

“Barbara Biggs can make the most banal events sound both interesting, adventurous and, just to ensure the reader is totally ensnared, she can imbue something as uninteresting as renovating an apartment with a subtle frisson of sex and excitement...Her métier is writing about herself in a truly engrossing manner...Her writing is so gloriously naturalistic and unpretentious. You read a book like this because the person telling the story has a capacity to engage your attention totally.”  
**Bruce Elder, *Sydney Morning Herald*.**

“(This new book) will encourage readers of *In Moral Danger* and *The Road Home* to pick up *Renovator* as a continuation of their intimate relationship with Biggs. And those who read *Renovator* first will catch a tantalising glimpse of Biggs which should make them hungry for more.” **Margaret Wenham, *Courier Mail*.**

**Selected criticism/Press comment of previous work:**

“*The Road Home* is a book that will suck you right in and leave you feeling a little stunned. It’s hard to believe that one woman can go through so much, yet emerge so triumphant. Biggs’ unflinchingly honest style of writing can be hard to take at times, but is pleasantly refreshing. This is a compelling, heartbreaking and uplifting read.” **Clea Marshall [www.nzgirl.co.nz](http://www.nzgirl.co.nz)**

“The hardest read was the back cover, a stark enumeration of her incredible CV...a genuine page turner.” **Nick Miller, *West Australian*.**

“Barbara Biggs has had the sort of life even Charles Dickens wouldn’t have wished upon his fictional characters...but it also makes for hilarious reading.” **Karl Quinn, *The Age*.**

"Part *Lolita*, part *The Getting of Wisdom*, part Jerry Springer grotesque, it is a gritty real-life soap opera told with brutal candour and black humour." **Andrew Rule**, *Good Weekend*.

"Barbara Biggs may have set a new benchmark with her no-holds barred account of her extraordinary life." **Claire Heaney**, *Herald Sun*.

"An unflinching story...disturbing on so many counts you lose track...going for the jugular, sparing us and herself nothing." **Cath Kenneally**, *The Australian*.

"Gut-wrenchingly sad as some of it is, Biggs tells her story with great literary panache. She...is unflinchingly honest to the point of hilariousness in the descriptions of her naivete, neediness and blindness to others' predatory intentions. But it's her hard-arsed blunt Aussie wit that lifts her book stratospherically above grim." **Margie Thomson**, *New Zealand Herald on Sunday*, "View Magazine" 17/4/2005.

"Barbara Biggs' bizarre life story has more plot than an overheated novel...while harrowing, it's full of verve and sheer good storytelling." **Margie Thomson**, *Sunday View*.

"Barbara Biggs' life has been stranger than fiction. Little wonder she had the material for a second volume of memoirs. (*The Road Home*)...is a funny and life-affirming book, full of a black delight in the telling." **Anthony Hubbarb**, *Sunday Star Times*

# SEX

AND

# MONEY

THE THINKING PERSON'S GUIDE  
TO WEALTH AND HAPPINESS

Barbara Biggs

## *About the Author*

[www.barbarabiggs.com](http://www.barbarabiggs.com)

*Barbara Biggs' first book about her life to the age of 22, In Moral Danger, has been a best-seller. It's sequel, The Road Home, was followed by The Accidental Renovator: A Paris Story, and Chat Room.*

*The author now publishes her own books. Barbara Biggs also campaigns, talks and writes on child protection issues. She is also a corporate speaker on 'Changing Your Mindset' and 'The Healing Journey'.*

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## *Prologue*

Three years ago, just after my first book came out, my publisher suggested I write a book on sex and money. He thought, having had the dual experiences of being a sex worker as well as finance journalist/ property millionaire, I'd be uniquely suited to write about these two subjects.

He also thought a book on these Holy Grail items would walk off the shelves.

At the time, I had no interest in such a superficial tome. He assured me it could be quite short, but that wasn't my objection!

Recently, upon thinking about my next book, I began pondering what sex and money really mean. Why these two aspects of life seem so alluring and elusive to so many.

I came up with this:

People, neither men nor women, just want sex, they want intimacy. Soulless sex is boring. I know. I've had such a lot of it. What people really want from sex is a physical high, combined with intimacy. We all know this as love.

And money, what does it mean?

Money is just paper, but it has as many meanings as there are people who accumulate or dream about it. For example, for many, money signifies power and status. However, if you asked someone what they'd do if they won the lottery, most people would tell you they'd give up their job – and then think about how to spend the rest. When it really comes down to it, for most of us, money means freedom. Freedom not to have to work in a job you don't like. Freedom to choose how to spend your time and to have greater choices about your experiences.

So, someone else named the book, but I get to write about what I think is the true meaning of sex and money. For me, it's love and freedom.

I have no formal qualifications to write it, but I do have more experience than your average bear. What I can tell you, is that once, in adolescence, I was so sexually dysfunctional, so poor, so imprisoned by my circumstances and mental mindset, that I had four suicide attempts in as many years. After many wrong turns, burying my head in the sand and painful self-seeking, I have found wonderful, satisfying sex with a man who loves me. And, although no longer a millionaire, having chosen to sell a property a year to establish my writing career, I now have a self-made and designed job, which gives me great satisfaction and money enough to choose how I spend

my time. Along with love and freedom, or perhaps because of having found them or having unravelled my psyche enough to accept them, I have also found peace.

You don't get from suicidal to that without learning a thing or two.

Either what I say rings true for you and is useful, or it isn't. That's your journey.

All paths are good.

I wish you love and freedom. I hope this book helps you find more.

# **CHAPTER ONE**

# **Sex: The Basics**

**The Meaning of Sex**

**Realistic Choices**

**First Encounters**

**Become Andrew Denton**

## **The Meaning of Sex**

Sex is everywhere.

Well, maybe that's the problem, it's everywhere we turn - on billboards, telly, songs on the radio - but if there's no action in our lives, we can't help thinking that there's something wrong with us.

In my day there was a myth that men want sex and women want love.

My mother worked in the sex industry for decades. Believe me, what she doesn't know about men and sex isn't worth knowing. I also spent a year as a sex worker and, subsequently, years indiscriminately sleeping around - more of that later. But from our combined wisdom, what I've learnt is, the old myth couldn't be further from the truth.

And times have changed. The game has hotted up on both sides of the fence.

It's true that men, especially young ones, have massive amounts of testosterone (an 18yo guy has 20 times more than a girl the same age) urging them to have sex. And if they don't wank, or release that pent-up energy and desire, it obsesses them. Hence the successful advertising campaigns designed to draw male attention by marketing any male product with sex.

But I believe when a guy has sex with a stranger, without feeling, it's as soul destroying for him as it is for the woman.

Ever wondered why, with the majority of one-night-stands, the guy can't wait to escape?

Even if the sex was good? Why wouldn't he stay for the encore?

I don't think a young man has any idea of why he doesn't want to hang about until morning, but I believe what's operating is that he actually doesn't like himself after this kind of sex. Then, unconsciously, he blames the woman for his bad feelings.

It's always been the social norm for men to go out on the prowl for the quick sex fix. The difference today is that women have started doing this too, bowing to similar social pressures. But deep down both are dissatisfied and feel there's something missing. Both are ignoring their intuitive feelings in favour of 'being cool' and the fast physical release. Everything's quick these days.

Soul-less sex only makes us all realize how alone and disconnected we are and makes us hunger more for someone who understands us.

It's my belief, from years of personal research, that neither men nor women just want to get their rocks off. Deep down we all know that sex with connection is the real deal. The age old word for that, is love.

I'm not here to convince you of my theories. I've got no qualifications to back them up, just heaps more years of experience with sex than your average bear. At a rough count, maybe 1500 sexual encounters. Like many sexually abused young girls, I came to believe that being an adult woman, being sophisticated enough

to be loved meant having sex with any man who wanted me. As you can imagine, starting at fourteen, there was rarely a drought.

Because of the abundance of sex I've had and the mistakes I've made with it, I've given the subject more thought than most. Also, being possibly the nosiest person on the planet and a journalist to boot, I can get away with asking the brashest questions of total strangers - and, incredibly, I'm still amazed at how obediently most people respond. Asking people about sex has almost been a lifetime occupation.

I remember, for example, once, at a fortieth birthday party of a journo friend, Sal, asking a room full of her female friends how many had had vaginal orgasms. It was late in the evening and the discussion raged for more than an hour. Most hadn't. One only began having them in her late thirties. She gave glowing reports.

So, all I'm saying is that you take what I say on face value and find it useful or you don't. My ideas will mean different things to different people.

But what I'm here to tell you, men and women, is how to get more love, call it sex if you like, but great sex with deeper connection.

### **Realistic Choices**

I have a male friend who is not physically attractive and is now in his late forties. He only falls for young, beautiful women. He's spent

the last twenty years in romantic, unrequited agony. When I ask why he doesn't go for women his own age and who are more of an aesthetic match, he tells me he's not attracted to them. It's been more than a decade that I've tried to find the gumption to tell him to look in the mirror.

I have no such inhibitions with you.

When you're choosing a romantic interest, try to come close to matching what you have with what the other person is offering. It doesn't have to be the same, but there has to be some kind of equality of exchange on some level. If you've developed a giant beer gut and don't look after yourself and you're only attracted to supermodel material, get a grip.

In these days of women's financial independence, a drop-dead gorgeous woman with a great body wants a guy who looks after himself physically, however, she might settle for an older plump man if he's filthy rich. But she will not settle for someone with less money than herself, who is either a slob or, sadly folks, born ugly, short or ill-proportioned. The only exception is someone who makes her laugh. This is one reason Andrew Denton gets away with murder.

So, if you aren't loaded, be realistic. Go for a woman who's possible. And remember, if you don't find a plump, older woman attractive, why on earth would a young gorgeous thing find you attractive? Get real.

Women don't seem to have such arrogance in this department. It's rare to see an unattractive woman seriously contemplating a liaison with a gorgeous, rich, athletic hunk.

I'm not saying these matches don't happen, I'm just warning you not to invest too much in a fairytale. If they start chatting you up, well, just lie there and lap it up. Otherwise, hover around your own level of romance material, and start chatting.

## **First Encounters**

The modern way of meeting people these days seems to be online. I've tried it a couple of times.

Being a focussed person, when I put my profile on the internet, I met men quickly and with a vengeance. As early as I could, I eliminated most of my replies by trusting my instinct about the look on the face in the picture, then what they actually wrote, followed, by a phone call.

The thing about the internet is that only 30% of communication is verbal. The other 70% is non-verbal, such as tone of voice, facial expression and body language. On the net, it's all verbal i.e. what's written. They can tell you anything and you have no other signals - watching their eyes for example - as to whether or not they're telling the truth.

That's why I progressed as quickly as possible to a phone call because already that fills in at least half the missing picture. If no alarm bells rang here, and often bells sounded loud and clear, I'd progress to a meeting.

My first advice about these meetings is to be upfront as quickly as possible. If you're sure the person you're meeting isn't for you, tell them as soon as you know. Five minutes after you meet is fine. Do it respectfully and kindly, honouring the other person as best you can, but quickly. In my experience, the more time a guy invested in the possibility of it being a goer, the more offended he was likely to be.

In the end, the most valuable thing any of us have to offer is our honesty. Your honesty can actually help the other person to understand how they're coming across.

I've told men I've met on RSVP that I didn't find them physically attractive even though I really liked something else about them (and let's face it, most people have *something* you can admire). I've told one I don't want to go out with a tradesman again, having already done that a few times already. I've said I don't want to be involved with small children since mine is grown up.

I know people who've met their dream partner online. But there are also dangers. Some people use it for serial shagging, which is fine if everyone understands the intention.

There are other dangers. One elderly woman who contacted me through my website, told me of her girlfriend who married a man she met online, only to find out after two years that he was sexually abusing her grandchildren.

If you go online to find a partner, don't take it too seriously. Don't be in a hurry. See it as fun and use it to hone your intuitive skills. If you're desperate, you unconsciously send out a needy beacon to sharks out there.

In the real, rather than virtual world, it's becoming increasingly more difficult to express a romantic interest. Equal opportunity law, while great in many ways, has also led many to online dating. Even just looking at the opposite sex, let alone asking them out or talking to them about topics other than work, could, in some workplaces, jeopardize your job.

However, having had three interesting periods online now, I think meetings that begin in the real world have advantages.

But how to go about it?

For the male point of view, I rely not only on my own encounters, but also on male friends who've been successful with meeting women in the real world. Allan is a great example.

He once told me the story of how he and some mates were in a restaurant being served by a drop-dead gorgeous waitress. With his years of experience, he'd worked out that you never, ever hit on a waitress. The prettier they are, the more tired of it they become.

So, following his own policy, while the rest of the guys talked to and about the waitress in a way that made him cringe – being an expert at putting himself in women’s mindsets – Allan largely ignored her, but was polite and treated her like a person. Not because he hoped he’d score, but because he always treats women with respect. Like he says, ‘Why wouldn’t I? I love women.’

So, a couple of weeks later, he happened to see the waitress at his local gym. He was a decade or more older than her, so didn’t think he had a chance. When she started a conversation with him, he was bowled over.

She remembered him and mentioned the contrast of his behaviour to the other men that night in the restaurant. Then they chatted for half an hour about all kinds of things, including movies. She said she’d like to see one and he said he’d been thinking of seeing the same film, would she like to go together?

She agreed immediately.

The night came and they met at his place for logistical reasons. Sitting on the couch over a drink, she said ‘Would you think I was awful in the morning if we didn’t go to the movie?’

I can’t believe women still say things like that, but there you go. They dated for six months.

Allan’s quite an operator. I should know, his charms worked like a dream on me. But before I fell for it, I cross-examined him about

his previous relationships. I didn't make it obvious why, but if you're looking for a relationship, you might as well find out what the prospective guy/girl's attitudes to the opposite sex are and how they've treated them in the past. Ask about their previous stories. You'll find a treasure trove of interesting and useful information.

Don't ask about previous partners on a first date. Ever. And if they start going into too much detail and using you as a sounding board to work out their previous relationship, change the subject or ask if they've had counselling. Or suggest it. Do, on the other hand, ask as much as you can about them as you get to know them. If they're friends with their exes, it's a good sign. If they treated them shabbily during the break-up, you'll know that's how they'll treat you. If they weren't honest with previous girlfriends or 'didn't want to hurt his/her feelings', that's what you can expect too. Try to stick to asking them about relationships in their distant, rather than immediate past. This way you can get the important information you need without becoming their therapist.

People don't change overnight. Unless they specifically tell you they behaved shabbily, take it that the information they're telling you, they consider perfectly normal. And this is the way they will ultimately treat you.

What I discovered is that Allan's morals are generally good but a bit fuzzy around the

edges. He dated a married woman whose husband was working overseas for two years and didn't tell her he was regularly seeing, platonically but slightly romantically, a much younger woman. Why didn't he tell her? She wouldn't have liked it of course. Nothing too worrying, but still, from this story, I learned he could fudge morality where the consequences weren't too dire.

Being a Kiwi, Allan actually asks women he likes on dates. Aussie guys seem to have an aversion to this. Too much pressure? Too much expectation? They feel too vulnerable to let the girl know they like her, before they know if she likes them? Who knows, but they could learn a thing or two from a Kiwi.

First Allan talks to women, respects them, treats them like people and watches their body language. He touches them on the arm and if they don't pull away, flinch or look uncomfortable, he knows he's got a chance. He says watching her body language and listening to her is the first basic rule in determining whether or not to even go that next step and invite her out.

But laying the ground work to see if you even want to spend an afternoon at a sporting event, or giving her reason to think she might want to spend a few hours riding on the foreshore with you one morning, is a matter of exchanging information about each other first.

## **Become Andrew Denton**

A few of years ago, before online dating became fashionable, I had a bad experience with a guy and, as a consequence, had sex only twice in the next two years. Figuring I needed to get back on the horse, I put an ad in the singles' column of a local paper. I rarely do anything by half measures.

I met six guys for coffee. It was incredible. I gave each one an hour. These were: a banker who liked Latin dancing, a lawyer who went to the opera, a carpenter (I'll go for a tradey's bod, if it's packaged with a good sense of humour, any day of the week) into English literature, a guy changing careers and doing an MBA, a journo who rode his bike to work and didn't drink! All interesting sounding men.

But, without exception, they sat for the entire hour and told me how wonderful they were. They barely asked one single question. They thought *I* was so *interesting*. They felt so 'connected' and were puzzled when I didn't want to meet again.

They felt connected because I'd asked all the questions. They felt I understood them and was interested in them because I'd listened to stories of their childhood, parents, ambitions, divorces, children... I was interested. And, strangely, as a consequence, they thought *I* was *fascinating*. Only trouble was, surprise, surprise, I wanted them to be interested in and to get to know me too.

These guys ranged from not too handsome to extremely good looking, but it wasn't their looks that turned me off, it was their total lack of curiosity about me. And obvious lack of confidence that they felt they had to rabbit on about how clever, rich, artistic, sporty, interesting they were, instead of letting me find this out for myself.

So, Rule Number One, pretend you're Andrew Denton.

Once you've found a girl/guy you think you have a chance with, start with the warm-up questions. Practice with total strangers. The girl in the chemist, at the supermarket, dentist's office, the guy cutting your hair. The trick is to talk about something ordinary first, so they don't think you're too weird up front. You want them to know you're weird, fun, interesting and a risk taker. But later.

Ask about the new display, comment on his/her clothes, they look like Italian shoes, where did she buy them? I wish more girls did their hair like that, where do you have it done? I think guys who shave their head are so cool. It looks great. Make it something genuine. She/he'll know if you're bullshitting. Chat for just a few minutes. Always smile when you leave.

Another male friend, Jason, has a get in/get out policy that works at many stages of the mating game. The basics of it, is leave them wanting more of you.

After establishing a rapport, don't go near them for a while. Let them wonder where you are. Leave space for them to think about you.

When you see them smiling at you when you come into the shop, office, board room, and then maybe even starting a conversation, it's time to invite them for a coffee. Make it casual, after one of your questioning chats.

If they hedge, don't take it personally. Australian guys are too fragile in this department. Their egos are like fine China. In Europe, starting in high school, girls and boys learn early to develop friendships with the opposite sex. It doesn't have to be sexual or even flirtatious - although it can have an element of flirting which is fun and doesn't have to lead anywhere. Friends of the opposite sex can be invaluable. Cultivate them. They can help you develop your relationship skills, practise feeling comfortable and to understand your next romantic interest. They can also, importantly, introduce you to their other gorgeous friends.

# **CHAPTER TWO**

# **Money: The Basics**

**Resistance to Wealth**

**The Meaning of Money**

**The First Step**

## **Resistance to Wealth**

I've been as poor as a door mouse, on the bones of my arse. I came from a working class background as you can get. My mother was a prostitute with six kids to five different men. Later on in life, I lived and studied on the single parent's pension for ten years. However, I had a portfolio of nine properties in my heyday. I've been a finance journalist, writing freelance for the *Australian Financial Review*, and am now fiscally independent thanks to my investments. I could also be filthy rich, but chose instead to cash in some of my chips to fund a career that I love, which inspires me and over which I now have almost complete control.

I know what I'm talking about.

The basics of making money are so simple, but even my friends, who ask regularly how to do it, can't seem to follow my advice, let alone follow advice they read in investing books. Maybe they think it's too simple, think they can shortcut it or know better. All I notice is that they're still waiting to make money and I've done it many times over.

My step-by-step advice about making money is nothing new. Any of the classics like Dale Carnegie's *How to Win Friends and Influence People* or Robert Kyosaki's book *Rich Dad Poor Dad* will tell you the same thing in many more words. It's so simple people can't really

believe this kind of advice is all it takes. Some *Get Rich* authors make most of their money either from giving expensive seminars or from people buying books about how to make money, knowing that only one in a thousand readers will actually follow their advice.

It's not their fault. Their advice, and mine, works. The only difference is that I know making money isn't so much about following financial advice, although I can give you that too, it's about becoming aware of and changing emotional qualities or tendencies which lead to resistance to building wealth.

These are qualities that get in the way of you taking all that good advice.

The rules of making and using money to help you become rich or financially independent or whatever your fiscal goal is, are the same for everyone. So what is it that makes some people capable of making money, while others only dream and talk about it?

People think if you have The Know How, that's all you need. It isn't true. You also have to develop discipline, focus, the ability to go against the crowd, risk taking, thinking laterally and overcoming fear and attachment to security. These are things I can't teach. I can tell you about them though. And knowing what needs to be done is half way to becoming aware of your own resistance to wealth.

## **The Meaning of Money**

However, before I do that, let me give you a small discourse on the meaning of wealth.

I recently had a conversation with a French couple about money. They said it was *obscene*. I was surprised. They said the American attitude to money was to treat it like a religion. Their attitude was partly a reaction to American consumerism and the dream of being rich at all costs.

What I have learnt, through my many incarnations, having reinvented myself more times than most people have had hot dinners, is that money has whatever meaning you give it.

Money can be a God or obscene or anything in between. It takes on the properties you invest in it.

I learnt the hard way, that you can't change people's attitude and their relationship to money. You can point the way, but they have to change all by themselves.

I once bought a flat with a girlfriend I'd known for twenty years, who was penniless and unemployed. I wanted her to have something for her retirement, for old age. I put down the deposit, applied for the loan based on my income, renovated it with my money and when the excess rent had paid back half my outlay, she benefited from half the capital gain.

We did this twice and over four years, she made \$50,000. Within a couple of years, she had almost none of it left.

Carol had always been generous to a fault. At restaurants with friends, after a few drinks, she always paid for everyone.

Whatever the reasons for her wanting to do this, the long and short of it was, that trying to help her didn't change anything. She was as poor after my help as before.

The only difference was, that learning this cost *me* a lot of capital gain.

It took one more lesson for me to really get the point.

A young gay neighbour of hers, also penniless and unemployed, who'd seen the deal with Carol, came crying to me one day saying he'd been sexually abused and that he'd never get ahead because of it. I'd only known him for less than two years. He pegged me as a sucker for a sob story early on.

I offered him the same arrangement. He didn't behave responsibly, so I pulled the plug and offered him \$25,000 to go away. He got greedy and asked for \$40,000. He'd done \$5000 worth of unpaid work, but I'd also taken him on an all expenses paid round the world trip for two months staying in five-star hotels. I figured I'd been more than generous.

Because he believed I'd cheated him of half the profits on my house, he borrowed the funds to take me to court. It cost me \$75,000

and him probably at least \$25,000 in legal fees. I settled to give him \$20,000 – \$5000 less than I’d originally offered – after years of stress, heartache and lost friendship. Not only did he make nothing, I imagine he was thousands out of pocket. I was more so for my folly.

That deal was a reflection of what had happened to him with all relationships. He didn’t see what was offered; only what he perceived he was losing.

A typical case of seeing the glass half empty instead of half full. This attitude had kept him thinking small and having nothing because he put all his energy into chasing what he felt he was missing instead of building on what he had. Attitudes manifest reality.

In both cases, these two people’s relationship with money remained the same. However much I tried to intervene, their relationship with *the world* remained the same.

So, my belief is that it’s possible to create your own reality, financial and otherwise.

For me, the only healthy attitude is that money is a tool to use to get what you want and what’s important to you.

Like all things, it can be used for good or bad.

Just as power corrupts and absolute power corrupts absolutely, money corrupts and too much of it, without purpose or morals or a sense of fun, is like roller-blading downhill without knowing the T-Stop.

Money is simply a way to get you from A to B. If you want it for its own sake or to prove to others how much better you are than them, you are poisoning wealth with your own damaged (childhood) energy and insecurity. If you've been brought up to think you'll always be poor or that people from families like yours don't invest or improve themselves, you may end up below the poverty line. Likewise if you internalised unconscious beliefs that nothing good will ever happen to you, you will manifest this. It's not rocket science, for me it's simply a fact.

If you are able to overcome your resistance to wealth, but are unable to get into a right and healthy relationship with yourself, family and the world, this unhealthiness will mirror back to you through your wealth. One day you could find yourself sitting in your big house, wondering why you don't have the things you hoped money would bring. Respect, power, connection, appreciation, loyalty, self-esteem, freedom. Love.

So, if you want more money, and who doesn't, you will get it. If you concentrate on anything hard enough and long enough, put your life energy and attention on it, it will manifest.

But whether or not it provides what you *really* want, is another question.

Later I will talk about following your passion to make money and why this works.

But for now, all you need to know, is that money is freedom to choose how to spend your time. Freedom not to have to work in a job you hate to pay the mortgage and feed the family.

If you see money in this way, and try to get enough to give you this freedom, this is what you will create in your life.

You may not be the richest, most powerful person around, but you will get what you want. The richest and most powerful person will be just that, but whether or not they get what *they* really want, is, like I said, another question entirely.

What you wish for is your affair. But, it's worth stopping to give it some serious thought.

## **The First Step**

There are some basic rules to making money.

If you want to make money and you weren't born with a kitty to start off with, you have to build one.

If you can't manage this first part, sorry folks, the game ends here. Saving money is the hardest step, the bit that stumps most would-be millionaires. There's no shortcut. No miracle answer. The solution is unpleasant and you can't bypass it.

Ask anyone or read any rags-to-riches book and you'll see they all have the same beginning.

To begin making money, you must learn to DO WITHOUT IT.

Yes, very boring. But a tried and true formula nevertheless. Ask any successful immigrant – Italian, Greek, Jew, Vietnamese or Afghani.

You must spend the first few years being frugal. You are surrounded by consumerism and plenty, yet you live like you did in the old country, like your parents did. You don't try to make the leap into wealth immediately. Don't work hard and buy the Merc straight away.

You can, of course, but the car will soon break down and you'll have to buy another one. The smarter way to go, is to invest in assets which appreciate, which usually don't add to your status, but which eventually lead to the next level of wealth. Otherwise, you'll become one of those who want the accolades and the praise from your friends right now as you cruise around in the ten tonne status symbol or brag about your latest Club Med holiday.

All those Vietnamese squirreling away making tiny spring rolls for the lunch-time rush do it with the long-term goodies in mind, for themselves later and the next generation. They send their kids to uni and buy houses. When they finally buy their Merc, they can afford to have it washed and serviced.

Real estate is my own particular forte.

I repeatedly tell friends who ask me how they can increase their wealth, to get into property. Buy real estate. Borrow to the hilt

to do it. It doesn't matter if the market is up or down, start investing. One friend has been telling me for ten years she's going to buy an investment property. It hasn't happened yet. The market's always too high, too unstable, interest rates aren't right, or she's waiting for a better-paid job. She's an intelligent woman. But when it comes to excuses for not putting money into an investment property, there's no end of good reasons.

In the meantime, real estate prices have more than doubled. If she'd bought anything at all a decade ago for \$100,000, with a ten percent deposit, it would have more than doubled in value and she would have made 1000 percent less interest on her \$10,000 deposit.

What other investment could give you that?

Even parking her money in blue chip shares would have made her tens of thousands instead of sitting on what she had. I know people who've procrastinated over buying shares because they'd gone up in value, thinking they were paying too much, in the same way people hesitate over real estate.

Often friends and acquaintances are out buying designer clothes, having their hair blow-waved every week, buying perfume, beauty products, having their houses cleaned and their nails done, legs waxed, betting on horses, taking women to expensive restaurants, partying, buying electronic toys.

When I make a new investment, I still live frugally for a while until the investment has stabilized and I know I can manage the newly stretched budget.

Some of my friends are horrified that I buy cheap clothes. It suits me. I like change and can throw them out after a year and get new ones.

I have my priorities. I spend money on expensive boots and coats, the odd cashmere or expensive classic piece, having my hair done, eating out, but for the most part, I live modestly.

I do travel to Paris every Australian winter – I have a beautiful apartment there – and stay three months to write. I have a European sports car that I would never have dreamed of buying in my early days of building financial security, I don't have a nine-to-five job and love how I'm spending my life.

I'm not rich. But I do have a cash flow which gives me freedom.

How did I get here?

When I was pregnant in the late 1970s, I knew that once I started showing, no-one would give me a loan. Instead I convinced a bank manager to lend me money to buy a car. That was the easy way out, since he couldn't understand why any woman would want property. I actually used it for the deposit on a

I rent this out to tourists when I'm not there. For information see [www.barbarabiggs.com](http://www.barbarabiggs.com) and press the Paris apt button.

block of land. The repayments were a quarter of my single parent's pension. For two years I didn't eat meat, I went to almost no shops other than a supermarket or an op shop. I had no car and rode a bicycle everywhere.

Even though I was alone and penniless, it was one of the happiest periods of my life. I started meditating, I had my new baby son who I adored and I didn't seem to need much more.

After two years I more than doubled my money on the land and bought my first house.

Okay, I preach. Enough for now anyway.

I'll continue in the next chapter about the specifics of making money. But for now, the primary rule is that to make money you must have some first. If you have money, you can make it work for you instead of you working for it.

If you don't have money to invest, you have to save it.

Saving for a deposit on your first property is the safest, most rewarding goal and a vital step to wealth.

After that, paying the property off, is like a forced saving that you don't have to be disciplined about. Just make the payments as you would rent, and Bob's your uncle.

But if you're reading this book to find an easy way to make money without forgoing anything, don't bother.

You can't. Only gamblers, like my mother, believe that. (More of her later – she inherited 1.8 million and went through the lot in five years.)

There are strict, tried and true rules for wealth.

They work absolutely. Without a doubt. Money back guaranteed.

But there are no shortcuts.

If you continue to wait for one, years and investment opportunities will pass you by.

# **CHAPTER THREE**

# **Sex: Dating**

**Build a Profile**

**Jason's Tricks**

**Unspoken Information**

**Start How You Plan to Continue**

**Boundaries**

## **Build a Profile**

If your current interest does accept your invitation for coffee, ask personal questions but not too personal. Where do you live, where did you grow up? How many brothers and sisters have you got, do you like them, what do you like about your job, how long have you worked there, do you like it, what do you do when you're not working, who's your closest friend, do you see your parents often, have you been overseas, how old were you when you left home?

The trick is to build a profile of this person, really get to know them. What's important to them, what worries them, what are the most important relationships in their lives, what social issues interest them, what are their goals?

Fore heaven's sake, if you don't know these things, how will you even know if you like the person?

If you get these initial questions flowing, a date's just around the corner. Or, consider this; maybe you might decide she's not your cup of tea. Even if she is Elle McPherson or Ian Thorpe's twin. Once you have them alone for a while, after a movie or exhibition or sporting event, don't end the evening without moving into the Dentonesque probe.

What kind of relationship did your parents have? Were they happy? What was your childhood like? Were you with the in-crowd or the

dags in high school? Later on, when you know them better, you can delve into their first sexual experience. You'll find vital information on that one.

But generally speaking, you can ask any question of anyone as long as you're only asking through genuine curiosity. Not to be perverse or find out secret information to use later. Women will sense exactly where you're coming from and follow suit with your tone and intention.

This applies equally for women, but I think generally women are better at asking questions.

Most people want to talk about themselves, be known, understood and loved for who they really are. Questions are the fastest way to that knowledge and connection.

And puhlease. Don't give me the 'I don't want to pry' line. Prying is pressing a question when a person doesn't want to answer. Asking questions - and *intently* listening to the answers instead of thinking about how to get the chat back to yourself - is a sign of good social skills.

And with men, because guys who ask questions are so rare, they will stand out a mile from the throng of egoTESTical guys, as my lesbian girlfriends are so fond of telling me.

It's such a cliché, but be real, be yourself, think more about her/him than yourself. Put yourself in her/his shoes and imagine how

you would like her/him to be with you and do it to them.

Don't pretend you're Einstein.

Once you've got the date pinned down, it's the trickiest time of a relationship. This is the time you can so easily blow it.

Don't be too eager - to please, be liked, establish whether it is or isn't a relationship - or it can be all over red rover. Nobody likes desperation.

The only good way to start dating is to think of it as research. This is the time where you get past the look of a person, their clothes, job, smile, whatever. Since you don't really know them, how do you know if you even want to wake up next to, or be in a relationship with them?

I know this is difficult. Chances are you *are* desperate. You've been alone for a while, you're sex-starved and your hormones are impatiently toe tapping to the call of the wild.

But you have to take charge. If you know with your head that it's research and keep telling yourself you need a partner that suits your particular personality and needs, it becomes more like a selection process for you, rather than the other way around.

### **Jason's Tricks**

I'm not a fan of tricks, like my friend Jason's get in/get-out maxim, but sometimes they do

work and, hey, if they're harmless and your intention is right, why not?

Jason's get in/get out policy goes like this.

Never try more than a kiss on the cheek after a first date. Keep her guessing whether or not you're romantically interested or just like her company. With nothing but a friendly kiss, when you leave, if you've asked lots of questions and got her talking, she'll be puzzled, miffed, pleased and curious.

On the second date, Jason turns up with a single flower. Don't overdo it. Then, he moves into her personal space, gives her a big warm hug and a kiss full on the mouth - no tongue - but quickly, no more than two or three seconds, and then he backs away. Now she knows he's interested. At the end of the date, there's no hug. When he's saying goodbye, he asks in a chivalrously formal, mocking but genuine kind of way, for permission to ask her out again. Then he gives her another kiss on the cheek and says goodnight.

His aim is to leave her more curious and wanting more.

He says it works every time. And this, coming from a man not interested in one night stands! At this point, he's already decided he wants a relationship with the girl. How he knows so quickly is a mystery to me, but there you go. I secretly think he's superficially focussed.

Another tactic Jason has used is simply to follow a girl with his eyes without saying anything. This happened once when he was visiting his male friend in the country for a week.

The friend's gorgeous red-haired actress flat mate noticed him checking her out and commented on it. Jason said: 'Since you've noticed, I'd like to declare an interest in you'. Very forward, but notice he gave her no opportunity to really reject him. He didn't require a response. Very tricky.

After that, he didn't make any moves. Now he felt her checking him out. She watched how he cooked, interacted with guests and his male friend. He's a masseur, so at the beginning of the week, he'd promised her a massage before he left in return for sharing her group house with him.

He gave her the massage on the last night, late, in her room. He sensed her wariness. With decades of experience up his sleeves, Jason knew that if a woman is wary, he never makes a move until she's at ease. But in any case, he'd decided that this beautiful woman must have guys hitting on her all the time, so he'd decided to keep his boundaries in place during the massage. When he finished, he told her he'd go and wash his hands while she got ready for bed.

When he came back, she was in bed and he simply kissed her on the cheek, said he'd really enjoyed the weekend and left.

A couple of weeks later, the woman was visiting Sydney and she phoned him. They made a date and went out for dinner. On the way to the car, it was raining and they both got wet. They'd also both drunk quite a bit. Back at his place, Jason suggested he run her a hot bath and that she could stay the night. He promised to behave like a gentleman. Having already proved his good boundaries, he didn't expect resistance and didn't get any.

With them both in his king-size bed, it was difficult, but he kept his boundaries all night. He felt sure his efforts would ultimately pay off. He didn't expect it to be so soon. In the morning, it was she who seduced him.

## **Unspoken Information**

In the first few encounters with a new person, all antennas are up, for both parties. You're honed to receive information. This comes through body language and what's spoken and unspoken.

For example, whether or not a man offers to pay for coffee or a meal, tells me so much about him. It tells me whether or not he's tight, a risk-taker, a nurturer, how much he values me, something about his attitude to money.

If you're a man, why wouldn't you pay? I always pay when I go to dinner with anyone, male or female, unless it's a date. Dates are different. It's a mating game after all. And

men and women *are* different. If not, why would you hanker to be with someone who's so incomprehensible! For me, I like a man who shows he values me, that he's taking charge and prepared to take a risk.

Because it's always awkward, go to the toilet and pay on the way back to spare her the embarrassment or decision. If she's horrified or offended or makes it clear this wasn't the same dating game for her as you, take it on board and simply tell her she can pay next time. Your casual and generous attitude will impress her anyway. Even as a friend.

Dress appropriately for the occasion. Don't wear an old T-shirt if she's turning up in à la mode duds.

Women understand a lot about a guy from his clothes. Your clothes can peg you as too stiff, not a risk taker, a man with untidy house habits, lazy etc. Our clothes do, in many ways, define us to the outside world. You choose what you are. When you choose clothes, ask yourself what you are conveying by the shoes, what social messages do you want to portray and do these clothes get the message across effectively. I always look at the shoes.

### **Start How You Plan to Continue**

Because starting a relationship is so charged with our childhood fears, disappointments and habits, not all good, anyone finding themselves

becoming obsessed about a person they're dating, should go immediately to a psychologist to try to understand the unconscious forces acting on them.

You had a bad relationship last time, even if you think it was the other person's fault, why not try and work out what happened

And put some time and effort into resolving your part in it, so you won't make the same mistake again. Even if your mistake was simply choosing the wrong partner for you. Isn't that the whole idea of changing partners? Have counselling while you are dating. Talk it through while it's happening. There's no better time to work on your relationship habits than when you are in the thick of choosing a partner.

It took me many trials and errors to realize that you must start a relationship how you plan to continue it. Challenge him/her right up front. If you don't like the way s/he talks to the waiter, tell her/him. In your wittiest, funniest, most charming way of course. If they can't take it, in time to come, you won't be able to take it either. Why waste months or years when you already know in these early dating days that you don't like it?

In the dating period, you have so much power. Use it. Let them know if you don't like their behaviour and that you won't want to be with them if they continue it.

Once you're living with someone, you can talk until the cows come home about how he puts you down or how she doesn't support your work, but what are you going to do if they ignore you? You either end the relationship or put up with it. There's no in between.

Before my current partner, I was having a first dinner with a guy and he put me down. Twice over the course of the night. At the end of the dinner, I drew his attention to it. I was totally bowled over when, far from denying it as I was expecting, he said he was aware of the problem and that he was in the process of trying to change it. He *apologized!*

Dating is a time when you can withdraw from the prospective loved one the only thing they really care about, which is your presence.

I once put up with a bad relationship for eleven years. When I pulled the plug, he begged for another chance. When I gave it to him, I'd already moved out. During three months, if he tried his old tricks, I'd simply say, 'if you keep doing that, I'm going home'. If he continued, I *could leave*. When we lived together, I'd say if you keep doing that I'm going to my room. He'd follow me and continue his bad behaviour!

I had the best time of our eleven years together in those last three months. Finally, he gave everything I'd ever wanted of him. Then of course, the minute I turned my back, he went out with a school teacher who, from

the very beginning, brooked no naughty boy behaviour. In the end, my years of tolerance had made him disrespect and not value me.

I think women, particularly, grow up believing if they give men what they want, be understanding, tolerant, they will earn the love they want. In my experience, it is the opposite. It's women who stand by their principals and don't make excuses for bad behaviour, who are the ones who get the devotion other women crave.

## **Boundaries**

Don't try to please. Of course, try to be generous, nurturing, compromising, but in the end, they will not thank you if you make room for their principals, tastes, likes and dislikes at the expense of your own.

Unless it's a dysfunctional relationship - and God knows there are enough of those - people need someone to push against. They don't want a mirror image of themselves.

I once had a partner who was so accommodating I began to be mean to him. Normally, I'm the least mean person you could ever meet. Understanding to a fault. But with this guy, the nicer he was, the meaner I became, the more he accepted it the meaner I became. In the end, I hated my own behaviour and hated him more for not stopping me. Crazy, but there

you go. I've heard this same story before from other men and women.

In those days, I didn't have good boundaries. In fact, if you'd talked about a boundary I would have looked at the back fence. I've since learned that if your partner is displaying bad behaviour, if you're not clear about your own boundaries, you blur theirs. That's where so much trouble starts.

If somebody is in a bad mood, they have every right to have that space. But if they start projecting it onto you, or blaming you, you have every right to refuse that energy and blame. In fact, it's your duty as a partner and, of course, also to yourself. If your partner continues to dump, even after you've called them on it, your only other option is to emotionally withdraw and don't buy into their bad behaviour.

During dating, I suggest if they don't apologize for what they're doing once you've pointed it out, or can't stop it, to end the date immediately. Nicely, but don't hang about. 'Give me a call when you want to *talk*'. If somebody just wants to blame or berate you or tell you why you're wrong and they're right, don't put up with it. Doing so will only make a rod for your back later.

Easier said than done of course, especially if it's later down the track and children are involved. But even if you have to leave the house and go out for a few hours, leaving your

partner to deal with household responsibilities and their own bad mood, it's better than staying and buying in. If you can't trust your partner with the kids, you and they will be better off out of the house.

Many adults are like big kids. You won't have to do this often. The first time will be the hardest. It gets easier. Don't blame them for 'making you' leave the house. It's your decision.

For me, after a lifetime of having almost no boundaries, I finally learned to recognise and then enforce them only in recent years. To overcome my lifetime habit of not keeping them, I now need lots of practice to get it right. One of the best things about my current relationship is that my partner, Stephen, loves it when I assert and maintain my boundaries. It's my belief now that most people do. It helps them be clear and keep their own.

Like all partners - people - Stephen has his faults too. He has a frustrating relationship with his son, who he adores. During our early dating days, when I spent the second weekend with him and his son, I had to draw a line.

I told him I liked his son, but didn't like being with the two of them together. I didn't like his father tone. I told him I thought it was disrespectful and I felt uncomfortable hearing it. I made it clear that I thought their relationship was none of my business, but that I had to deal with and honour my own feelings and reactions about it. To do this, I decided that

from then on, I would only see him on his non-custodial weekends.

Stephen was shocked at first, but, amazingly, thanked me. He said he didn't want to be like that and that I wasn't the first to point out this behaviour.

While we continued to see each other alone, he worked on his relationship with his son. After a while, he asked me to help, by spending weekends together and pointing out when he was using 'the tone'. But I didn't want to play tone police. His relationship with his son was not my business. Instead, I suggested he go to a Cognitive Behavioural Therapist to work on his parental communication. He did and, after just five sessions, the relationship improved dramatically. He thanked me for my *intolerance* towards his bad behaviour!

This was my first relationship where I felt safe enough to practice drawing lines in the sand. It didn't take long to get into the swing of it.

When Stephen became angry and put me down for the way I drove, I asked what exactly he was angry about. Was he worried about his car, my safety or did my style of driving simply annoy him?

I said that if it was his car he was concerned about, then he had every right to object and I would either drive in a way that wouldn't wear out his brakes, drive my own car or let him drive when we went out in his car. If it was

that he didn't like my driving, how I drove was not his business. If he was concerned about my safety, then that was his issue. I told him if that was the case he stood a much better chance of me listening if he took another approach rather than attacking me. I gave him a suggestion spiel that might work.

"Sweetest light of my life, honey bunch, darling heart, if you died I'd be devastated. For *my* sake, if you could see your way to driving more slowly and not driving too close to the cars in front, indicating just a tad earlier and not jumping lanes, I'd live longer (so would you) and adore you even more my special petal.'

Well, what could a girl do but comply?

Setting boundaries is crucial for good communication and respect. Better communication - more sex. More honesty - more and better sex.

### **Rose-coloured Glasses**

As for the final conquest, I know one thing for sure. When you Do It, is up to you both, but beware.

Before sex, the man wears rose- coloured glasses. He attributes all the wonderful qualities to the woman he wants her to have. He fantasises, longs, makes excuses for everything, while the woman sees him clearly. With no rose-coloured glasses to taint her sight, she sees all his faults, has the objectivity to weigh and assess them in relation to what she wants.

If sex happens quickly, after the act, the guy takes off his rose-coloured glasses and sees the woman clearly, with all her faults. He stops making excuses for her. But then, he hands the glasses to her. Suddenly, she longs for him. He can do no wrong, because she makes excuses for his every fault.

If you want to avoid the rose-coloured glasses phenomenon, make the period before sex last longer. The longer that longing period lasts, the more chance you have of world's turning and a relationship developing. In this case, the glasses handover can take three, six or eighteen months when you can both do no wrong. This is known as the limerance period, the 'in love' phase, when the glasses handover is slow and delicious.

I'd almost say, that the chances of this happening is almost in direct proportion to how long you've stayed out of the sack.

Make the decision about whether you want the immediate satisfaction of sex and the glasses consequences.

If you want to see clearly and you're a woman, stay out of bed as long as possible, until you decide if this is a person who has the qualities you want and who will fulfil your particular emotional and other needs.

If you're a man and want to see her clearly, try to bed her early.

I leave it to you to tussle over that one!