

Q: I think I'm starting to get the hang of attracting what I want. I noticed more abundance in my life for awhile but then it seemed to stop. My challenge is that it is not consistent. What am I doing wrong?

A: My guess is that you are doing nothing wrong, but actually doing quite a bit right! You have one important tweak to make – trusting not only the flow but also trusting the ebb. Let me explain.

Think about the ocean: without fail, the tide will come in and it will go out. Sometimes the tide will be rougher but it will ALWAYS return to shore. Apply this same idea to your stream of money; there are times that money flows easily in and there will be times that money flows out with hardly touching your hands. Here's the tweak you need to make: you have learned to pull the flow of money in; TRUST that when it flows out it will again flow in. Along with that trust, of course, you need to take action.

What action steps do you take? The most important is to prepare, just as you would prepare for the ocean's tide. Think of when you were a kid at the beach; you learned to keep your sandcastle away from the waves, you built a moat around your castle, and you caught the critters while you could. What steps can you take as an adult to plan for the ebb and flow? Use the power of the written word: create a file called "Ebb Plans" and detail your answers for each of these questions.

- 1.) Are your assets protected (is your sandcastle safe)?
 - a. Outline your insurance protection and review it with a professional.
 - b. What professional education would increase your market value?
 - c. What work behaviors can you incorporate to make you the MVP at your current workplace? Be honest with yourself! Ask your supervisor or a mentor for ideas.
- 2.) Do you have reserve funds (do you have a moat)?
 - a. In the current economy, many of us are feeling a pinch financially. The idea of creating a reserve fund may feel impossible now, but I'm guessing that you can make a start. As I tell my kids, something in the piggy bank is still *something* in the piggy bank. If 3 to 6 months of expenses in savings feels impossible, follow financial guru Dave Ramsey's first 'Baby Step' and create a \$1,000 emergency fund.
 - b. If you have debt, set a realistic, SMART goal of eliminating all consumer debt by a specific date. Every dollar spent on interest or fees is money not available to you.
- 3.) How can you capitalize on economic trends (catch the critters while you can)? If you work for someone else, do you see ways to cut costs? Do you have ideas for a new customer market created because of the current economy? A personal trainer might offer outdoor group classes, making her services available to financially strained customers. Plumbers and carpenters can emphasize energy and cost saving services.

Finally, the natural world uses the ebb and flow. For example, the sandpipers know to rest while the tide is in and to catch their dinner while the tide is going out. What

opportunities are you presented with while your tide is out? Is there a project outside of work you haven't gotten to, does your website or printed materials need updating, or do you take the opportunity to spend more time with your family? Perhaps you need a rest. The ebb is a gift; treat it as such.