



# *Master Your Own Destiny*

*YOUR JOURNEY OF PERSONAL TRANSFORMATION  
& SPIRITUAL DISCOVERY*

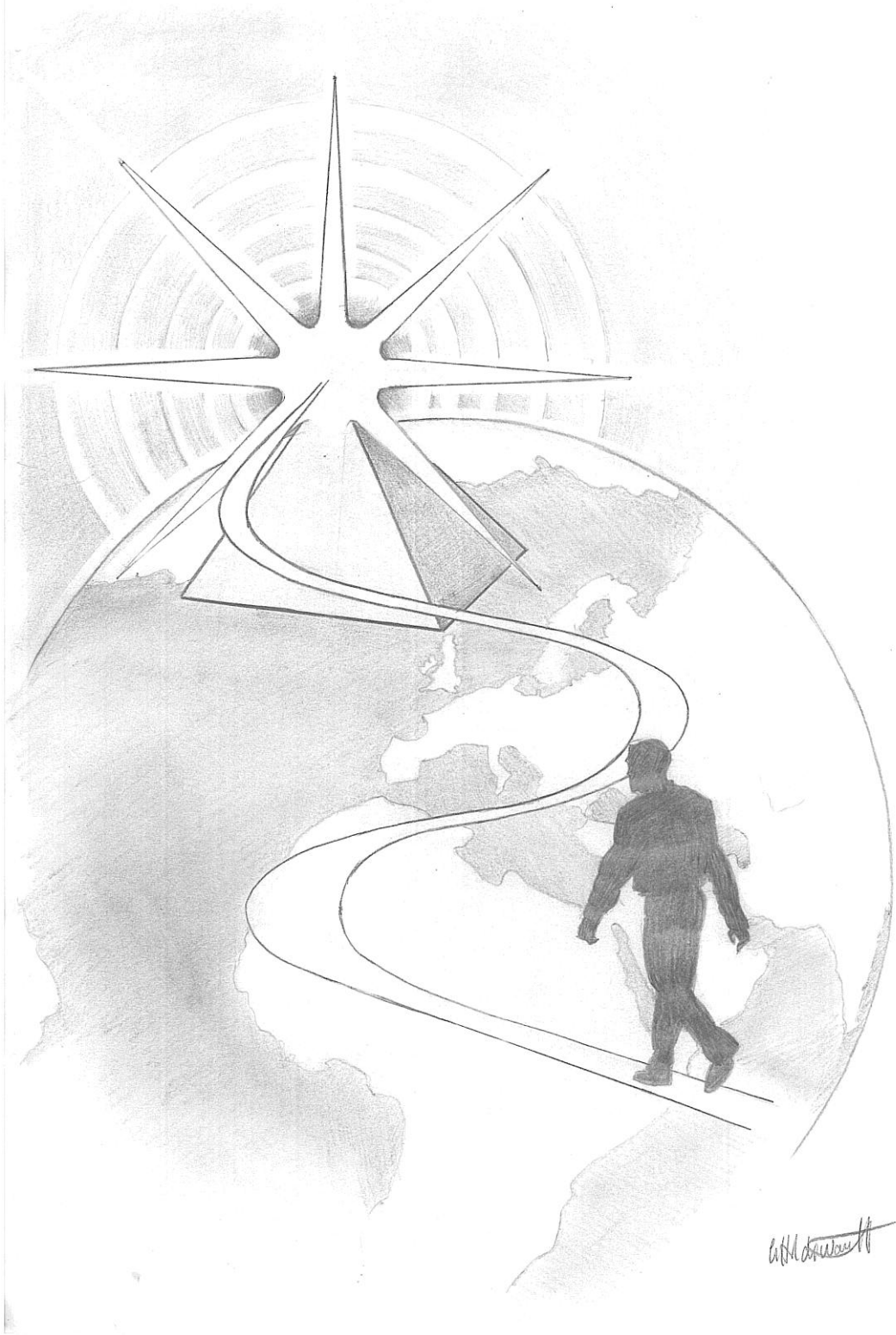
*WITH SHEILA STEPTOE*

## MODULE SIX – THE GRAND DESIGN

*Illustrations by Geoff Holdsworth*

*Lots of people pursue personal growth  
but when you combine it with spiritual growth  
you unleash your full potential.  
Suddenly, there are no limits any more. . .*

*A grand design*





## THE GRAND DESIGN

*My life is my message.*

— Mahatma Ghandi

Life never ceases to amaze me. Scientists tell us that life in all its glory is the product of coincidence. The theories of evolution assume that creatures grow, learn and develop by pure chance mutations, and that the ‘power’ that decides which creatures live and die is little more than their ability to eat, reproduce and survive. And yet the infinite beauty, diversity balance and harmony of life on Earth gives pause for thought. Is there a greater force than mere chance controlling whole world? Is there a ‘Grand Design’?

Religious scholars and prophets have been exploring this idea for centuries and will probably continue to do so for many more. But this course isn't about the arguments or conflicts between science and religion. It's about YOU. Whether you are deeply devout in your chosen faith or merely beginning to explore your spiritual impulse, the question remains - *is there a grand design for your life?* And if there is, does that mean you have no control over your destiny?

I believe there is. I believe that our lives are mapped out before we even arrive here on Earth in this school of life. But - we all have free will and can change our destiny. But you have agreed with your higher self and spiritual helpers, what you need to accomplish in his lifetime as there is always a purpose and reason for each lifetime. So if you allow yourself to follow the flow of life as it should be then the struggles begin to subside. But it is not always easy to decide where you should be going and this is where listening to your intuition and gut feelings can be of great benefit because your Higher Self / Soul knows what is best.

Over the past few years, as I have looked back at how my life has 'evolved', I have come to realise that my life is certainly more than just chance.

Several key incidents have made me see that my life has been mapped out for me:

- My husband left just at a time when I had just re-established myself, the year before going back to work for the first time in over 13 years after having our children together.
- Then, when I was so much stronger, when I decided to ask him for a divorce where we would have to sell our house - within a month of my decision to sell the house I found another to move into. Quite some doing I can tell you, but perfect timing since the house I found would have been snapped up by someone else as it had just that day been greatly reduced.
- Then, when the children left home I decided to downsize and I fell in love with a beautiful 15<sup>th</sup> century cottage with vaulted ceilings. The moment I walked in I felt at home. But the house I was living in hadn't sold, so I arranged a buy-to-let mortgage and planned to rent it out. But no-one wanted to live there for six months — so, was I mad to go ahead? I could not bear to give up my new cottage so I just went with my flow. It felt right at the time but I am sure many of my friends thought I had lost the plot! Two houses are expensive to run. Nine

months later, at exactly the same time as the idea of turning my letter into a book hit me, out of the blue I received an offer of the full asking price for my old house. It just so happened that this windfall would be enough to keep me going until my book was published. It enabled me to take time out to continue with my writing and launch my new business — which I didn't realise at the time I was about to do but 'they' up above knew what was going to happen. The timing of all this was remarkable.

- I had no idea at the time that this was all happening, but I knew it was right because suddenly new doors started to open up for me. My publishers made me their first Featured Author on their UK website, with a write-up about my success. A lady from Ottakars, where I did my first signing, recommended me to give some talks at a huge book festival my local council was running called 'Word on the Street' — and I was among some top writers there. The phone kept ringing from different BBC local radio stations asking to interview me. This was exciting and the start of a new life and career.

So was all this purely the outcome of chance encounters? I don't think so.

My inner guidance system had been gently nudging me in the right direction. When I look back now it seems incredible that when you follow your heart, listen to the sudden ideas which pop into your head, or take a gamble, it all works out as it should. I am now, thanks to the Universe, living my dream; and all because the Universe, my spiritual helpers, guided me to where I was meant to be. 'They' could see the bigger picture as I could not.

This kind of synchronicity is not easy to predict or control. But there are aspects of the Grand Design that we can influence. We may have the 'potential' to find success, influence, joy, happiness and peace in our lives, but we still need to follow the beautiful guidance system and make appropriate choices along the way. We'll explore those choices in this module.

Two of the books which I have read which confirm my theories and made complete sense to me are *Many Lives, Many Masters* by Dr Brian Weiss and *Journey of Souls – Life Between Lives* by Michael Newton which I recommend you read if you would like to understand this better.

So how do we establish what our future is and where life could flow better? We are all on a personal journey and everyone's life is different. Only you, deep within your core, can establish what is right. But where you are now is just right and where you are meant to be. Life is a learning experience and sometimes cannot be rushed as each lesson we need to work through at our own pace. Some may take longer than other areas of life but when we learn the lesson we are then ready to move on.

#### YOUR POTENTIAL

So often we take for granted something we are good at, and assume that 'everyone knows that'. But often they don't.

Nick Williams has always been an inspiration for me. In his book, *'The Work You Were Born To Do'*, he explains that we all have knowledge in our heads that we need to share with others, in business and in our everyday lives. Each of us has a unique combination of knowledge, skills, experience and understanding. No two humans will have exactly the same combination. This is our POTENTIAL. And somewhere out in the world there will be people who need YOUR exact combination of features. These are the people you can help.

That doesn't necessarily mean that you are destined to write books, run workshops, or give talks in the way I was. Your destiny may fall into another category. For example;

- You may have a calling to be the best parent you can and spend your life guiding your children or being a carer.
- You may have a calling to be a volunteer to help others less fortunate than yourself.
- You may have a calling to play an instrument for the love and joy you can bring to others.
- You may be called to live your life surrounded by nature and value the natural world more than most.
- You may have a strong desire to serve your country or community in some way.
- You may have just the right combination of skills to be able to provide healing, therapy or counselling for a particular group.
- You may have the ability to teach others your knowledge.
- You may be able to assist larger groups with your skills and experience.

- You may be the sort of person who can inspire and motivate others through writing, radio, television or the internet.
- You may have the perfect skills that could be translated into a small business – either alone or with others who have skills that complement your own.

These are just a few examples – there are many more.

### PURPOSE AND PASSION EXERCISE

Take a sheet of paper or open a Word document on your computer, grab a cup of coffee or tea and put some music on. Then just write down every thought that means something to you in one word or short sentence. Write what you love, what inspires you, what you are good at... and keep writing. Let the thoughts and words flow. Carry on writing until you get to at least 150-200 words if not more. Add your strengths, the things you love doing, and your values until you get to a stage when you suddenly realise that you have a gut feeling deep inside.



Now stop writing. Highlight the important cross off the least important things. Get your juices flowing again and begin to feel the excitement that this exercise can bring; or it may make you cry. You will cry from deep emotion when something resonates with you. If you don't have one or other of these strong feelings then you haven't done this exercise properly.

Start all over again. Every job you have ever had; what were your strengths, what did it teach you? Your life experiences; what have they taught you? What hobbies are you good at? Can you begin to see a pattern running through your list? Imagine a pyramid and that your jobs and experiences are all leading you to the focus point at the top. You have learned those skills for a reason. What restricts you, or makes you feel enclosed? What do you hate or love doing the most? Keep asking yourself questions, so the list can go on and on.

This may take 20 minutes, as some people claim, or it may take 20 hours.

For those of you who already know what you want and are ready to set yourself some goals, there are many ways to do this. You can do it in one huge leap, or you can take one small step at a time.

Either way, it is important to focus and get a passion and purpose ignited; without that, it is hard to succeed. Your goal should scare you a little but it should excite you at the same time. A passion might be to accomplish a life-changing experience or a lifelong dream — but a small change could be just as influential and life-changing.

What jobs or activities have you done in the past? Do you think anyone else has got your combination of knowledge, skills and experience?

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Could you turn that into a business? If so, what kind?

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Could you teach others? If so, what would you teach?

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Could you write articles or start a blog (a web-based diary) to help others? If so , what would it be about?

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Could you volunteer at a local association? What kind of organisation?

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Can you see potential in your friends and family and encourage them to explore how they could share their knowledge?

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To gain even more knowledge, could you attend a course, read books or study at home?

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There are courses in every subject you can think of these days. Day, weekend and residential courses are available. The internet or your local library are good places to start looking. When you put this thought out into the universe you may find that suddenly a friend will recommend a course or book! Don't forget that often your friends share the same interests, so that isn't such a silly idea.

## TURNING POTENTIAL INTO REALITY

Potential is a wonderful starting point, but without ACTION, you'll never turn that potential into real results. The world is full of dreamers who think about how lovely it would be if they could use their knowledge and passions in some way. But many get no further than dreaming about it.

Sharing knowledge with a group of people or friends, or starting a new business, is a skill. You have to listen to both sides, and not insist that your way is best. Other people have learned things too and may have a completely different point of view; you have to stay open to learning more in the process. Be gentle in how you share your knowledge.

During the period when I was writing my first two books people who were beginning to open up spiritually started to ask me for coaching and I loved to help them. I tentatively began running workshops to help people and during the first workshop I did at this time, I realised that it was exactly fifteen years to the day that my husband had left – if that had not happened I wouldn't have been doing all of this. That experience was one of the key moments in my life. It gave me the job I needed to get up and start making changes.

You may or may not have had that jolt. But either way, taking action RIGHT NOW will lead you down your path. We'll look at specific actions you can take a little later, but first let's explore the stages that you may have to go through on this journey.

## SOMETHING TO THINK ABOUT

- Your precise combination of knowledge, skills and experience is unique. Nobody else has that, but somebody could benefit from learning from you.
- While it may seem daunting at first, sharing your knowledge with others is no different than sharing with friends and family. Wouldn't you enjoy talking or writing about the things you know and have experienced?
- Think about all the things you pay for – books, television, movies, courses. You are buying other people's knowledge and experience. Don't you deserve to get something back for sharing yours?
- Everything you have learned is part of your potential – your 'Grand Design'. Now it's up to you to decide to use that potential to help others and create success for yourself.





## LIFE PATH STAGES

This life path that you are on is uniquely personal for you.

We each have different experiences from which we need to learn. Some of us are here just to learn how to deal with an emotion such as anger, or to be loved which during a past life we might not have mastered. Others have much bigger challenges which we will look at in more depth later. But not everyone has a grand business or working life plan: to be a home-maker, unemployed or a worker for others is just as important in the blueprint of anyone's life.

In his book, *'Who Are you?: 101 Ways of seeing Yourself?'* Malcolm Godwin suggests eight life stages. These are not linked to your age, but rather to your personal growth and development.

#### STAGE ONE – EXPLORATION

In this part of your journey, you question and explore the world around you, attempting to find meaning and purpose.

#### STAGE TWO – CALLING

You discover the purpose and feel 'called' to do something, or follow a particular path. This will almost certainly be something that you have become passionate about.

#### STAGE THREE – FOCUSING

You begin to realise changes to your life and take action to enable you to follow your calling. This might include changing jobs, starting a business, changing relationships or moving home.

#### STAGE FOUR – WORKING

During this stage you are beginning to apply your knowledge and skills to make your calling a reality. You begin to achieve goals that you have set.

#### STAGE FIVE – EXCELLING

At this stage, you experience growth and improvement as you gain the experience to excel in your chosen area. You are setting longer term, and more ambitious, goals for yourself and those who are working for with you.

#### STAGE SIX – MENTORING

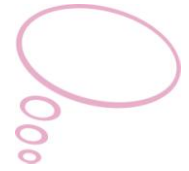
You reach a level where you are recognised and acknowledged by yourself and others as an expert in your chosen field. You are helping others to follow similar paths and often exploring new ideas that others have never explored before.

#### STAGE SEVEN – TRANSCENDING

Your path has led you 'beyond' conventional boundaries and you are exploring radical new ideas, perhaps challenging conventional beliefs and understanding, or bringing together diverse groups of people to achieve common goals.

#### STAGE EIGHT – REBIRTH

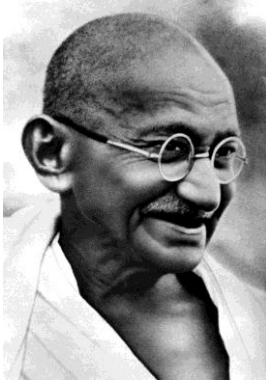
Your path has taken you to a point where you are ready to allow others to carry on with the work you have created, so that you can be re-born and start a new cycle of growth.



## SOMETHING TO THINK ABOUT

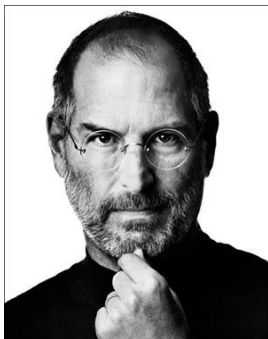
Many people will never achieve this full cycle, but there are some who do.

Where do you think these famous leaders fit in the eight stage model? Do they inspire you to find and follow your own life-path? What attributes do they have that you aspire to see in yourself?



MAHANDA 'MAHATMA' GHANDI, PIONEER OF NON-VIOLENT PROTEST

*"Taken on the whole, I believe that Ghandi's views were the most enlightened of all the political men of our time. We should strive to do things in this spirit; not to use violence for fighting for our cause, but by non-participation in anything you believe is evil."* – Albert Einstein, 1950



STEVE JOBS, CO-FOUNDER AND CEO OF APPLE INC.

*"Superlatives have attached themselves to Jobs since he was a young man. Now that he's 54, merely listing his achievements is sufficient explanation of why he's Fortune's CEO of the Decade (although the superlatives continue). In the past 10 years alone he has radically and lucratively re-ordered three markets – music, moves and mobile telephones – and his impact on his original industry, computing has only grown."* – From the

November 5, 2009 Fortune's piece naming Jobs as CEO of the Decade.



NELSON MANDELA, POLITICAL PRISONER-TURNED-SOUTH AFRICAN PRESIDENT

*"A leader is like a shepherd. He stays behind the flock, letting the most nimble go out ahead, whereupon the others follow, not realising that all along they are being directed from behind."* – Nelson Mandela



MARTIN LUTHER KING JR., MINISTER AND LEADER OF THE AMERICAN CIVIL RIGHTS MOVEMENT.

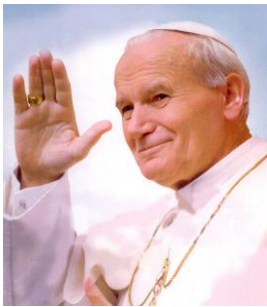
*“We all have the drum major instinct. We all want to be important, to surpass others, to achieve distinction, to lead the parade...And the great issue of life is to harness the drum major instinct. It is a good instinct if you don’t distort it and pervert it. Don’t give it up. Keep feeling the need for being first. But I want you to be the first in love. I want you to be the first*

*in moral excellence. I want you to be the first in generosity.”* – Martin Luther King Jr., in a February 1968 sermon.



OPRAH WINFREY, MEDIA MOGUL AND HUMANITARIAN

*“Winfrey stands as a beacon, not in the words of media and entertainment but in the larger realm of public discourse... When Winfrey talks, her viewers – an estimated 14 billion daily in the USA, and millions more in 132 countries – listen.”* – From the 1998 Times 100.



POPE JOHN PAUL II, THE CATHOLIC CHURCH’S SUPREME PONTIFF FOR 27 YEARS.

*“Throughout a hard and often difficult life, he stood for social justice and on the side of the oppressed, whether as a young man facing the Nazi occupation in Poland or later in challenging the Communist regime. He never wavered, never flinched, in the struggle for what he thought was good and*

*right.”* – British Prime Minister, Tony Blair



BOB GELDOF – MUSICIAN, AMBASSADOR AND CREATOR OF ‘LIVE AID’

*“It’s really very simple, governor. When people are hungry they die. So spare me your politics and tell me what you need and how you’re going to get it to those people.”* – Bob Geldof

## SPIRITUAL GROWTH

Many people will never want to evolve spiritually and will never become interested. This probably applies to the majority of the population. However, many people *are* beginning to wake up and become interested; they suddenly want to read books, attend courses or visit exhibitions. This is called the Exploration Stage of spiritual growth.

You may become aware of being at a crossroads, of feeling that there is more to life than just materialism, of feeling empty. You want to move on but don't yet know how. At this point you might begin to consider a new path, even retrain and start a new career. Your curiosity is beginning to take hold. You might never pass this stage — but if it has satisfied your need, that is fine.

For some people, a new path suddenly appears which excites them. Their quest for knowledge begins to consume them. They may have started to experience some 'odd' sensations, had visions in pictures, or just find themselves increasingly happy to follow their intuition. They begin to have an inner-knowing, which is their awakening.

A lot of people don't realise that we all have spiritual gifts whether we like it or not! Everyone is born with psychic ability but you have the choice as to whether to open it or leave it closed. My advice is that the best way to open it is through meditation. By all means learn all you can through talking to people or reading — but you don't have to hear or see Angels, guides or ghosts to become spiritual. This is a process I call your inner-knowing; you are living your truth and serenity begins to set in.

Not everyone will ever develop their 'gift', as it is called. However, we all have certain qualities which may explain a few things you have noticed in yourself, and help you to see it in others. This will help you understand how you communicate. There are various ways of looking at this but for this exercise I will stick to the spiritual angle.

## CLAIRAUDIENCE

The gift of intuition — you will pick up a thought and 'hear' it in your mind. Understanding is very important to this type of person — the intuitive has an 'inner knowing' which they often don't doubt. People with this gift are born leaders. If this is your first gift, you have a deeper understanding of what life is about and have little time for details. Your inner guidance gives you words, phrases and thoughts when you communicate. When you follow these insights and suggestions your projects are more successful. You tend to be creative in your solutions to problems because you prefer to be more original than conventional in your actions and ideas.

## CLAIRVOYANCE

The gift of vision – you need to see things. Your guidance communicates with you through pictures or symbols. You are able to organise easily and love to arrange things so that there is a balance and harmony in your environment. This perception is the spiritual gift of clairvoyance; the ability to see things through the mind's eye. If Vision is your main gift, you may have a photographic mind that can easily remember names, dates and places that you have only seen once. It is easy for you to visualise how an empty room will look with furniture in it, and you have a keen eye for detail. This part of you likes to be neat and organised.

## PROPHECY – INNER KNOWING

The gift of Prophecy – a person receiving a thought as a 'knowing'. This type of person quickly grasp the total concept or idea and has no interest in breaking it down intellectually. The prophetic is usually sensitive to precognition and their hunches, dreams and knowings are not just about past and present but how it affects others.

You cannot explain how you know what you know; you just know. When you talk to others, they often wonder how you seem to know things. In fact, you even respond to people with words, 'I know.' You might be able to sense who is calling on the phone before you answer. How do you know? You are sensing what is happening in your environment through your inner knowing, or gift for Prophecy. I often think this is very similar to the gift of Intuition.

## HEALING – INNER FEELING

The gift of feeling – healers pick up a thought and translates it into a feeling. This individual's whole response to life depends upon how it feels. The feeling types sense of touch is extremely well-developed and he/she can feel or sense what other people are feeling. Because they are so highly sensitive, it is very important that they know how to discern their own feelings from those that don't belong to them. For example, they pick up on other people's energy which can sometimes be negative. Feelers love to touch people, things, animals; anything that feels good to them. If your gift of feeling is highly unfolded, you probably use a lot of gestures when you talk. This helps you put your feelings into words. Your feeling gift is your ability to heal.

Some people will have all these gifts rolled into one. Everyone has all of these gifts to an extent – but you need to work out which is more prominent in your own case. Once



you decide which main gift you have, and what you see as other people's gifts, you can begin to understand how their minds work. This then helps you to understand how to get the best out of others and it becomes easier to deal with people.



Describe your own spiritual gifts (if you think you have them) and those of people you know. Is spiritual growth part of your life-path?

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## FREEDOM AND FREE WILL

Even if the Universe (God, Spirit, Source or whatever description fits comfortably with you) has a Grand Design for you, that doesn't mean you have no control over how that plan plays out.

A housewife, a business man or woman, self-employed, unemployed, teenager or child and every other human variety living on the planet ... they are no different from each other. We all travel through different stages and want different things but ultimately we are all the same. What you want from life, however, may be completely different.

Some people are ambitious; others have no ambition at all, which believe it or not is just fine. You have choices and freedom to do as you wish. Freedom of choice is probably one of the most precious assets we have here in the West, and it is so often

forgotten or taken for granted. People in many parts of the world have no freedom to choose.

If you have never experienced the horror of war, the solitude of prison, the pain of torture, suffered near-starvation or been too petrified to go to your place of worship, then respect your freedom. To be able to read this book in the comfort of your own home is a gift many people would give an indescribable gratitude to be able to do. They cannot see or have no home.

That is why it is so important to live your life with joy. We all have freewill and can make choices. How many of you reading that last paragraph will just dismiss it saying, *Oh, that happens to others, not to me.* No — you are one of the lucky ones. When you learn to love the inner you and appreciate the freedom and freewill you have, that is when you begin to see your flower open and grow into full blossom.

If you believe there is only one right choice, you must then also believe there is a wrong choice. And that's why so many people get stuck. They are terrified of making the wrong choice. So they worry, analyse and dissect and doubt every decision they are about to make. When they do finally commit, the timing is often wrong. Now they have another excuse not to trust their feelings because events don't progress into a flow!

Believing in right and wrong is just a concept. Instead of searching for the right choice, see all your choices as opportunities — neither right or wrong, good nor bad. You can never do anything wrong if everything in life is a learning experience! Instead of searching for what is right, the key is to look at what you truly want. Your inner desire guides you to your life purpose. You need never be fearful, or regret choices you made in the past. You can't go back and change it anyway! Every choice you make is an opportunity to learn more and grow spiritually; no more, no less... a stepping stone.

But with free will comes the responsibility for using it wisely. You are never judged by your spiritual helpers so should you judge others? The biggest blessing you can give yourself is love. To love yourself and to love others is the greatest gift in the Grand Design of life. When you learn to love, in the true sense of the word, is the most important thing on Earth, you bring serenity into your life and others around you.

## VISUALISING YOUR GRAND DESIGN

The grand design of my own life is continuing on a daily basis. I am consciously aware of whenever another jigsaw piece pops into place, or synchronicity pops up again, and I love it. Let me share with you now the story of a girl I met while I was giving a small talk.

*This girl, in her early twenties, had done a five-year vision board and was delighted to tell me that she had achieved everything on there except one. She had learned to speak French, ridden in a helicopter and achieved several outstanding things she had wanted to do; and all in less than five years.*

*The one thing she hadn't achieved was to have a child. She'd had no idea, until the day she decided to have an honest conversation with him, that her partner of seven years didn't want children and that it was certainly not part of his life's plan. So what should she do; stay or leave him? She had done everything else on that vision board and was ready to do another five-year one — but this child might not be on there if she stayed with this partner.*

*I met her once she had done this new board, and her boyfriend was not on there. She had decided that it was better to know now, while she was still young enough to have children, to find a new man who wanted the same things in life and had the same values. It was a huge decision but she said that it inspired her to achieve even more in life. Even if she never has children, she has decided that that is part of her journey — and at least she would know and not regret it.*

*She will go far in life because of her foresight to have honest conversations and keep focused. She loved her boyfriend so it wasn't an easy decision — but she found it a liberating move because new doors suddenly opened for her. She had recently moved into her own house and was doing amazing things in the garden; she was all by herself but the satisfaction overrode every other feeling she had.*

## VISION BOARD – YOUR WISH LIST

A *vision board* is a highly effective way of living your dream. As with *affirmations*, which we talked about previous modules, and *goal setting* which we will cover in the next module, these are all part of the same context: getting the most from your life, including fun.

I am going to say something profound here: *happiness is a choice, and success is a choice*. Success and happiness come from just *being*. Finding peace is not a conclusion. These are all things which are simply a state of arrival. It is like creating a wonderful garden: there is no end to the nurturing and love needed but you do it with a richness you can find nowhere else other than within. That is why it's so important to have fun.

So, let's see what you can put on your own vision board, to inspire and make you more playful! One thing I do know is that your guardian Angel will be by your side when you do this, because that is what they are all about: fun.

Most people do this by cutting out pictures from a magazine and sticking them on a cork board. Put in images representing all the things you want to achieve or do within the next five years. Don't make it all financial: include relationships, feelings and some fun. A big house, a new car, flying a plane, learning a new language, seeing a particular show, a special place you want to visit are all examples. You can also put in there how much you want to earn; break it down into a monthly figure if you want to but keep it realistic. You won't be a millionaire in five years if you earn £20,000 a year now but aim high. (You can include that on the next one five years from now!)

I also like to type or write little things which can't be explained in a picture, and pin them on there. Or you may like just to make a wish list. Put it somewhere you can see it every day. A friend of mine put hers in the bathroom and then had to take it out because all her visitors kept asking questions about it!

When you have achieved something, don't take it off the board. Tick it or mark it in some way, so that you can look back and be inspired when you do another one in five years time. These really work but you have to keep focused. Add to it if you want as your desires change, or do another board.

#### THE IMAGINARY BANK ACCOUNT

Something else you can do is create an imaginary bank account. Add to it daily or weekly but put in there something like £1,000 a day or per week and watch it mount up. Put beside the amount how you earn it and what you spent it on. Weekends away, a special treat, heating bills, going out are all good expenditures! It's fun but it works if you are sincere, and again you keep your focus.



## THE GRAND DESIGN OF LIFE – WE ARE ALL ONE

*Albert Einstein said: “A human being is part of a whole, called by us the ‘Universe’ –a part limited in time and space. He experiences himself, his thoughts, and feelings, as something separated from the rest—a kind of optical delusion of his consciousness. This delusion is a kind of prison for us, restricting us to our personal desires and to affection for a few persons nearest us. Our task must be to free ourselves from this prison by widening our circles of compassion to embrace all living creatures and the whole of nature in its beauty.”*

There is a common saying in our Western Society which is considered basic life wisdom, *“You’re on your own. No one will take care of you except yourself. You have only yourself to blame.”*

However, in our Western Culture, there is this false teaching that we are all separate individuals with separate interests, disconnected from each other. This culture of individualism teaches that selfishness and a 'me first' attitude are normal and in fact, that you owe it to yourself to have such an attitude. This naturally leads to narcissism as well, which has almost become a norm. As a result, a strongly separate sense of self has been created, and 'ego' so to speak, the kind which Eastern religions say is an illusion that leads to suffering.

Many people feel disconnected from others and are very alone. It's a reality co-created by Western society, culture and collective thought, beliefs and values. In essence, people live in isolated bubbles disconnected from each other, they don't generally talk to strangers unless its business-related, cliques are closed, people are on their own unless they live within a close family setting and even then sometimes selfishness is the norm.

From a spiritual and quantum perspective, we and the universe are all one, made up of the same 'star dust' physically and of the same 'consciousness' metaphysically. Thus we and everything are interconnected. Therefore our ideals of separate-ness cause a series of imbalances – psychological and physical.

According to spiritual teachings, this belief of having a separate individual ego creates much suffering, for a separate ego has a 'me vs. them' mentality, fragmenting our natural interconnectedness.

In eastern countries on the other hand, people have a natural sense of interconnectedness with each other, as well as a rich communal bond, so they have no need to overinflate their egos and confidence.

How do you, as a human being on this planet, fit into the universe with your soul, mind and body?

As time goes by, we are getting more enlightened, gaining new knowledge and changing our frames of reference according to what we believe in. Some people have found inner peace and answers to many of these questions others are still searching.

Once people thought the earth was flat and the centre of the universe. New knowledge showed it to be round and part of what people thought to be the only galaxy – the Milky Way, which of course was not true. Earth is just a small part of the Milky Way which in turn is one of billions of galaxies.



As scientists uncover more and more of the secrets of this great big universe we realise that we are infinitely small and have a long way to go before we see the whole picture of this giant puzzle – if we ever will.

Religion has also changed through the times, but now religion and science are closing in on each other – revealing that the spiritual world and the physical world are not so far apart as we think – that they might be entangled somehow.

What we once thought to be empty space in the universe – in between stars and planets – is in fact energy in small packets called quarks and leptons surfing on an ocean of pure consciousness. When we go down the scales from the DNA to the molecules to the atom and the sub-atomic particles to the small particles we find energy sitting on top of a UNIFIED FIELD – an ocean of universal consciousness.

This is where the power of thought and how they make ripples in the sea of energy we call the universe, is the formula for success and much more.

Humans are made of the stuff that everything else is made of in the universe. Science has looked at the human body and gone down the scale we find cells, molecules, atoms, sub-atomic particles and pure energy. The whole universe is made up of energy – and at this level everything is vibrating. Hence we are all made of this energy and the energy packets are ‘surfing on this sea of universal consciousness’ – hence WE ARE ALL CONNECTED and living in a ‘thought universe’. An intangible world affects the tangible world of our experience. A spiritual world affects the physical world.

So everything we do affects those around us as we are not separate. But we each have our own personalities, purpose and unique gifts which we need to share with others. Whether you live within your family, on your own, work as part of a team or have a great crowd of friends, everything we are and do is personal to the individual so it is important that we live our life doing the things we love so we feel uniqueness and this is also why we should not judge others – they are the same as you.



## YOU – THE ENTREPRENEUR

There are many ways to describe an entrepreneur. To some people it is all about business and profit. But my personal choice is:

***An entrepreneur places passion before profit when launching an enterprise in order to combine personal interests and talent with the ability to earn a living.***

Whatever your goals and visions, you'll need to embrace the characteristics of entrepreneurs if you want to succeed. Entrepreneurs are those who create and drive their enterprises – which may be businesses but could also be charitable or social organisations. Even if your aspirations are only for yourself, an entrepreneurial approach could make all the difference.

Most recognised entrepreneurs have common characteristics – some of which you may already have identified when thinking about your Life Path Stages. For example:

- They are passionate about their work
- They are focussed on their goals and achievements and will not be distracted
- They understand that they need financial success in order to achieve their goals
- They are often able to motivate others to help them achieve their goals
- They will often take calculated risks – even when that means they are ridiculed by others.

We'll look at some of these characteristics in more detail in the next module on Goal Setting, but for now, let's explore two themes that will help you along your chosen path.

### ALL ABOUT MONEY

It may seem out of place in a programme which is about personal development and spiritual exploration, but one key factor that everyone needs to deal with in order to succeed in today's world is money – and money is one of the last great taboos in Western society.

If you go to a dinner party you will find people will talk about how unhappy they are with their jobs, their mistakes with their kids, even their sexual preferences. People will happily tell you their political views and their thoughts on war, and even their spiritual faith. But if you want to stop a conversation totally dead – ask someone how much they earn or how much credit card debt they are carrying.

It is funny in a society where openness is becoming the norm, how money and how we personally deal with it is still hard to talk about.

In this zone of silence, we make mistakes, we struggle and we worry. If we do want to change our situation, we are faced with pressure from society that somehow our inner call to change our money path is wrong.



Think about this for a moment. I want you to complete these sentences:

Money doesn't grow on.....

I may not be rich but at least I am .....

Money can't buy.....

Money is the root of all.....

It takes money to make .....

You have to work hard for .....

The rich get richer and the poor get .....

If you are like most people, you found you very quickly could finish these sentences. As soon as they started you filled in the blanks. Now I want you to go back and ask yourself some simple questions against each sentence:

**Where did I learn this statement?**

**Do you say these statements to yourself or others?**

**Have I personally experienced this statement in my life?**

These statements become part of our beliefs – our default operating system.

Anything that is repeated becomes a pattern in our brain. Sentences such as "*Money can't buy happiness*" that are repeated become a pattern in our brain so we

automatically associate being wealthy with being unhappy. Our brain then acts on this information to help keep us "happy" by making ourselves poor.

Our mental patterns actively keep us poor. We go out of our way to sabotage our success – just when we think we are getting ahead "something happens" to bring us back down to earth with a real thud. The 'something' that happens is usually triggered by our thoughts and emotions.

### IDENTIFY YOUR LIMITING THOUGHTS ABOUT MONEY

Complete this short questionnaire to help you identify where you may be running out-of-date beliefs in your head.

- |     |   |        |
|-----|---|--------|
| 1.  | Are rich people happier than you?   | Yes/No |
| 2.  | Are poor people more spiritual than rich people?  | Yes/No |
| 3.  | Are rich people better than you?  | Yes/No |
| 4.  | Are poor people more honest than rich people?   | Yes/No |
| 5.  | Do rich people add more value to society than you do?   | Yes/No |
| 6.  | Do you think in order to make big money you would need to work long hours and work seven days a week? | Yes/No |
| 7.  | Do you think you need to trample on people or walk over them to become wealthy?                       | Yes/No |
| 8.  | Do you believe you can't save money?  | Yes/No |
| 9.  | Do you think learning about money is really hard?   | Yes/No |
| 10. | Do you think you are not smart enough to earn more?   | Yes/No |
| 11. | Only the lucky few get rich?  | Yes/No |

If you have even one "Yes" answer, you are limiting your potential.

All of these statements are false. These statements give you some indications of what is holding you back from achieving the life you want to lead.

Rich people are not smarter, happier or better than you are – they just have learnt and applied the tools to create wealth and believed they can do so.

Money in itself does not buy happiness, but it removes the blocks from experiencing happiness such as worrying about paying bills.

Poor people are not more honest or spiritual than wealthy people. Many rich people are extremely honest and fair in their dealings with others. Many also have rich spiritual lives and give back a large proportion of their earnings to the betterment of society.

Just look at Bill Gates who has now retired from Microsoft so he can dedicate his life and considerable fortune to charity.

Wealth creation and success is just an equation.

**Wealth = the right knowledge, with the right belief, applied the right way.**

If you have knowledge but not right beliefs you will fail. If you believe in your success but don't have the knowledge to put your belief into action, then you will limit your success. If you don't put your knowledge and beliefs to work – then nothing will happen.

That's one of the failings of teachings like The Secret – they underplay the need for action to achieve success. It is harder to move a stationary object than a moving one. Getting started and taking action on your beliefs and your knowledge is the key.

## WHY MONEY IS GOOD FOR YOU

However, while you don't need money to achieve happiness and fulfilment, it can certainly remove help to blocks to your happiness.

It is hard to feel happy when you are not sleeping over whether or not you can afford to pay the bills. It is hard to feel connected to your family when you have to work two jobs to put food on the table. It is hard to feel like you are contributing or making a difference when you are stuck in a rut.

So while money can't buy you happiness, it can buy you peace of mind and the ability to make a contribution. The more you earn, the greater is the difference you can make to your life and the lives of your loved ones. But you are pushing against your negative programming from the past. Unless you reprogram your mind you will always get less than great results.

One of the ways to reprogram your mind is to bombard your mind with counter suggestions to the negative ones you are carrying.

### MONEY AFFIRMATIONS

In this exercise you will be writing down as many positive reasons that money is good for you, why money is something you deserve and what you will do with the money you attract.



The idea is to brainstorm your list over a couple of days – constantly building on your list. The more you can come up with, the more likely you will be able to start to reprogram your mind to accept that money is good for you.

Here are some questions to help you get started on your list.

Money is good for me because ...

.....

I deserve money because ...

.....

With money I will ...

.....

With money I will ... for my family

.....

With money I will ... for my community

.....

With money I will ... for my friends

.....

With money I will ... for the world

.....

With money I will buy ...

.....

With money I will travel to ...

.....

With money I will invest it in the following ways ...

.....

Money makes me happy because ...

.....

Money makes me feel connected because ...

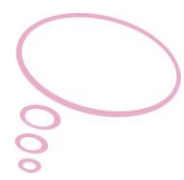
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Money makes me feel fulfilled because ...

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I love money because ...

.....



### SOMETHING TO THINK ABOUT

- Over the course of your life so far, you have developed habits and limiting beliefs about money. These are probably holding you back from becoming successful and wealthy.



- To be successful requires knowledge, planning and skills but without the right beliefs and attitudes you will still fail – there are many examples of successful entrepreneurs who struggled in their lives before reaching success. For many of these people it was their determination and self-belief that brought success.
- Often we spend money in order to create good feelings – comfort, confidence, self-worth, respect. This isn't a bad thing, but it's important to recognise and learn how to create these feelings at any time.
- One way to remove negative feelings about money is to focus on the positives. There are many reasons why making money can be positive and beneficial – to you, your family & friends and to society and the planet.

Here's a valuable set of 'rules' that you should consider:

## *Money*

*It can buy you a house – but never a home*

*It can buy you a clock – but not time*

*It can buy you a position – but not respect*

*It can buy you a bed – but not sleep*

*It can buy you a book – but not knowledge*

*It can buy you medicines – but not health*

*It can buy you acquaintances – but never friends*

*It can buy you blood – but not life*

*It can buy you sex – but not love*

- *Chinese proverb*

A fabulous book with some more exercises on how to create money is '*How to become a Money Magnet*' by Marie-Claire Carlyle. Published by Hay House.

## **YOUR NEW 'BUSINESS'**

One of the great errors that most people make is that they believe their job can make them wealthy. Don't get me wrong, jobs are both good and necessary. They pay the rent or the mortgage, buy food and clothes, and help people to live. However, the fact is that most jobs are paid by the hour so there is always a limit on how much any single individual can earn. Even the best paid jobs rely on a single source of income, a single employer and a single man or woman's energy to get the job done.

On the other hand, a 'business' makes profits from several sources of income, multiple customers and as many men or women as can be employed to do the work needed. And if YOU own that business, those profits are YOURS whether you do any of the work or not.

I'm not suggesting that you resign your job first thing tomorrow, but you may want to consider starting a modest business of your own and begin the process of creating new sources of income to supplement the salary you currently receive. It's not illegal to have a second income and unless your employer specifically forbids it, they are unlikely to object providing it doesn't prevent you from doing your 'day job'.

Remember that your goals, aspirations and dreams can only truly come about when you take control of your financial and work life too.

### **1. ESTABLISH YOUR OWN INCOME STREAMS**

This is not a suggestion. This is an absolute must if you want to create substantial wealth. In order to be wealthy you need to be an entrepreneur. Everyone should have not just one but multiple sources of income. A regular job could be one of them, as long as you have income from other activities on a regular basis as well.

### **2. DO SOMETHING YOU LOVE**

The more you enjoy the work you do, the more committed you will be and the more successful you are likely to become. Customers will also recognise your enthusiasm and respect your company. Make a list of all the things you love doing, or studying. Do any of these lend themselves to a small part-time business?

### 3. CREATE A RESIDUAL INCOME

True freedom comes from creating a residual income - an income that you earn whether you work or not! This is not as fanciful as it sounds. For example:

- Authors, writers, actors, and film makers earn royalties on their work long after they have completed it.
- Vending machines and slot machines continue to earn an income for their owners for months or years after they have been installed.
- Inventors earn licence fees from their work even though others make, sell and support their inventions.
- Multi-level type business owners earn commissions from sales made by their 'downline' (the people they have recruited into the programme).
- Affiliates earn commissions from referring their customers to other companies, without having to supply or support the products purchased.

There are many more examples. The important factor in these types of income is that they are not based on 'hours worked' but on how much demand there is for your products. For example, a hairdresser can only work so many hours a week, so her earnings are limited by the rate she can charge. However, a hairdresser who franchises her business to others can earn regular fees with very little extra effort.

### 4. MAKE SELF-DEVELOPMENT PART OF EVERY DAY

Every entrepreneur we have ever read about or interviewed has made learning, motivation and self-development part of their daily ritual. If you don't do it already, start listening to CDs, watching videos or reading books by the great personal development gurus of the world, and the experts in your chosen field. They will teach you *to teach yourself* to become a better business person.

Jot down your immediate thoughts about how you could start a business or, if you already have one, how you may be able to enhance it with the knowledge you have gained from this module:

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## COMPLETING THE JIGSAW

I have begun the path of being an entrepreneur in my work as a writer, speaker and personal mentor to others, but I recognise that my Grand Design is far from over.

One of the missing pieces in my life is where my work is going to take me. It is always evolving and expanding, which is exciting. I have made a conscious decision not to play small in the world anymore. So many people, like myself, are frightened of success or of exposing themselves, of failing and making mistakes. I have learned that playing small serves no purpose: I have to trust that synchronicity will come into play again and it will! All the experiences I have been through are not just for me; I have to share hope with others.

I know that the last two pieces will suddenly fall into place because my instinct tells me and my intuition is screaming at me that they will both happen — so I am going with my flow again. However much I would like to, I can't rush this.

In the Universe there is no such thing as *time*. We should all enjoy this journey because there is a reason why you are living at this time. To embrace it with joy, fun, open mindedness, compassion, exploration, co-creation, happiness and continual learning is all part of the process. No-one (and I really mean *no-one*) should suffer in life for no apparent reason.

Hardship is difficult to understand and you may never know the reason why until you return to your true home — but hardship and misery are two completely different concepts. Misery is something you can often change, because it exists in your mind. You can move away from something that makes you unhappy. You have a choice. Hardship in some parts of the world is very hard for us to get our heads around; only the Universe knows the true meanings behind those who suffer. We do create some of it ourselves with our greed, because what we do in the West affects elsewhere by destroying other parts of the Universe.

The grand design of your life evolves every day without you realising it. You may remember me saying in Module Three that '*what you think you create*'; well, you are going on this journey whether you realise it or not. You may as well make it as good as it can be.

## LET'S RECAP

**STEP 1** – Meditate every day and keep a diary.

**STEP 2** – Let go of fears, core conditioning and resistance.

**STEP 3** – Practise visualisation and follow your instincts, hunches and sudden ideas.

**STEP 4** – Believe in yourself

**STEP 5** – Rise to a challenge. Overcome obstacles and have some fun.

**STEP 6** – Your life has a blueprint so let your life unfold as it should.

**STEP 7** – Don't fight or struggle or live in the past. Move into the future with open eyes.

**STEP 8** - Enjoy the freedom that life has given you. Live in joy with love that surrounds you, and you create. Love is the most precious gifts on Earth.

## *Final Thoughts*

I would like to ask you a question: if at the end of your life I asked you whether it had been a success, would you answer yes?

What would you like someone to say about you after you've gone? Hopefully, that your life has been full of everything you ever wanted to do and that you felt fulfilled. Before you answer those questions, here is something I have created which I hope *I* can truly say:

- I awakened to the meaning of my life and lived in joy.
- I enjoyed a long lasting, creative, 50/50 loving relationship with a man.
- I learned to share and value everything and every moment in my life, and the wonders of the world never ceased to amaze me.
- I valued every single friend who came into my life, along with my family.
- I loved every written word I wrote and loved all the people I helped.
- I developed an understanding of the creator of all life.
- I rest in my bliss but know that I will continue my work from beyond.

I don't think I will change this much over the next years of my life but may tweak and add to it as my life evolves. What would *you* write?

**FEEDBACK.....**

Don't forget to keep in touch. Send me your stories and experiences by email:

[sheila@sheilasteptoe.com](mailto:sheila@sheilasteptoe.com)

## *Recommended Reading & Further Information*

*Who Are You? 101 Ways of Seeing Yourself* – Malcolm Gladwin – Penguin Books 2005

*The Work You Were Born To Do* – Nick Williams – Thorsons, 1999

*Many Lives, Many Masters* – Dr Brian Weiss – Touchstone, 1988

*Journey of Souls – Life Between Lives* – Michael Newton Ph.D – Llewellyn, 1994

*How to Be a Money Magnet* – Marie-Claire Carlyle – Miracle Clun, 2005

All available through Amazon and good bookstores