom target is **100% and more**)

Your Financial Overflow status indicates **your lifestyle overflow**. At 0% Overflow you are completely dependent and fully exposed to having income from your job or vocation, you really have no overflow in your lifestyle. **As you increase this** to 100% Overflow you have **successfully increased your experience of overflow in your lifestyle**. Financial Overflow is a percentage ratio that expresses your **Passive Income (\$PI)** as a percentage of your total monthly lifestyle bills/expenses (**\$Expense**). The idea here is to consistently grow your monthly **\$PI** so that it equals and exceeds your total monthly lifestyle bills/expenses (**\$Expense**).

Compute, track and record your monthly **Overflow %** as follows:-

$$\frac{\$PI \times 100}{\$Expenses} = \text{-----} \% \quad \text{eg.} \quad \frac{\$500 \times 100}{\$4,167} = 12\%$$

So take small steps monthly to **build your \$PI and track your growth** in Financial Freeflow and Financial Overflow. PLEASE DO TAKE TIME TO CELEBRATE EACH PERCENTAGE POINT IMPROVEMENT on your journey.