THE INVISIBLE CEILING

How to Outsmart the Unconscious Fears
That Keep You From Prospering

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Let's be honest.

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Independently published.

This book offers tools for reflection and self-discovery. It is not a substitute for therapeutic, psychological or professional financial support. Please consult a qualified professional for any significant decision concerning your mental health or your finances.

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What It Cost Me

At 52, I'm allowing myself to settle into your hands, with a burning wish that this book leads us both toward a more prosperous life.

My father was a factory worker. My mother looked after other people's children at home before becoming a cleaning lady. In our house, in a working-class suburb outside Paris, the phrase *money's tight at the end of the month* was simply a fact of life. Everyone in our neighbourhood knew that sentence. Nobody questioned it.

I didn't agree. Not just with being poor, but with the whole system. The economy, the politics, how many sheep we'd become, accepting that life without ever asking why. Very young, I decided one thing: I would not be the man who goes to work and waits for his wages, counting down the days. Whatever the risk. Whatever anyone thought.

At 21, I made my move: catering buffets for weddings. I discovered cash flow. I loved that feeling of freedom.

At 27, with a backpack and 5,000 francs in my pocket, I left for Mexico. I rented a garage, bought a domestic oven and a mixer, and built the first French pastry shop in the region. Everything by hand — nobody else in the country was doing what I was doing.

And even then, I was selling at ridiculous prices. Out of fear. The fear of getting rich off someone else's back.

I even paid my employees more than myself. It seemed fair to me: they had less than I did, so they should receive more. The result was that I couldn't pay my rent on time.

It makes me laugh now. Back then, it seemed normal.

At 31, I sold everything to move to the Netherlands. Profit: 20,000 dollars. I'd never seen that much money in my life.

It took me three days to lose all of it — three days to put it into a piece of land without even checking the paperwork. I arrived in the Netherlands with empty hands. The woman I'd made that journey for told me I was seriously unwell. She was right. And deep down I already knew I'd start again, with the same hunger as before: to feel free, to do things my way, to be my own boss, whatever it cost.

Two years later I started over, alone. Like everyone who launches something, thinking *alone first*, *we'll see later*. After three months of preparing different dishes every day, fresh pastries, with somewhere between zero and three customers a day, I had six, then sixteen, then within months, hundreds. I rushed to hire. More production, more volume sold. Strangely, never any profit.

Odd, I thought. At the same time, I was afraid to raise my prices — a beautiful poor man's thought. I needed to hire, and I could barely pay the new staff. Bad management, surely. Or too much tax, surely. Or suppliers taking advantage, surely. The seasons. The rain. Too much sun. A pile of excuses. The ego always has plenty of good reasons. I don't have time to deal with money, I told myself — the customers come first. My family will understand that I have to sacrifice; they'll wait.

They waited seven years.

Fourteen, fifteen hours a day. And what little was left, I gave to the children — on the floor, playing with them, before collapsing. Holidays, when there were any, fit into a few days.

For my partner it became unliveable. The money that never came in. The problems of running a business that I brought home every night and solved alone. A man present in the house, and absent everywhere else.

After seven years, five shops and two business partners: always more revenue, always more employees — more than twenty-five, whom I paid scrupulously, every month. Me, I paid myself last. Normal, I told myself. Others first. If something's left, I'll take mine. The strangest part is that nothing was ever left. There was always a shortfall.

That wasn't generosity. That was fear, dressed up as virtue.

I ended up so frustrated, so angry at everyone, that I decided to let it all go, to drop everything. I traded the few shares I had left for my debts with my partners. My partner finally broke. So did I, with my Don Quixote ideas — saving the world with organic and handmade, at prices everyone could afford. The project was beautiful. I never once thought about how to fund it.

After seeing the wreckage it had caused, I left. My children were five and seven. They stayed with their mother, and I went looking for myself. Very far away.

That's when I saw them less and less. It was very hard on everyone.

Nobody understood me. That's understandable.

I'm 52 now. After reading several books, after meeting remarkable people who helped me see things differently, after realising that at 50 I still didn't have a single euro saved, I told myself: I'm going to start another business. I called potential investors, friends, looking for backing. Nothing.

They say it's when you hit the bottom that you can find the light. It depends. Your beliefs, whatever they are, are only that: beliefs. And that may be the most important thing to understand.

I wish someone had told me, at 20, something simple: money is energy, not evil. Having it can help — your family, the people you employ, the things you believe in.

It took me fifty years to understand that voluntary poverty is not a virtue, and that paying yourself last has never saved anyone.

This book was written with a great deal of love, with emotion, with tears from looking at a different reality straight on. I hope it can help you find your way out of that confusion. It's for those who, like me, carry beliefs that look noble and that quietly destroy everything: a relationship, a family, friendships, a business, a whole life spent running from what they thought they hated.

I wrote it with what it cost me.

I'd like it to cost you less than it cost me.

How to Read This Book

This book isn't designed to be read in one sitting, like a novel you close and forget. It's designed as a working companion — to consult, reread, annotate, return to over months, even years, as your relationship with money shifts and new levels of understanding open up.

Reading it twice

I suggest a first straight-through reading, start to finish, to take in the structure and the ideas. That first pass gives you an overview of the mechanism of financial self-sabotage before you begin the practical work at all.

Once you've finished, I'd invite you to take the book up a second time, more slowly, chapter by chapter, doing the exercises in Appendix A as you go rather than just reading them. It's that second reading — active, embodied — that produces the changes that last.

Why writing matters here

Throughout this book you'll be asked to write: answers to questions, letters, accounts, lists. That isn't incidental. Writing engages a different part of the brain than silent reflection; it slows thinking down, organises it, and often brings up things that would stay invisible if you only ever "thought about all that" without putting it down on paper. I'd strongly recommend getting a notebook dedicated to this work, or creating a document you keep close at hand.

This book doesn't replace professional support

As noted in Appendix C, this book offers tools for reflection and practices for self-discovery, but it is in no way a substitute for therapeutic support where that's needed, nor for professional financial advice on your actual decisions. If any of the exercises brings up significant emotional distress, please don't hesitate to seek the support of a qualified mental health professional.

A path, not a destination

Finally, keep in mind that transforming your relationship with money is rarely a single, definitive event: it's a path, often not a straight one, made of progress, plateaus, sometimes temporary setbacks — all of which are part of learning rather than signs of failure. Give yourself the patience and the kindness you'd give a close friend taking on something this demanding and this brave.

Good reading, and good travelling.