

Based on *More Money Than Bills—Part Two* © Preliminary Step #2
Making Dreams Come True

Starting With A Strong Foundation: During my years of Financial Management research, I read *The God Memorandum* that is part of the book titled *The Greatest Miracle In The World* written by Og Mandino. And, in *The God Memorandum*, **God** asks this question: “Dost thou remember who implanted those Plans, and **Dreams** and Seeds of Hope within your brain before you were born?”

In The Beginning If I remember it correctly, it was about 1979 when my friend Pat Walz invited me to a free recruiting seminar sponsored by *Amway*.

The whole thing surprised me **delightfully**. You see, instead of talking about the opportunities offered by *Amway* and its products, each speaker talked about **Dreams**. Afterwards, the next hour was spent on opportunities and products of *Amway*. **In retrospect, God** was at work in my life. Because, from that day forward, **Dreams** were a top priority for me.

Background My first author to learn from is the late Charles J. Givens and the first chapter of his called *The Dreams List Strategy* that is part of his bestselling book titled *Wealth Without Risk*.

You see, in his book titled *Wealth Without Risk*, Charles J. Givens has his first chapter titled *The Dreams List Strategy*. In it, there are 6 Headings: **If I Had Unlimited Time...If I Had Unlimited Talent...If I Had Unlimited Money...If I Had Unlimited Ability...If I Had Unlimited Self-confidence...If I Had Unlimited Family Support...Here’s What I’d Do...**

His original original list of **Dreams** created at age 18 was 181**Dreams** long. And, in later years, he gladly said that he had accomplished 170 of his original 181 **Dreams**.

Incidentally, in *Walt Disney World* in Orlando, Florida, you will find my favorite exhibit called *Journey Into Imagination*, which has two hosts: A young dragon named *Figment* and a red bearded old gentleman named *Dreamfinder*.

And, I want to add that the wilderness program based in *The United States* called *OutwardBound* has been practicing the art of **finding dreams** for over **60** years.

You see, before the wilderness challenge begins, all of its participants are gathered around a campfire and paired off in groups of two. One participant talks; and, the second participant writes down what the first participant would dare try to do 1 If there were **no** obstacles; 2 If that person could **not** fail; 3 If that person had **all** the resources called for; etc.

On a website that I found on the *Internet*, I found 6 Categories of **Dreams** featuring Laura Vanderkam’s *10/01/10:My List of 100 Dreams*. And, as of December, 2025, Laura Vanderkam is **still** crossing off completed items! Here they are: 1 **Professional** 2 **Financial** 3 **Travel**, 4 **Other Experiences** 5 **Possessions** 6 **Read/Watch**.

And, To make your **written down** Dreams List even more powerful, I have learned to **date** it with the current date; **sign it** like a **legal contract**; and have someone **witness** your signature.

Of course, a contract with yourself cannot be **legally** enforced; and, people may **laugh** at your contract with yourself. But, your brain will **begin** to take you **seriously**. For me, **personally**, it only takes about **3 days**.

Priority Notes: 1 To make your brain **kick-in**, “read your written statement **aloud**, twice daily, once just before retiring at night, and once after arising in the morning.” *Think And Grow Rich* by Napoleon Hill. 2 February 12th, 2026 and 4 days after I revised my **written down** Dreams List, I came up with an **idea** for a retail store ready for **Trademark** or **Patent**.

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