

THE ART OF BUILDING WEALTH

(Without Losing Your Soul)



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Chapter One:

When the Bailiff Knocks

I sat frozen on the couch. The bailiff pounded on the door like an executioner during the final hour.

"If you don't open up, we'll break the door down!" someone bellowed from the hallway.

I didn't move. I stared at a white spot on the wall, hoping to find an answer, a plan, a miracle. My mind was a whirlwind of noise and silence.

Where will I live now?

Will the things the bailiff sells cover even a portion of my debt?

And if not—what then? Jail?

The questions stabbed at my brain like a swarm of furious wasps.

Then silence fell. As if the whole world held its breath.

And then—a bang. Someone slammed the door with such force the walls shook.

But let's start from the beginning.

Looking back now, I know one thing: if I had the knowledge then that I have today, that day would never have come.

It all began with a simple desire—to give my family a better life. I wanted to earn well, be someone, provide for my loved ones.

I believed owning a business was the path to freedom.

Pizza. People will always eat pizza, right?

I watched a few YouTube tutorials, registered a business, rented a place. I was full of enthusiasm and belief that it would work.

It didn't. Because I knew nothing about running a business.

Worse—I knew nothing about myself.

I hated cooking.

I didn't know what a profit margin was.

I confused revenue with profit.

Instead of fresh pizza, I served reheated dough from a wholesaler.

Instead of proper service, I hired students who couldn't care less.

The decor? White walls and tacky tables from clearance sales.

The place looked more like a dive bar than a restaurant I would want to enter.

And yet—people came. They bought pizza and casseroles.

The daily income seemed decent. But profit? What even was that?

From today's perspective, I can only smirk. Bitterly.

A few months in, I got my first health inspection fine.

Then another.

Then I missed a payment.

Rent.

Social security.

Taxes.

I was like a driver pressing the gas pedal long after veering off the road.

I started taking out loans to pay off other loans.

"It's just temporary," I told myself.

But temporary became my new normal.

And then—the end.

When my girlfriend left me, I thought, "Okay, it was just a relationship."

When friends stopped answering my calls—"Okay, maybe they're busy."

But when the bailiff froze my bank account and I couldn't afford bread—I understood this wasn't a streak of bad luck.

This was my reality.

And it was pounding on the door.

The bailiff evicted me.

Just like that. No ceremony.

A few stamps, two officers, and the echo of emptiness.

I was left with a bag, some documents, and a question that tore me apart inside:

"Where the hell do I go now?"

I want to tell you this story. The story of a man who hit rock bottom.

But didn't give up.

This is the story of Otto—a man who went from broke to millionaire and then...

further. Because life isn't just about bank accounts.

Success can be a trap.

Gold can blind you.

And the real purpose may be hiding where no one looks—inside.

Maybe through this book, you will:

- Build wealth.
- Learn to appreciate what you already have.
- Avoid ending up like Otto—with a bag in hand and a bailiff at your back.

This isn't my first book. I wrote *The Anti-Loneliness Guide: How to Find Love Through Your Subconscious* before this.

It didn't sell well.

Not because it was bad. Quite the opposite—my therapist said it was one of the best she'd ever read.

The real issue runs deeper.

Most people don't believe changing your life can be simple.

To them, it sounds abstract.

They prefer to believe it takes years of sacrifice, connections, or capital.

But the truth is different.

Sometimes all it takes is a shift in mindset, a series of small steps, and consistent action.

That's why I wrote this book. Not just for you, but for myself.

It's a story loosely inspired by my own life (thankfully, I never actually went bankrupt). My passion is understanding the psychology of success. What you'll read is the result of years of trial and error—on myself.

Will you become rich? I don't know.

Will you change your life? I truly believe so.

It all depends on you.

This book could be your beginning.

So let's begin.

And you, dear Reader?

What does wealth mean to you?

Are you ready for this journey?

Chapter Two:

Worry: The Silent Killer

Otto walked out of the building with his head down. Stunned. It still hadn't fully hit him what had just happened.

He walked down the street in a trance. Just like yesterday, the day before, and every day before that. As he passed the park he used to run in, his chest tightened. He had nowhere to go.

His girlfriend had left some time ago. Parents? They lived halfway across the world. But even if they were around the corner, he wouldn't want to come back with news like this. Friends? They stopped calling when the bank account dried up. They vanished from his life along with the money.

He sat down on a bench. People passed by as if nothing had happened. Birds chirped. City workers swept leaves. The sun shone just like any other day.

Everything around him was... normal. Except his world had just collapsed.

What the hell am I supposed to do now? he asked himself.

Where will I sleep?

Questions rained down like thorns. Each one hurt. Each one dug deeper.

He sat there thinking:

“What if I had done things differently back then...?”

“Maybe I should have...”

“How did it all get so screwed up?”

Evening approached. Otto was sinking further and further.

He probably would have fallen asleep right there on the bench if not for an unexpected voice.

“Judging by your clothes, you're not homeless. What happened?” asked an older man.

Otto looked up. A man in his sixties, neat, calm. There was something in his eyes that was hard to describe—honesty, warmth... and a quiet strength.

“Long story. I’m screwed. No idea how to get out of it.”

“Well, today I have a lot of time, so I'm happy to listen. What happened?” he said gently, as if there was no such thing as hurry in the world.

Otto said nothing. He didn't feel like opening up. Especially not to a stranger. And yet this man inspired a strange sense of trust.

"I'm Marco. I'm a coach—professionally and by passion," the man added.

"So, you teach people how to think positive?" Otto asked, barely hiding his skepticism.

"You could say that. I teach people how to change their way of thinking so that their thoughts start shaping their reality."

"That's bullshit. I don't believe in that crap. Just leave me alone. I've had enough."

Marco remained calm.

"Doesn't matter if you believe it or not. It works like gravity. Whether you believe in it or not, you'll still hit the ground if you jump from high enough."

Otto stayed silent. Marco continued:

"Whatever happened to you—your thoughts played a major role in it."

"I'm Ottavian. Friends used to call me... eh, never mind. I don't have any friends. But you can call me Otto."

“Nice to meet you, Otto. Like I said, I can help. And there's a reason we met today. You're here because some part of you still has hope.”

Otto looked at him, unsure if this was real or some hidden camera prank. But no—Marco spoke sincerely. From the heart.

“I’ve already helped a lot of people in situations like yours. Many of them not only have money now but also know how to enjoy it. They live in peace.”

“Remember this one thing,” he added. “Whatever happens in our lives is tied to the way we thought beforehand. Thoughts are energy. And energy creates reality. You attract what you think about most. Consciously or not. Especially when those thoughts come with strong emotions.”

Otto listened. At first, with skepticism. Then curiosity. And finally... disbelief.

“What? So I ruined my life myself?! This was all because of the government, the health inspector, the employees, the landlord who wouldn’t delay the rent. Okay, maybe leasing that car, the TV, and the vacation was a bit much. But my girlfriend leaving? That was my fault too?!”

Marco didn't respond. He waited silently, as if he knew his words were just starting to sink in.

After a moment, he added:

"You really need help. And I know how to help you. Come tomorrow at one o'clock. Rippingtones Street 6, apartment 2. You'll learn more about how the subconscious works. The same subconscious that brought you down... can lift you higher than you can imagine right now."

Otto opened his mouth to say something, but...

"I don't have anywhere to sleep. And I can't pay for anything..." he blurted.

"That I can't solve," Marco replied calmly. "But I do have an address for a shelter. You'll get food and a bed. Just don't drink—they won't let you in if you're drunk."

Marco handed him a card and turned to leave. Then added:

"And remember Lem's words: 'Be of good cheer. What's the point of being of bad cheer?' See you tomorrow. Be sure to come."

Chapter Three:

The Lesson That Changed Everything

Otto Oldstone walked through the dirty, peeling hallway of the homeless shelter. His mind swirled with thoughts. But this time, along with the fear of the future, disappointment, regret, and anger, Marco's strange words echoed in his head:

"Whether we want it or not, we attract what we think about the most. So we must weigh our thoughts carefully if we want life to go our way."

The hallway was gloomy and suffocating. The walls were a grimy gray, stained in places. The air was thick with the smell of mildew and sweat. The worn-out carpet, once beige, now resembled a gray rag dotted with dark spots. Each step echoed dully, as if the building absorbed not just sounds but also the last scraps of hope from everyone who walked its halls.

A line of homeless people stretched down the corridor. Some stared blankly. Others whispered to each other, clutching their bags nervously like they expected to be robbed any moment. Most looked like they hadn't slept in a real bed for a long time. All were waiting for a bed and a warm meal.

Is this my new normal? Otto thought. Just yesterday, he had a roof over his head, a business, and the illusion that everything would somehow work out. Now he stood in line among people he never thought he'd end up beside.

In front of him stood a man in a tattered jacket, mumbling to himself. Behind him, a woman in her fifties wrapped in a dirty blanket, dark circles under her eyes. Otto felt his stomach knot.

"First time here?" asked the man next to him.

"Yeah," Otto replied. The word felt strange. First... and hopefully last, he added silently.

He looked at the volunteers handing out hot soup and bread. Some of them smiled genuinely, offered tea, asked simple questions—as if they really cared. Otto didn't understand where they found the patience.

After a few minutes, it was his turn. Behind a desk sat a tired clerk, peering over his glasses.

"Name?"

"Ottavian... Otto Oldstone."

"First time?"

"Yes."

"You'll be sleeping in the main hall. Wake-up is at six, breakfast at seven, out by eight. No booze or drugs, no fights. You don't follow the rules, you're out."

Otto signed the list. The pen slipped in his sweaty hand.

The Dormitory

The huge sleeping hall was overwhelming. Over a hundred cots packed tightly, elbow to elbow. The air was heavy with the smell of unwashed clothes and exhaustion. Someone snored. Someone whispered. Someone muttered anxiously.

How am I supposed to sleep here? Otto wondered.

He approached his assigned cot—a thin mattress, a rough blanket, a pillow from better times. He sat down and buried his face in his hands.

"First time?" someone nearby asked.

Otto looked up. A man about his age. Thin, graying beard, but something surprising in his eyes—peace.

"Yeah," Otto said.

"Adriano."

"Otto."

"Strange name."

"Maybe a little."

"How did you end up here?"

"Debt. The bailiff kicked me out."

Adriano nodded.

"I had a bike shop. It was going okay. Then one mistake led to another. Loans, back payments... One day it all shut down."

"Bike shop?"

"Yeah. I had a house, family, a life..." he sighed. "You know what the worst part is? I never thought I could lose it all."

Otto stayed silent. It felt like looking into a mirror of his future.

"How long have you been here?"

"A few months."

Otto's stomach clenched.

A few months? No... I can't stay here. I won't.

"You have something different in you," Adriano said after a while. "Like you still want to fight."

"And you don't?"

"I don't know," he admitted. "For now... this is a safe place for me."

Otto lay down and stared at the ceiling.

Marco's words still echoed in his head:

"Your thoughts create your reality."

Could it be that he brought himself here?

Morning

He woke to the sounds of snoring, coughing, and rustling blankets. People were getting up, gathering their things, heading out. Otto sat up and rubbed his face.

A new day. But does it have to be just like yesterday?

He looked over at Adriano, silently packing his few belongings into a bag.

"This isn't my place yet," Otto thought.

He felt it.

I have nothing to lose. Marco said this meeting could help. And if it doesn't? Well... I don't have anything better to do anyway.

Heading toward the address Marco gave him, for the first time in a long while, he felt like he was going somewhere.

The First Meeting

The building looked ordinary. He rang apartment two. After a familiar click, the door opened. A woman in her thirties greeted him. Dressed simply but with style. She was beautiful.

Probably the secretary... or Marco's wife, Otto thought.

They entered a large room. A few chairs arranged in a circle. It reminded him of support groups he had seen on TV.

"Would you like some coffee, Otto?" the woman asked with a warm smile. "I'm Martha. Have a seat."

"Uh... I'll stand. But yes, coffee sounds great."

She disappeared through a doorway. Otto was left alone with his thoughts. When she returned with the cup, he looked at her with shy trust.

"Sit, please. We need to wait a bit for the others. How are you holding up?"

"For a guy whose life just went to hell... not bad," he replied with a touch of irony and sat down.

"Your life has already changed," Martha said calmly.

"You've taken the first step. Now it gets better. If you're here, Marco must have told you your thoughts shape your reality?"

"Yeah, but..."

"No 'but.' There are only thoughts and things, energy and matter, cause and effect. We are the blacksmiths of our fate. We forge future events in our subconscious. The problem is, most people believe in a cold, heartless destiny. Or that God has a plan, and man must suffer."

"Those people often live in fear of punishment. They think: 'I sinned, so I deserve this.' But the subconscious doesn't understand irony or the word 'not.' It brings to life exactly what you fear."

"It's a trap. I call it the loop of amplified fate."

"But life can be different."

"We shape our future like blacksmiths with hot iron. If you swing blindly, your life becomes random. But if you learn to think consciously, every strike has purpose. Then your life becomes a masterpiece."

"And if God has a plan, it's not one of suffering—but of growth. Maybe your subconscious is the tool through which God speaks to you."

Otto stared at her in silence.

Those words stirred something deep inside him.

A man in his fifties appeared in the doorway.

"Good day. I'm Zibi. You must be Otto?"

"Yeah. Looks like everyone knows me already," Otto replied sheepishly.

"Marco told us briefly how you two met. We're glad you're here. It matters. We love helping people grow."

Zibi and Martha sat with their coffee. The atmosphere warmed.

"We can begin. As I said, we're happy you came," Zibi continued.

"What about Marco? I thought he'd be here."

"Marco once received help too. Now he helps others. He couldn't make it today, but you'll see him again. And who knows—maybe one day, you'll help someone too?"

Otto listened. Still guarded, but curious.

"The most important thing is to understand that what you think affects what happens in your life. The subconscious doesn't joke. It takes every thought as a command. And it acts. Whether you like it or not."

Otto felt something shift inside him. He was starting to suspect that maybe... he had sabotaged himself.

"From today on, start monitoring your thoughts consciously. When a negative one appears—replace it with a positive one. And repeat this until tomorrow:

'By day and by night, everything works in my favor.'

"Especially before sleep and just after waking up. Up until now, your affirmations have been worries and fears. Time to stop that. That's your task for today."

Martha smiled.

"Don't worry, Otto. We all think negative thoughts sometimes. But now you know what to do with them. The universe hears every thought."

Otto drank his coffee. He left still full of doubt, but with something new: a sense of purpose.

On the street, for the first time in ages, he looked at people differently.

Maybe their thoughts were shaping their lives too?

My situation can't get worse, he thought.

That night in the shelter, before falling asleep, he repeated:

"By day and by night, everything works in my favor."

It wasn't easy, but he didn't stop.

In the morning, he woke up...

With the same affirmation in his head.

And you, dear Reader?

Did you remember that affirmation?

"By day and by night, everything works in my favor."

Chapter Four:

Turning Point

Otto stared at the steaming cup of instant coffee served in a plastic mug. The morning in the shelter was noisy, but somehow, after yesterday's meeting with Martha and Zibi, he felt a little more stable. As if a tiny light had turned on in the darkness.

He remembered the affirmation clearly:

By day and by night, everything works in my favor.

He repeated it silently while putting on his worn-out sneakers.

Outside, the sky was gray. A cold breeze reminded him that fall had arrived. People passed him in a hurry, their faces blank. Otto looked at them with a new perspective. Could it be that they too were trapped in loops of negative thinking?

He reached the local job board just before it opened. Among various printouts, one caught his eye:

Help wanted: dishwasher, assistant, general help.

8-hour shifts, food provided, flexible schedule.

Address: Canal Street 117

The address wasn't far. Otto hesitated. He didn't want to wash dishes. He didn't want to serve anyone. He didn't want to...

...but he needed to.

And besides, he remembered what Zibi had said:

The universe listens to your thoughts. But it responds to your actions.

The Restaurant

It wasn't exactly a palace. A narrow place between a pawn shop and a vape store. A faded sign: Benny's Kitchen. The interior? Cramped. Greasy air. A clatter of pots. The smell of burnt oil.

Behind the counter stood a woman in her forties, hair tied tightly back, sleeves rolled up. Her eyes—sharp, but not unkind.

"You here about the job?" she barked before he even spoke.

"Yes. Otto Oldstone. I saw the note at the job board."

She looked him over quickly. Worn jeans, secondhand jacket, unshaven but clean.

"You got ID?"

Otto nodded, handed her his tattered ID card.

She barely glanced at it.

"You ever washed dishes?"

"Not professionally. But I'm a fast learner."

"Know how to take out trash, mop floors, not whine?"

"Yes."

"Good. Start now. Back door's open. Apron on the hook."

No contract. No interview. No promises.

Just a chance.

Otto entered the back room. Hot. Noisy. Water splashed everywhere. Dishes piled up like mountains. Someone yelled something in Spanish from the kitchen.

The First Shift

After two hours, his arms burned. After four, his back ached. After six, he was soaking wet, covered in suds and sauce, but... still standing.

In the chaos, something strange happened. A rhythm emerged. He began to feel the flow. Plates in, rinse, scrub, stack. Pots, pans, buckets. Trash out. Mop. Repeat.

The work was hard, but simple. Honest.

At one point, the cook tossed him a roll.

"Eat. You're too slow when you're starving," said Adam.

At the end of the shift, the manager handed him a ten-dollar bill.

"Trial day. Come back tomorrow. Seven a.m. sharp. You don't show—don't bother coming back at all," said Bob.

Otto nodded. He could barely feel his feet.

But he felt... alive.

As he left, he looked at the sky. Still gray. But inside, something had shifted.

Maybe this was the first brick of a new foundation.

That night, back in the shelter, he wrote his affirmation on the wall above his bed in pencil:

By day and by night, everything works in my favor.

He whispered it five times.

And you, dear Reader?

What brick can you lay down today?

What small step forward can become the start of something bigger?

Chapter Five:

The Four Enemies That Hold Us Back

Otto was doing well in the kitchen. After two weeks, he was hired permanently. Sometimes he spilled something or dropped a pot, but most of the staff liked him, and no one even mentioned letting him go.

The job had one invaluable advantage—it came with food. And since Otto had practiced intermittent fasting for years—eight hours of eating, sixteen of fasting—it was more than enough.

It was a hard time, one he'd rather not remember. It turned out the apartment hadn't covered all his debts, so the bailiff was still garnishing a portion of his wages.

"Awful," he thought. "They took everything from me—and now they're still taking my paycheck."

Then he caught himself. That kind of complaining was a negative affirmation. So he changed his thoughts, just like they had taught him in the meetings:

"By day and by night, everything works in my favor. I am a worthy person. My debts are already paid—in my subconscious."

And you, dear Reader?

Do you have any debts? Hopefully not.

But if you do—remember that affirmation. It can work wonders.

Do one more thing:

Close your eyes and imagine handing an envelope of money to your creditor. See yourself making a transfer. Paying overdue bills and rent.

Do this every night before sleep and every morning after waking up.

And you'll witness magic.

I've experienced it myself.

Weekly conversations with Martha and Zibi were opening Otto's eyes more and more, but he still carried the weight of memories that wouldn't let him rest.

During one meeting, Martha looked at him carefully and without any introduction said:

"Otto, today we'll talk about the four biggest enemies of every person. The first one is... dwelling on the past."

Otto sighed and leaned back in his chair.

"The past... Everyone has one. But what if it won't let go? Some mistakes you just can't forget."

"That's the problem," Martha replied. "The past can be a prison we lock ourselves in. Your subconscious doesn't understand time. It treats every thought as current reality. If you constantly dwell on old events, you recreate them in the future."

"So if I keep obsessing over what I did wrong, my subconscious will repeat it?" Otto frowned.

"Exactly. If you don't interrupt the cycle, you'll keep attracting the same experiences. You can't change the past—but you can cut out what holds you back. Literally."

"Easier said than done..." Otto rubbed his forehead. "Some things just come back on their own. I wake up at night regretting what I didn't do differently. And losing love... that broke me."

Martha smiled gently.

"Have you heard of Neville Goddard and his 'scissors'?"

"No. What's that?"

"It's a method that helped me change my life. Goddard believed there are infinite versions of every person's reality. Our thoughts and emotions shift us between them. He wrote:

'Every version of events has already occurred. It's like parallel universes, and we switch between them through imagination.'"

"Sounds... mystical."

"Maybe. But when I started cutting out traumatic childhood memories and replacing them with positive ones, my life changed 180 degrees. You can treat it as imagination practice—and it still works. The subconscious believes what it sees through imagination."

Otto looked at her with suspicion, his thoughts swirling:

Is this some kind of cult? Neville Goddard, parallel realities...

But then he caught himself. This stuff had been working for him. He promised not to go back to negative affirmations.

These people are really helping me. Why would they lie?

Martha continued:

"Neville's Scissors let you symbolically cut out what hurt you and replace it with a version that uplifts you. It's not about lying. It's about healing. If someone hurt you—imagine they acted differently. That they apologized. Or just left without hurting you."

"You can really change the past that way?"

"Not the facts. But the emotions tied to them. And that changes everything. Even if you can't say something out loud—because someone's gone—say it in your imagination. For yourself. It works."

Otto pondered.

"Like erasing trauma and guilt?"

"Exactly. And not because I read it in a book—but because I tested it on myself. When I started doing it, the nightmares stopped. I began to live. And today I can talk to you without that emotional baggage."

"What about thoughts like 'if only I had...?'"

"That's poison. You won't change anything thinking that way. As soon as a thought like that appears—cut it. Don't analyze. Focus on the now. The past doesn't exist. Only your thoughts shape the future. And those are what really matter."

"Every person has two wolves inside them—one good, one bad," she added suddenly. "You know which one wins, Otto?"

"The bad one...?"

"No. The one you feed."

Otto raised his eyebrows.

He felt something click in his mind.

"So I need to stop overthinking?"

"Yes. Because the past doesn't define you—unless you let it. You can start over at any moment. I did—and that was my first step toward freedom."

Otto took a deep breath.

"I'll try. Though... I'm not sure it'll work."

"But you want to try—and that's already the beginning of victory. The past has no power over you. You decide who you are and who you'll become. Otto—promise me you'll do this."

"I promise," he sighed. Though he wasn't quite sure it was a good idea.

With those thoughts, he left the building. As he walked down the street, he caught and cut off thoughts about the past.

It was like fighting an invisible enemy—one that appears and disappears. Even when you win a battle, it tries to sneak back.

Otto fought it all the way until sleep.

And you, dear Reader?

Which wolf did you feed today?

Are you living here and now, or still feeding on the past?

Remember—you hold Neville Goddard's scissors in your hand.

In the next chapter, you'll learn how to use them.

Chapter Six:

Night Thoughts and Realizations

When Otto lay down in his bed, he began to reflect. The bed was a bunk bed that had long since lost its glory. The shelter he stayed in was a huge room with around forty bunk beds, all occupied by homeless men. Although Otto had come to terms with his situation, he knew he wouldn't stay there for long. It was just a stop—and a particularly uncomfortable one.

Fortunately, only sober people were allowed inside, so at least there was no stench of alcohol. Still, the atmosphere remained specific—forty men in one room made for challenging neighbors.

Otto reached for his notebook and began to write:

“What would I like to cut out of my life?”

One childhood memory immediately came to mind:

“I remember getting a beating from my father for jumping on a haystack that partially collapsed. Mom had to fix it, and Dad came home drunk and got furious when she told him about it. I got the punishment.”

Otto sighed, then closed his eyes and tried to imagine a different version of that memory.

“What if Dad had come home on time—sober, around 3 p.m.? He would have seen me jumping on the haystack with a friend and... joined us. We’d laugh, play, then fix the hay together. Afterward, we’d walk home hand in hand and watch TV together.”

The memory felt too idyllic to Otto, almost unreal.

That wasn’t like my dad, he thought.

But he had promised Martha he would try. So he gave it another shot.

He closed his eyes and imagined the scene again. This time, it worked.

The next memory was even harder.

Otto remembered how his father—drunk and unhappy with the lunch—had thrown a plate of soup against the wall. The soup splattered everywhere. Then he yelled at Otto’s mother, cursed, and the argument ended with all of them, including Otto, being thrown out the door. Pots and plates flew after them.

Otto took a deep breath and began changing the scene:

“Dad comes home on time, eats lunch, and thanks Mom, saying the meal was delicious. He jokes that the soup could use a bit more salt. Then he offers to play ball with me. Later, he starts teaching me how to play the accordion.”

He tried to get into it. The unreality of the scene blocked him at first.

But then he found one true thing in that memory—one single time his father had actually been kind to him. One Sunday, when the house was calm, he showed Otto a few notes on the accordion. He even drew the names of the notes on the keys with a marker.

That memory brought warmth to Otto.

So he returned to the scene with the flying pots and rewrote it.

Dad returns home calm, smiling, content. He eats his meal, thanks Mom, and then says:

“Come on, Otto, let’s play something on the accordion together.”

That could have happened... in another reality, Otto thought.

He recalled what Martha had said about Neville Goddard:

“Every version of events in a person’s life has already happened.

It’s like parallel universes, and our thoughts move us between them.”

Otto wasn’t sure if that was true. He was Catholic. He believed in God, and the Church didn’t talk about parallel realities.

But he had promised Martha he would try, so he kept going—even though this vision clashed with his previous beliefs.

Actually... are my beliefs really mine? he wondered.

Or are they just something passed down by parents, teachers, friends? A child raised Muslim, Jewish, Buddhist, or Catholic believes something entirely different—and each thinks they’re right. So who is?

That was a good question.

Otto kept going. He “cut out” everything that came to mind:

- Bad experiences with girls.

- Humiliations at school.
- Situations where classmates bullied him.

In his imagination, he rewrote it all—he saw himself playing happily with others, even the worst kids from school treating him as a friend.

He moved through high school.

Through college.

Until he got to the moment he opened the restaurant.

And there, too, he made changes:

→ He replaced frozen dough with delicious, freshly made dishes.

→ The shabby décor—became a modern, cozy dining space.

→ The lazy staff—were now responsible, loyal employees.

→ His careless decisions—became thoughtful, entrepreneurial ones.

It was hard to picture all of it. But after a few tries—he did.

And now you, dear Reader:

This is your moment.

Before you move on—pick up Neville’s scissors and “cut out” everything from your past that hurts you.

Or... finish the book and come back here. But do it.

For yourself.

That evening, lying in bed, Otto felt lighter.

The daily worries didn’t come back with the same weight.

And when the nightmares returned—he had an answer.

He repeated the affirmations he had learned:

“By day and by night, everything works in my favor.

With each day, I grow healthier.

Everything always works in my favor.

I love myself.”

And just like that—peacefully—he fell asleep.

Chapter Seven:

Building from Scratch

Working at the restaurant started to pay off pretty quickly. Otto gave it everything he had—he followed instructions carefully, stayed eager to learn, and was always willing to help. Over time, both his boss and coworkers began to notice his commitment.

After a month, he managed to rent a small room in a student apartment. For the first time in a long while, he had a place he could call his own. Sure, it was tiny and he shared the flat with several students, but it felt like a step toward normal life. After work, he'd return there to rest and gather his thoughts.

In the meantime, he started putting into practice the lessons he'd learned from Martha, Zibi, and the rest of the group. One of the key lessons? The art of saving money.

Even with the debt deductions, rent, and a few small pleasures like coffee, dinner, or the occasional pub night with coworkers—Otto managed to save a quarter of his paycheck every month.

Zibi had drilled it into him: if you want to be wealthy, you must save *at least* 10% of everything you earn. That's not a tip. That's a rule.

“Open a separate savings account. And don't touch it—unless it's a life-or-death emergency,” Zibi would repeat. “Put half in a time deposit, the other half into safe government bonds. From those bonds, you can risk 20% on something with a bit more spice—like public company stocks. But never, ever invest in things you don't understand.”

Most people spend whatever extra money they get. A bonus?
— New TV. Tax return? — Weekend in Miami.

“What if everything cost you 10% less?” Zibi asked. “You'd still get by. And you'd have savings to show for it.”

And you, dear Reader?

How much do you save each month?

Do you take yourself seriously—financially, too?

But the biggest change wasn't external. It was Otto's mindset. Every day, he repeated the affirmations he had learned from Martha and Zibi:

“Day and night, everything works in my favor.

I am a worthy human being.

I love myself just the way I am.

It’s only a matter of time before I reach my goals.”

And he realized something else—that goals give life its rhythm and meaning. Ask a random stranger what their goals are, and they’ll probably say, “I just wanna pay the bills.”

But that’s not enough.

If your only goal is to survive, then that’s exactly the level your subconscious will support. But it’s capable of so much more. You just have to program it right.

Martha once gave Otto a simple, though controversial, example:

“Homeless alcoholics always seem to find money for their daily booze. No job, no savings—but somehow they find it. They *believe* they’ll get it—and their subconscious makes it happen.”

It’s not a model to follow, but it shows the power of belief and intent.

Otto began visualizing his goals every day. He wrote them down:

→ Move into a bigger apartment.

→ Pay off all my debts.

→ Buy a new car—and feel what it’s like to drive it out of the dealership.

And he dated each goal—as if it had already happened:

I moved into my own apartment by the end of 2022.

I paid off all my debts by the end of 2023.

I bought a new car by the end of 2025.

Martha reminded him that each date needed to feel real—believable.

And if it doesn’t happen?

Set a new date. Keep going.

What about you, dear Reader?

Do you have goals that truly motivate you?

Have you started using affirmations?

Can you *see* your future with your mind’s eye?

Do it now.

Write down your goals—as if they’ve already happened.

Close your eyes.

See your life changing.

See yourself paying off your debts. Reclaiming your freedom. Sitting in that new car. Standing exactly where you've always wanted to be.

Because that's where it all begins.

Otto also remembered something else Martha once said:

"Every January 1st, Zibi and I write our goals for the year. We fold up the paper, stick it in a drawer, and read it at the *end of the year*. Usually, we hit 90%, sometimes even 100%. Not always the way we planned—but often even better."

Otto didn't wait until the end of the year.

The moment he got back to his room, he grabbed a pen and wrote down his goals—each one with a date of completion.

.....

And you, dear Reader?

Have you written down your goals yet?

Not yet? Then... what are we even doing here?

Grab a pen. Or a crayon. Or the back of a receipt—whatever
you've got nearby.

Write them down. In the past tense.

Close your eyes.

See it.

Feel it.

That's where the magic begins.

Your future self is already smiling at you.

.....

Chapter Eight:

Taming Difficult People

(Without Losing Yourself)

Otto was getting better and better in the kitchen. Adam praised him regularly, and the team appreciated his hard work. But there was one person who always seemed to have a problem—Viola.

From day one, it felt like Otto rubbed her the wrong way. Something was always off.

“Otto, you’re cutting the veggies all wrong again!”

“Careful with that pot—you’re gonna spill something!”

“Can you please do this properly?!”

Though Otto tried not to take it personally, the tension was building.

At the next meeting with Martha, he decided to bring it up.

“Martha, I’ve got a problem. Viola at work keeps criticizing me. No matter what I do, she always finds something to complain about.”

Martha looked him calmly in the eye.

“Have you tried talking to her about it?”

“I don’t think it would help. I get the feeling she just doesn’t like me.”

Martha smiled warmly.

“Otto, difficult people will always show up. But they’re not the ones who matter most—it’s your reaction that makes the difference. Next time Viola starts in on you... just don’t accept her gift.”

“Don’t accept her gift?”

“Exactly. Let me tell you a little story that explains it well.”

A long time ago near Tokyo, there lived a great samurai. When he got older, he began teaching Zen Buddhism to young students. Even with age, no one could defeat him.

One day, a brash young warrior known for his brutal provocations showed up. His method was simple: wait for his opponent to make the first move—then strike hard and fast. He had never lost.

In front of the students, he began hurling insults at the old master. He spat on the ground, mocked him, tried every trick to provoke him. But the samurai stayed calm. Hours passed,

and finally, the young warrior—exhausted and humiliated—left.

The students were stunned.

“Master, why didn’t you respond? Why did you let him humiliate you?”

The master replied,

“If someone comes to give you a gift, and you don’t accept it—who does the gift belong to?”

“To the person who brought it,” the students answered.

“Exactly,” said the samurai. “It’s the same with anger, envy, and insults. If you don’t accept them—they’re not yours.”

Martha looked at Otto with a knowing gaze.

“Sounds nice, right? But it’s not easy. I’ve had to work on this myself many times. But it’s worth it. Think about it—every bit of her anger stays with her. It doesn’t touch you. And you stay calm.”

Otto shrugged.

“Easier said than done...”

He suddenly remembered how, back in his pizzeria days, he once kicked out a customer in a fit of rage because the guy

had complained the pizza was too spicy.

If only I knew then what I know now...

— Stop. Don't dwell on the past! — he caught himself.

Otto went quiet. He closed his eyes for a moment.

Martha's words had landed somewhere deep inside.

Something in him had shifted.

And what about you, dear Reader?

Do you accept “gifts” from others?

Do you let their frustration settle into your mind?

Remember:

No one has the power to hurt you without your permission.

Everyone you meet is either a gift—or a lesson.

Be a gift to others.

“There's one more thing,” Martha added. “A second method.

Use it alongside the first. It's called the ‘as if’ method.”

Otto raised an eyebrow.

“Treat Viola as if she were your friend. As if she liked you, supported you, respected you. Every single day. And repeat this affirmation:

‘I entrust my subconscious with Viola.

Starting today, she is kind, friendly, and helpful toward me.

Our relationship is going wonderfully. Thank you for this change.’

“I don’t know...” Otto muttered.

“Just do it,” Martha said with a smile.

The next day, Otto put it into action.

Viola, as usual, picked at everything.

“Otto, what are you doing? Those carrots are uneven! Too many peels!”

Otto looked at her and smiled.

“Thanks, Viola. I’ll fix it.”

She froze, surprised.

Otto kept using the as if method. Every time she criticized him, he responded with calm kindness. He didn’t argue. He

just kept working—with the affirmation in his heart. Even though sometimes, it made his blood boil.

But after a few weeks... something started to change.

Viola complained less. Occasionally, she even smiled. And one day, when Otto needed help, she came over and said:

“Try holding the knife like this—it’ll be easier. Want me to show you?”

Otto was speechless. Then he smiled—and thanked her.

The Breakthrough

One day, Viola asked:

“Otto, do you think this soup is too salty?”

That was the moment.

For the first time, she asked for his opinion.

Soon, she began to praise his work. She laughed at his jokes. They even chatted after work sometimes.

“Looks like we’ve got a pretty solid team,” she said one day in front of Bob.

Otto felt deep satisfaction.

He had won. Not over Viola—
but over his own reactions.
And that changed everything.

And you, dear Reader?
Got someone in your life who's like Viola?
Treat them as if they were your friend.
Use the as if method—and watch what happens.
Because maybe it's not about changing others.
Maybe it's about changing yourself.
And when you do that, everything else starts to fall into
place.
You can't run away from yourself.
But change the way you approach life?
Now that's a whole different tune.

Chapter Nine

Letting Go of Hatred

That day, Otto sat across from Zibi. He had a feeling this wasn't going to be an ordinary conversation. Marta usually talked about the past—but today, something heavier hung in the air.

“Otto,” Zibi began, “today we’re going to talk about another enemy—one that eats people alive from the inside. That enemy is hatred.”

Otto crossed his arms. A flicker of resistance appeared in his eyes.

“But how am I supposed to *not* hate someone who hurt me? How do I just... let that go?”

Zibi nodded.

“It’s hard, I know. But think about it—who’s really suffering from your hatred? Do you think the person you hate spends time thinking about what they did to you? They may not even remember. Meanwhile, you’re feeding on anger, losing energy, poisoning your own life.”

Otto said nothing.

“Hatred keeps you stuck. Just like dwelling on the past. You cling to it, and your subconscious gets a clear message: ‘I want more of this feeling.’”

“So... if I keep thinking about how much I hate someone, my subconscious will serve me *more* things to hate?” Otto raised an eyebrow.

“Exactly,” Zibi nodded. “And that’s not all. Remember what I told you about energy?”

“You said thoughts are energy—and they come back to us like a boomerang.”

“Right. When you wish harm on someone, that energy doesn’t disappear. It comes back. Maybe not from the same person—but it *will* find a way. And it will hit *you*.”

Otto sighed.

“Okay. So what do I do? Smile at someone who destroyed me?”

“It’s not about pretending nothing happened. It’s about *not feeding* those emotions anymore. People often hurt others

because they're lost themselves. They don't understand how their subconscious works. History is full of examples—inquisitions, wars, violence in the name of 'good causes'..."

"But that doesn't mean I should just forgive everyone and act like it's all fine!" Otto tensed up.

"You don't have to pretend. But you *can* set yourself free. Do you know what happens when people hold on to hatred for years?"

Otto shook his head.

"They get sick. Literally. Hatred is chronic stress. And chronic stress breaks down the body. Depression. Heart disease. Even cancer. Sometimes it starts with a single thought that turns toxic."

Zibi looked Otto straight in the eye.

"Hatred is poison you drink, hoping it will hurt someone else. But it only poisons *you*."

Otto rubbed his face with both hands.

"Okay. Let's say I *do* want to let it go. How?"

Zibi reached for a pen and paper.

“Repeat this affirmation every day until you feel the weight lifting off your chest:

The infinite power of my subconscious frees me
from the feeling of hatred toward
.....

I release myself and from all
negative emotions.

I set free and wish them all the
best.

I bless them and wholeheartedly forgive their
actions.

I rejoice, because I’ve broken free from the
chains of hatred.

Everything is unfolding according to the will of
God / the Universe / Nature—and for my
highest good. Thank you.”

Otto read it quietly.

“You really think this will work?”

“I *know* it will. But not in one go. This is like training.
Repeat it until it becomes part of you.”

Otto nodded.

“I’ll try.”

“That’s your first step toward freedom. It’s not about forgetting. It’s about not letting hatred define you.”

“And if the thought comes back?”

“Then say:

‘I release all hatred toward and I wish
them well.’

Say it immediately.

And if you can—use Neville’s scissors. Cut the scene.
Rewrite the ending. I know it’s hard.
But do it for *you*.”

Evening

When Otto got back to his room and lay down on the bed,
Zibi’s words echoed in his head like a broken record.

He started to wonder—*Do I actually hate anyone?*

Then it hit him.

His cousin. Andrew.

Twenty years ago, Otto had let him stay temporarily in a small house he owned. But Otto left the country for a while. And when he came back, he found out Andrew had taken over the house through adverse possession. Quietly. Legally. And strategically.

“He stole my home. And he made it look like *I* was the careless one,” Otto felt rage bubbling up again.

It was the one person Otto truly hated.

How could he ever forgive that?

He lay still. Reached for a pen.

And copied the affirmation.

Word for word.

It felt almost unbearable.

Every letter hurt.

He closed his eyes and tried to picture the scene:

Andrew returning the keys.

Saying thank you.

They shake hands.

They part peacefully.

It was fiction.

But Otto tried.

He tried again. And again.

He repeated the affirmation six, seven, eight times...

Until finally—

he fell asleep.

Out cold.

And what about you, dear Reader?

Is there someone you hate?

Does that hatred live only in *you*—while they may not even know it exists?

You have two tools:



Affirmation:

“I release all hatred toward and I wish them well.”



Neville's Scissors — and a new ending.

Do it now.

For your health.

For your peace.

For your life.

Chapter Ten

Heartbreak and the Road to Healing

This time, Otto showed up to his meeting with Martha carrying a heavy heart.

It was written all over his face—something was weighing on him.

He sat across from her and stayed silent for a moment.

“Otto, I can see something’s bothering you,” Martha said gently.

“Do you want to talk about it?”

Otto took a deep breath and looked away.

“She left me...” he said quietly. “My girlfriend.”

“I thought it was real. I really thought we’d spend our lives together.

And now... it feels like someone tore a piece of me out.”

Martha nodded with understanding.

“That’s one of the hardest experiences a person can go through.

Some people carry the pain for years after losing someone they loved deeply.

Do you feel like you can’t live without her?”

“...Yeah,” Otto admitted reluctantly.

“Every place, every song—everything reminds me of her.

How do I break free from that?”

“You know, Otto, time does heal—but how much time you need is really up to you.

You can either keep idealizing her and feeding your longing...

or you can start seeing it differently.

Tell me—if you could go back in time and stand at a crossroads,

would you really choose to spend the rest of your life with someone who, in the end, left you?”

Otto hesitated.

“I don’t know... Maybe she wasn’t as perfect as I thought. But that doesn’t change the fact that I loved her.”

“Love is a chemical reaction in the brain, Otto,” Martha smiled softly.

“You can learn to control it.

Everything you feel is amplified by the thoughts you keep feeding.

If you constantly replay the good memories and nurture the sadness,

you’re keeping yourself stuck.”

“It’s not that simple...” Otto sighed.

“I can’t stop thinking about her.”

“That’s why you need to decide to let go,” Martha said, her voice more serious now.

“First of all: get rid of the things that remind you of her.

Put away the photos.

Stop checking her social media.

Limit contact with mutual friends.

You don’t have to avoid them forever—but give yourself space to heal.”

Otto paused, thinking.

“And if I still keep thinking about her? How do I stop that?”

“When the memories come, don’t fight them.

Make peace with them.

Treat them like a closed chapter.

Smile at those moments, thank them—but don’t cling to them.

And most importantly—forgive. Yourself and her.”

“Forgive?” Otto raised an eyebrow. “Why would I forgive her?”

“Because as long as you hold onto resentment, you stay tied to the past.

Repeat this affirmation:

I release all attachment to

I forgive them and set them free.

I wish them happiness.

I now open myself to a new path in life.

All memories of fade into the past.

I know that true love is already on its way to me.

Thank you for helping me let go of
quickly and peacefully.

“Should I say it out loud?” Otto asked.

“You can say it silently—or write it down.

Every time thoughts of her come back, repeat it.

Visualize the two of you walking in opposite directions—
and someone new standing next to you.

Someone ready for real, healthy love.”

Otto nodded slowly, something starting to shift inside him.

“And what if... I want her back?”

Martha paused.

“You can try to attract someone back using affirmations...

But ask yourself honestly:

Do you really want that?

Do you want to go back to someone who walked away—
instead of opening yourself up to something new...
something better?"

Otto didn't answer right away.

"...I don't know," he admitted. "Maybe you're right.
Maybe I should give myself a shot at something new."

"Exactly," Martha smiled.

"Finish this book. Go through the whole healing process.
And then decide.

You might find that the new love waiting for you...
is exactly what you were always meant to have."

Otto looked at her with gratitude.

"Thank you, Martha. You really helped me."

"And that's what this is all about, Otto.

Now it's your turn to take the next step."

Chapter Eleven:

Worrying About the Future – The Trap We Build Ourselves

This time, Otto sat across from Zibi.

He looked fine on the outside—smiling, present—
but something was off.

His thoughts were clearly elsewhere.

Zibi noticed right away.

“Otto, where’s your mind right now?” he asked.

“In the future...” Otto admitted.

“I’m scared. Scared of what comes next.

What if I mess everything up? What if I lose my job?

What if I can’t make rent and I end up right back at the
bottom?”

Zibi nodded with understanding.

“It’s normal to fear the unknown.

But you need to know something:

Fear of the future is a *trap*—

and you're the one building it.
Whatever you fear... you attract.
Because your subconscious doesn't understand jokes.
It doesn't get sarcasm.
And it definitely doesn't understand the word '*don't*.' ”

Otto furrowed his brow.

“So if I think, ‘I don't want to be homeless again’...”

“...your subconscious only hears:

‘I want to be homeless again,’” Zibi confirmed.

“And it gets to work.

What you think about every day...

becomes the program your subconscious follows.”

“But how do I stop being afraid? It just *happens*,” Otto said.

“Fear is a habit.

A mental reaction to uncertainty.

But you can replace it—with conscious thought.

Instead of ‘what if I fail?’—

ask yourself, ‘what if everything goes *right*?’”

Otto smiled faintly but looked unconvinced.

“Sounds nice. But also... kinda like a fairy tale.”

“It’s not a fairy tale,” Zibi leaned forward.

“It’s how the subconscious works.

Picture this:

Your thoughts are a hammer.

And your future is a glowing piece of hot metal.

With every thought, you’re shaping what hasn’t even happened yet.”

Otto went quiet.

In his mind, he saw a blacksmith swinging wildly at molten metal.

“What if I’m swinging at random? In chaos?”

“Then you create a random life,” Zibi said simply.

“But if your thoughts are intentional and focused—your life becomes a masterpiece.”

“What about fate?” Otto asked. “Maybe it’s all already written.”

“If God has a plan, it’s not a plan of suffering. It’s a plan of growth.

And maybe... your subconscious is the very tool God uses to speak to you.”

Silence fell.

“So how do I protect myself from fear?” Otto asked.

Zibi reached for a piece of paper.

“You’ve got two things. First—an affirmation:”

“My future is safe.

I know the Universe/God is leading me toward
good things.

Each day, everything is working out better and
better.

Thank you for a peaceful, secure tomorrow.”

Or the one you already know:

“Day and night, everything works in my favor.”

“Second—visualization.

Every morning and night, close your eyes
and picture your *best possible* future.

See everything going well.

Feel the relief—as if it’s already happened.”

“...But what if things *don’t* go well?”

“Then you’ll handle it.

Because you’ll be stronger.

Fear won’t disappear—but you’ll learn to act *in spite of it*.

That’s what it means to move with faith in a better future.”

Otto nodded.

There was a new spark of determination in his eyes.

“I’ll try.

I’d rather live with hope than with fear.”

“And that’s the most beautiful choice you can make.”

And you, dear Reader?

Are you afraid of the future?

Do your thoughts build tension instead of peace?

Take a pause.

You have two tools at your fingertips:

Affirmations

“My future is safe. Everything is moving toward good.”

“Day and night, everything works in my favor.”

Visualization

Close your eyes and see yourself happy in the future.

Smiling. At peace.

See your dreams coming true.

And if a negative image shows up—delete it immediately.

Do it for yourself.

Today.

Chapter Twelve

Jealousy: The Hidden Handbrake

Once again, Otto sat down across from Martha, ready for the next lesson.

But this time, the uncertainty from those early meetings was gone.

He was genuinely curious about what he'd learn today.

Martha gave him a warm smile.

“Otto, I’m really proud of how far you’ve come.

It’s an incredible feeling to watch someone truly transform.”

She paused for a moment.

“Now tell me... do you ever feel jealous of others?”

Otto let out a sigh and leaned back in his chair, as if he needed support—not just for his body, but for his thoughts too.

“Well yeah... sometimes it’s hard *not* to be.

When others are doing better, have more, achieve more

success...

Isn't that kind of normal?"

"It's normal," Martha nodded. "But is it good for you?"

Otto shrugged.

"I guess not. But it's hard to control."

"I get it. But there's one thing you need to understand:

Jealousy is a brake.

Instead of focusing on your own growth, you're sending the energy of your thoughts in completely the wrong direction."

Otto raised an eyebrow.

"But isn't it natural to compare ourselves?"

"Natural, yes. But also destructive," Martha said gently.

"Jealousy sends a loud, clear message to your subconscious:

'I don't have this. I'm lacking this. This isn't for me.'"

"And as you already know—your subconscious acts like a loyal assistant.

It gives you more of *exactly* what you focus on."

"So..." Otto looked off to the side, thinking.

"If I feel jealous... I'm actually attracting more lack?"

“Exactly. And what’s worse—emotions accelerate the manifestation of thoughts.

So if your jealousy is intense, your subconscious will quickly bring you *more* of what you *don’t* have.”

Otto stayed quiet.

His expression was somewhere between realization and discouragement.

“Jealous people often don’t understand why everything is falling apart,” Martha continued.

“But it’s their own thoughts and emotions that are creating the chaos.

They see every success around them as their own failure.

And their subconscious answers—without mercy—‘You’re right. Here’s more failure.’”

“So what do I do? I mean, you can’t just stop feeling jealous.”

“You can.

You just have to *learn* to replace it.

When you see someone succeed, don’t think:

‘Why not me?’

Instead think:

‘Amazing! If they could do it, *so can I!*’”

“Easier said than done...”

“And easier *done* than you think—if you practice.

Want to know how I learned it?”

“Sure.”

“Back then, whenever I saw someone succeeding, I’d repeat to myself:

‘I’m happy for them, because their success shows that it’s possible for me too.’

I did it so often, it eventually became second nature.”

Otto looked thoughtful.

“So you’re saying... just change the way I think, and I can switch off jealousy?”

“Exactly. But you have to train it.

Every time you feel jealousy rising, repeat this affirmation.

And if the jealousy feels really strong—I’ve got something more powerful for you:

‘I celebrate’s happiness.

I wish them even more success and joy.

I know that my time will come, and I too will have’

Say it with the *intention* to change.

Not by force—but because you *want* your subconscious to work *for* you, not against you.”

She paused, then added:

“There’s one more form of jealousy—one that’s especially destructive:

Jealousy in a relationship.

People who get jealous over every glance, every outfit, every conversation—

they often create exactly what they fear the most.

Jealousy suffocates trust.

And without trust, relationships fall apart.

Or worse—someone ends up *actually* looking for love elsewhere.

Because emotional choking leaves no space for love to breathe.”

Otto lowered his gaze.

“I was jealous once...

of my girlfriend at the time.

She talked to some guy at a company party.

Nothing happened, really—but I couldn’t deal with it.

And I think I scared her off.”

Martha looked at him with understanding.

“Jealousy is a sign you don’t feel ‘enough.’

But *you* already know your worth.

Now you just need to believe it—every day, from your heart.

Then you won’t *need* to keep watch over anyone.

So many relationships fall apart because of toxic jealousy.

You simply can’t live like that in the long run.

Love may not be enough if trust is missing.”

Otto took a deep breath.

“Alright. I’ll give it a shot.

Can’t hurt to try.”

And what about you, dear Reader?

Do you ever feel jealous?

Does it steal your joy... and clip your wings?

Remember—

You have the power to change that.



Affirmations:

“I celebrate their happiness, because it means success is possible for me too.”

“My girlfriend/boyfriend/spouse is loyal to me.

I trust our love, and it brings us deeper connection every day.”

Repeat the one that fits your moment—
and watch how your inner world starts to shift.

That day, Otto had come to know his four greatest enemies:

- ✓ Dwelling on the past
- ✓ Worrying about the future
- ✓ Hatred
- ✓ Jealousy

At the end of the lesson, Martha smiled.

“Now you know how to face them, Otto.

Start putting these changes into practice—
and just wait and see what happens.”

Otto looked at her with gratitude.

“Thanks, Martha.

I think I’m starting to get it.

What this is *really* all about.”

“Well done, Otto,” she said softly.

“Now it’s all up to you.”

As he stepped out of the old building,

his mind was spinning with thoughts.

But he knew one thing for sure—

If he could conquer these four enemies,

his life *would* change.

It wouldn’t be easy.

But maybe that’s the whole point...

Chapter Thirteen:

Zibi: What Real Strength Looks Like

The evening was warm. Otto had just finished reading the final chapter of a book when his phone rang.

He heard a familiar voice:

“Otto, would you take me out for a walk? Down to the river?”

When he arrived at Zibi’s place, he saw him already waiting in the doorway—seated in his wheelchair, dressed as sharply as ever, with the same quiet calm that didn’t quite match his age.

There was something monk-like about Zibi... and something computer nerdy too—wisdom mixed with dry humor and a grounded mind.

“Hey there,” Otto smiled. And a few minutes later, they were rolling together toward the riverwalk.

They walked in silence for a long time, letting the stillness say everything.

Finally, Zibi spoke.

“You know, Otto... it’s funny.

For ten years, I didn’t leave my apartment.

I have muscular dystrophy—muscle-wasting disease.

And I lived in a building with no elevator.

The balcony... that was my entire world.”

Otto looked at him in disbelief.

“Seriously?”

“Seriously.

I sat in front of a screen, fixing people’s computers remotely, pretending that was enough.

But inside... I felt like a corpse.”

They stopped at a bench overlooking the river.

Otto sat down. Zibi stayed in his chair, perfectly at ease—as if that very spot had been waiting just for him.

“One day, a client asked me something that hit hard. She said:

‘Zibi, you’re so wise. Why are you locked up in that apartment?’

And I didn’t have an answer.”

Otto listened, completely absorbed.

“Then someone handed me a book by Napoleon Hill and C.W. Stone—*Success Through a Positive Mental Attitude*.

At first, I thought, oh great... more American self-help fluff. But something clicked.”

“What exactly?” Otto asked.

“That I wasn’t disabled in my *mind*. Only in my *legs*.

And your mind can take you much farther than your legs ever could—through imagination.

I realized every so-called limitation... was just a thought.

And I wasn’t doomed to a miserable life.

I grabbed life by the horns.

And slowly, things started changing.”

Zibi looked up at the sky for a moment.

“And one day... the world kind of ‘spun around.’

My family—and I helped push for it—decided to move to a ground-floor apartment.

Later we installed a ramp so I could roll out onto the yard by myself.

Do you know how *beautiful* that felt?

Some people dream of millions...

Others dream of just moving a few meters on their own.”

Otto was mesmerized.

“What happened after that?”

“The world didn’t fall apart.

And I didn’t break down.

Quite the opposite—I started living like a completely healthy man.”

“And then?” Otto pressed gently.

“Then I took another step.

I applied to study computer science—at a school that only accepts a handful of students a year.

I got in.

My final thesis was so good, the dean said, ‘Don’t give them the full version. They’ll publish it under their name, and you’ll lose your rights.’”

Otto stared at him in quiet awe.

“I’m telling you this, Otto, because *you* have something I didn’t: health.

You’ve got a huge head start.

You’ve got so much to offer the world. Don’t waste it.”

Zibi took a long breath.

“Today I run an IT business. I have a wife. A son.
We moved again—to a bigger place.
And you know what I say when people ask who I am?”

Otto looked at him, curious.

“I say: ‘I’m just a regular guy. I just happen to be sitting in a wheelchair.

But hey—don’t we all have to sit *somewhere*?’”

Otto burst out laughing. It was *so* Zibi.

“I’m visualizing health now,” Zibi added. “And I’m getting better at it.

Even more—there’s now a drug for my condition.

A few years ago it was untreatable.

Sure—it costs millions. But I’ll figure that out too.”

He looked Otto in the eye.

“Always trust the power of your mind—not your limitations.

They might seem big... but you *can* overcome them.

Your thoughts are stronger than you think.”

Otto swallowed hard.

“Thank you, Zibi. I needed that. Really.”

“I know.

Because the worst thing isn’t losing your legs or arms.

The worst thing is being *trapped inside yourself* and not *really* living.

And you, Otto... you’re just getting started.”

Otto lowered his head and nodded.

“Thank you again, Zibi.”

And you, dear Reader?

Are you focused on what you *don’t* have—
or on what you *do* have and *can* do?

Remember:

You already have the power to change.

Harness your imagination.

Support it with affirmations.

Even the ‘incurable’... can become curable.

Part two:

A Millionaire?

Seriously—Me?!

Dear Reader,

I'm truly glad you've made it this far.

I hope the life-changing tools and truths shared in this first part — *The Truths of Life* — will serve you well and help you fulfill your dreams.

And if you're currently going through a tough time, may these insights guide and uplift you.

In Part Two, thanks to Martha and Zibi's guidance, Otto becomes very wealthy.

And in Part Three... that's a surprise.

This book is meant to inspire people to create the life they truly desire — and to warn them about the hidden dangers that often lie just around the corner.

I would love for you to be a part of its journey.

That's why I welcome your feedback.

Let me know if anything felt unclear, unrelatable, or off-putting. Your perspective truly matters.

Sign up for my newsletter on my website, and you'll receive upcoming chapters the moment they're ready.

You can already pre-order the full version of this book on Amazon:

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100% of the profits from this eBook will go toward spreading its message and helping more people around the world.

Thank you so much for your support. And don't forget to send your thoughts.

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With deep respect,

Christopher Nalepa