

THE *Dream Movement* SERIES

# Living a Rich Life



*By Marcia Wieder*  
America's Dream Coach®

Number Eight



In selected anecdotes in this book, names and identifying characteristics have been changed to protect the privacy of the individuals.

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# **Living a Rich Life**



# *Introduction*


*Does money really buy happiness? How do you define “rich”? Do you have enough money to make your dreams come true? These are a few of the questions I explore in this book, which I’ve titled Living a Rich Life. Because all of us are rich, in many different ways, but sadly some of us don’t even know it. It is my hope that through this book you will learn how to take a fresh look at yourself, your relationships and the world around you. I am confident you will see that you truly are surrounded by more riches than you could imagine in your wildest dreams.*

*—Marcia Wieder*



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“All prosperity begins in  
the mind and is  
dependent only upon  
the full use of our  
creative imagination.”

—Ruth Ross, author of *Prospering Woman*

## MONEY MYTHS

Do you think that what stands between you and your heart's desire is cash? Often it seems so real that we give up on our dreams, thinking we can't afford them. I know we believe if we could just win the lottery, collect a big inheritance or win the Publisher's Clearing House sweepstakes, life would be different. Of course money buys us all kinds of wonderful things, but what is it ultimately we are after?

Aren't you going for a certain quality of life? How do you want to live and have your life be? What is it that truly matters to you most? For many of us the answer is "freedom." We want to be able to do what we want, when we want to do it.

We may think making lots of money will give us security, and ultimately that will give us the freedom we dream of. But sometimes security or possessions can actually cost us our freedom. Life can become about making more and more and having less and less time to enjoy it.

I recently spoke to a group of lawyers. I felt a heaviness in the room, so I decided to ask how many of them were tired of being lawyers. Their hands flew up and about 90 percent said they wanted out. When I asked what was keeping them "in," they told me they had to keep paying for their expensive toys, homes, cars and boats that they have no time to play with.

We live in a society submerged in myths about money. In her book *Money Harmony*, my friend Olivia Mellan lists the most common myths as "Money will buy us: happiness, love, power, freedom, self-worth and security." She suggests we explore our most prevalent money myths and see how they influence our life and our relationships. Olivia also recommends we see which of these beliefs and attitudes need to be modified. How does money affect how you live and the choices you make?

I often hear the lament of money as a no-win scenario. If you have too little, you're always struggling to get more, afraid there won't be enough. On the other hand, if you have a lot of

money, it's painful because you're always afraid you're going to lose it. There's never enough, and whether too much or too little, most of us never feel secure with how much we do have.

## THE VALUE OF POSSESSIONS

Yoko Ono said, "I saw that nothing was permanent. You don't want to possess anything that is dear to you because you might

lose it." I can vouch for this. One time, all my good jewelry was stolen out of my home, including my most prized possession: my grandmother's ring. This may be hard to believe, but as sad as I was about my loss, I actually experienced this incredible feeling of freedom.

I learned that I wasn't as attached to that stuff as I thought I was. I saw that my rings were just things, and at a certain level, things have no real value. What I mean is,

the love and heart connection that I had with my grandmother was unscathed. I completely surrendered to my loss and let it go.

Three days later, all my jewelry was returned to me. It felt like a miracle, although the process wasn't so magical. It included a police report, search warrants and pawn shops. The amazing part was having the actual experience that there is another way of dealing with life's so-called "dramas." Throughout the entire incident, I maintained calm and dignity. And I learned so much.

My ring is in the shape of a pyramid and was a symbol to me of passion and power. After this episode, which included calling and having an unbelievable meeting with the woman who took the jewelry, my ring now reminds me to practice compas-

### The Man in the Cave

**A man was sitting and meditating in a cave. One day a visitor came and, feeling sorry for the man for being all alone, gave him a cat. The man loved his new cat and soon realized he needed milk for his furry friend. So he went and got a cow. The cow needed a pasture, so the man got a farm. The farm needed farmhands, and next came a family and many worldly possessions. One day the man finally remembered that all he wanted to do was sit in his cave and meditate.**

“At a certain level, ‘things’  
have no real value.”

sion and forgiveness. I experienced evidence that at a certain level we are all very rich and very free. And life can be much more simple than we know and often allow.

There is an old story about a modest man who was sitting and meditating in a cave. One day a visitor came and, feeling sorry for the man for being all alone, gave him a cat. The man loved his new cat and soon realized he needed milk for his furry friend. So he went and got a cow. The cow needed a pasture, so the man got a farm. The farm needed farmhands, and next came a family and many worldly possessions. One day the man finally remembered that all he wanted to do was sit in his cave and meditate.

If freedom is what you seek, how can you have it now? Notice where you are free and start there. And if being rich is what you want, begin by recognizing the riches you already have.

## THE LAW OF RICHES

Shirley MacLaine said, “Perhaps the tragedy of the human race was that we had forgotten we were each Divine.” Every one of us is a Divine human being. We have access to riches beyond our wildest dreams, and yet many of us measure our wealth only by our bank accounts and wallets. How limiting. Where are some other places to recognize wealth?

Money is energy, and if you are in the flow of life, you are in the flow of abundance. But like so many things, if you don’t recognize it, you won’t experience it.

This is a real-world conversation. I’m not talking about an esoteric concept or fantasizing about another dimension where you can acquire your dream yacht and live happily ever after. I am talking about knowing and experiencing yourself as a rich person so that the money and other resources will show

up here, where you need them. I want you to know and experience yourself as a rich person so you can be a magnet for wealth and opportunity.

This is about doing the work in order to open yourself up to the magic and the riches that are everywhere. This is about reaping the rewards so money does not ever stop you from having what you want. Can you imagine this?

“Love, abundance and wisdom are the three greatest riches of all.”

The formula begins with trust and confidence. Trusting yourself and what you want and having the confidence to take continual steps forward is the path to making your dreams come true.

Trust is a critical component. Trusting yourself, the process of life and the natural timing of nature will give you access to a new relationship with ease and abundance. When we don't trust, we often sabotage the outcome or just plain miss the boat. If your ship was about to come in and you didn't believe it was your ship, it could set sail without you.

Once you learn to trust and believe in yourself, you can begin to understand and live what I call the LAW of riches. This acronym stands for Love, Abundance and Wisdom, the three greatest riches of all. Love yourself, life and others, unconditionally. Know that life is abundant and limitless, and live it fully and freely. Use your wisdom to learn and share, to grow and experience, and to say “yes” to life.

In his prayer Socrates wrote, “Dear Pan and all you other gods who live here, grant that I may become beautiful within and that whatever outward things I have may be in harmony with the spirit inside me. May I understand that it is only the wise who are rich and may I have only as much money as a tempered person needs.”

## BEING RICH AND EXPERIENCING ABUNDANCE

Here are eight simple (but not necessarily easy) practices for being rich and actually experiencing abundance.

**1. Know that you are rich.** Look for evidence in your life. Identify the ways and things that make you feel rich. Name them and express your gratitude for them. Actually write out all the things in life that you have that are rich and rewarding. Another way to say this is “count your blessings.”

Your blessings may include having good health and dear friends, being loved, your children, your dog, or the ability to do something that you love. Barbra Streisand once said, “Success to me is having 10 honeydew melons and eating only the top half of each one.”

**2. Know that what you want is on its way to you now.** Declare that you are making progress on your dreams. Recognize the signs that demonstrate this to you. If you have taken one single step to make your dream happen, you are in action.

“ Practice shifting your attention to recognize the richness of life. ”

Write down your accomplishments or each step that you take, each day. Make sure that every fiber in your being knows for sure that you are on your way. Don't kid yourself or rip off your riches by looking at what you haven't done. If you are in action, you are on your way.

**3. Practice generosity.** Probably the single most important thing you can do to acquire riches and feel abundant is to share the wealth and share yourself. Emerson said, “Without a rich heart, wealth is an ugly beggar.”

Be as generous as you possibly can with your time and your money. When you make money, give some back. Buy presents, tithe, pay finder's fees or contribute to charities and worthwhile causes. It absolutely will come back to you, many times over. The writer Florence Scovel Shinn said, "Giving opens the way for receiving."

Also know that to be of service is to be generous. Feel the joy in your heart and soul as you share your precious gifts. Feel your capacity to give grow and know that your capacity to receive is also growing.

**4. Realize that every breath and every step you take is filled with riches.** The earth and air are everywhere. How much more do you need? Go to the ocean and see what limitless possibility looks like.

Anytime I begin to worry about not having enough money, I go back to basics: I go to the beach. Know that you are one with the air, one with the earth and one with the ocean. Really know in your body and soul that there is more than enough and your share is more than you will ever need. Reconnect to the truth of who you are and feel your abundance.

Sometimes the worry dissipates, and sometimes, like the ocean, it ebbs and flows. I notice that worrying doesn't change my financial status, but it does waste my time and energy. Although worrying doesn't serve any useful function for me, I know for some it feels worthwhile and for others it's a way of life.

I was taking a walk with my mother. She has worrying down to a fine art and had "that" look on her face. I asked, "What are you worrying about, mom?" "Nothing right now," she replied, "but give me a minute."

Whatever your preference and pattern is, practice shifting your attention to recognizing the richness of life and see how this affects your outlook and your existence. Although initially it may not feel like you are accomplishing anything, as you actually begin to feel the riches of everyday life, you will come to know wealth way beyond dollars.

**5. Know your heart and feel the abundance in your heart.** Put your hands at the center of your chest and feel how

rich you are. Know that you are rich in love and you will know that you are rich in life. Acknowledge all the people and things that you love and that love you. Even Rose Kennedy said, “I married for love and got a little money along with it.”

Feel your depth, your compassion and your unconditional love. Can you even imagine a container big enough to hold all this love? And as you feel it, it continues to grow. And as you share it, it continues to grow. This is a never-ending supply of riches. Can you think of anything more valuable than love?

“How much more  
do you need?”

**6. Do the little things in life that make you feel rich.** Buy yourself gifts, keep a 50-dollar bill in your wallet, or take yourself on a vacation, even just for a day. Volunteer your time, plant a tree, play with your dog, or take an afternoon off from work to be with your partner, your kids or yourself.

Do something just for the fun of it. Do something just because you want to or for no good reason at all. Keep a list of your favorite things to do and when you decide you need to or want to, go for it. Know that there is priceless freedom in doing what you want.

**7. Make your home beautiful.** Whether you fill your space with plants or artwork, have your home be a reflection of your riches and all the beauty that is in your life. Gardening and putting your hands into earthy soil can also be very fulfilling.

Treat yourself by having flowers and a bottle of your favorite champagne on hand and consider just celebrating life. Keep some of your favorite foods in the refrigerator and indulge. Eat a hot fudge sundae. Little things go a long way here.

**8. Hold an image in your mind that you are rich and abundant.** This is probably the most important point. Practice feeling this in your entire being. Know that you have the

power to do this and FEEL IT! Use meditation or visualization tapes or books to help you get a very clear image of yourself as the rich you. See yourself as a king or queen. Play with the idea of being in a limo or on your own plane, if that turns you on.

But also look beyond that. See the jewels in your eyes and your smile. Feel your golden heart and see it get bigger as you breathe in the limitless richness of life and who you are.

After publishing my first book, I didn't really consider myself a writer, and didn't until recently when I was at the beach writing. On this particular day, I had my hair pulled back in a French braid and was wearing a serape skirt and sandals. Seated on my balcony, I was typing away when suddenly I stopped and glanced over at a nearby mirror. What I saw in the reflection amazed me. I saw a writer, and it was me. It was how I always pictured I would look, sort of Hemingway-ish. From that day forward, I felt that I was indeed a writer.

Create a wonderful and majestic image of yourself and step into it. Know this is the truth of who you are. Know this about yourself and practice believing that this rich person is who you really are.

“ Create a wonderful  
and majestic image of  
yourself. ”

## PENNIES FROM HEAVEN

You never know where magical money opportunities might show up. Are you willing to have money miraculously materialize in your life? Recently I received a phone call from a man who had just finished reading my book *Making Your Dreams Come True*. He called to share what he considered a

# 8 Ways to Experience Abundance

- 1. Know that you are rich.**
- 2. Know that what you want is on its way to you now.**
- 3. Practice generosity.**
- 4. Realize that every breath and every step you take is filled with riches.**
- 5. Know your heart and feel the abundance in your heart.**
- 6. Do the little things in life that make you feel rich.**
- 7. Make your home beautiful.**
- 8. Hold an image in your mind that you are rich and abundant.**

miracle. He quickly pointed out that he had never had a miracle happen in his life, until now.

When he came across my book, he was at a low point in his life. Recently divorced, he felt dejected and lost. He worked through the exercises, reconnected to his passion and began to create and clarify a wonderful new business dream.

Meanwhile, his sister, who was a pianist on a cruise line, had been inviting him on a free cruise to Acapulco. Until this point, he was too depressed to go. Now, feeling a little more optimistic, he decided to make the trip.

On board, he followed what I believe to be my most important suggestion. He shared his dream with an elderly woman. She liked him and his idea so much that she decided to help finance his new business venture. She gave him a check for \$100,000, no strings attached.

When I asked him what he learned and how he felt, he gave me a terrific response. “You’re never too old to have a miracle happen in your life.”

And how about those people who create money or wealth out of nothing? Here’s a great story illustrating how one man’s trash truly can be another man’s treasure.

My father lives in Florida, and every day he goes fishing in a small creek near his home. It’s his morning meditation. It’s

quiet and beautiful. He catches a fish, asks it politely to send back its mom or granddad (the bigger fish), and he gently throws it back in the water.

This creek is near a golf course, where he started to nonchalantly pick up golf balls on his way home. He did this for many

“ You’re never too old to have a miracle happen in your life. ”

years and collected quite a stockpile, which he stored on his terrace. One day he decided it was time to get rid of all those balls. He drove by a newly opened golf store and asked the owner if he might consider a trade. They talked about a few new clubs in exchange for the old balls.

Dad went home and returned a few days later with buckets full of balls. He had casually collected more than 4,000 golf balls. This entitled him to a full set of new clubs and a brand-new golf bag. He made a dream come true without spending a penny, and he loves to tell this tale.

## GOOD AS GOLD

The richest and most precious commodity I know is something you already possess. It is gold, and it is priceless. When you understand this, fully own it and master using it, there is nothing that you will not be able to obtain.

What is it? Your word. What you say, and what you do about what you say, are two of the most powerful forces available. My golden rule is this: “Say what you mean and mean what you say.” Be true to yourself. Learn to listen to your heart and soul and to speak up for yourself. Ask for what you want and need. Take a stand for what you believe in and what really matters to you and don’t back down. Be

willing to be a lone voice in a crowd, and never, never sell out on yourself.

It often takes courage and practice to do this, but the reward is far greater than getting what you want. You become a model to yourself and to others of someone who is true to themselves and true to their dreams.

In the beginning, there was the word and the word was God. And God *said*, “Let there be light” and there was light. God didn’t just throw the switch. First he declared it. Declare your dreams with all the conviction you can muster. Speak powerfully about your dreams and notice how people respond and what happens.

When President Kennedy *said* we will put a man on the moon before the end of the 1960s, we wondered how or thought this an impossible task. But he knew it was an idea whose time had come, and from his conviction the words and the dream became a reality.

This brings me to the second half of the formula, and it is essential. Do what you said you would do. This is where credibility comes from and where many of us fall short. Two women I know once returned from Nairobi and shared a wonderful story with me. Several months before, they had written to a Zamburu tribe woman and asked if she could meet them upon their arrival to her small village. She replied that she would rendezvous with them at a very specific place and she would wait for them all day.

Once they landed in Africa, they realized it would take them seven hours by public transportation to reach their destination. They were sure that this woman would be long gone. Upon arrival, there she stood. True to her word, she literally waited at that spot all day long.

Keeping your word is how you show others that you are serious about your intention, and that’s one reason why they might help you. But most important, this is how you show yourself that you are accountable. This is where you demon-



## Marcia's Golden Rule

**Say what you mean and  
mean what you say.**

“ Speak powerfully  
about your dreams  
and notice how  
people respond. ”

strate that your word is powerful because you honor what you say, you use it to create and it works.

Often the more your life is in order, the faster and easier your ability to manifest seems to be. During these times, almost as soon as you say what you want or ask for what you need, it shows up. When your home, your business and your relationships are solid and working, your integrity is fully intact. “Integrity” means whole and complete. If there is some area of life that is a mess, the ease and flow often get caught up in the “gook.” This is a great incentive to keeps things honest and clean.

By the way, let’s not disregard the power of chaos as a force. Although I am an advocate for being clear and complete, let’s honor and respect the magic and energy behind a creative whirlwind. Let’s be open to order and chaos and practice welcoming and using both!

## TRUE VALUE

Keeping promises and agreements is a critical component for maintaining the value of our golden word. One of my mentors was preparing to fly to New York to give a client presentation. While she was there, she agreed to let a young man “pick her brain” about a big life choice he needed to make. On short notice, my friend’s meeting was cancelled. Now she was flying to New York just to meet with this man, and we all know that time is money, right?

Wrong. Our relationships are as important as the results we

produce, and nothing is more important than keeping our word. She got on the phone and set up some other appointments to make the trip more worthwhile, but the main reason she went to New York was because she said she would. During their meeting, this man realized what she had done. His eyes filled up with tears as he told her that he was blown away by her generosity.

She asked him to pass it on, to remember that his word and promises were priceless and to be an example to his generation and to others. They agreed, and so do I, that if we live by the principle that what we say really matters, this could change what's not working and create a more peaceful, loving world. By the way, this young man's dream is to be president of the United States and he's got what it takes. Imagine this attitude in the White House.

So although the trip actually cost her a few bucks, she told me it was a rich and valuable experience and a reminder of what matters most to her. That's why she's my mentor. She's always looking, learning, sharing and teaching what she values.


The Italian novelist Natalia Ginzburg wrote, "Being moderate with oneself and generous with others; this is what is meant by having a just relationship with money, by being free as far as money is concerned." Our contributions to others and the examples we set will chart the course and future of our society. Along the way, the single most powerful and richest thing we can each do personally is to keep our word.

I believe there are limitless opportunities for each and every one of us and that abundance is within our reach. This new dimension is where we are headed. If you are ready to deepen your trust and beliefs, broaden your horizons and boldly go where you have never before ventured, then it's time for you to reclaim your treasure here and now.

“Abundance is within  
your reach.”

## *Insights*

- Possessions can often be a heavy burden without a lot of value.
- We have access to riches beyond our wildest dreams and are limiting ourselves if we measure our wealth only by our bank accounts.
- Look for evidence in your life to know that you are rich. Practice the LAW of riches: Love, Abundance and Wisdom.
- Know that what you want is on its way to you now and look for evidence to support this belief.
- Be as generous as you possibly can with your time and money and it will come back to you many times over.
- Realize that every breath and every step you take is filled with riches.
- Know that you are rich in love and you will know that you are rich in life.
- Do the little things in life that make you feel rich, including taking great care of yourself, your body and your home.
- Know that you have the power to live the life you dream of living and actually picture yourself here.

- You are never too old (or too young) to have a miracle happen in your life, and if one happens within 100 miles of you, take credit.
- The richest and most precious commodity for getting what you want is your word.
- Say what you mean and mean what you say, and you will have direct access to extraordinary power. 

# Make a Daily Dream Visit

For immediate support on  
Making Your Dreams Come True,  
I invite you to...

- Join [AmazingDreamers.com](http://AmazingDreamers.com)
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