



Your Layoff and the Law of Attraction

A “Secrets of the Hidden Job Market” Special Report

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Introduction

Change is an inevitable part of life, but when it comes to being laid off, it's often a change that occurs against your will. You may have seen the warning signs for months, heard the rumors and ignored that sinking feeling in your stomach that something terrible was about to happen, and now it really has.

You've got two months, or two weeks or two hours to clean out your desk. It doesn't matter you've spent years or decades at the firm, worked Saturdays and missed your kid's ball games so you could make that next promotion - they want you out and you're history.

Your head is spinning, you can't think and you're numb, angry and worried. That which you feared has come upon you and what are you going to do? How will you pay your bills? Who would hire you now - you're too old, you're too experienced, you're too expensive or too specialized, there's too much competition, you don't have a degree, whatever.

This special ebook was originally published as four Quite the Contrary ezine columns (www.jobmarketsecrets.com/contrary.shtml), and is devoted to helping you handle an involuntary job change. Each article deals with one aspect of losing a job, finding a new one and what to do with your life in between – all from a Law of Attraction standpoint.

There's also a special section chock full of ebooks and websites help you rethink your relationship with money, get more from life while spending less and teach you the true meaning of prosperity.

Page 3: I Got A Pink Slip and Now I'm Blue

Page 8: Money and All That Stuff

Page 14: Job Hunting or Job Finding?

Page 20: An 18-Hour Job Search

Page 26: Thinking Richer/Living Simpler

I Got A Pink Slip and Now I'm Blue

I am so angry and depressed I could scream. I knew business was off because our sales were down and things have been slow for a while so the handwriting was on the wall, but I kept hoping things would turn around.

There was a rumor floating around a few months ago that senior management was thinking of selling the company to our largest competitor which they denied but was true. I should have jumped ship while I still had a job, and now I'm going down without a life raft.

You want to know what's going to happen? All the senior executives will be given nice, cushy jobs at the new owner's company and the rest of us will be found "redundant."

I've been with this company for six years, worked my heart out for them and getting the boot is my reward for my hard work and loyalty. I feel like crap and now I'm supposed to just deal with it and get a new job in this lousy economy, right?

Traditional System response: How will I pay my bills? How will I face my family? Will I ever find another job? If you've lost your job, your mind is probably full of thoughts like these and more. In moments of panic, you might even feel like you're losing part of your mind. Anger at what's happened can make you feel like doing things normally never would.

When you lose your job, you can help yourself deal with the strong emotions you feel. Some people may feel relief if they lose their jobs, but most people who lose their jobs feel badly. For most people, losing a job is one of life's biggest stressors.

Normal feelings range from mild distress to devastation. Your feelings about job loss, whatever they are, may change frequently or you may feel one way for a long time. What you go through after job loss is similar to the stages of grief. You won't necessarily feel all these feelings and may not go through the stages in order:

* Shock: I don't get it. I don't even know what's really happening here.

* Denial: I can't believe this. It can't be true.

* Anger: Why me? I don't deserve this. Why didn't it happen to someone else?

* Bargaining: I'll work harder than ever, starting right now. Then they won't really lay me off.

* Depression: This is real. I feel like I'm drowning. I'm sad. There's a huge weight on me. It feels like I can't wake up.

* Acceptance: I feel some energy returning. I feel a bit more positive about my next steps.

Whatever you feel is okay and naming your feelings can help you understand what you're going through. When you understand what's happening, you can give yourself a break, de-stress, and get help if you need it, then you'll be ready to start taking steps to get your next job.

Dealing with Stress: Many people who lose their jobs want to search for the next job right away but it's better to take a little time to relieve your stress first so your job search will be much more effective. Relaxing is the best way to relieve stress.

There are proven relaxation techniques that really work and are easy to learn. You probably know many of these techniques already, such as deep breathing or counting to ten. In progressive relaxation, you learn how to tense and then release each group of muscles in your body. You can learn how to stop stressful thoughts.

In the longer term, you can learn how to be more resilient. Resilience is the process of adapting well to stressful events. It is not a trait that people either have or don't have. It involves behaviors, thoughts and actions that anyone can learn.

Venting: Some people get their emotional batteries recharged by being quiet and alone and others like to be with other people. Some workers who lose their jobs can't talk about it right away with their families while others depend on family talk from the start. Whatever you prefer, you may want to vent about your job loss at some point.

When you can, spread your venting around. Know that you'll also be needing family and friends to listen to you and help with your new job search. Think in advance about whom you might ask for job-search help, or work referrals. If you've vented your strongest or most negative feelings about job loss to them, it might be hard to go back and ask for other help later.

Friends who've heard you at your lowest might find it hard to be positive when you're ready to move on so save your strongest venting for other friends. There are also online forums and local support groups for unemployed workers in which you can share feelings with others who understand.

Keep Busy: Victims of job loss often have to fight inertia, loss of self-esteem and possibly serious depression. Here are some suggestions for how to stay in control:

* **Make a schedule daily**: Call job contacts every morning, work on your resume and write cover letters after lunch. Don't sleep in; spend at least six hours a day job hunting.

* **Stay healthy**: Eat well, exercise, drink only in moderation.

* **Keep a journal**: Write or draw your feelings, especially if you don't feel comfortable talking about them.

* Explain the situation to your children: This is especially important if they're old enough to understand how they will be affected by reductions in the family budget. Listen to their fears as well.

* Remember other crises in your life: You got through those so remember how you coped then and do it again.

* Keep in mind that something good could come out of all this: you could learn new job skills or emotional skills in coping; you could become closer to a member of your family as a result of this experience; or gain a sense of survival you can call on next time around.

Chances are you will find another job, and chances are you could lose one again, too.

Contrarian System response: One of the most unsettling parts about being laid off is that you feel like a victim. Something outside your control went wrong and/or people you worked closely with or never met made stupid decisions or were simply lousy business-people, and the result is you're out of a job through no fault of your own.

It's not so much the suddenness of the news that hurts because a layoff is rarely a surprise; it's the realization that your livelihood is in the hands of other people, and if you can't trust them to do right by you, who can you trust?

You feel betrayed, alone and unsettled, and if you measure your self worth by what you do instead of who you are, the loss of your job may seem like a mortal blow to the core of your being.

In his article, "Psychology of Victimhood" (www.zurinstitute.com/victimhood.html), psychologist Ofer Zur states the victim's basic stance is that he or she:

- * Is not responsible for what happened
- * Is always morally right
- * Is not accountable
- * Is forever entitled to sympathy
- * Is justified in feeling moral indignation for being wronged

And if you buy into the Traditional System's advice on how to deal with your feelings, you'll find that nearly all of it stems from these core feelings of betrayal, righteous anger and helplessness.

But while it may feel that you're a powerless victim because you were laid off, you're actually in total control of what happens next because you choose your responses to being laid off:

- * You can be overwhelmed by grief, depression, tension and/or anger. Or not.

* You can vent your anger with friends and family, stew in resentment for how badly you were treated and surround yourself with others who have lost their jobs, trading hard luck tales and sob stories of how tough it is out there in an attempt to make yourself feel better. Or not.

* You can be frightened for yourself and your family, worried about how you'll manage to make it until you get another job, and dreading a long, difficult job search. Or not.

In order for you to thrive - not just survive - during this period of transition, you must be aware of your thoughts, feelings and words and if they're in any way negative, you must change them to being positive. Why? Because the Law of Attraction is constantly turning your thoughts, feelings and beliefs into your experiences.

The Law of Attraction is totally impartial; it makes no decisions, plays no favorites and works exactly the same way for everyone all the time.

Whatever you focus on, especially with feeling, is going to "demonstrate" in your life, usually in the form of experiences, whether you want it to or not. Negative thoughts produce demonstrations that mirror your negative thoughts; positive thoughts produce demonstrations that mirror your positive thoughts.

If you gripe about how your life stinks because you were laid off, it will stink for as long as you talk about it stinking. If you worry about running out of money, you will run out of money. If you complain how hard it is for you to get another job, it will be hard for you to get another job.

Because you choose your thoughts, you choose the demonstrations you create. There's no getting away from the Law of Attraction, and because it's absolutely infallible and predictable, you can use it create the kind of demonstrations you want and minimize or eliminate those you don't, simply by changing your thinking.

If you want to have positive experiences, you must have a positive mindset, regardless of what is happening around you, the doom and gloom headlines and other people's opinions. Don't allow your conditions to dictate your feelings; when you understand the Law of Attraction, you will realize that your feelings dictate your conditions.

You're probably not feeling very positive now, and that's okay, but the sooner you change your thinking, the sooner your life will change. A great way to shift your thinking from negative to positive is to be grateful for all that you have because you cannot feel bad when you are truly grateful about something.

Create a gratitude journal and every day for a month, write down at least ten new things you are grateful for with no duplicates. Start with the obvious: the people in your life, the food in your stomach, the roof over your head, your body just as it is, the knowledge in your mind and the money in your pocket.

By the end of the second week, you'll be grateful for things you never noticed before, like the view from your window, the neighbor who just started bringing you fresh vegetables from her garden, your pet's unconditional love and the color of the leaves in autumn.

By the end of the fourth week, you'll be grateful for things that a month ago you never imagined, like the job you had, the friends you made there, the experience and expertise you gained, and the money you were given in exchange for your work. You might even be grateful for being let go because now you're available to new possibilities you hadn't considered before.

To your surprise, you realize that most of those negative feelings you originally had about being laid off are gone. You no longer go to an unemployment support group because everyone there talks about how badly they feel and in spite of everything, you're actually feeling pretty good.

And because you're feeling good, the Law of Attraction is creating demonstrations of your good feelings. The phone rings, people want to see you, doors you didn't even know about open wide for you and before you know it, you're in a great new job and in control of your life.

But then again, you always were.

Money and All That Stuff

The axe has fallen and I am sick with worry. I've got some money saved, but that won't last long. With the state of the economy and all the competition out there, I'll be lucky to squeak by financially until I land something decent. What do you recommend to help me survive being laid off?

Traditional System response: Few things deliver a financial shock like a layoff, especially when you don't see it coming. The most immediate negative impact is raised by the question, "How am I going to support myself and/or my family?"

A job cut can easily become a full-blown crisis without the recommended three- to six-month salary cushion and invite hasty decisions that could spell further economic trouble.

Of course, you will want to revise your budget to see your spending in black and white and bring it in line with your new financial situation. Now is the time to practice some fiscal responsibility.

Determine which expenses are mandatory, then cut all or most of your discretionary spending in the short term. Continuing to live the same lifestyle is one of the mistakes experts caution professionals to avoid.

Preparing in advance will reduce the disruption to your career and personal finances that are almost inevitable if you become unemployed. And even if you keep your job, you'll be in a much stronger position financially and mentally because you took these steps. Incidentally, many of these suggestions are a good idea under any circumstance, not just the threat of imminent unemployment.

Prepare a survival budget: Set up a budget that assumes you will be unemployed for a period of six months. First estimate your income during unemployment, including unemployment compensation benefits and severance payments.

You need to determine your bare minimum cost of living (rent or mortgage, health insurance, transportation, utilities, food, etc.), and discipline yourself to spend no more than that amount. And if you have severance pay, use it as your transition to your next job, or pay off your consumer debt.

Anything that is not included in your definition of "bare minimum cost of living" should be on the chopping block. Using input from all your family members, figure out ways to cut as many extraneous expenses as possible. If you include the family in the planning process, you'll find it much easier to gain their cooperation when it's time to implement the plan.

Begin by eliminating those "nice to haves" but "definitely not necessary" expenses such as frequent meals out or new clothes each season. Then, examine ways to spend less by implementing some clever cost cutting measures and learn to live with less.

Look carefully at your past expenses and classify them according to importance: expenses that must be paid (such as the mortgage or the rent); necessities that could be reduced somewhat in the event of dire financial straits (home maintenance); and discretionary expenses, such as clothing, vacations, and meals at restaurants.

If your expected income during unemployment won't meet your expenses - and it probably won't - plan how to close the gap. Any solution probably involves a combination of reducing your living expenses and finding other sources of income.

Reduce current spending in order to increase savings: The two best things that you can do to prepare for financial adversity go hand in hand: Reduce your current level of spending and increase your savings.

Setting aside some savings now may help you meet your living expenses later if you become unemployed. A financial cushion is the best way to soften the trauma of unemployment.

It is bad enough that you may have to go through the job-hunting process, but it would be doubly unfortunate to have to worry about making ends meet. So take action now to increase your savings or begin a savings program.

Putting one percent of your income (or whatever you can afford to set aside) into a readily accessible savings or money-market account is a good start.

Manage your debt: If you have outstanding debts, such as auto loans and credit cards, should you reduce them in anticipation of unemployment or concentrate on building up your savings?

In general, if you are concerned about losing your job, you should be careful not to fall behind in debt payments, but you're better off putting extra money in savings rather than further reducing your debt.

If you do lose your job, you may have to dip into savings to meet living expenses. If you use your savings to reduce your debts, then you don't have the financial cushion. Paying down high-interest debt is a good idea under normal economic circumstances. Your financial uncertainty, however, requires that you establish a generous emergency fund rather than reduce your debts.

Adjust your tax withholding: If you are quite certain that you are going to be laid off, you might want to arrange to have less income tax withheld from your paycheck. If you increase the number of exemptions, your take-home pay will be larger. This will provide extra income to use when you are unemployed.

Don't worry too much about the tax implications. Even though you decreased your tax withholdings while you were still employed, the taxes owed will probably balance out by the end of the year.

Defer large expenditures: Now is not the time to make any large purchases, such as a new car, flat-screen TV, or home improvements. Wait until you are confident that your job is not in jeopardy. Even then, you should be very careful about making major financial commitments when the economy is on the rocks.

It's tempting, because car dealers and home improvement contractors tend to lower their prices when business is slow. People who are blessed with abundant cash reserves and certain future-income prospects may take advantage of these offers, but you would be better off deferring all major purchases until your job uncertainty is resolved.

Plan for continuing insurance coverage: One of the worst things people can do during a period of financial adversity is to let their insurance coverage lapse. We've all heard unfortunate stories of people who thought they couldn't afford to continue their health-insurance coverage, only to find their finances wiped out by an uninsured illness or accident. Be sure to include a provision in your budget for paying insurance premiums.

Also, decide ahead of time how you are going to replace your employer-provided health and life insurance when it expires. Your company is probably required to allow you to continue your group health coverage for a period of time after termination, as long as you pay the premiums. Make it a priority to keep your medical coverage.

Review your investments: First, determine how much of your invested funds can be readily converted into cash to meet living expenses if the need arises. At best, you won't have to liquidate any retirement-account investments (IRAs, 401(k)s, 403(b)s etc.), since doing so is likely to result in hefty taxes, and, if you're under age 59½, penalties.

Second, decide if you want to sell some low-yield investments, which pay little or no dividends, such as many stocks. Reinvest the money into interest-earning securities like certificates of deposit (CDs) and money-market mutual funds, which will provide you with higher current income to help meet expenses when you are without a paycheck.

It may not make sense to sell any stocks or stock mutual funds that will result in big capital gains taxes in order to buy interest-earning investments like bond mutual funds and U.S. Treasury securities, since the taxes you'll have to pay will reduce the amount of money available for reinvestment.

Have a plan for your 401(k): If you have a retirement-savings plan with your employer, something like a 401(k), you should probably roll the money over to an IRA after you leave.

One advantage of any IRA account is that once a year, you can borrow from your IRA with no taxes or penalty as long as you replace the money within 60 days of receiving it. This could help tide you over, but taking a loan from an IRA should only be done if you're confident you can pay it back within the 60-day period.

Call your creditors: Let them know you are laid off. Many have plans or programs that you may qualify for. This is especially important if you think you might miss a payment in the near future. They want to help you.

Contrarian System response: With all the talk about hard times, a soft economy and rising prices, you would think we're in the midst of a Great Depression (www.rinfret.com/depression.html).

No, we are not in nor are we headed towards a depression, but it can certainly feel like it and make you depressed if you buy into the Traditional System's beliefs of lack and limitation.

The Traditional System makes it very clear that when you get laid off, your life will change for the worse - you and your family should be prepared to go into a subsistence operational mode, cutting back, doing without and squeezing pennies until they scream.

Remember how the Law of Attraction works: anything you focus on with your thoughts, feelings, words and beliefs is going to show up in your life in the form of experiences or "demonstrations."

If you worry and talk about how you don't have enough to pay your bills, you will not have enough to pay your bills because the Law of Attraction will create demonstrations of your belief you can't pay your bills.

While the Traditional System's advice on cutting back, doing without and learning to live thriftily and adopting a frugal lifestyle are all well and good, you will probably make such changes kicking and screaming and hating every minute of it.

And thanks to the Law of Attraction, this attitude will result in your having demonstrations you will hate that will give you plenty to kick and scream about.

So how do you stop this from happening, and if it's already happening to you, what can you do about it? The answer is to use the Law of Attraction by design instead of by default, and to force yourself to focus on the feeling of having plenty, especially if you're living in lack at the moment.

Contrary to what the Traditional System will tell you, your job is not your source of income; it is merely one of an infinite number of possible channels of funds available to you at any given time by the Universe.

Money is simply a green form of energy and it responds to your energy - positive or negative - just like everything else does. Focus on lack, you get lack. Focus on prosperity and abundance, you get prosperity and abundance. You can't focus on lack and get prosperity because your thoughts must be in alignment with what you want.

If you've been laid off or are about to be, you're probably focusing on precisely what you do not want, and you're getting it. What you want right now is money so you can pay your bills, have a comfortable life and have plenty left over. Well, you can.

All you have to do is follow the ancient manifesting formula: "Ask and it is given" and "When ye pray, ask believing ye shall receive it, and ye shall have it." The hard part in all this is the "believing." You've heard the expression, "I have to believe it to see it," but the truth is actually, as Wayne Dyer put it, "When you believe it, you will see it."

The first step is to recognize what you really believe to be true, and if those beliefs don't serve you, make you happy or help you have a great life, get rid of them. Yes, you can change your beliefs, and as you change your thinking, you will literally see the changes in your life reflecting your new beliefs.

The next step is to be aware every time you think, speak or act negatively and then intentionally change your negative thought to a positive one. For example, "We can't afford that" becomes "At the moment, that's not in our spending plan."

Did you notice the difference in feeling between the two statements? The first expresses a belief in lack and limitation and the second is actually upbeat and empowering, indicating that at some future time, that item will be in your spending plan (not "budget").

Changing your thinking may be one of the hardest things you will ever do, especially when you're in the middle of or facing a situation you don't want. But you must change your thinking because until you do, your situation won't change and may actually get worse.

It often takes time to make a genuine shift in what you think and feel, so while you're consciously changing your thinking, start treating the money you now have kindly by taking proper care of it and maximizing its value (notice I didn't say be cheap).

This respect for your money is the outward expression of your belief that you are an excellent manager of your assets, and as a result, the Law of Attraction will create demonstrations of your belief, allowing you to have MORE assets for you to manage! Think plenty, you get plenty.

If you've been living in lack, you may need to make some temporary lifestyle changes as you work on building your new beliefs - you really won't die without your daily Starbucks and frugal living can actually be fun when you consider it to be a game which you always win.

Despite your current conditions, if you maintain a positive, upbeat and enthusiastic outlook on life, be grateful for all that you have and all that is yet to be yours, and keep your thoughts deliberately focused on abundance and prosperity, the Law of Attraction will have no choice but to create demonstrations of just how abundant and prosperous you really are.

To help you get started manifesting your prosperity, here are just a few of my favorite websites and books. You'll find thousands more when you Google words like "prosperity," "abundance and "manifesting wealth":

[The Science of Getting Rich](http://www.scienceofgettingrich.net) (The 1910 prosperity classic)
www.scienceofgettingrich.net

[The Dynamic Laws of Prosperity](http://www.amazon.com/Dynamic-Laws-Prosperity-Catherine-Ponder/dp/0875165516) (Considered the textbook on manifesting prosperity)
www.amazon.com/Dynamic-Laws-Prosperity-Catherine-Ponder/dp/0875165516

[The Secret](http://www.moviesfoundonline.com/secret.php) (Watch it online for free)
www.moviesfoundonline.com/secret.php

[Open to Prosperity](http://www.opentoprosperty.com/prosperity-strategies.html)
www.opentoprosperty.com/prosperity-strategies.html

[No More Money](http://www.nomoremoney.com/index.htm)
www.nomoremoney.com/index.htm

[Creating Wealth](http://www.affirmationsforpositivethinking.com/wealth-success.htm)
www.affirmationsforpositivethinking.com/wealth-success.htm

[Understand Prosperity and Its Dynamic Laws](http://www.achieving-life-abundance.com/dynamic-laws-of-prosperity.html)
www.achieving-life-abundance.com/dynamic-laws-of-prosperity.html

[10 Keys to Manifesting Wealth](http://www.submyyourarticle.com/articles/Debbie-Friedman-477/manifesting-1827.php)
www.submyyourarticle.com/articles/Debbie-Friedman-477/manifesting-1827.php

[How to Attract Abundance Into Your Life](http://www.beliefnet.com/story/141/story_14162_1.html)
www.beliefnet.com/story/141/story_14162_1.html

The Traditional System will have you believe that when you're laid off:

- * Your expected income during unemployment probably won't meet your expenses.
- * You may have to dip into savings to meet living expenses.
- * You must sacrifice all luxuries and discipline yourself and your family to live within the constraints of the bare necessities of life.
- * Disruptions to your career and personal finances are almost inevitable if you become unemployed.

But when you understand that the power of Universe is within you and learn how to direct the Law of Attraction to bring you everything you desire, you will find that the only possible way any of these statements could be true would be if you believed them.

Job Hunting or Job Finding?

Well, it's official. My career at this company is over and I've got two weeks to fold up my tents and go home. With our economy in the pits and thousands of other financial types looking for work, I'm going to have to work extra hard to land something decent. Do you have any cutting edge advice that will put me in the winner's circle?

Traditional System response: Everyone thinks they know what it takes to find a job, the right things to do and the proper way to do them. There are a ton of experts who tell job seekers the dos and don'ts of job hunting, resume design, interviewing and whatever else it takes to find a job.

Truth of the matter, there are a lot of good ideas out there. However, there are also a lot of misconceptions; things that job seekers misunderstand or automatically believe because of their own past experiences:

Jobs are a Dime a Dozen: In today's economic climate when the U.S. now has a 6% unemployment rate and rising, some jobs are just becoming scarcer, and as companies try to do more with less, more jobs are going to be eliminated.

The best course of action: don't change jobs unless absolutely necessary. For anyone not being laid off or fired, it might make sense to stay put right now. If you are being laid off, take any job you can get as soon as possible, even if it's a survival job. You can always job hunt while you're putting food on the table.

You can Relax Once You're Hired: When you work for someone else, you run the risk of losing your job at any time for any reason, so you should never stop job hunting in one way or another.

Whether you're working or not, network, network, network with your friends, neighbors and people you meet during the course of your day. You never know where your next job lead will come from, so keep your resume up-to-date and handy, and have your "30-second commercial" ready.

Don't Quit First: You might think it's better to quit a perfectly good job (even if you happen to be miserable at the current time) in order to leave you sufficient time to find a new one. There is no logic in that, especially given what has just been said about today's economy. When you do start looking, plan on searching one month for every \$10,000 of salary you want.

Be Ready to Explain What Happened: The taboo of hiring someone that no one else apparently wanted has tapered off. However, you should be prepared to explain - to the comfort of the hiring company - why you are no longer employed.

Recruiters Ask the Same Interview Questions: When job seekers read article after article about how to answer interview questions the right way, they tend to expect these are the questions that all interviewers ask.

Interviewers are all different, with different interview styles and different interview questions. The best way to prepare for any situation is to be fully aware of your own work experience and to candidly answer questions based on what you know about yourself.

Salary is Always Negotiable: There is a mistaken belief that if a great candidate can get his foot in the door and show how terrific he really is, a hiring company will pay whatever price necessary to bring him on board. Can it happen? Sure. Always? No.

It boils down to budget. Sometimes there are strict salary guidelines in place and sometimes it's a small company with a small budget. Whatever the case may be, candidates whose salary requirements are higher than the company can afford are probably a mismatch for the job opening, not just from a monetary standpoint, but perhaps from a skill set and work experience one, too.

It's great to get advice on how to ace interviews or design the perfect resume; however, nothing speaks to experience. Go through enough interviews and you will truly understand how the process works. Then you will know what you need to know before your next interview.

Contrarian System response: Here's the Traditional System recipe for job searching when you've been laid off:

- * *Take one unexpected job loss.*
- * *Mix one part shock, one part anger, one part grief and one part depression.*
- * *Add in a substantial portion of worry about how you're going to pay your bills, doubt about your career, concern for your future and embarrassment about being out of work.*
- * *Beat yourself up vigorously, sprinkling in a generous dose of fear until you are exhausted.*
- * *Spread yourself as thinly as possible in every baking dish you can find, asking friends, neighbors, casual acquaintances and total strangers if they have baking dishes or if they know someone who might know someone who has a baking dish.*
- * *Incubate in your mind one month for every \$10,000 of salary you want.*

You're done when your self-confidence is burned to a crisp and your emotions, finances and self-esteem are barely recognizable amidst your relief that you finally got a new job. Serves no one.

If you buy into the Traditional System beliefs about job hunting, you shouldn't be surprised if it takes you a long time to find something halfway decent. After all, everyone knows job hunting is always hard and doubly so in a soft economy when companies are folding, industries are crumbling and jobs are evaporating. Right?

Well, no. Your job search is long and hard simply because you believe (or have been taught to believe) it's supposed to be long and hard, not because it is. The difference between having a Traditional System job search that is difficult, draining and decimating to your self-esteem and a Contrarian System job search that is virtually effortless, energetic and empowering is simply a difference in thinking.

Do you see yourself as a desperate job seeker begging for a break, or as a problem solver who knows you will get what you want when you help someone else get what they want first? How you see yourself will determine what you do, what you say, how you act, and most importantly, how other people see you and how they respond to you.

This is because of the Law of Attraction; an infallible, inescapable, absolutely predictable and impartial Universal Law that is constantly turning anything you focus on with your thoughts, feelings, and beliefs into "demonstrations," usually in the form of experiences. The Law of Attraction is the ancient manifesting formula, "Ask and it shall be given."

"But," I can hear you say, *"I didn't ask to be laid off."* You may not like to hear this, but yes, you did. You held the belief you could be laid off, you talked about the possibility of being laid off, you worried about what would happen to you if you got laid off and maybe you even started job hunting and squirreling money away because expected you would be laid off sooner or later.

Since you focused on being laid off, the Law of Attraction had no choice but to make sure you got what you "asked" for; even though this was precisely what you did not want!

Since the Law of Attraction has no opinion about the demonstrations it creates, it simply took your thoughts, feelings and beliefs about being laid off and made sure you got to experience them for real. What you feared has come upon you and it was your fear that brought it to you.

That's the bad news. The good news is you can take that same impersonal power of the Law of Attraction and use it by design to bring you exactly what you do want, instead of using it by default as you have been to bring you more of what you don't want.

In my book, Secrets of the Hidden Job Market, you will learn how to harness the power of the Law of Attraction to attract your dream job easily and effortlessly. But first, it is essential that you be aware of what you're thinking, feeling and saying, because these reflect what you believe to be true and whatever that is, it's going to show up in your life, like it or not.

Here's the Traditional System "advice" again; examine your thoughts and see if you buy into the inherent beliefs that are being expressed or the truths:

Jobs Are A Dime A Dozen: Some jobs are just becoming scarcer and as companies try to do more with less, jobs are going to be eliminated. The best course of action for job

seekers: don't change jobs unless absolutely necessary. For anyone not being laid off or fired, it might make sense to stay put right now.

Take It Easy Once You're Hired: Any time you work for someone else, you run the risk of losing your job at any time for any reason, so you should never stop job hunting in one way or another.

Inherent Beliefs for Both: Lack, limitation, scarcity. Hang on to whatever you now have because there's a good chance you won't get anything nearly as good if you let it go or it lets you go. You are always at risk of losing everything you have and there just isn't enough for everyone.

Inherent Truths for Both: We live in an infinitely abundant, unlimited and ever expanding Universe comprised of energy that is constantly in motion. There is no such thing as a set number of jobs, opportunities or possibilities; in fact, there is more than enough work for everyone who wants to work all the time.

Don't Quit First: You might think it's better to quit a perfectly good job (even if you happen to be miserable at the current time) in order to leave you sufficient time to find a new one. There is no logic in that, especially given what has just been said about today's economy.

Inherent Beliefs: Lack, limitation, scarcity. So what if you're miserable? If your job is perfectly good, hang on to it as long as you can. Who knows when you'll get another?

Inherent Truths: The only person who can decide if a job is "perfectly good" is you, and if you're miserable, it's clearly not good, so for your peace of mind get out of there as soon as possible.

That said, stay in your current job as long as you choose, not from a belief in scarcity, but from a belief in abundance - you can do, be and have anything you want, and you're always at choice.

Think of your current job as a stepping stone to something grander and allow it to support you as you plan your next move. Take the time to think about the kind of work situation that would bring you joy, allow your intuition to guide you to the job that really is "perfectly good" for you, and it will be yours before you know it.

Be Ready to Explain What Happened: The taboo of hiring someone that no one else apparently wanted has tapered off. However, you should be prepared to explain - to the comfort of the hiring company - why you are no longer employed.

Inherent Beliefs: An interview is a personal interrogation in which you must explain, justify and defend your life choices to a total stranger who sits in judgment of you and has the power and authority to decide if you are worthy to begin the process of being considered to be hired. Because you are no longer employed (even if it wasn't your fault), you are "damaged goods."

Inherent Truths: A job interview is a blind date with your future boss, "Mr. Bigg." You agreed to meet because you know enough about each other to determine there's a good possibility for some sort of a relationship, and on paper, it seems like a fit.

That's why your meeting has only one purpose: to see if the two of you like each other as people. You are already qualified to do the work Mr. Bigg needs done and he knows it because if he didn't believe that, he wouldn't be wasting his time talking to you.

There is no way you can explain why you're now "at liberty" without looking bad; have you ever tried to explain why your last relationship didn't work out "to the comfort of your [potential date]" and actually looked good? Besides, you are not responsible for someone else's feelings.

Recruiters Ask the Same Interview Questions: When job seekers read article after article about how to answer interview questions the right way, they tend to expect these are the questions that all interviewers ask.

Interviewers are all different, with different interview styles and different interview questions. The best way to prepare for any situation is for job seekers to be fully aware of their own work experience and to candidly answer questions based on what they know about themselves.

Inherent Belief: Recruiters or Human Resource screeners have the authority to decide which candidates have what it takes to be seen by the actual hiring manager who has to choose between the pre-selected candidates.

Inherent Truth: Only Mr. Bigg, who is a department manager or corporate executive, has the ability and authority to decide who he will hire, and he will hire anyone he wants to. Contrary to popular belief, recruiters and HR people have absolutely no influence on Mr. Bigg as to who could be hired, who should be hired, who might be hired or who will be hired.

All they can do is make suggestions to Mr. Bigg about the candidates they have found that best fit the requirements of the job, but those suggestions are essentially meaningless.

Since he's the boss, Mr. Bigg will hire the person who he believes can do the job and who he likes, regardless of how that person came to him. That's why you should bypass HR and recruiters and approach Mr. Bigg directly.

Salary is Always Negotiable: Sometimes there are strict salary guidelines in place and sometimes it's a small company with a small budget. Whatever the case may be, candidates whose salary requirements are higher than the company can afford are probably a mismatch for the job opening, not just from a monetary standpoint, but perhaps from a skill set and work experience one, too.

Inherent Beliefs: Lack, limitation, scarcity. Companies have a limited amount of money to spend on salaries and budgets are tight. Don't be greedy or you'll be cut out of the running. If you're asking too much money, you don't belong there.

Inherent Truths: Chances are you only want a few thousand dollars more than the company says it can afford, but don't you believe it. Aren't the lights on? Aren't there people walking around? Aren't the phones ringing? Isn't this company making money?

Do you really believe those few thousand dollars are going to push that company into bankruptcy? Would you want to work for a company that's so close to the brink of financial disaster?

No? Well, think about this: the guy sitting across from you telling you they can't afford you is making at least three to five times what you say you want, and he's not hurting. So they have the money. The issue then is not the money; the issue is getting them to spend the money on you.

The truth is that compensation (including salary) is always negotiable because when Mr. Bigg wants you, he will meet your price. After all, the company wanted him and met his price very easily and he didn't come cheaply.

So what does all this thinking and feeling stuff have to do with getting hired? Everything, because if you're holding negative, limiting thoughts and beliefs and allowing other people's long and arduous job hunting experiences to be a model of your own, that's exactly you will experience.

But it doesn't have to be that way. In fact, you can start attracting your dream job this minute. All you have to do is stop thinking of yourself as a job hunter and start thinking of yourself as a job finder. Just change your thinking and you'll begin to change your life.

An 18-Hour Job Search

I have been trying to get hired for over three months now. I look at the job boards every day and my resume is posted on these same databases. I have been networking into the hidden job market too, and recruiters know that I'm looking. Should I be nervous at this point, or is it normal for hiring to take this much time? I make about \$65,000 a year. How can I move things along?

Traditional System response: There are accepted rules of thumb for estimating the amount of time it might take to find new employment. But generally, the more you make the longer it takes.

Expect to search one month for every \$10,000 in salary, so if you if you earn \$60,000 a year, it could take you six months to find appropriate employment. Your job search could last from three to six to 12 months or more and is affected by a variety of factors, including how hard you work at it.

When you're out of work, each day seems like an eternity. A job search that lasts ten days seems like three months. You will feel better about yourself if you treat your job search like a full-time job.

The ultimate goal is to find the job of your dreams, but until that happens – and to help it happen – set small weekly goals for yourself. Agree to send out a certain number of resumes each week. Promise to make five follow-up phone calls a week. Vow to set up at least one interview – informational or otherwise – every week.

Whatever your goals are, make sure they're realistic. That way, you'll be more likely to keep them. Write them down and keep the list where you can see it and cross items off as you go for a feeling of instant accomplishment.

You might even consider limiting your job search to four days a week or even three. Use the rest of your time to do the things you never had time to do. Exercise on a regular basis. Volunteer in your community. Spend more time with your family. Do whatever makes you feel good because a positive outlook will sustain you as you're hard at work looking for work.

Contrarian System response: Despite what the Traditional System will tell you, there is no answer to your question about how long it should take for you to get a good job, and you will shortly understand why.

I am the author of Secrets of the Hidden Job Market: Change Your Thinking to Get the Job of Your Dreams, (www.jobmarketsecrets.com) the world's first manual to using the Law of Attraction in job *finding*. I have gotten every job I ever wanted for 35 years easily, effortlessly and quickly, so I know something about how to get hired most people don't.

My longest job hunt took a total of 10 weeks, including the six weeks I had to wait from my first interview until I was officially hired. It took that long only because the company

had placed a single blind ad in the Sunday New York Times (this was before the Internet) and went through all 250 resumes that came in.

But my resume was not among them; in fact, I didn't even know about the ad until it was handed to me in my first interview, which occurred three days after the ad ran and a week before the resumes poured in (see pp. 199-202 of *Secrets* for the full story). Although at that time I had never heard of the Law of Attraction, nevertheless, I was directing it to bring me my dream job through my thinking, which it did.

My shortest job hunt was my most recent, and is a perfect example of how to use the Law of Attraction by design. Simply by changing my thinking, I manifested a new job a mere 18 hours after getting laid off right before the Christmas holidays, and then an even more incredible position that was handed to me four months later.

If you've never heard of the Law of Attraction, try to picture yourself as a living magnet. You literally attract people, things and situations to yourself through your thoughts, feelings and beliefs - both conscious and subconscious. Anything you focus on or believe to be true will become your experience, like it or not and whether you want it or not.

The Law of Attraction - like the law of gravity and all the other physical and metaphysical Universal Laws - has these qualities:

- * It's universal: It works exactly the same way for everyone with no exceptions.
- * It's consistent: It does only one thing and it does it all the time.
- * It's impartial: It doesn't play favorites, have feelings or care about who uses it or how it is used.
- * It's effortless: It does what it does without effort, so size doesn't matter, and using it is effortless too.
- * It's infinite: No matter how much you use of it, there will always be more of it.
- * It's mysterious: We know what it does; we just don't know how it does it.
- * It's predictable: Because it will always do what it does exactly the same way for everyone all the time under all conditions, it can be intentionally used.

December 17th: Like most layoffs, this one wasn't a surprise. I was working at a very small company so it was easy to tell how we were doing by the noise level in the office. And it was quiet. Much too quiet.

Finally, the president called us into her office and told us that the company was in serious financial trouble and even if we all pitched in and gave extra effort, she couldn't promise it would help or that she'd even be able to make the next payroll.

I don't mind helping out and doing more than my share, especially when you need an extra hand, but when you tell me you probably won't be able to pay me for my work, I'm gone. And there it was. I was out of a job and right before the Christmas holidays too.

That nice, comfortable feeling of having something to do, a place to go, people to see, a steady paycheck and great benefits had suddenly been replaced by a sickening, sinking feeling in my stomach.

Since I'm only human, I allowed myself to panic for about five seconds and then I caught myself. With my next breath, I remembered I had the Law of Attraction within me and intentionally replaced terror with calm, dread with joy, and uncertainty with faith in the unseen.

Knowing the power of the Law of Attraction, I knew with absolute certainty I could expect to see very powerful demonstrations coming to me very rapidly of whatever I focused on with my thoughts, feelings and beliefs.

I knew if I focused on the feelings and experiences typically associated with being laid off - like fear, uncertainty, loss of income, loss of pride, a long period of unemployment and having to start all over - that's what would show up in my life.

Since I didn't want any of those things showing up, there was only one thing for me to do: I had to *think* differently. So as I'm being laid off, this was going through my mind:

"Okay, Universe, I thought this job was my demonstration of prosperity, but obviously it's not. Clearly, this was just a step on a path to a greater good. I don't know what that greater good is now, but whatever it is, I'm moving toward it."

Now, when you're on a path and want to move forward, the first thing you should do is assess what you have right where you are, so I looked within. "Janet, you're a publicist and sales rep. That's who you are and what you do best," I thought.

The second thing you should do is to take a good hard look at what's right in front of you. So I thought about the work on my desk and the 25+ vendors I had brought with me when I folded my business into the company.

And then it occurred to me that I could do for these small vendors what I had done years ago as an independent commercial real estate writer and publicist - help them build their businesses through publicity and writing.

But now that I was an established sales rep, I would add in the extra benefit of helping them build their sales, resulting in extra income to me through commissions. I knew the vast majority of these companies were small, short-handed and limited in terms of their marketing reach.

And since I was already dealing directly with either the CEO and/or the national sales managers, I'd get a yes or no right away. As a publicist, I knew there were numerous

opportunities to promote both their products and companies, and increase their sales as a result. I was really getting excited about this!

The upshot was that by the time the president was finished telling us the bad news, I had already formulated the concept for my business and was eager to get started. I told the president that I couldn't stay to pitch in and would be out by 5 PM.

It was now noon. It took the rest of the day for me to email all of my vendors explaining that I was gone, why I was leaving, what I was doing next and inviting them to join me. In addition to the two dozen vendors I had brought with me when I joined the company and the handful more I had recruited, there was one who had come in from left field.

This vendor was unusual because it was local and was at the point of being ready to sell its products: a unique line of pain management devices that had just been approved for sale by the FDA and was covered by Medicare and most insurers.

Since we were a distributor of medical equipment and supplies selling to the Veterans Administration and other US governmental healthcare facilities and agencies, getting together seemed a natural fit.

Unfortunately, this vendor had no sales force, no organized way of getting their products sold or story told, and not much money. They also had no way of knowing that we were falling apart as a company and couldn't have done what they wanted us to do anyway.

Although they had never become a client, I sent this vendor one of my emails with the passing thought that given their circumstances, if anyone could use me to help them build their business, it would be them.

As I cleared out my desk, I gave thanks for having worked at that company and all the good it had brought me. Infinite abundance was already mine, and now I was ready to receive it in another form. I was about to find out very quickly what form it was to take.

December 18th: My phone rang the next morning. It was Tim, president of the pain management device company, saying, "I just got your email. What you are proposing is exactly what we are looking for. Can you give us more information?"

I spent the next two days flushing out my concept and emailed it to Tim and his national sales manager, Bill, who had sat in on the phone call. We agreed to speak again after the long holiday weekend and they had had a chance to read and reflect on what I sent.

December 27th: The conversation was short and sweet. It was a go with smiles all around.

January 3rd and Beyond: At 10 AM on the first business day back from the holidays, I'm sitting with Tim and Bill signing the papers formalizing our agreement that I would be their first outside sales rep. I knew it wouldn't be long before sales and commissions would be rolling in.

April 10th: By the spring, it was clear that marketing was the company's weak point and they were expecting me to perform sales miracles without money or their active participation. As a result, I was rapidly losing interest in them, but I needn't have fretted; something spectacular was already on its way to me.

April 18th: Four months after I got laid off, Terry, another ex-employee, suggested I meet her for lunch. I thought it was going to be a "gossip catch-up" kind of meeting, but Terry had other ideas.

Unbeknownst to me, Terry had spent the past year at our previous company laying the groundwork for her own medical equipment distributorship selling to the government. This was the exact same concept as our former employer, except Terry was going to do it right.

And she wanted me to do for her what I did best: durable medical equipment sales. Of course I said yes, and that made four of us: Terry and Famira, another former colleague of ours to do administration, and myself and Rodney, a friend of Terry's, to do sales. Then, after a mere three weeks together as a team, the dam burst.

Chip, one of Terry's respiratory clients from our previous company, had left his old firm six months earlier and was now head of sales for a manufacturer of a new portable oxygen concentrator. Even though we were literally in the earliest stages of setting up our company and he knew it, Chip asked us to be their national distributor to healthcare facilities.

This meant we could sell their products to all the healthcare facilities in the Veterans Administration, the military, and those operated by cities, counties, states and municipal hospital districts coast to coast, plus the thousands of private hospitals, nursing homes and clinics across the country. It also meant we could rent the concentrator to individuals who were referred to us by these facilities. Holy cow.

Within a week, Chip also asked us to serve as a manufacturer's rep in Texas, which means we would be out showing product and bring in purchase orders. All this, and we hadn't even signed a contract yet!

Around the same time, a vendor of mine that sold and rented bariatric patient care equipment and has a network of distribution centers around the country, asked if we could be their distributor to the government.

Meanwhile, all of my old vendors scrambled to jump on our bandwagon and get on our government contract which we would apply for in the fall. This thing was ballooning right before our eyes, and it was all we could do to catch our breath.

Since I had 12 years of experience selling durable medical equipment – as a dealer, a corporate manufacturer's rep, an independent manufacturer's rep and recently a distributor – I was considered the senior sales person on the team.

For several years, I've thought I'd be great at being a national sales director for a durable medical equipment company, but never had a clue how it would happen. Yet all it took was for Terry to say, "*Janet, you're in charge of sales,*" and in a heartbeat, my title went from Account Manager to National Sales Director.

As of this writing, it is six months since Terry and I had lunch and we officially teamed up. Now it's just a matter of a few months until we get our federal contract approved, and when that happens, the tidal wave will hit.

We already have several VA hospitals around the country ready, willing and eager to do business with us once we get our contract. After we get settled in with the federal sales, we'll go after business from the state, city and county facilities and, of course, the private sector. The possibilities are endless.

And while that is manifesting, I decided to ramp up my public relations business and now have four companies interested in working with me, including two of our largest vendors.

Now, I can hear you saying, "*I want to use the Law of Attraction too.*" Well, the good news and the bad news is that you're already using it, whether or not you realize it. You see, the Law is always working and you get to direct it to bring you what you want – or what you don't want – simply by focusing on it with your thoughts and feelings.

In other words, if you keep focusing on how long it's taking for you to get hired, then you are directing the Law of Attraction to make sure your job search takes a long time. Since "*It is done unto you as you believe,*" the only reason your job search may take three to six to 12 months is because you expect it to.

But if you want to speed up your job search, use the Law of Attraction by design, instead of by default. Imagine yourself now being in your new job and think about how fabulous having that great job makes you feel.

Start living your life as if you had that job by doing the things you would do if you now had that job. Start reading the trade magazines, the books and the websites. Take the classes and join the trade organization. Make up a business card with your new title and go shopping for the clothes you'll be wearing. Start planning what you're going to be doing with all that money you'll be paid.

Live your dream job to the best of your ability, and then as you move towards it in this mindset of enthusiastic, positive expectancy, the Law of Attraction will have no choice but to make sure your dream becomes your reality.

So the answer to your question about how long your job search should take is: your job search will take exactly as long as you believe it should.

Thinking Richer/Living Simpler

If you're feeling the pinch of less income or just think it's smart to learn to live more frugally, this guide is for you. Thanks to the Law of Attraction, you get what you think or speak about or believe to be true, and nowhere is this more evident than with money.

If you say things like, *"We can't afford it,"* it's because you believe you can't afford it, and the Law of Attraction has no choice but to make sure you can't afford it. But when you change your words, you can change the feeling and your belief in abundance by saying, *"At this time, that's not in our spending plan."*

There's no lack, no deprivation and no sacrifice in that statement and since you're using a "spending plan" instead of a "budget," you're operating from a list of what you can have at this time, rather than what you can't have.

The key to having a prosperity mindset is to maintain a feeling of abundance which will build your belief you are abundant, and the Law of Attraction will create demonstrations of your abundant belief, despite what is going on around you or what the headlines say.

But it can take time to change your thinking (and time for your demonstrations of your new prosperous thoughts to manifest), and meanwhile, you still have to put food on the table and deal with the realities of everyday living.

So, if your income has lessened, don't think in terms of going without, but rather, go within and find joy in doing more with what you now have. For example:

- * Instead of buying bread, pizza dough, English muffins, rolls, pitas or any kind of bread product, make your own in a bread maker for a fraction of the cost of buying it, plus there are a zillion recipes you can make.
- * Tired of pouring money down clogged drains? Forget the Drano: pour 1/2 cup baking soda down the drain followed by 1 cup white vinegar. It will start to foam immediately; let it work for about five minutes and then pour in one gallon of boiling water. If needed, a few tugs with a plunger will clear up any remaining clog.
- * Get your house clean for pennies: Pour into an empty spray bottle 1 cup water, 1 cup white vinegar and 1/2 cup rubbing alcohol. Add a couple of drops of blue dye if you like, but you'll never buy Windex again.

As you follow some of the suggested practices in abundant thinking and practical applications in maximizing the value of your money, you'll discover that living richer has nothing to do with money and true prosperity is simply a state of mind.

Thinking Richer: Free ebooks

Acres of Diamonds: <http://www.tools-for-abundance.com/support-files/acresofdiamonds.pdf>

As a Man Thinketh: <http://www.asamanthinketh.net/proscombo.htm>

Building Abundance Six Week Course: <http://www.freeprosperitycourse.com>

How Being Creates Having:
<http://www.universallawstoday.com/ebooks/HowBeingCreatesHaving.pdf>

How to Change Your Life Around in 30 Days:
<http://www.mindfulattraction.com/30daysAbeHicks.pdf>

I Create Millions: http://www.salondemaria.info/createmillions_goodlife.pdf

Money & Beliefs: Unlocking Your Abundance: http://www.tools-for-abundance.com/support-files/moneybeliefs_tam.pdf

Prosper: <http://www.mindfulattraction.com/prosper.pdf>

Prosperity: Living a Life of Financial Freedom:
<http://s179318412.onlinehome.us/Prosperity.pdf>

The Astonishing Power of Gratitude:
<http://www.universallawstoday.com/ebooks/PowerofGratitude.pdf>

The Feel Good Guide to Prosperity:
<http://feelgoodguidetoprosperity.com/FGGDownloads/FGGE-book.pdf>

The Greatest Money Making Secret in History:
<http://www.wingsfortheheart.com/GreatestMoneyMakingSecret.pdf>

The Path of Prosperity: <http://www.the-secrets-of-the-law-of-attraction.com/support-files/jamesallenthepathofprosperity.pdf>

The Principles of Successful Manifesting:
<http://www.dreammanifesto.com/manifest/manifesting.pdf>

The Science of Getting Rich: <http://www.scienceofgettingrich.net>

Think and Grow Rich: <http://www.tools-for-abundance.com/support-files/thinkandgrowrich.pdf>

Within You Is the Power: <http://www.mindfulattraction.com/withinyouisthepower.pdf>

You Were Born Rich: <http://www.bobproctordownloads.com/BornRichBook.pdf>

Thinking Richer: Selected Websites

Abundance and Happiness: <http://www.abundance-and-happiness.com/index.html>

All About Prosperity: <http://www.allaboutprosperity.com>

Law of Attraction: I Didn't Ask For This!:

<http://ezinearticles.com/?Hey,-Law-of-Attraction,-I-Didnt-Ask-for-This!&id=298397>

Manifesting Abundance:

http://healing.about.com/od/manifest/Manifesting_Abundance.htm

Mark Victor Hansen's Empowering Articles:

<http://www.markvictorhansen.com/articles.php>

Money and Abundance: <http://www.spiritual.com.au/money-abundance.html>

Prosperity Universe: <http://www.prosperitypowerexperience.com>

Prosperity: <http://www.getmotivation.com/prosperity/prosperity-main.htm>

Prosperity Consciousness:

http://www.experiencefestival.com/a/Prosperity_Consciousness/id/21845

Prosperity Pull-Ups: <http://www.cosmicgym.com/features/prosperity/index.htm>

The Law of Universal Attraction:

http://www.amazines.com/the_law_of_universal_attraction_related.html

Living Simpler: Selected Websites

All Things Frugal: <http://www.allthingsfrugal.com>

Budget 101: <http://www.budget101.com/article.htm>

Energy Savers: <http://www1.eere.energy.gov/consumer/tips>

Frugal Living: <http://frugalliving.about.com>

Living a Better Life: <http://www.betterbudgeting.com/frugalliving.htm>

Pioneer Thinking: <http://www.pioneerthinking.com/financial-home.html>

Simple Debt Free Living: <http://www.simpledebtfreeliving.com/frugal-living.html>

The Dollar Stretcher: <http://www.stretcher.com/menu/first.cfm>