CREATING A BURNING DESIRE
...the prime ingredient to your success

If you don’t know WHY you want to be rich, you can bet the farm it will never happen for you.
— Darel Rutherford

Not okay to want

J. M. (we'll call her Jeanie) wrote, "You keep telling us that the prime ingredient for success is a burning desire. I can't even imagine what it's like to have a burning desire. I remember my mother telling me I was being greedy when I asked for stuff I wanted—that I should be content with what I had. The message I got from her was that it's not okay to want, so I don't think I've ever allowed myself to have a burning desire for anything."

Jeanie, you'd be surprised how many people like you have the same not-okay-to-want story to tell. But I seriously doubt that you have never had a burning desire. I think you may have had that degree of hunger for a change in circumstances many times over in your life. But in terms of wanting "stuff," you're stifled. That's because you've been self-programmed not to want. With that sort of reality script, wanting something passionately would not fit your existing program. But Jeanie, you CAN rewrite the program.

Every human mind is a great slumbering power until awakened by a keen desire and by definite resolution to do.
Edgar F. Roberts

The intention of this chapter is to help you turn up the heat under your want list until your desire for those lifestyle
changes reaches the boiling point, motivating you to act. Once your desire heats up, it becomes the powerful motivator for moving you to choice, out of your box and on your way toward living your dream.

The fourth of the nine steps out of your box:  

... create a burning desire for the life that you want.

Her burning desire

If you accidentally brushed your bare leg against the red-hot exhaust pipe of your Harley Davidson motorcycle, as a friend of mine recently did, you'd be highly motivated to move. You might say my friend had a burning desire to escape the source of her pain.

Any situation you face in life that causes enough discomfort will motivate you toward changing those circumstances. If you'll look back over your life, you will remember many such instances when you were motivated to take appropriate action. For the purpose of this discussion, let's label your call to action a burning desire.

Just know that without a powerful reason for coming out of your box, you could remain in Wantsville forever. The intention of this chapter is to show you how to convert your want list into the burning desire that will move you to commit to a BEING change.

When you want it this much

In seeking an example that would help you understand the importance of a burning desire, I'm reminded of the story about a man seeking wisdom who asked a monk to enlighten him. The monk responded by taking the man out on the lake, where he instructed him to jump out of the boat. Then, when the man tried to get back into the boat, the monk pushed his head under the water and held it there for quite a long while.

The man came up fighting mad, sputtering and gasping for air. Angrily he asked, "Why did you do that?" The monk answered, "When you come to me wanting a spiritual awakening as desperately as you wanted air just now, I will give you enlightenment."

When you seek a solution to your problem as desperately as that man wanted air, you'll have no trouble with finding your way past the problem to its solution. And having chosen your BEING solution to that problem your Inner Light will just naturally shine brighter. With each new BEING choice you'll find further enlightenment!

Enlightenment is seeing that the world you've created inside your
head doesn't really exist, except as a fabrication in your mind.
Jim Dreaver

The mission of this chapter is not to find a way to make you desperate, but to bring you to the point of desiring that new reality with the same degree of high-powered determination that you would have if you were desperate. The attitude you seek to acquire is not one of desperate need, but one of enthusiastic anticipation.

**Enthusiastic anticipation**

The world is filled with a multitude of wishful thinkers who want stuff they will never have, because they haven't learned that the number-one step toward having the life they want is a BEING step. Until they realize their mistake and take that step, they'll be among the multitude who are trapped in wanting a life they'll never have.

As previously discussed, knowing what you want won't get it for you. To have it, you must first choose to BE the one to whom it belongs. Because you have a powerful ego, determined to resist any BEING change, you will remain trapped in your current reality—until you find your way past that resistance. The key to opening the door to a better life, the key to finding your way past the resistance, is your burning desire for that change.

*Genius is the power of lighting one's own fire.*
John Foster

If your life is to be any different than that of the multitude stuck in *Wantsville*, you must convert your want list into a desire that will be powerful enough to move you to choice. Once you've made your new BEING choice, your burning desire will turn into enthusiastic anticipation. What we're looking for here is a way to turn up the heat under your desire, fanning the flames, until your desire becomes the powerful motivation you must have if you are to take the BEING step.

*All human activity is prompted by desire.*
Bertrand Russell

**A trained elephant**

You are stuck in *Wantsville* because that's the place in consciousness that, for the moment, best represents your perception of reality. You haven't allowed yourself to seriously consider the possibility of having your life be better, because that reality is outside
the vision that runs your life (your concept of reality). To develop your burning desire, we will be changing that vision.

But first, let's look at how your concept of reality got created. To get the picture, think of your subconscious mind as an elephant, trained at an early age to stay within a twenty-foot circle. The elephant's training was accomplished with a ten-foot chain attached at one end to its hind leg, and at the other end to an iron stake. After many futile attempts to get outside that circle, the elephant's reality became a twenty-foot circle.

Maybe, as with Jeanie, someone helped you establish the outer boundaries of your reality by telling you that it wasn't okay to want. Your subconscious mind, like the elephant, is bound by a vision of a reality that won't allow you to see or think outside that circle. If we can change that vision and make it seem real, we can build the fire under your desire that will motivate and move your elephant to break out of the circle. Let's look at an example of how an elephant's vision might get changed.

**The four stages of idea development**
Each new reality you create will go through four stages of development:

1. The first stage is called *inspiration*. Inspire means "to breathe life into." In this step we would be inspired by the possibility of life getting better—picturing our life in a new way, outside the circle. This is when the light dawns for the elephant, and she begins to think about those peanuts in the popcorn stand at the carnival's main entrance. This is the beginning of a vision of what life might be like outside her circle. The elephant's natural hunger for peanuts and its vision of enjoying the eating inspire this vision.

2. The second stage in the development of an idea is *desire*. The elephant's vision of eating peanuts becomes clearer and clearer, so powerful now that she can almost taste the peanuts. Through the visualization process, the elephant's appetite for peanuts has become a *burning desire* to have them.

3. The third stage in the development of the elephant's vision is *enthusiasm*. At this point, the vision seems real. This is where the elephant sees herself eating the peanuts and enjoying the experience. This is the stage of vision development where the idea of freedom, in a reality outside the circle, replaces the old vision of reality. This is when the elephants chooses to BE the one outside...
the circle eating peanuts changing its attitude from wanting to enthusiastic anticipation.

4. The fourth stage in developing an idea (vision) is action. That's when the elephant breaks her bondage from the old reality of a twenty-foot circle and begins her move out of the circle toward the popcorn stand and the peanuts she enjoyed in her vision.

**Like a trained elephant**

Your subconscious mind, like a trained elephant, runs your life because that is its job. But your elephant can only go so far, and then it's stopped, controlled by a vision of reality that looks like a twenty-foot circle.

The elephant can see outside the circle and maybe imagine what it would be like out there, eating peanuts, but it can't go there. It is controlled by the memory of many leg-bruising attempts at freedom, while charging full speed to a sudden and painful stop at the end of an unforgiving chain.

You don't remember those sudden stops? That's when you were told that you were not good enough, fast enough, or smart enough to do what you dreamed you would do. You finally got the message, didn't you? You've been reminding yourself about those limitations ever since. That's your twenty-foot circle.

*The only limit to our realization of tomorrow will be our doubts of today.*
— Franklin Delano Roosevelt

**The invisible chain**

Take another look at what binds you. Notice that the chain is not really there. Someone or something convinced you that the chain would stop you, and you bought into that limitation. In Jeanie's case,
the chain was it's not-okay-to-ask. This chain was a mother's limiting concept of reality becoming attached to her daughter.

The chain that binds you is a figment of your powerful imagination built out of nothing more powerful than your concept of reality. You won't need to remove that chain, because you will be replacing it with a new vision of yourself being happy, outside that circle, BEING free. To break out, your subconscious mind (the elephant) will need you to supply it with a new vision. Changing the quality of your life is that simple. It begins with a vision.

Your new vision will begin when you get inspired with the possibility of having what's just outside the circle. The more you think about having it, the more you will allow yourself to desire it. When your desire turns from wanting it to believing that you can have it, your desire becomes a determined intention and then finally shows up as powerful enthusiastic anticipation. You will have chosen to BE the one who will have the life you've always wanted.

**His twenty-foot circle**

S. K., a RICHBITS subscriber who lives in India (we'll call him Sam), wrote, My problem is in approaching girls and speaking with them. I just don't know what to speak and keep on smiling shyly. I have wanted to go on dates since I was in school, but just couldn't do it.

Sam's concept of reality, that girls are not attracted to him, is the vision that runs his life. You must see that Sam's picturing of his relationship to girls creates his experience of that reality. Because Sam's vision of reality is built around wanting, having can't enter that picture. Actually, Sam is a handsome young man who would just naturally attract girls if he could only trade in his current boy/girl relationship vision for a new version.

One of life's greatest truths is what we believe creates our reality. The problem is that most of us bet our lives that the exact opposite is true—that reality creates our beliefs. We tend to believe only in what we can see, and we have hard evidence to support that belief. Unfortunately, for as long as we believe only in the evidence of things seen, we'll be stuck in a life based on "that's just the way it is."

**A vision runs your life**

One of life's greatest paradoxes is that:

*What shows up in our lives is merely the effect of what we believe.* —Darel Rutherford
The real truth is, "stuff" happens because we believe that it will, because we expect it. Most of us have based our concept of reality on the "seeing is believing" philosophy. To find your way past that B. S. (Belief System), you must know that your life is run by a vision, a concept of reality that can be easily replaced with a new vision.

If Sam continues to believe only in the hard evidence, that girls are not attracted to him, he will remain trapped in that luckless experience. To find his way out, Sam must finally come to realize that his life is run by a vision—by a concept of reality that will persist until he creates a new vision for himself. What you must see for Sam is that he must replace his desperately-wanting vision with a vision of already having.

In Sam's new vision, he would be handsome, friendly and outgoing, with many girls seeking his company. They come to him because he makes them feel pretty, interesting, and wanted. He no longer seeks or needs to seek a relationship with girls. They now seek him out.

This vision would become reality for Sam after having taken the four steps of developing the idea that he could change his relationship to girls. The first stage would have Sam being inspired with the possibility of having girls want to be in a relationship with him. Stage two in building his dream would have Sam believing in its possibility to the point of having a burning desire for it. In stage three, Sam adds the power of enthusiasm to his vision, eagerly anticipating BEING the one in his vision. In stage four he takes action and asks the girl for a date.

"Enthusiasm " is derived from a Greek word and it means, "God in us. "

So, what vision runs your life?

Perhaps it's time to take a look at the vision that runs your life. The quality of your life will depend on that vision and the attitude you've attached to it.

Actually there are two ingredients to your vision that will determine the quality of your life. One is your concept of reality, your vision, and the other is your attitude about life. A change of attitude is a BEING choice. Your vision determines the content of your life; your attitude controls the quality of it. To change the quality of your life, you must take charge of both your vision and your attitude.
The life you experience will be a representation of your concept of reality and a reflection of your attitude about it. Your attitude is the power behind your vision. Find your attitude about life in the lists below and you'll know what powers your vision. Are you positive, neutral or negative?

<table>
<thead>
<tr>
<th>1</th>
<th>Positive Optimistic Powerful Involved I can Proactive</th>
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<tr>
<td>2</td>
<td>Neutral Pacifistic Listless Disengaged I don't care Inactive</td>
</tr>
<tr>
<td>3</td>
<td>Negative Pessimistic Victim Dissenting I can't Reactive</td>
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In looking at the above lists, how would you rate Sam's vision? Was he powerful, listless, or being the victim? How did you rate your vision, as a 1, 2 or a 3?

**Your vision is your motivation**

If you've rated yourself as a 2 or a 3 in one of the above lists, you must know that it's your attitude about life that keeps you boxed into a reality that no longer serves you. To find your way out of that box, first know that your current vision, your concept of reality, determines your attitude. Your vision is your motivator. Now take a look at where your current vision has taken you and ask yourself if that's where you want to be.

This chapter is about acquiring the burning desire that will motivate you in making a new BEING choice. Your new vision will create that burning desire. Once you see the light at the end of the tunnel, the way out, your attitude will turn from negative to positive, from reactive to proactive. But to create your motivation, you must first change the vision.

**She came out of her box**

I had lunch with P.K., a friend I hadn't seen for a while. We'll call her Polly. The light in Polly's eyes and the smile on her face told me she'd had a transformation since we'd last met. I asked what had happened in her life to bring about such a great change in her self-confidence.

Polly shared that she had joined a group of individuals dedicated to the expressed intent of keeping each other on purpose in life. In a later chapter you will learn how to set up your own support group. One of the commitments made by the members of her group was to acknowledge ten people each week. What a wonderful and empowering idea!

When I saw what a different person Polly had become, no longer the *people-think-I'm-stupid* person she once complained of
being, I was really excited and happy for her. I am also enthusiastic when I think about how that exercise would be a wonderful way for you and I to find our way out of the box and grow our own consciousness.

I've been using the "pay a compliment ever chance you get" trick ever since Polly gave me the idea and it works wonders for my attitude and that of the recipient of my praise. Like yesterday, I said to someone I see frequently, "Wow, you ought to wear that blouse every day! It matches the color of your blue eyes." She beamed all over, obviously made happy by my compliment. If you could have seen the effect my compliment had on her, you'd pick up the acknowledging habit as well.

Those who worry about what others think, are being self-centered. Polly worried that people thought she was stupid; Sam worried that girls would not like him. If you are one of those who has serious concerns about what others are thinking, the truth is:

They are not thinking about you.

I'll tell you what most of them are thinking: they're thinking about themselves and maybe wondering what you're thinking. Knowing that, you can help them in the process. Ask them questions about themselves and really listen. Think about them instead of yourself. Make it your intention to help them to like themselves and your worry about what they're thinking will simply dissolve and disappear.

Being self-centered tends to keep you in your box;
acknowledging others takes you out of your box.
—-Darel Rutherford

Out of your box, making a difference

The difference this exercise will make in your perspective on life will amaze you. Changing who you are BEING from rich to poor is as simple as changing your perspective.

EXERCISE: Acknowledge ten people a week for one month and notice what a difference it makes in how you feel about yourself. Notice how this changes your vision of reality, increasing your own personal power. Looking for the good in others, being there for them, takes you out of your self-centeredness—out of your box.
You will begin to know who you are
When you are making a difference in their lives.
—Darel Rutherford

The triple benefit in doing this exercise:

- One, you'll be pleasantly surprised at how many friends you'll make.
- Two, you will be amazed at how much more you like yourself while in the process of making others feel appreciated.
- And three, you will have found your way out of your box.

How does that get you out of your box?
If your I need their approval box suddenly becomes, Wow, I don't need their approval, they need mine! You've moved from powerless to powerful. That's coming out of your box in a big way.

Acknowledging people may not seem to be a grand and glorious purpose for your life, but it's something you could easily do that would really make a difference in their lives and in the way you feel about yourself. It would also accomplish our purpose for this chapter: to get you motivated and out of your box. This exercise is guaranteed to change your self-concept.

And now that you're out of your box, making a difference, give yourself a pat on the back and choose to give yourself your heart's desire—whatever your new self-image will allow you to choose. Your limitation in life was your self-worth. You've just changed that. Now that you're worthy of more, you will choose it.

An exercise in creating your dream
So, now that you're outside the box, making a difference (or even if you're not making a difference), let's talk about what you want from life. What does being a success mean to you? If you were being as successful as you've always wanted to be, what would that look like, feel like? Who would you be BEING? What would you be doing? What would you have that you don't have now? The obvious answer:

Being successful means
being able to live your desires and dreams.
Darel Rutherford

But you may not have a dream! The problem with being stuck in a box is that you may not have allowed yourself to dream, or if to dream, not to dream big. If you're like most
people, you haven't thought much about what your life would be like outside the box. You haven't dreamed about enjoying a richer, fuller life, because up to now, it hasn't seemed possible (the twenty-foot circle).

To help you find your way out of your box, I will be reminding you again and again, that you are an individualization of God with the power to create your own reality—any reality you choose. The reality you've created with that power is the box in which you are now confined. You've thought yourself into that box. You CAN dream your way out of it.

Every thought you think has the power to free you or put you back in the box. If you want out of your box, you must first imagine what life could be like outside the box. It's time to dream, and as long as you're dreaming, dream big! This powerful vision will create the burning desire that will be the prime motivation for your new BEING choice.

A new lease on life

Remember the new light in Polly's eyes and the smile on her face? When you make a new BEING choice, you've just signed a new lease on life. Like being reborn, from that point on, your life will become a whole new exciting adventure. Your new BEING commitment gives you a sense of personal power that makes you feel unstoppable. Your new self-confidence is exhilarating.

In one moment, you've transformed yourself from a powerless victim of unhappy circumstances into a powerful individual who is now fully in charge of the rest of your life. The experience is not unlike being reborn, as in, "I was blind and now I see." It feels great to be back in charge of your life.

Your new lease on life begins with a vision of what life might be like outside the box.

So, how do you create a new vision?

Are you ready to begin the four-step process for creating your new vision? The four steps are:

1. **Inspiration:** allowing yourself to think about how life could be better
2. **Desire:** allowing yourself to want that solution passionately
3. **Enthusiasm:** developing a self-confident expectation for that desired end
4. **Action:** choosing your new way of BEING based on that vision
Twenty reasons

My friend M. D. in England, (we'll call him Mark) mentioned several times in his email messages to me that he wanted to be rich. He had read my book, *So, Why Aren't You Rich?*, and we had talked often on the phone. He wanted counseling. Our phone conversations went on for over a year; I could see nothing happening that would indicate that Mark was serious about becoming rich.

Finally, I decided that it was time to find out if Mark was sincere, so I asked for this commitment. I suggested that if he was in earnest, he should create a list of twenty reasons why he wanted to be rich. He agreed.

A week later, Mark sent me ten reasons, claiming that ten was all he could come up with. I replied that only ten reasons proved to me that he wasn't really serious about wanting to be rich. Mark agreed to complete the list of twenty.

Soon after completing his list, opportunities for becoming rich opened up to him. Mark now has two exciting and very promising get-rich projects working, either of which could make it happen. One of those ventures was already in process, but he was treating it like a hobby, not as a business enterprise. He hadn't seen the possibilities in it for making him rich, until he committed to becoming rich.

*We won't hear opportunity knocking until we're ready to open the door for it*

-Darel Rutherford

The other get-rich project, a brand new one, occurred to him only after he opened up the door to the possibility of being rich. Unless we're ready, willing and seeking it, we can't see opportunity, even when it knocks on our door. Until Mark had his twenty reasons written down, he just wasn't committed to the BEING change that would make him financially independent. Like Mark, when you are adequately motivated, you will choose to be rich and that commitment will start the ball rolling in your direction.

*Create a list of twenty reasons*

For this exercise, we will use the term "rich", meaning rich in consciousness. In our friend Sam's case, he would build his list around the benefits of being in relationships with girls. In your case, in place of
the word "rich", substitute whatever you think you need to make your life whole and complete. If your problems are financial, the word "rich" will fit your needs perfectly.

Whether or not you become rich in the way that will fill your needs most will depend on how galvanized you are toward that end. To implement and empower your motivation, think about all the reasons why you want to be rich.

**Exercise:**

Find a ruled pad; create a list of twenty reasons why you would want to be rich in that way. This list will be the twenty real benefits you would expect to gain from being rich.

As I said at the beginning of this chapter, if you don't know WHY you want to be rich, it can never happen. But once you've written those twenty reasons down, you will know why you want to be rich.

This exercise will be difficult for some, because this sort of thinking is outside the box and uncomfortable if you're not powerfully motivated. For now, don't worry about your lack of motivation. Just allow yourself to think about how fantastic your life would be if your needs were filled. We will be using some of those twenty reasons to create the vision that WILL motivate you.

So, stop reading! Put down this book, get out the pad and write down your twenty reasons. Do it NOW! If you are serious about becoming rich, don't stop with ten reasons; let your imagination run wild; make your full list of twenty. Dare to dream.

**Prioritizing the list**

So, now your list is complete! Great! Pat yourself on the back. My experience is that those who complete the list will go on to become rich; those who don't will fizzle out in the attempt. You've just taken yourself out of the ranks of the poor in consciousness and set yourself on the path toward that better life you've always dreamed of having!

Now, review your list and prioritize it. Once you have your reasons listed in order of their importance, take the top two benefits and visualize what your life would be like if you had those benefits in your life. Think about who you would be BEING if that vision were now your reality.

If you've passed up the exercise, I suggest that you go back and do it, now!
Building a fire under your why

Now that you know why you want to be rich, it's time you built a fire under that desire, fanning the flames until they're white-hot! When you want that benefit so much you can taste it, you will make your new BEING choice. From that point on, your new vision is on your way toward becoming your reality (if you can manage to stay out of the box.)

Remember, your job here is to create the vision of a new reality and maintain it until you're motivated enough to make your BEING choice. Even then, you've still got a ways to go—your ego must accept that vision as the new reality. Your elephant must buy into the new vision before it can go the direction you want it to go!

Like quitting smoking

As I've said before, coming out of your box is one thing; staying out is another. Most of those who come out don't stay. Coming out of your box is like quitting smoking. It's easy to quit. I quit seven times before I made it stick. The last time I quit was the day I realized that I had three cigarettes going at one time. That's when I finally realized that I wasn't having a smoke. The cigarettes had me.

Finally seeing the extent of my addiction to nicotine opened my eyes to a bad cigarette cough, filthy ashtrays, and the foul smell of stale smoke in my home and office. That's when I began to think about the health benefits of quitting (my twenty reasons). As soon as I sold myself on those benefits, I had my motivation to quit. I was out of the smoking box and free! Please get that I had not just chosen to quit smoking, I had chosen to BE a non-smoker.

To empower your reasons for being rich in the way that fills your need, you will put your imagination to work on the vision of yourself living that better life. Imagine what your life would be like if you were already living life abundantly. The process is called visualization.

Imagination is not a talent of some men
but is the health of every man.
Ralph Waldo Emerson

Now let's create your visualization

You've just created a list of the twenty benefits you would hope to gain from becoming rich. Take a look at each item on your list and imagine yourself enjoying the fruits of your wealth, whatever that
may be for you. Remember to phrase your vision in present time consciousness, putting yourself into that picture. Imagine how you would feel if you were experiencing that benefit NOW.

If an ocean voyage were one of the twenty benefits you listed, you might see yourself walking the deck, feeling the sun on your face, enjoying the cool ocean breeze gently blowing your hair. You might be remarking to your companion about the wonderful service in the dining room and the fantastic seven-course meal you had just eaten that evening.

Find a place that sells used magazines; look for pictures that would help you picture life as it would be if you were living your dream. Find pictures that represent each of the twenty benefits on your prioritized list. Cut out those pictures and paste them up on a solid backing or poster board as a collage. Hang that collage on a wall in a prominent place and use it to help you empower your visualization of life as it WILL BE when you're living your dream. In that vision you will be enjoying those twenty benefits of being rich.

As you see yourself in your new vision, where would you be living? What kind of car would you be driving? What would you be doing instead of working? Your collage will help you visualize what your life would be like living your dream of being rich in whatever way fills your greatest need. The prime ingredient to YOUR new reality is the BEING choice motivated by your vision.

With your vision, you have converted your desire into "enthusiastic anticipation."

...enthusiasm;
nothing great was ever achieved without it.
Ralph Waldo Emerson

**Speaking your dream exercise**

Try this! One proven way to empower your dream is to stand in front of a mirror and tell yourself what your dream reality would look like. Or find a private place, close your eyes for one minute, and speak your dream aloud. Tell yourself what you would want your life to be like if it was perfect. Speaking your word with enthusiasm is a powerful way to activate your dreams.

The speaking-your-dream exercise is even more powerful if you can find someone else who also wants to share their dream and participate in this exercise. When you pair up to do the exercise, you speak your dream, while your partner in the exercise writes it down. Then you trade places.
While writing your dream, think of it as the script for the role that you intend to play in life, and then begin acting out the script! Your success in life will eventually depend on your coming to know who you really are. Your self-concept expands to new dimensions each time you take charge of your life and begin living your dream.

*Your empowered vision will motivate your new BEING choice.*

**Unless you know why**

Remember my friend Mark in England? Mark kept telling himself that he wanted to be rich. He had all of the usual *how-to* questions, like *how do I become rich? How do I choose?* He was stuck in wanting to be rich, frustrated for almost two years while nothing happened. Then Mark created his list of twenty reasons why. Out of those twenty reasons came the vision that moved him to make his BEING choice. Now, he's on his way and unstoppable!

What you must see from this is that, even with all his wanting, Mark could never be rich because he hadn't chosen to BE. The gap between wanting something and choosing to BE the one who will have it is so wide that most wannabes will never have the life they want. What they lack is a burning desire powerful enough to move them to bridge the gap and make a new BEING choice.

In this chapter you learned how to create the burning desire that would move you to make the BEING choice. The BEING choice is the action step we talked about in the four stages of idea development. The next chapter is about choosing to BE rich.