



# *The* ARCHITECTS *of* DESTINY

## PODCAST

*EPISODE 13: New Wealth for the New Earth with Special Guest Keri Norley*

**RIYA LOVEGUARD:** Welcome to the show, Keri, and thank you for accepting our invitation with the Architects of Destiny Podcast. It's a pleasure to have you, the Wealth Alchemist to talk to us about new wealth in the New Earth. Welcome!

**KERI NORLEY:** It's so great to be here. I'm very excited to be on your show. I love the concept of the show. Talking about the New Earth. There are some amazing guests on here already in conversations, so I'm looking forward to seeing where it expands and to being able to help support your listeners.

**RIYA LOVEGUARD:** Fantastic! I wanna get started by introducing your story, because you come from a wealthy background. Your family had means and this kind of prompted you to pursue this journey of teaching others and helping others to work with their energy and with their mindset in order to attract wealth, so can you tell us a little bit about what you've learned growing up in a wealthy family and the lessons that you've carried through to your adulthood and also lessons that you've taught to your clients and students?

**KERI NORLEY:** That's a loaded question. That's a great question, and yeah, I'm happy to share. It took me a long time to begin with, to

actually be able to share my story around my family, my history, and my experience of money because interestingly enough, for a long time no surprises, people would look at me and say they can't resonate with me." You know they would. It wasn't even me. They would just generally say I can't resonate with people who have money. And it would hear all the stories 'cause, you know, I just keep my mouth shut and listen to people and hear all the stories about how people with money are bad. Rich people are evil – all the stories that people have in their minds about money being bad.

And so generally speaking, especially once I moved to Australia... So originally, I'm from Chicago area. And then move to Australia and was there for 15 years. And when I moved to Australia because a lot of people where I grew up knew who my family was. My grandfather was the number one Chevrolet dealer in the world from 1936 to 1986. He sold one million cars and he created fleet car leasing, which still today, is one of the top fleet car leasing companies in the entire world. And so, people knew my family, people in my area knew who I was.

So, when I left, I left. And I could hide, and I didn't have to be somebody that people would know who I was. And it's not like celebrity fame of like, uhm, you know, I'm not J-Lo when I would walk around, but if I was with my family, people knew. And you couldn't drive around Chicago without seeing my grandfather's name on the back of cars everywhere.

So with that said, when I left, I went the other opposite direction. You know, I went into the world of figuring it out for myself. I wasn't given everything on this silver platter in that way. And I just lived my life and with people didn't really know. And so eventually, though, I got to the point where I was just like, I sorta do my own money mindset work and I was struggling, because every money mindset program that is out there that I have found – tell me if you find one somewhere else because I haven't seen it I wished it was there, I prayed for it that's something –

**RIYA LOVEGUARD:** It's from rags to riches! How to make money --

**KERI NORLEY:** Yes! How to make money, right? And every money mindset program is around “If you have nothing and how do you change everything,” But I'm like, I don't have those same beliefs. I didn't believe that money was bad. I didn't believe that people with money were evil or bad people. I love my family. So that's like saying to me like, “Oh my God, I am terrible person, and my family is terrible.” Like, no, that's not true. And I also know that historically speaking, anyone who gets an inheritance or lottery or somehow receives a lump sum of money within two years, 70 to 80% of those people, not only is it gone, that they spent it but a lot of people end up bankrupt right?

**RIYA LOVEGUARD:** Oh, yeah. I've got a personal story about that because this kind of sometimes carry even from generations. My husband's family actually won the lottery. His grandparents did, and they left a little bit of this distributed throughout the family, but, you know, part of the family lost it on Stock Exchange. We, in the end invested in business, and the business went bust and then we discovered the whole energetic reasons for why this happened, but that's, you know – there's a big story which we've told on another podcast, but that's exactly what happened because people are not used to it. And sometimes it also happens when you actually make it yourself, so it's not some kind of windfall, but you go to it and then it's like, urgh –

**KERI NORLEY:** “What do I do with this?” –

**RIYA LOVEGUARD:** Yeah! So uncomfortable.

**KERI NORLEY:** Right. So that's where I started down in my journey with money and mindset stuff and I really had to do my own personal work to figure out because I was like, the last thing I wanna do in my life is take this beautiful and inheritance, a lot of which I have not received yet, like it's not mine in my hands yet, but I know it's coming. Right. And the last thing I wanna do is be that person who spends it. I want to be the third generation who takes that and, you know, increases the legacy. And how can I take that legacy and make it even greater in my own way? And there's so much to that 'cause. It's my own way. Like, how do I do this?

And so many times in legacy things, it's like, "Oh, it has to be the family's way or, you know, we have to be part of the family business or whatever that is."

So, like, how can we take? It was my personal mission, right? I don't want to be that person. But then as I started diving into it, I was like, "I could help trust fund babies. Other people like me." Because they would resonate. When you go to the financial planners, the world, they would tell you that the trust fund babies are some of the most pain in the ass clients because they haven't understood this. They didn't actually learn how to grow and hold wealth. It's not part of something that necessarily is taught.

And then it didn't quite work the way that I wanted to in my business. And then I expanded it to entrepreneurs because the same thing as you just said, as we grow our businesses, then we tend to have more money. And what I've seen anywhere from people with six to seven figure businesses that at the end of the year they can have nothing to show for it. And I'm like, "How is it that you were making seven figures and you have no money to show for it? Oh my God. Right?" And so this is where I started to really start to look at it.

So, there's a lot of people who teach manifestation work, but there's not a lot of people who teach generational wealth and how do we take this money? How do we energetically learn to hold the money while also being in flow? Like this is an interesting piece because we're either in scarcity and deeply holding on to it like, "Hold it, hold it, hold it, don't let it go!" or these people who will go to the overflow of a sudden, and they're like, "Oh my God, this is amazing!" And it just goes right through.

So, there is a chance to find the middle and it's definitely a part of my journey. It's part of what I help other people within this and in the energetics of it. And then eventually I ended up writing my book, *The New Wealth* and I broke it down. So, I talked about magnetizing, but it's holding your wealth and leaving the legacy to start to breakdown these aspects. And from that book, the multilayered piece to it was looking at if we have the ability to hold our wealth and we have the ability to look at

creating legacy wealth, then it also becomes infinite abundance. How can we actually create infinite abundance. And so, I was in this world of infinite abundance and like daydreaming about it, and it was a daydream, really, because at some level, it's also kind of like, "I don't know, is that true? Is that real?" And then I'm like, it's sitting here in this Quantum Field conversation, "Of course it is! Everything is possible!" So, of course that can happen.

So that's when I started to also look at the crypto system. And the crypto system to me, which at the time when I was looking at it, it was a very very volatile space. And I reached out to some crypto mentors that I have, and I was like, "Can you guys help? Can I refer to you in the book in case people wanna come into this world?" But it still wasn't the answer until I found DeFi, which is a part of the crypto space. And it is the borrowing and lending where you can actually take your money, put it in like an asset and see compounding interest growth.

So, it's a stable asset that grows and all of a sudden, everything landed in my body. And I was like, "Oh my God, it's already here." And so for me, when you ask me some of the lessons, to me, it's a lot about how do we energetically expand to be able to hold our wealth. To able to grow it. And now we have a system that allows us to break free of the corrupt banking system, move into this as we talk about the New Earth – I call it the New Wealth – But the New Earth up and we move into this new aspect like there is now a financial system that is here that is being built that will allow us. To have a completely free decentralized – I say free as in freedom – decentralized banking system.

I'm kind of also of that... if we're in the Quantum Realm, I kinda go to like, "Do we need any of this at all?" And my human self likes money, likes to know that I'm safe and that there's money behind me and then I'm gonna have roof over my head and yadda yadda. But in the Quantum Realms, do we? Do we need any of that? So, I don't know if it's the be all, end all, I don't know if it's like some gateway into some other thing, but right now it's this really beautiful place that I love teaching about and exploring to

help people to be able to literally create infinite amounts of abundance. So that's like, I'd say, the overview, if that helps?

**RIYA LOVEGUARD:** It really helps. There's so many rabbit holes we can go through from this overview. So, let's start with the decentralized new quantum financial system. That is, I can tell you passionately about it – and you were right. You know, I connect to many different galactic races and. I know that many of them don't have – actually none of them have a financial system and economy as we know it. It is this infinite abundance where, Arcturians as being prime example, where everybody gets what they need. When they need resources for research, they get research. When they get need resources to train as a pilot, they get a spacecraft. Whatever they need, they get. They manifest from the Quantum Realm.

Here on Earth, we haven't been really conditioned the same way. In fact, most of the population have been conditioned into scarcity. As you yourself have noticed, when you were exploring various, you know, mindset programs. You are in a very small minority. But before we start talking about mindset and all of these personal aspects of finances and how we can create this infinite abundance – I love the word “infinite abundance,” by the way. It's got a nice ring to it – But before we get into it. Let's paint more of a global picture. Tell us a little bit more about the details and nuances of this new decentralized financial systems, because to some of our listeners, this may be all new. And if you can just highlight some differences between what we've got at the moment, which we kind of on a deep level know... it doesn't work. There is no fairness. There is this ever increasing mountain of debt and there's a lot of power and control built into the very fabric of the system so how will this new system be different?

**KERI NORLEY:** Such a good question, and I do love talking about it because a lot of people, for me, when I talk to a lot of people around this space, the initial response tends to be, “Oh, it's a scammy investment place, and I don't know about it, so I'm not gonna go there.” And so, the reason that I love sharing about it is because it is so much more than that.

Like crypto, the blockchain, decentralized finance will revolutionize the way that we will do many, many things on this planet. And so, to start with, if we just look at decentralized finance in of itself, which is actually separate, uses the blockchain, so let's explain because a lot of people don't understand even just these words. So, the blockchain in it of itself is a ledger and that basically all that means is, it tracks numbers. So, like if you're an accountant and you were to sit down and you go, "Okay, this is what we've put into the banking today. This is what we pulled out." And it has black and white, these are the numbers, right? But they can all be fudged when you are in the real world right now.

So, we see a lot of businesses and companies who are like, "Oh, look, we're in the black. But look, we've got all this debt over here that we're just not telling you about," that would actually put us shit tons into the record. So, once it's been done, they can put it back.

With the blockchain, nothing can be changed. It is an unchangeable place, and it is completely transparent. So, where we can't see what's actually happening in the government right now, we would be able to watch everything on a blockchain if they had to stamp things and move things and we would actually be able to see completely, fully transparent. What is going on and where our money is going, which is in and of itself its own revolution of trust and accessibility to knowing what's actually going on with our money 'cause money disappears all the time from the government. We don't know where it goes, right?

So, besides that, if we then take that and we look at decentralized finance... So, like I said, decentralized finance is or "DeFi" is what it would be shortened into is its own little section of the crypto space. So, most people know things like Bitcoin, maybe ETH. I'm sure, over the year you've heard about Dogecoin, and those are these really volatile assets that go up and down in the way that I can explain the difference between these two and try and take this to like what your mind will understand in the Fiat world – The Fiat is our current banking system – These are much like a stock market, right? They go up and down. We wanna research them as if I

was buying a business because each of these assets, what they have a different purpose, has a different reason. There's a project behind it.

So, you're wanting to know like, "Do I wanna be a part of this? Does this have utility? Is this going to be helpful in the world?" And so just like you were getting to the stock market, you'd be like, "Okay, is this gonna be a viable business that I wanted to invest in?" So, it's similar to that.

Whereas DeFi, this other little space in here is much like the banking system.... So, in our banking system, for most people, you probably don't even realize this because, I know it's been a long education for me on the current system to be able to understand and be able to map you guys to this other system. So, in the current system we have in your savings accounts right now, you'd be lucky to be making .5% is the highest I have seen. Most people are sitting at about .1%

It's next to nothing that you're making in your savings account, but your money is sitting there, and the bank takes that money and it loans it out. So, as it loans it out, whether it's on a mortgage, a business loan, a personal loan, credit card loan, they're making anywhere from what? 4 to 24, 28% interest? From that, we're making .1 to .5% interest. Nothing. The banks take the rest of that, and they make either profit or they're running their business, right? They obviously have to run their business too.

**RIYA LOVEGUARD:** There's obviously more to that, because not just what's actually on your deposit, right, they loan, you know to the 9th degree.

**KERI NORLEY:** That's right. They can loan it out nine times, and as of the last couple years, they have to hold 0 percent of that. So, they held nothing. If we were all to go and ask the banks to release our money right now, the banks would be screwed 'cause they do not actually have all of that money. It's a big problem, which is how we gonna end up in collapses. That's how we ended up in the global financial crisis before they did not have enough money to actually provide for the loans that they had out. And now, the thing that you guys need to know and think about is

back in 2008, when we had the global financial crisis, the banks were bailed out by the government when they didn't have enough money.

Since then, the government got smart. They didn't want to have to necessarily do the bailing out next time. So, they've now made a bail in laws that says that if the banks need to freeze your assets to utilize them, they can freeze your assets. So, if you have money sitting in a bank. It's not safe. They can freeze your assets. It has happened. It's happened in Cyprus and Greece. It's happened around the world. This is not something that is like, unheard of to happen. And you could go to the bank and get your \$100 out to buy your food and you won't be able to.

And so, when we start to look at that, then we start to look at, well, decentralized finance, right? And so, now we have this, a space where we have borrowing and lending within the crypto space. So, somebody can borrow money – I'm not going into the technical details, I'll give the overall for you to understand this – But somebody can borrow money and I ultimately put it into a pool or bank, right?

I put it into a pool, which is like a big pool of money and much like my money sitting in a savings account at the bank is lending out. And I don't have to know who the person is that lends it out. I don't need to know the loan arrangements or know the person. The same concept in the DeFi space and my money gets lent out. And I make the interest, so we become our own banks and we eliminate the middleman. And through that, the interest rates that we can get plus we also get compounding daily interest, which is something that until this point in time has only been for the banks, so you guys might get like if you're in a CD, you might get your interest and gets paid out after three months if that's the CD. If you're in a savings account, you might get it monthly distributed.

There's no way anywhere that I have seen in the fiat space that you are going to get daily compounding interest. So, every single day, for those of you who are the spiritual people of this world, and I know if you've been manifesting, you're probably like most people that I've heard. And one of the things you repeat to yourself is, "I make money every single day. Every

single day, money shows up in my account.” Right. I'm sure we've heard that many times before in our minds and our manifestations. This is actually how it happens. You can be asleep, and your money will show up. You can be out partying and your money will show up. You can be out meditating and playing with your crystals and your money will show up every single day.

So, this is how this works now and we can then start having stable assets that are making compounding interest daily and we become the banks and this is like the beginning of what is here for us in this space and it excites me because it brings power back to us as the people.

The whole blockchain space, the whole crypto space. I could go on for hours about the importance of what this is going to do for the world outside of this, but this in and of itself – and I will say it is one of the reasons it is so important right now is especially, I'm sure anyone who's listening to this, notice that everything is getting more expensive.

Inflation is going up like crazy. I mean, I saw the statistics 6.2% here in the states. I've seen 10%. I've seen 12 or 13% in Germany. But the reality is, I walk outside the door and I know that the petrol prices, the gas prices are up at least 50%. There were \$2 last year, they're now \$3.20 right, like just look at this, I walk through the grocery stores and all of a sudden the packaging is shrunk and I'm paying the same or I'm paying a little bit more.

Our electricity prices, everything is going up. So, if our money isn't making minimally 6.3% then my money is going backwards, sitting in an account. I know a lot of people who want to stick their heads in the hole about this. And they're like, “Oh, it's just gonna go away. It's gonna get better. I don't know what to do.”

And especially entrepreneurs, I see it all the time... “I'm too busy to deal with that. I just wanna focus on my business.” I'm like, do you realize how much money you were leaving on a table or how much you're screwing yourself by not paying attention to this and your money is going backwards every single day? The more that you do not pay attention to

what's going on in the global financial picture, that you have to learn to be able to keep up with and to be able to empower yourself to have financial sovereignty. And this space ultimately gives us that full sovereignty.

And as we go through this, this shift into the New Earth into this New Wealth, like we're wanting to decentralize from governments. We're wanting to look at all of the corruptness. It is showing up as the veil comes down. We're seeing this darkness; we're seeing the things that are not working for us. And this gives us a way for us to be sovereign in that nobody literally can access, when I start teaching DeFi to people, like literally no one has access to your money except for you unless you give it them.

**RIYA LOVEGUARD:** I see a big problem with it. The problem is the collective and individual mindset. Because I'm listening to what you say. It's such an incredible picture you're painting, and I know on a deep level we are heading this way as a collective as the Earth...this old system is not gonna survive. I feel it in my bones and every fabric of my being. I know that the fiat currency is not a matter of "if," it's a matter of "when" it collapses, and we will move to a new system.

However, when you hear about this, and obviously this centralized option that you've just described is one reality, but there is another which is, actually more control and you know all the central bank, tokens and stuff like that. And the reason we want to focus on the mindset is that our mindset will determine which system eventually wins, and I can see there is a there's a big challenge for us as humanity and for us as individuals in this... "this is too good to be true,"

I'm listening to you like, oh my goodness me, you're describing this beautiful, beautiful reality. Beautiful option. I know there is someone out there listening to this thinking to himself or herself, "How is that even possible?" You know, because we've been conditioned to that scarcity. We've been conditioned to non-sovereignty, to lack of control.

So, my question to you is, how can we, as awakening souls, as people who want sovereignty, who want freedom, how can we shift into a mindset that matches energetically this new reality? This New Wealth. Because otherwise, if we don't, then we're gonna be stuck in even more control and scarcities. So, have you got any bits of advice because, you know, it's not just a case of, "Okay, I'm gonna now move my money from my bank account to this decentralized exchange." But if I don't feel comfortable and secure with it, that's not gonna work. So, how do I get a feeling secure within my mindset?

**KERI NORLEY:** Such a good question. I'm gonna take this in two parts because I wanna actually emphasize the thing that you said is the shadow side and you bring a really good point to it. One of the reasons that I share this message is because there are central banking digital currencies coming and I want to be the one who reaches you first before you trust the other one. And you are 100% correct. We have central banking digital currencies coming. Last week, India announced theirs will be coming sometime either this year or next year. China already has a digital one that is being trialed. The United States is working on it. There's plenty of countries in Europe are working on theirs.

So, this is not a matter of "if," it's just a matter of "when" they will start showing up. And so, the thing is that if I explain this from a big picture, these are all coded, right? Basically, anybody who can code information can code a currency, can code an asset. And so, these central banking digital currencies, we can code anything we want into them, which is also something that we get to look at when we're deciding what projects we want to be involved in – depends on how they've coded things.

And so, with the digital currencies from the central banking, my fear and my assumption and my guess is they will be more control. And so, the things that we get to look at in this space is they can actually say, they can code it to say, "Once this person has \$10,000 in their account, they get no more money in here." "Once this person has spent \$1000 in their groceries, they don't get to spend more money in the groceries." "Once this person hasn't been – " who knows? It will be whatever they decide.

**RIYA LOVEGUARD:** Yeah, it can even be like, "You can't buy... I don't know, meat or cigarettes or whatever, you know. Or "You've just exceeded your fun budget for this month. No more spending on personal care."

**KERI NORLEY:** They can code it to do whatever the heck they want. The other piece of it is, now, in a decentralized format right now, you could take anybody's wallet, which is a bunch of numbers, and you can go because like I said to you to begin with, the blockchain is completely transparent. So you can go and you can find a wallet and you can literally find people who are multi-billionaires or millionaires, you can actually see their numbers. You don't know who it is. You can see where they've spent their money, how they're investing, what they're holding. If you're not smart about the way you do this, you can literally see everything that's happening.

So, by the government actually taking these tokens, what they'll do is they'll say, "Cool. We're gonna send you money, i.e. over these last few years, we've been receiving money from the government, as you know, through COVID help and stuff. We've received it through checks or bank accounts, however, they've sent it to you, but they don't have access to that. Now, with these central banking digital currencies, they'll say, "We're gonna scan this right to your wallet." You just have to give them your wallet information by you giving them their wallet information, they have now just seen. This is Keri. This is her wallet. I know who Keri is. I know her wallet. I can now go find out every single thing she is spending her money on. Everything. You just given them access to literally see your entire spending, savings, growings, whatever you're doing.

And so these are the things that we have to be aware of because there is a shadow side and it doesn't have to be that way. You can be smart about it. You can receive the money and still be smart about it. And you can also not be a part of it and go into the world that is actually decentralized where you do not actually have to be a part of that. And that's first, I agree with you, there's a shadow side to this.

Number two, you asked about "too good to be true." So, I thought the same thing. And if you guys go seriously on my podcast, my podcast is called the Wealth Alchemist Podcast. And my third podcast is with my mentor Roscoe Patterson, and we talk about DeFi. We dive deeper into DeFi and how this all works. I asked him on the show, I was like, "Why do more people not know about this?" And my first question to him, when I first start learning about it is like, "What is the biggest risk? This can't be. This can't be real, right?"

Like I had the same question. I was like, "How in heavens name do more people not know about this? Why is not everybody in it and what's my biggest risk?"

"Well, your biggest risk – "and he told me this straight up – "the biggest risk is that you will lose your money. Your biggest risk is you become financially sovereign and when you become financially sovereign and you hold your money in this space, then if you mess it up, if you give your details to someone, and if there's and there's scams are out there, all this kind of stuff that you can be wiped out." It is the biggest risk, right? But our sovereignty, our freedom, comes with risk and responsibility, and this is why people will either have hesitancy to coming in because they don't trust themselves and they don't feel safe in their own ability to actually hold their money, and it only will happen to shift your mindset when you do it.

I watch people who are in fear, and it can take literally months to get them into this space. I've watched people who will come in overnight. I see all of people's shit as they come up into this space because it will bring your stuff up. And the way to get over it is do it. And when you start seeing that money show up every single day, you're going to be like, "Oh, she's not kidding."

And then all the sudden, you have more and more belief and it doesn't mean that you take your entire life savings. When I did this, I put a couple grand in first. I was like alright, I had like 5 grand, I put in first. I was like, "Okay, let's see if this works." I was like, "Oh wait, it's working." And then I

put a little bit more in. I was like, "Wait, it's still working." And then I was like, "Alright, I'm in."

I had to also educate myself and I think this is the other piece of this mindset. It isn't too good to be true. It is real. This does exist. I can tell you, I have now been making money for over a year now. It's showing up every single day. It works great, so it's not too good to be true. And the piece to get our head around is like, "What is it for me to be sovereign?"

When I was listening to your call with Abby, the accountant, you guys were talking about sovereignty as well, and sovereignty is a big word. Like, if you actually sit with this, what does it mean to you to be sovereign? And I think when we start to look at money and wealth, it goes beyond our actual like how much cash we have. To me, sovereignty is that I can fully sustain myself in any way, shape, or form. I now am at the point of like, oh, what are we gonna do about food because? That's another issue that we have coming with supply chain issues and all this kind of stuff and GMO's and all the things that they're trying to do to dumb us down with all of these things, right?

And so, how are we going to be sovereign in that? What does sovereignty look like for you? And then when you start to dig into that for yourself, then the only thing I can say to you is, start taking small actions. Start educating yourself, because that's gonna be your way around – mentally overcoming this. Because to me, what I see is that when you start to look into this space and you start to understand it from that bigger picture of what this actually is, beyond that up and down investing thing, you're gonna start to see freedom.

I don't know about you, Riya, when you started to look into all this, it's kind of like... There's a big freaking fire hose and you just start drinking the water down and hoping you get some of it.

(Laughter)

**RIYA LOVEGUARD:** I think this whole world of Energetic and Quantum Field is like that when it works, it's just like magic. And I have to pinch myself, as I do energetic work and then instant shifts happen in my reality and something happens to clients I work with and we're like, "Does it really work like that? It's like magic!" What helps me is that I kind of never lost belief in magic. I've always been a big fan of all the fantasy books, and mythology. And we're seeing this, this world of magic coming into every area of our existence. The Quantum coming to the financial system too, as well as others. So, I feel like perhaps the first step is like you say, educating yourself and being open minded. I'm gonna ask you to send our listeners to your space and to explore more. In fact, you know, let's do it straight away. If people want to explore more, where can they find you? You've got your podcast, the Wealth Alchemist, so that's probably a very, very, very good place to start that financial education.

**KERI NORLEY:** And I've got my book, it's called "*The New Wealth: Magnetize Abundance, Hold Your wealth and Leave A Legacy.*" You can get it on Amazon. And I haven't entered crypto training. It is free. It is free for the time being, as we sit here and record this episode, I don't know how long it will be free, but right now, you can go to [kerinorley.com/cryptointro](http://kerinorley.com/cryptointro) and you can come in and check that out and it's a deep dive. I mean, it is actually about it's over three days, and I do about an hour and 15 to 30 minutes content each day, all around this whole space talking about crypto, what is the blockchain, NFTs, DAOs, like another thing that we can start to look at and it's one of my favorite things. And I remember actually something came up, about the accountant, over exactly what you said. I wish I could remember... but around communities, and being able to just ... be able to have our own say around things. And the DAOs are these Decentralized Autonomous Organizations. So, on the blockchain, again remember the blockchain just literally holds information and data, right? And so, we can start to have votes that can't be tampered with, that are totally anonymous. And this is what we'll start to see as communities developed that will have these autonomous organizations that are decentralized.

And so you could be like in a in a beautiful community of people, we all live together in, a housing situation, right? And we're all growing our food together and all that kind of stuff... and we created DAO and then instead of knowing that my neighbors, the one who voted against me, then being pissed off because my neighbor voted against me, because that's what we see in the reality of humanity, right? They're going to be able to vote anonymously on the blockchain, totally with the inability to be able to change anything and we'll be able to run and manage communities and we can do the borderlessly and we can do this within our small communities.

So, like right now, my mentors created a Sync DAO. So we'll be able to vote into how we want to all grow this money together and, you know, getting anywhere from 15 to 30 percent, 40% compounding interest rates. So, all people all around the world already becoming part of this, this DAO. And so we'll start to see these types of things. So I did dive into a lot of all of this kind of stuff in the intro crypto so it's [kerinorley.com/cryptointro](http://kerinorley.com/cryptointro) if anyone wants to understand more about the web 3.0 stuff and all that kind of stuff, and of course there's paid things you can always reach out for.

**RIYA LOVEGUARD:** So are we going to link to all of these beautiful resources in the podcast notes and on the website? Because you know what I what I feel is that it's so important that as we are upgrading ourselves energetically. We're seeing this vision of what the world can look like. We refer to as the new Earth, but it's also so crucial that we've got the infrastructure, the knowledge systems to back it all up. And then we familiar with it, because these are like tools that we need to learn to use otherwise. You know it's gonna be chaos. So. So we, we we don't want to be left out and you know, be like, oh, that's what is. What is the what is the blockchain? What is it NFT. And I feel like a lot of people feel like they're in a limbo now. We are waiting for this old corrupt system of power and control on every level. To die a death and and it's already dying. We we can see it. It's just clinging onto life. It's kind of like, you know, trying trying to stay as it is and the government and politicians are all trying to, you know, sustain this dead corpse. But we know that the. That is gonna die.

We know things are about to shift in a big way. We gonna witness changes in our lifestyle that our grandparents and parents haven't gone through. So that new route is also about learning new tools and educating ourselves. And as we are in this transition, we've got a choice. We can either transition by doing nothing and just waiting, or we can be active participants and spending this time preparing ourselves for what? You know both gonna happen once this old falls away and the better equipped we are. Whether it is mastering the energetic world. Whether is mastering those quantum tools. Whether it's mastering all these, you know, finances, taxes. This is why we're bringing to this podcast. People from all walks of life, for our listeners to learn, you know all these, these things. So if you are listening to it, the choice is yours, how you're spending this time Because it's coming.

**KERI NORLEY:** It's coming. It's not avoidable. I mean, I put up a post on Facebook the other day. I'm gonna pull this up, actually. And like the headlines were things like, " Apple is creating payment systems now to be able to use crypto." "Disney is hiring an NFT expert." "Google CEO looking at blockchain." "A US Senator: Crypto is here to stay." "Visa: 100 million vendors accept crypto payments." "Mexico, third richest Bitcoin better than gold." "Thailand removes crypto taxes." "NFL to create NFT partnerships." "Apple says the metaverse has huge potential."

Like you guys, right? These big, huge companies are getting in, Nike, Adidas have gotten trademarks like there is no avoiding this anymore. The huge football stadium is now sponsored by crypto.com. Coinbase has gone public right? Like there is no stopping this.

The governments have tried stopping this last year. Like I said last week, we found out that India is doing their central banking digital currency, but they also have started to look at how they're going to tax it. This is part of inevitable. The government's gonna try and tax the stuff and do the things that they can to make their money off of it. Which is...it is what it is, right? But that means it's becoming adopted because the governments are paying attention now.

And so this is it. I remember last year when India tried to ban it and everybody was like say, "Look, it can't work as India is banning it." People freaked out. China tried banning it. It doesn't work. They can get the minors out of there, but they can't stop. You cannot stop blockchain, like you can't. There's no way. It is just a ledger. Like there's nothing to stop about it. Right?

And so now, instead of the government trying to stop it 'cause they realize they can't, they're gonna come in instead of these big companies being like, "I'm gonna bury my head and not believe this stuff in figuring out how to utilize it." And so as we start to see this, this will be actually funny 'cause I teach DeFi stuff 'cause to get into DeFi in and of itself, there's complications. It's why people aren't all in it right now. Because you actually have to learn how to do this. And you have to learn how to do it safely.

So, it's why I teach it the way that I teach it. Like, I teach you how to fish. Not that I'm gonna show you, "Here. This is the thing you wanna go by." And so that you can go do this for yourself. But I've looked at people and laughed. I'm like in three years, we're all gonna be laughing that, like we actually had to do this. It's gonna be like the dial-up available, and then like clicking on like, "Oh my God, I can't stand this!" Not that my Internet sometimes doesn't do the same annoying things now, but just less noise around it up.

But, you know, like, this is the intro stages and we have to be willing to make these things and take these risks. And it's interesting because one of the things that you said, and it made me think this about mindset stuff to is... You know what I said to you, like taking the actions, because as we take these actions, I keep saying and I don't like putting this out into the world because I know the Quantum rules, right? So, I don't want to put this into your world like this has to happen. And the reality of investing for yourself.

Across the board then, coming into the crypto space and investing, there are risks. There are risks that you will make choices that didn't work that

you won't sell at the right time. That somehow you'll get scammed whatever it is, right? And this is going across the board anyway, that you're going to invest, right? And this is where you will find your mindset stuff right. You will find it because it will show it to you. It will be revealed to you. And I can tell you the amount of people – I've had a handful of people who've reached out over these last few months that have been like, "Keri, I got scammed. This money is gone. Can I get it? No, you can't."

And sometimes there might be a way to, but in sometimes there is not. And I look at them and I'm like, welcome to your initiation. Right. Welcome to this part where you're gonna learn some really big lessons and you probably will never do them again. And it's through these actions and it's through moving into the spaces that are uncomfortable, that we learn these lessons and some of them, it wasn't a huge amount of money, some of them, it was like they wiped them out, some of them it is, you know, it depends on the person.

And I always say this like, if we don't look at both sides of this, then we will lose money. But the loss of things or the not gaining of things or whatever happens, is such a beautiful lesson. And every single person, once I've said it to them and I love them through it every time they're like, "Oh my God, Keri." I'm like, "I know because I've made mistakes, too. And there's been some hard lessons I've had to learn."

**RIYA LOVEGUARD:** I've lost investment for everything. We've been, you know, insolvent. We've lost our business. And you know what? This was the most beautiful, most powerful lesson in my life and less than two years after this, we're back on track. We're living in beautiful place. You know, I'm not kind of going hungry or homeless. It's just, in fact, it's like Phoenix out of the ashes. You come out of it bigger and better and you only learn, you know, your own shadows and you learn how to deal with them.

So, it's only a learning curve. However, I am aware that there will be people listening to it that are thinking, "Goodness me. This is more

science fiction than talking about Galactic Beings.” Where do I get? How do I get into investing if I can barely make ends meet? You know, maybe the people they can’t come up because...I don't know, uh, of retirement. Maybe there are people here listening who have jobs and you know, they’re just about meeting their financial demands, etc. Maybe there are people who have a very small amount of savings and income left every month. How do you get from this position? Into this position where you are comfortably investing and making this transition without going through all these kind of, you know, “how to make money gurus.”?

**KERI NORLEY:** It's a really good question. It's a hard question to answer because I want to give a bigger answer to this, but I really believe that, first of all, it's the habit. So, regardless of whether you're going to be investing or putting into a savings account or whether you're going to bring it into the crypto space, it's the habit of starting to take money and putting it aside for... savings for future for whatever, you know, like just for now, create your nest egg like this is a “do not touch.”

I mean for my entire life I've always had, as long as I can remember, a “do not touch.” Like we do not touch that thing over there. And it's hard at first for a lot of people to understand this because they think, “I'm gonna need to touch it” And at some point, like I know, I just spoke to somebody recently who has a “do not touch” thing and like shit hit the fan and she needed to touch it because her car blew up and all these things like, “Okay, right.” That's also beautiful right now you have an emergency account that you didn't have before because you started savings. And it might start with \$5 a week, a dollar a week. At that point like this is where I look at things like sometimes I create a happy... a good habit around this. So, like maybe I was eating too much chocolate or is having too many coffees. And I can say, “Okay, if I give up one bar of chocolate a week or one coffee a week,” That's \$3. Okay, you take that and put it aside. Don't do something that is so like, “I can't do this!” and that your mind is gonna freak out, my nervous system is gonna freak out 'cause. You won't do it, but you start to build this habit.

And I remember when I started learning personal development stuff. This is probably like 15, 16 years ago, and I listened to John Demartini, and it was one of the best things I ever heard him say. And he said, "Your nervous system can handle an increase, every three months of 10%. And you will bring that money in, and your nervous system can handle it, and you will not freak out about all of a sudden that 10% is now somewhere else." So if you start at \$3 a week, which becomes \$12 a month. Then in three months increase that by 10%. So now you're at \$3.30 a week. If you can go further than that, go ahead. Try it. So, like my mentor just said to me this year, I want you to increase your profit by 20 to 30%. I was like, I was taking 10%. I'm like, "What?!" That felt really big to me, right? And I'm like, "But I still need to pay my bills." He's like, "Great! Go get another client."

**RIYA LOVEGUARD:** I suppose you know what changed, since personal development, the whole thing, is that we are upgrading. Everything is accelerating. Our manifestations are accelerating. Our mind. There's more than just a mindset work. We're not just working with thoughts and positive thinking. We can work with energy. We can work with ancestral patterns. And then things really shift, so, you know. Maybe what was possible 10% every three months, maybe now it's 10% every three days. If you can get it right. We obviously don't know. It all depends on the person. But you making a great point is about finding this place of comfort, and nervous system relaxation, so there's not like a recoil effect.

**KERI NORLEY:** Right 'cause anyone can spend it you'd be like, "Oh it's sitting over there." I think if you really have a thought process of what is this for? Why am I doing this? Then you'll be more inclined to do it. Like, I love seeing my money grow. It really makes me happy. A lot of people look at my numbers and they're like, freaking out. Like, just learn to love numbers, learn to love seeing your money grow, learn to look at your account and go look, how can I make this grow today?

And ask yourself, like, gamify it, you know, and then even give yourself rewards, and it does have to be financial rewards. But give yourself rewards for doing these things and making it a fun thing to do. Like, how

can you make it a game? I look at this as playing with my money. How can I play with my money and make it fun? And it might just start in that space of like if you've never really been good at savings, start there, just start by putting money aside. Even if it's not like a savings account. I know people can literally have cups on your freaking windowsill and chuck some cash in there.

And then eventually, you're gonna be like, "Oh my God, look how much money I have!" And then you challenge yourself, "Oh, you know what? I just won a windfall of 20 bucks." Cool. Put it in there. Don't spend it and challenge yourself as to how far you can go with this.

And then, you know, people will say this a lot about investing, once you've actually learned to hold this money, once you've earned the right now to hold this money, then go and invest it and see it grow. Things like DeFi again. There's some really great places, but again, it's tricky to show you how to get there. If you were wanting to get into the space. I'm not a financial advisor, please do whatever you do with your own peril and your own risk and know that you are getting into a volatile spaces.

I say this but in the crypto space, there are a lot of people who will... what's called "dollar cost averaging" and so two of the major assets are coins that are pretty stable – not stable, but "safe." They're big. They're not gonna be hacked, are Bitcoin and ETH. You could dollar cost average into Bitcoin. You could dollar cost average into ETH. ETH to me is a utility. I think it's going to be you have a lot more growth in ETH for it to double from 3000 to 6000, ETH will be a little bit easier than Bitcoin to double from 40,000 to 80,000 in theory.

In theory, I've also seen Bitcoin do crazy ass things. It's going pretty high and come straight back down so these are the places as well that like even if you take 5 bucks a week. Put \$5 a week in and you can do that and you can just buy into it. And in the interim, to I show if you've never done this, how you can get into those spaces and be able to buy the pieces. Just start somewhere so that you can start to see that you can play with this and even on these small numbers, you'll start to see your shit come up.

**RIYA LOVEGUARD:** Absolutely, it's the lessons that you learn and what you do in these practical exercises. Keri, thank you so much for sharing not just your perspective, but also really practical tips with our listeners. What I would like to ask you to do is to wrap up this conversation by revealing a little bit of what you wish this whole wealth and financial system looks like in the future, you know what is that New Wealth in the New Earth? In an ideal world, what would you like to see for us as a humanity in a global level?

**KERI NORLEY:** I love that question. Thank you. So for me, ever since I started learning a Neuro Linguistic Programming or NLP 16 years ago, I think at that point, I realized the importance of self-responsibility. And it has been my mission ever since then to help people to understand what it is to actually take self-responsibility. Meaning, in every single aspect of your life, looking at yourself first and being like, "How did I create this?"

Because if you look at it and go, "How did I create this?" Then you can change it. And when I look at the conditioning that we have on a global level, I know 100% it takes each and every single one of us to look at ourselves, take responsibility for the condition and go, "This isn't real."

On a Quantum level, the scarcity, the lack, the fear, it's not real. We've been conditioned to believe that and so on a very big picture, I 100% believe that it is through individuality of all of us taking self-responsibility for our own conditioning, our own thoughts, our own actions, and taking them into this place of infinite abundance, bliss, joy, peace and love, and the more that we choose that from within, and radiate that out, then each one of us – like you and me, Riya and anyone who's listening to this – gets to then ripple that out to the person that we meet next, and that we meet next, we meet next.

And I watched this movie from Steven Greer called something of the 5th Dimension. It's about aliens. God, you probably love that movie. About his

work. So, he's a he's a guy in the CIA, and he was doing work with extraterrestrials. And so now he's left the CIA and he actually takes people on journeys to go and meet extraterrestrial beings. And he calls them in – Have you seen this?

**RIYA LOVEGUARD:** Yeah. But yeah, I know element something. The 5th Dimension or something.

**KERI NORLEY:** Just go look up Steven Greer, 5th dimension. You can rent it. It's on Amazon Prime, I think or something. It's amazing. But at the end of the movie, he says, "It will take 1% of the world to shift the consciousness of this planet." 1% and when he break down that 1%, it was something like 100 million people. And I was like, "That's it?" – Okay, big, big vision thinker here – I'm like, "That's it, 100 million people to shift the entire consciousness of this planet? We can do this!"

We you, me and anyone who's here listening, we can do this and we can completely shift the consciousness. And what would happen if each and everyone of us took self-responsibility and said, "I create my own joy. I create my own bliss. I create my own abundance. I create my own love," and we come from these spaces of love, joy, bliss, abundance, peace. And we embody that from that place, we completely change the world. And when I look at that, I think if we all took responsibility for ourselves, we would not have war because I wouldn't blame my neighbor. I wouldn't blame the country. I wouldn't care.

When we start to look at borderlessness between currencies and DAOs, how we can literally create a borderless society in the world globally, like I think we don't even need to be fighting over the land anymore. There's infinite. There's infinite for all of us. We don't need to do this. And so, my vision for me really is like, how can we create this New Earth, this New Wealth, this space of infinite bliss, joy, peace and abundance, and love, and be that, emanate that, and experience that on this planet? Because it is 100% here for us. And when I hear you even talk about like the Arcturians, all these other extraterrestrial beings, I think in my mind – I don't channel them the way that you're talking about, but like I still have

this connection, as we all do and I still think to myself, "They don't do this, they can't be doing this, of the light and space that they are in. They are not fighting the way that we do. They are not in lack. They are not in these places, which means that it is available for every single one of us."

And the question becomes like, how do we do that within our human form, right? Because we are still human, and we still have human things. But from the highest of our ability, I firmly believe that we can live in this space and then it takes each single one of us choosing it and the stuff that will come up is, you'll go into the crypto space, you're gonna go try some things out.

You're gonna go experience new things with, you know, other New Earth aspects that you're hearing about on this podcast and stuff is going to come up and you're gonna hit your resistance. You're gonna be like, "Aaargh!" And you're gonna be human again, and you're gonna be in your emotions, and you're gonna go into dark places again. But the point being that we then come right back. How can we come back to our infinite state of bliss, and if we continue to remember that we do live in a Quantum Realm where that exists at any given point in time, then we can tap into that in any given point in time, and we can manifest it.

Like you said, I mean, I swear to God, I don't even know where time is going these days. I don't know about you, but I'm like, how the heck is all this happening so fast? Like, wasn't it yesterday? Or that was three months ago? Or sometimes I'm like, wasn't that three months and that was three days ago, right? And I'm like, how did this all just get created in this fast amount of time? And money is flying in faster and easier.

And like, the more that we release this attachment to any of it, everything gets to be here. And I think the next piece of it ultimately is, and it's funny 'cause, I can feel it. Like, it's been my journey since writing this book was the only thing stopping any human being from being in this space of the New Wealth is our own choice to suffer. It is our own addiction to suffering, which is what we've been conditioned to believe is true and real for us, and it feels true and real for us.

So, by my mission since then has been like, "Alright, how do I release all this? All the things I'm doing that are creating suffering for myself and if I could leave this?"

If I could leave you with one last thing, it's this like look at the places in your life that you are creating suffering. If you look at yourself as you are the creator of your own destiny, you are creating this suffering. No matter how much it hurts to look at that. And then you have the choice to say, "I choose differently, I choose a different relationship. I choose to show up for myself differently, choose to be loving myself better." You know, and I don't mean, like just you have to go out and get a massage. I mean, like, truly loving yourself. You know, and then we start to do these changes in ourselves and we change the world.

**RIYA LOVEGUARD:** Nothing more to add here. That was Keri Norley, the Wealth Alchemist. Thank you so much for being our guest and sharing your incredible perspective on the New Wealth. Thank you!

**KERI NORLEY:** Thank you so much for having me here, this has been so beautiful. I love what you guys do on this show.

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