

# **Change Your Mind, Change Your Fortune**



**By James McConnell**

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## **Foreward by Chris Bloor**

James McConnell is one of those rare commodities online that, once you have found, you want to stick to like glue. He is not only a gifted and talented marketer, but he also has a heart of gold and a genuine desire to take the lessons he has learned about life and business and share them with others in such a way as to help people reach their own life goals. Unlike so many books that read like chloroform in print, "Change Your Mind" is a fast-paced, uplifting, inspiring read. It is a well thought-out, easy-to-follow road map for permanent change.

If you want a better life--if you want to make dreams come true--stop hoping and read this book!

Chris Bloor

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## **PART ONE: CHANGE YOUR MIND**

### **The First Step**

I've pretty much been around the block. I'd love to say, "I'm some 20-something whiz kid who discovered the secret to making money online, and here's my rags to riches formula that you can copy to do the same for yourself!"

But really I'm just about to turn 40. But that's good news still for you, because as they say, I have "lived a little." Most importantly, I have been where you have! And I have some directions to help you get to where I am today.

But wait a minute.

Notice that some time elapsed in getting to where I am today. What I'm trying to tell you is, there's no such thing as a get-rich-quick scheme. Those are just scams dreamed up by unscrupulous individuals who are preying on your basic human desire to have plenty. I hate to burst your bubble.

But don't despair! There is such a thing as getting rich. It just takes a little time, that's all.

And most importantly, it takes the right *mindset*.

It also takes common sense and a little work. You're not going to get rich sitting on the couch all day eating steak and kidney pie watching *Brilliant* reruns on the TV.

The desire to get rich quick is a natural human desire. We lead a physical existence that requires work, therefore, we want to escape it. We don't want to toil for our existence. There's nothing wrong with not wanting to do hard physical labor on a farm from dusk 'til dawn to put a meager meal on the dinner table. But the desire to get rich quick is also the mentality behind a lot of ills in this world, such as slavery and sweatshops. It's also the mentality behind remote controls, power car windows and electric can openers!

Billions of people fantasize about winning the lottery every day--intelligent people who know the ridiculously slim mathematical probability of those odds. People want to have plenty and not suffer from scarcity--there's nothing wrong with that whatsoever. But no matter how much money you have, you still have to exert physical work in your everyday life. You have to put on your clothes. You have to lift the fork to your mouth. Even if you have a gardener and housekeeper, you must supervise them.

So to get rich, you're must be willing to exert some effort to attain it. And the most difficult work you will face is the initial task of *changing your mind*.

I will show you how using the power of your mind, accompanied by intelligence and diligence, can transform your life forever!

## **I'm Living Proof**

I left school with very little in the way of qualifications. I went to Leeds College of Building and studied Carpentry & Joinery for three years as an apprentice for a large house builder. From there I went to work for myself until the building industry slumped. To be honest, I fancied myself as a bit of a business man, so I got a job working for an insurance company collecting premiums and selling pensions, insurance and the like. I think I just wanted to have a little more respect as a "business man." Oh, the innocence of youth!

This particular role gave me too much freedom, and to be perfectly honest, I lacked the discipline necessary, being only about 19 years of age! That said, in my defense, I had no true role models to look up to, either. Inevitably I spent too long on the golf course and too little time in the office working--proof of the basic desire to lead the leisurely life but not being willing to work to get it! Needless to say this job lasted only 18 months.

Then I ran a pub for five years, which again was a great experience--but terrible for social life, contrary to popular belief! Then by chance in a conversation I said to a colleague, "I'm sick of this job. I want something that pays 30 grand a year Monday to Friday, 9 to 5. I was earning twelve grand a year at the time. To my shock this colleague said, "My Darren can get you a job like that tomorrow." Well, I'd never seen money like that! Two weeks later I get this phone call: "Hi it's Darren, Keith's son. My old man tells me you need a job."

Two weeks later I'm working for this big IT company--*not* for 30 grand, by the way! I had to settle for 15 grand. But hey, it was a raise, and I was on the corporate ladder. By the way, in my interview, I told Darren that I was already getting 15 grand working at the pub. So Darren matched the salary, and I made myself an extra three grand just like that. At last I had arrived!

Well, I kept my head down and worked hard. I was a purchasing manager, buying computer hardware that the company's sales team had already sold. Soon enough, some two years later, I went for a job in sales--and my salary went up to a whopping 20 grand a year! Boy I had really made it now--and so it goes on.

We were bought by a bigger company. Several years later after several account manager positions, I decided that if I wanted to get seriously rich, then I had to make a go at it working for no one other than myself. Sound advice by any standards.

So off I went with some voluntary redundancy, and I started my own property development company. Sounds rather grand that doesn't it? The fact was it was just me and one guy I employed. Basically I bought some old houses inexpensively, did some cosmetic work on them, then sold them for a profit. Hardly rocket science--but I made more in three months of work than I normally made in a year.

This may come as a surprise, but making this much money wasn't the best thing for me. In the early days, soon after I left the family pub business, my wife Helen and I had a massive row with my parents. My father had a go at Helen, which I wasn't prepared to take. So I told him a few home truths. And as it turned out, apparently for some time my mother had been telling Helen that I was a bit of a "Walter Mitty," always living in a dream world. Helen kept this from me so as not to hurt my feelings. But when all the stuff hit the fan, so to speak, she let me in on what had been said behind my back.

This hurt me, but it did not stop me. I was just even more determined to become successful! So when the checks rolled in, we used to say things like "not bad for a dreamer!" I even thought about getting a private number plate for my car with "Walter" on it--but I resisted. I am very happy to say that everything is just fine between all of us now.

I guess it gave me the confidence to push on and to make things happen work-wise. Also, seeing is believing. You know what I mean? Once you accomplish something, it's easier to do again and again.

I had been so blind to what amount of money could be earned. For years I was used to earning £250 a week--and working damn hard for it, too. I just could not see how someone like me could ever earn 30 grand--never mind 50, 60, 70 or 100 grand and more--ever.

But when I started making money, I really did see how easy it was. Helen and I used to chuckle when we got commission cheques.

You know when you meet people in business who may be perceived as being in a higher position than you, or earn a truckload more than you, or are considered more expert than you? I would think, "Geez, if this guy can be all that, then I know I can do it! And you know what? I'll do it better than him, too!"

Please don't think I'm being big-headed--I'm not at all. I just know how successful I've been and how little I know! I simply convinced myself that I can learn, just like like these other people have.

What I really got excited about was that I finally realized that making huge amounts of money was relatively easy and possible for anyone. I realized that if some chippy from Leeds with no real education can make this kind of money, *anyone* could.

It was as if I'd lifted the lid on the money secrets box. It really gave me the belief that "if they can, so can I." Once this rule is mastered, the world is your oyster!

I have gone through life with somewhat of a "something will turn up--it always does" attitude. And it has: I went from earning £12,000 a year in a dead-end job to more than £100,000 in less than three years--from bartender to corporate sales without any school qualifications! I always believed I could do things. My outlook was always, "Well, I've got two legs and two arms, and there are only 24 hours in a day, so if someone else can do it, so can I!" Although I had to apply a little effort to get to where I am today, my positive attitude was the crucial foundation underlying my success.

As you will see, I changed my life beyond all recognition. My career transformed thanks to what I'm about to reveal to you in this book.

## **The Equation for Success**

You can't sit on your bum all day watching the TV and just think good thoughts, hoping for a giant pile of money to waltz through the front door. Amassing wealth takes effort, too. Not to mention common sense.

Don't gamble giant wads of cash, thinking, "I'll win this time." Hey, I have a trash can you can use if you want to throw away your money! The mathematical probability of your winning the lottery is nearly as low as a splattered egg on the floor jumping back up into its shell. The lottery is for people who can't do math. It doesn't hurt to buy a ticket half a dozen times a year, but don't waste your income on it. The desire to win the lottery is rooted in the basic human desire to transcend work and have plenty. You must continually remind yourself of this.

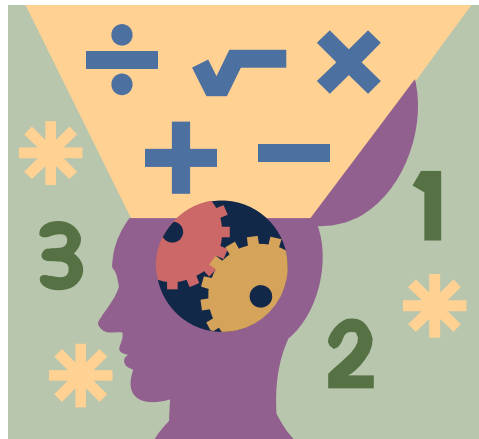
The bottom line is, you have to apply *diligence and intelligence*.

But don't do bad things to get what you want. They'll just turn around and bite you in the rear end! Don't trample or exploit others. Don't rob a bank. Do it for the right reasons, and the money will come. I'm living proof of that.

Now get ready to learn one of the most important mathematical equations you've ever learned. Forget what you learned in high school algebra class! Here it is:

### **Positive Thinking + Effort = Success**

Notice what two components comprise the equation: positive thinking *and* effort. It's not just one or the other. It's *both*.



Memorize this formula:  
Positive Thinking + Effort = Success

And if you're like most of us, you're probably dreading the effort part of the equation most. But believe it or not, that's the *easy* part. Applying yourself consistently, using your diligence and intelligence, and putting forth common-sense, practical effort in your everyday life is the easiest portion of the equation. Sure, the effort part of the equation might require a modest investment of time at the onset of your money-making endeavors, but you will eventually get over the hump. Trust me.

The hardest part of the equation is positive thinking. No kidding. "Oh, that's a piece of cake," you're thinking, "I'll just smile at everyone I meet and sing tra-la-la." But it's not that easy. Why do you think Buddhist monks devote their *entire lives* to learning how to transcend negative thinking?

But don't worry--it won't take your entire life. I'll show you some shortcuts.

## Thoughts Create Outcomes

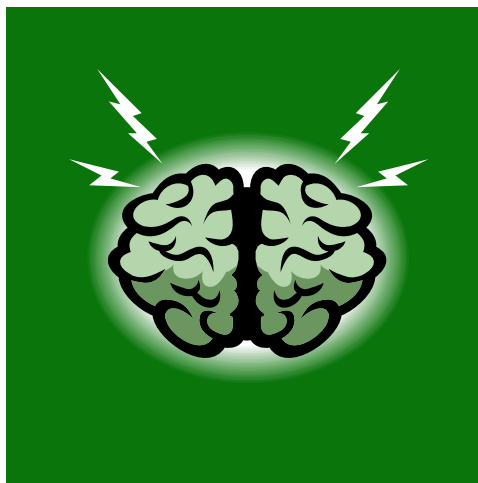
The French scientist Prince Louis-Victor DeBroglie won the Nobel prize in Physics in 1929 for discovering the wave nature of electrons. In other words, he discovered that all matter has the properties of waves--that every material object is associated with a wave.

This has been confirmed by quantum physics experiments. Physicists have aimed laser guns at a small metal plate with two parallel vertical slits. Behind the plate is a screen, much like a small movie screen. One would expect the photons, or light particles, from the laser gun to pass through the two slits and create two parallel vertical lines on the screen. But they actually create a wave pattern that extends most of the width of the screen!

DeBroglie's discovery was the foundation for quantum physics, which is the study of the tiniest bits of matter, or energy, now known to science. Physicists have discovered that electrons are composed of smaller quarks, which are composed of smaller vibrating strings. This is called string theory. In everyday language, this means that every single bit of matter--including you and me--is made up of vibrating energy.

Well, we all know that that the mind creates waves. Our minds emit beta waves when we are alert and focused. It creates alpha waves when we are relaxed. What that means to non-scientists like you and me is that thoughts create waves, much like sound or light create waves.

So if you put together the fact that all matter is created by waves and that the mind emits waves, it logically follows that thoughts can create matter. To put it simply, thoughts can create material manifestations. *Thoughts create outcomes!*



The brain creates waves, and all matter consists of waves--so thoughts can create material outcomes!

The fact that the mind can create outcomes even manifests in the quantum physics laboratory. When physicists try to measure an electron's position, it affects the velocity. When they try to measure the electron's velocity, it affects the position. In other words, human interaction with the most basic elements of matter, or energy, always affects the outcome. It is literally impossible to measure an electron without affecting it. It can be summed up thus: the observer always affects the observed. Haven't you ever felt someone staring at your back, and upon turning around, lo and behold, someone *is* staring at you? What this means is that you are continually affecting the world, or the outcomes, around you.

The fascinating bestseller *Hidden Messages in Water* by Dr. Masaru Emoto delineates the power of thoughts in a very concrete, scientific and astounding manner. Dr. Emoto photographed water crystals after speaking or writing phrases such as "thank you" or "I hate you" to the water. The positive phrases created beautiful, elaborate crystals. The negative phrases, however, didn't create crystals--only ugly holes or maligned globs. The experiments were blind. The scientists handling the water had no idea what phrases the water had been exposed to.

Another important point to note is that *the human body is 60 percent water. If words make such an impact on a tiny Petri dish of water, imagine how they affect you!*

If you haven't read this book yet, I highly recommend it. It's a short book, so it's a very quick read. It is simply *mindblowing* as to how powerful our thoughts are. This isn't corny new age fluff--it's hard science.

These concepts, including quantum physics, are also explained in a fun, simple and powerful way in the movie *What the Bleep Do We Know?* If you haven't seen it yet, it's a must!

We all know intuitively that our mindset can affect the physical world. We use the phrase "mind over matter." We've heard of yogis who can levitate. Buddhist monks apply specific meditation techniques to send heat to areas of their bodies that need to be healed.

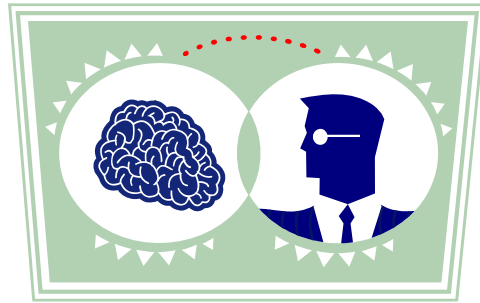
*So why not put the power of our minds to good use to help us reap our fortunes?*

## **Examine the Contents of Your Mind**

Now that we've learned a bit about how powerful thoughts are, let's conduct a little experiment. I call this the **Mental Mirror**.

During the course of two days, just two days, I want you to notice your thoughts. When you're taking a shower, when you're driving, when you're eating--whenever your

mind is not actively engaged in work--I want you to stop and take a look at your thoughts. Are they mostly positive or negative?



Spend your spare moments during two days noticing whether your thoughts are mostly positive or negative.

When you step out of the shower and look at yourself in the mirror, are you hurling insults at yourself? When you see someone driving a Mercedes, do you think, "Must be nice. Too bad I'll never get there." When you visit someone's home that's nicer than yours, do you feel inferior?

If you're like most others of the human persuasion, you will be surprised to discover that most of your thoughts are negative. People are predisposed toward being negative. Think about the news on the radio, TV or in the newspaper: Is it mostly negative or positive? Is it easier to complain or to compliment someone? And the sad thing is, a lot of our negative thoughts are turned inward against ourselves because we feel inferior to others or because we're deeply internalized the belief that we aren't deserving. And I say, all that mental detritus is rubbish!

Having an attitude like Eeyore's isn't constructive. "Woe is me. I'm not meant to have what I want. Everybody else gets to have what they want. Everybody but me. Woe is me." That kind of thinking will get you nowhere in life! It certainly didn't get me earning more than 100 grand a year. I've always believed I could do anything I set my mind to--and I have. So can you.

I know a woman whose husband wanted a new job very badly. It was the workplace of his dreams. He had previously worked at a non-profit and earned quite the reputation working for the social good. He became well-known, trusted and respected. His family moved, so he landed a new job working for a government agency. But he felt like he wasn't making much of a difference in the new job. So he applied for a job posting at the workplace of his dreams, another organization. He wasn't going to necessarily make more money, but he wanted to do important work.

He was one two final candidates. They were extremely impressed with his work, as he takes great pride in it, and he lives to make a difference in the world; his work

drives his sense of purpose. But they chose the other applicant. His world was shattered.

For months, his wife, who believes in the power of positive thinking, used every spare mental moment she had to envision her husband getting this dream job. When she was cooking, driving, doing laundry, showering, exercising--everything but working--she imagined him getting this job in her mind with images and words. She would even say it aloud when no one else was around. She kept reminding him to likewise envision getting the job.

When he didn't get it, she asked him whether he had been thinking positive thoughts. He said yes, but that he also had doubts. She asked him whether his doubts outweighed his positive thoughts, and he said yes. She was likewise crushed, because she could see how very capable, hard-working and qualified he was; she wanted him to be happy.

They were both initially confused and distraught by the fact that the other applicant who got the job was not as qualified as he was. The other applicant didn't have the extensive years of experience that he did--and it was in a completely unrelated field.

The bottom line is, the interviewers picked up on his negative vibe. His negative thinking manifested in reality.

Soon after this, he watched the movie *What the Bleep Do We Know?* It made him cry. He realized that what his wife had been saying all along was true. He just needed an objective source to educate him about the power of positive thinking to fully digest it.

Now, has this couple given up hope about him finding his dream job? Well, honestly, for two or three days, they were just crushed. But after that, they got right back on the horse. He's still looking. They both understand that maybe an even better position will become available at his dream workplace, or perhaps an even better position at another agency. So they're thinking positive thoughts *and* putting forth effort for him to get his dream job.

Everyone deserves to be happy. Sometimes we forget this, because we internalize negative messages from others--from our parents, from our "friends," from religious institutions that make us believe we are inherently bad or deserve all the muck that comes our way. Buddhists call it karma, Christians call it original sin.

It's interesting to note that the man in the example above was raised Catholic. He remembers having to go to confession as a very young boy, no more than five years old. The priest in the confessional would ask him what he had done wrong. Well, he hadn't done anything wrong that week or gotten into trouble, so he had to make things up! A tiny little innocent boy had to make things up because he was taught that he was

inherently bad! Years later his wife shared with him her logic that if God created us in God's image, shouldn't we rejoice? Isn't it like spitting in God's face if we're ashamed of ourselves--that which God created? It was like the clouds lifted for him. As you can see, though, he still has to work hard to overcome this tendency of not feeling deserving.

What negative messages are regularly thrown at you by or due to:

- The media--Photoshopped images; models who could feed Third-World countries with what they've spent on plastic surgery--puh-lease, plastic is not true beauty
- Advertising--You can only be happy if you own 2,367 brand new brand-name products
- Parents--damned if you do, damned if you don't?
- Teachers--frustrated because their own dreams were thwarted, so they hurled insults at you?
- Religious institutions--shame, guilt; belief that people are inherently bad or deserve any ill fate that befalls them
- Circumstances--I don't have a college education, and my parents were just farmers
- Age--anyone over 35 is "old" and stuck in their ways
- Gender--Women are resigned to being baby factories, housekeepers, cooks and don't deserve educations or aren't smart enough to be entrepreneurs
- Race--Only whites and Asians possess business savvy
- Your geographic area--neighborhood, country, state, region
- Survival of the fittest--erroneous belief that only the most competitive, cut-throat personalities can succeed
- Scarcity--deep-seated, almost subconscious, belief that there's "not enough to go around" when in fact only war-mindset politics keeps all peoples from having plenty of food, shelter and education

This reminds me of the bumper sticker that reads, "Those who abandon their dreams will discourage yours." Prove them wrong! I did. My only educational background is the Leeds College of Building!

A good example of proving dream-dashers wrong is the legendary American singer and songwriter Johnny Cash. His life is chronicled in the recent movie *Walk the Line*. Johnny Cash had a father who never believed in him despite his obvious talent and always tried to douse his dreams of becoming a singer. Even after Johnny made it big and treats his family to a Thanksgiving meal, his father looks around at the house and says Jack Benny's is better. But Johnny simply replies, "Have you ever *been in* Jack Benny's house?" Johnny never listened to his father, but always listened to his dreams, believed in himself and worked hard--and became a legend in his own lifetime, not to mention a multi-millionaire.

His perseverance in transcending such long-term and consistent negative messages is remarkable. As Stuart Goldsmith says in his book *The Midas Method*:

“. . .at some point you learned that you could use the excuse of your poor environment to great effect. It stopped you trying any more. After all, what could you do? You never had a chance, did you? *Other people didn't limit you!* Your parents and teachers might have hated you and called you useless, stupid and a waste of space, but *you* chose to listen to them and to believe them. They may very well have tried to limit you when you were a kid, but you're grown up now! You don't have to listen to them anymore; they can't touch you! The world is absolutely wide open to you. . .”

In the book *Hidden Messages in Water*, one of the experiments involved saying "You make me sick. I will kill you" to the water in Japanese. No crystal formed, of course. But what did form looks like a pock-marked blob of muck with what appears to be a miniature man holding a gun! No kidding. The negative messages that others hurl at us are indeed harmful; and internalizing these negative messages and continuing to hurl them at ourselves is more harmful still. We must be like Johnny Cash and believe in ourselves and our dreams despite what negative messages we receive from others or society. Such messages have nothing to do with you, but are merely a reflection of a type of illness, so to speak, within the person or society hurling them. And at the very least, you can enjoy proving other people and society wrong! Break cycles! Shatter stereotypes!

You are a worthwhile human being who deserves to be happy. That doesn't mean you should trample all over others to greedily clutch at an insatiable infinity of material possessions. But any person, any institution, or any media image that tells you you're not good enough or don't deserve to achieve your dreams is flat out *wrong*.

## **Change the Contents of Your Mind**

Whenever you have a negative thought, *I want you to stop it dead in its tracks and replace it with a positive one!* This is *crucial*. Envision having what you want.

I'll share with you an example comes from a scene in *What the Bleep Do We Know?* Amanda, the main character, is looking at herself in the mirror. She yells at herself, "You're fat! I hate you!" Well, Amanda is certainly not fat. She's an average-sized woman. But like many women, for some reason, she doesn't feel attractive unless she's thin. As a man, I don't understand this, because men like curves!

Anyway, while she's brushing her teeth, she notices the water flowing out of the faucet and remembers something another character said to her about the book *Hidden Messages in Water*. He said something akin to, "If words can do that to water, imagine what they can do to us!" Then she realized the grave mistake of hurling insults at herself.

Neural scientists interviewed in the movie also explain how thoughts and reactions trigger specific chemicals in the brain, which are then circulated to all cells throughout the entire body and actually bind with proteins to *create the ailment!* The hypothalamus in the brain releases neuro-peptides as a result of specific thoughts. And specific thoughts are part of a large synaptic web of associated memories and conditioning. When cells are regularly bombarded with the same neuro-peptide, they become addicted to the neuro-peptide. And when the addicted cells divide, the new cells have more receptor sites for the neuro-peptide and fewer for nutrients. Think of people with anger control problems; they're literally jumping at any chance to blow up. They're addicted to their emotions. They subconsciously create real-life situations that will give them an anger-outburst fix.

So in other words, Amanda was literally making herself fatter simply by thinking she was fat! Her cells were addicted to her verbal abuse of her own reflection.

She realizes this, so she grabs an eyeliner pencil and draws hearts all over her entire body! She enjoys a long, hot bath while so decorated. It's a very powerful scene. She does a complete turnaround.

Amanda changes her mind. *Literally*. Conditioned behaviors create specific neural pathways in the brain. By changing her thoughts and her behavior, she is changing her neural pathways and preventing the hypothalamus from releasing negative neuro-peptides. She is freeing her mind, and therefore her body, from addiction to negative a negative emotion. And that's not to mention subconsciously creating circumstances that reinforced her erroneous, negative mindset! You can literally train your mind to detach synapses from old, unhealthy, habitual pathways and create new, healthy pathways; this transformation will extend to external circumstances.

And this brings us to our next exercise. You've seen movies where drivers slam on the brakes, spin the car around 180 degrees, then step on it and blast the other direction? Well, that's what I want you to do in your mind. So I call this exercise **Hit the Brakes and Do a 180!**

Here are some examples of common negative thoughts and suggestions for replacements:

- I hate my house! With my daughter's tuition, I'll never have my dream house!

*Hit the brakes and do a 180! I will easily pay for my daughter's tuition **and** buy my dream house!*

- I'll never get the promotion with the way the other guy brown-noses the boss.

*Hit the brakes and do a 180! I will get the promotion because I work hard!*

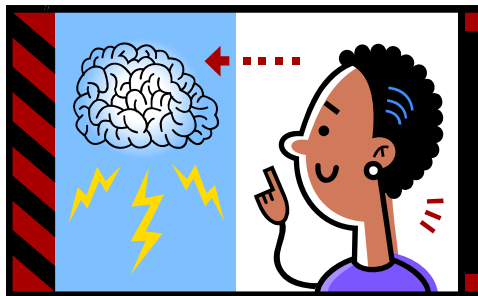
- I'm so sick of all these rich people with no sense of social responsibility having everything they want--the car, the boat, the house--but not me! I work my butt off to be a nice person, but the world just turns its back on me!

*Hit the brakes and do a 180! I deserve to have what I want! And with a little effort, I'm going to get it!*

- I'll never win the lottery.

*Hit the brakes and do a 180! Of course you'll never win the lottery, you ninny! It's nearly mathematically impossible! But I will spend my money wisely and invest in ventures that make it grow!*

Notice use of the word *will*. It's a lovely word, because it functions powerfully as a noun or verb. As a verb, it evokes action. As a noun, it evokes personal empowerment, as in willpower.



Whenever a negative thought pops into your mind, Hit the Brakes and Do a 180! Immediately replace it with a positive thought.

It's all right to conduct this exercise using words or images or both. Using both, the words first then the image of what you want immediately thereafter, doubles the effectiveness.

## Synchronicity

Another mental trick is to be aware of circumstances in your life that are presenting themselves to you. This sounds easier than it is. You must broaden your awareness.

Swiss psychologist Carl Jung coined the term “synchronicity.” Synchronicity is what most people call coincidence. Synchronicity is like coincidence with meaning. It’s structured and patterned, not haphazard chance.

Synchronicity renders such occurrences meaningful because they are messages from the unconscious mind. More specifically, synchronicity is a product of all human minds working synergistically within what Jung calls the collective unconscious. This underscores the notion of how powerful the human mind is and how it creates and interfaces with happenings in the physical world.

If you’re thinking about a friend you haven’t seen in a year and that very same friend calls three minutes later, that’s synchronicity. If you run into someone who works at your dream workplace three days in a row, that’s not coincidence--it’s synchronicity.

The trick is to recognize these patterns, say “Aha!” and use them to your benefit. This is like the comedy *Bruce Almighty*. Bruce is desperate; the love of his life has left him. He’s driving in his car, begging God to show him a sign. Within a few seconds, a highway truck pulls onto the roadway in front him, full of “signs” that say things like “Wrong Way” and “Do Not Enter.” A couple minutes later, Bruce is in a horrible crash. He wasn’t aware of the “signs” although they were right in front of his face! So you must be aware of your surroundings and of things that happen to you.

Here’s an example of synchronicity that happened to me, which helped completely transform my life:

In 1993 I bought the book *The Midas Method* by Stuart Goldsmith. This is the book that changed my life. Although I read the book, I was kind of disappointed in it because I bought it thinking that it would make me “get rich quick.” I put the book on the shelf and didn’t pick it up again until a couple of years ago.

Now, when I tell people this story, they think I’m lying or leaving something out. “Well, your dad must have been the CEO of the company,” they say. Well actually, my dad owned the pub of the dead-end job I had! People in our village thought I was insane to leave such a good job! It’s true! Even my mother called my Walter Mitty to my wife, Helen, suggesting I was a dreamer!

Anyway, all those years later after moving three times--including escaping a house fire in which I lost all my possessions--here I was reading that little gold book of Stuart’s. I don’t know why I was reading it, never mind how it survived over a decade—a house fire, three moves--but I was reading it. This time it was like I was reading a

different book. It seemed to make sense; you know, when you read something and the light goes on. I couldn't read it fast enough!

Then bizarrely I received a letter from Stuart asking me to meet him in London at a workshop he was holding. I freaked out when I realized that it was Stuart *Goldsmith* who sent the letter! While I was reading the book, I had forgotten the author's name until I read the letter. Then the light came on again! I kept saying to myself, "Why does this name sound familiar?" Then it clicked--the book!

So I go down to London to meet Stuart, along with about 25 to 30 others. He spends a day telling us all how to make money selling information products. And that's what I've been doing ever since. Well, not quite--I have been selling villas in Orlando, too!

Here's another example:

Whilst selling one Florida villa, I met this couple in the property investment arena who eventually bought the biggest villa I've ever sold and have since gone on to buy more. Because they were such nice people and I wanted to make sure they were looked after properly, I flew out to Florida to meet them during the inspection trip. They were bowled over by the effort I put in, and we became friends.

It turns out Lisa is into quantum physics. I had heard of quantum physics, but I never knew what it actually was. Anyway, over dinner one night in Orlando, she told me she asked for someone like me to come in to her life. OK, I thought, this sounds a little cuckoo, but the sun's shining for her, the food is great, so what the bleep! She also told me that we would be joint venturing together within the next six months. Well, fewer than six months pass, and I go to see her about the villas. I also tell her all about my online business--and she asks me to run her web site and turn it into a profit producer!

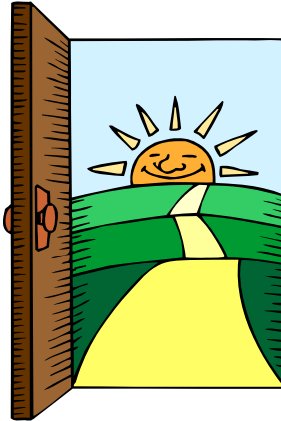
And the moral of this story is: Pay attention when synchronicities pop into your life. Expand your awareness--that's the real trick. You must be alert. It may take a while for you to expand your awareness to catch things that happen to you and around you. Listen to your gut.

Ah, but don't start reading into *every single little thing* that happens, or it all becomes meaningless. Sometimes you bump into people, and it for all appearances, it looks like synchronicity because after exchanging a little information, it looks like you're a great fit for doing business together. After all, you sat side-by-side at the same meeting! But as it turns out, that prospective business associate has an impossible personality and an even worse work ethic. Like they say, sometimes a cigar is just a cigar!

Be alert and aware, but don't overanalyze. There's a balance.

## Don't Take it Personally

No matter how consistently we think positively, life is going to throw us some curveballs. Things happen. That's just life. And the trick is to not take it personally. And certainly don't give up. As I noted the old saying earlier, "Sometimes a cigar is just a cigar."



If you experience a setback, don't give up hope; a new door will open.

You can't over-analyze it, either. You can't say, "Well, this is proof of synchronicity. I deserve all this muck." Well, you're going to have to wade through the muck, that's for sure. But you can't get sucked in so deep that it clouds your mind.

Rather, negative circumstances are an opportunity to learn. This is the truth behind the sayings, "What doesn't kill me makes me stronger" and "God doesn't give you anything you can't handle." You will definitely be wiser once you've escaped the quicksand--so wise you'll probably be able to see it coming next time and even teach others how to avoid a similar fate. The most important thing dire circumstances teach you is to continue to think positively.

It reminds me of a little story I've heard. The optimist steps outside his door, falls down and breaks his arm. He says, "Wow! I'm glad that happened to me and not to someone else." The pessimist says to him, "What, are you some kind of masochist?" The optimist says, "No! If it had been someone else, they might sue me!" Pessimists forget to laugh. Optimists laugh to forget.

As I've explained, I've sailed through life with a happy go lucky, "something will turn up--it always does" kind of attitude. And by the way, it always has!

Now don't get me wrong, I have known close personal tragedy. In 1999, my partner and I were expecting our fourth child. One Sunday evening around 10 p.m. while we were watching *Cold Feet*, she started experiencing tummy pains. We rushed straight to the hospital, as it was close to delivery time, thinking this could be it! By the time the young night shift doctor came around to Helen it was about 11:30. I was told that everything was fine and that I should go home, get some rest, and come back in

the morning. After all, he said, “it was probably only a stomach ache” and she’s “in safe hands now”. So off I went home, just 20 minutes away. My head literally hit the pillow when the phone rang: “Mr. McConnell, you had better come in--quickly!”

I immediately ran downstairs, jumped in the motor and tore off to the hospital. It wasn’t until very early in the morning that the nurse who was looking after Helen came into a side room I was waiting in, with a doctor. The news was the worst kind. Due to “complications,” our child had passed away due to lack of oxygen, and unfortunately there was nothing they could do to revive her.

The fact was that Helen had gone in to early labour, as was expected given that she had three previous C-sections, and dear little Rosie had been starved of oxygen. Had the young doctor bothered to read the notes, he would have known this, and things could have been different.

I’m sorry to share this tragedy with you, but I believe this experience made me a stronger person. It also goes some way to illustrate that no matter how dark things may be, things can and *do* get better. As a matter of fact, little Rosie healed the row between my parents and me. She made us all realize how precious life is. So even the most tragic of events can give us something positive, even if it’s something we don’t realize until a few years down the road. Although I would much rather be weaker, so to speak, and still have Rosie, time is a great healer, as they say. Several years later we had another child, Olivia, who is now two and a half, driving us all up the wall with her terrible two’s tantrums!

The moral of this story is, if you fall off the horse, you have to jump right back on. That’s the only way you’ll clear the hurdle. You don’t dust off the seat of your pants, sit on the fence and say, “Oh well. I tried. It’s never going to work for me. I don’t deserve to be happy.”

Helen and I didn’t just give up and mope our lives away. It would’ve been all too easy to plunge into long-term depression or even resort to alcohol to numb the pain. But we tried again, and now we have beautiful little Olivia!

## **Watch Your Mouth!**

A natural extension of positive thinking is positive *speaking*. As the *Hidden Messages in Water* tells us, words are *extremely* powerful. They decide the difference between an exquisite, ornate crystal and a hideous, ugly one. And it is important to remember that *60 percent of the human body is composed of water!* If words make such an impact on a tiny Petri dish of water, they will greatly affect you!

Here’s another exercise I want you to do. I call it **Free Your Speech**. It’s very similar to the Mental Mirror Exercise. For two days, I want you to pay attention to how you speak about yourself to other people.

Here are some examples, each followed by a suggested Hit the Brakes and Do a 180!

- “Wow Viv, you look smashing today!”

“Are you kidding? My bum looks big in this.”

*Hit the Brakes and Do a 180! “Why, thank you! You’re looking chipper, as well!”*

- “Hey, you have a good eye--could you please take a look at this newsletter design and tell me what you think?”

“Sure, but I don’t know how much it will help. I’m just an accountant, after all!”

*Hit the Brakes and Do a 180! “I’d love to! It’ll be a nice change of pace.”*

- “I had no idea you had a teenager! You look so young!”

“Ha! How do you think I got these crow’s feet and gray hairs?”

*Hit the Brakes and Do a 180! “Hey, I figure if the Rolling Stones are in their 60’s and run around all over the stage, I can do anything at the tender age of 40!”*

What’s happening in situations like this is that we’re trying to come across as modest--but really we’re just putting ourselves down and being negative. There is nothing wrong whatsoever with graciously accepting a compliment. This is far different than being conceited, of course. Be sure to dole out compliments lavishly to others, too.



Refrain from making negative comments about yourself.

Negative repels. Positive attracts. When you say something negative about yourself or your life, it’s as though you’re turning a giant magnet on end, as well as all the other magnets out there, so that they repel instead of smack together in irresistible attraction. Besides, nobody likes a whiner.

You should also avoid toxic people--those sourpusses who dash your dreams. People who constantly bemoan their circumstances but won’t peel their butts away from

their TV to change their lives. People who have it all and gripe about the most tiny everyday inconveniences who have forgotten that's just life.

Using positive language, and eliminating negative language, will transform your mindset and your life. It also helps to refrain from speaking negatively about others. This is so important that it's a core precept in Buddhism, called right speech. It means refraining from lying, divisive gossip and rude or abusive language.

When you refrain from negative speech about yourself and others, other people will enjoy your presence, and they will naturally be drawn to you. It will also help attract beneficial situations to you. Remember, positive attracts and negative repels. Positive speech will also help work wonders on your overall vibrance, health and happiness.

## **Write Your Wants**

Beyond positive thinking, also writing and speaking your desires will encourage them to manifest even more. Thoughts create outcomes, and writing and speaking your dreams make them even more concrete. The thought symbolizes getting your desired outcomes aligned, whereas the word symbolizes the thoughts manifesting in the physical world.

Ah, but be cautious. Remember the dream-dashers I discussed earlier, those sourpusses who inspired the "those who abandon their dreams will discourage yours" bumper sticker! They live to burst other people's bubbles. I wouldn't broadcast my goals to just anyone. If you really feel moved to share your intentions with someone else, I would only share them with my one or two closest friends who *encourage my dreams*. Simply keeping them to yourself can also be quite powerful--a bit like simmering a delectable stew.

Write your affirmations in a journal! Say them aloud in the shower! Sing them while you're driving! Stick Post-It Notes all over your mirror! Tape them on your water bottle! Remember how powerful water is, as detailed in the *Hidden Messages of Water*.

And when you're writing or speaking your affirmations, be sure to use positive words. Remember, positive attracts and negative repels. For example, "will" is positive, whereas "won't" is negative. Here are some examples:

- Negative: I don't want to retire when I'm 75.
- Positive: I will retire when I'm 50.
- Negative: I won't live paycheck-to-paycheck ever again!
- Positive: In three months, I will invest £3,000.

And remember, “having it all” doesn’t just mean material items. You can live in a 900-square-foot home and still be sitting on top of the world. Everyone has different desires. Someone may not care much about the car he or she drives because, after all, it only gets you from point A to point B. It can be destroyed at any given moment because it’s a physical object. But the same person might be gung ho about his or her dream home, even though it may not be obscenely fancy. Think about *everything* you want out of life.

Notice that I say what *you* want. This does not necessarily include what you think you should acquire to impress others. Let’s say what you really want is a moderate-sized sailboat. But you buy an antique wooden motor boat because that’s the rage. Oh yes, you get the compliments! The other guys drool over that boat. But you’re not happy inside. You enjoy your time on the water, but inside you ache for that moderate-size sailboat. Learning how to sail is something you’ve always wanted to do.

Some people want to downgrade, believe it or not. They’re sick of the rat race, they have no time to spend with their families, and they’re sick of doling out all their hard-earned cash to drive a brand new Mercedes when what they really want is a hybrid. They have to talk on the phone every time they drive, their workload is always backed up due to frequent meetings, they’re constantly traveling to entertain the company’s potential clients, and they’re exhausted. They are impressive to others, but they’re miserable inside. They simply want more time to enjoy life.

Everyone’s different. Some people invest thousands and thousands in elite educations for their children yet live in very modest homes. Some people live in \$1.2 million homes and tell their children they can’t afford to send them to Juilliard when they receive the acceptance letter.

What do *you* want out of life? Make a **List of Dreams!**

- Financial independence
- Early retirement
- Dream house
- Dream car
- Vacation home
- Travel
- Own a business
- Dream job

- Ivy-league education
- Health
- Physical fitness (you know, look good naked!)
- Happiness
- Fulfilling relationships
- Time to enjoy life
- Starting charitable foundation
- Achieve my lifelong dream of \_\_\_\_\_ (climbing Mount Everest, publishing a book, seeing Johnny Depp naked, etc.)

Now I want to visualize everything you want, very specifically. What does your dream home look like? Where is it located? How many bathrooms does it have? What architectural style is it? What kind of car are you driving? How old do you want to be when you retire? Where is your vacation home? Is it a cottage? Is a vacation home unnecessary because your primary home is in a primo location? How much money do you want to make a year?

It's very important to be very specific. If you say, "Tomorrow I will have a million dollars," something horrid could happen for that to come about, say, your mother-in-law getting hit by a bus. Well, OK, maybe that wouldn't be such a bad thing--but you get the idea! Choose your words very carefully. It's like the old saying, "Beware of what you wish."

Keep your List of Dreams. Look at it at least once a day and read it aloud. You may find that you want to change the list over time, and that's just fine! As long as we are alive, we are learning, growing and changing. You may realize that you no longer want certain things. You may discover that you begin wanting things that never occurred to you before.

As we know, dreams are hollow without effort. The effort part of the Equation for Success is just as important as the positive thinking part!

So you need to write a **List of Goals**. Now write down the following, being as specific as your mental images:

- 2 years from now, my life looks like\_\_\_\_\_
- 5 years from now, my life looks like\_\_\_\_\_

- 10 years from now, my life looks like \_\_\_\_\_

You should also keep your List of Goals, look at it at least once a day and read it aloud. Like your List of Dreams, your List of Goals may evolve over time. It's perfectly all right to revise them as necessary. After all, once you achieve a particular goal, there will be even more to look forward to!

Setting more specific timelines than those above may or may not work for you. If you're not disciplined, you need to set well-defined timelines. If you are disciplined but you don't meet your timeline, you don't want to become disappointed and throw in the towel. Many books will tell you to set specific timelines. But I recognize that everyone's personal psychology is different. Some people quit smoking cold turkey. Some people need a year to gradually quit. Plus, different types of income streams and different types of goals require different timelines. Do what works best for you.

Author Phil Gosling succinctly points out in his book *Success Engineering*, "But because well-meaning people have mixed up original goal setting 'magic' with modern project management, we get the worst of both worlds." The trick is to break up your goals into achievable, realistic, bite-sized chunks. The key word is *realistic*! Don't go at such a frenetic pace that you keel over from exhaustion in a year, yet don't adhere to such pie-in-the-sky laziness that you're still the same blob on the couch in a year. It's a balance. I will discuss a realistic step-by-step strategy in Part Two.

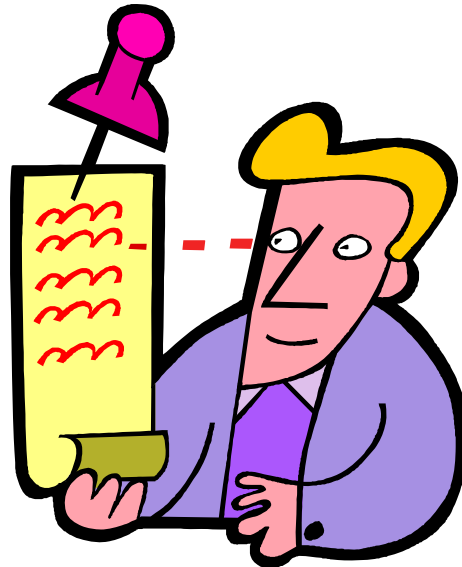
The next exercise is **Affirmations in a Nutshell**. This exercise compacts your List of Dreams and your List of Goals into a nutshell. Now I want you to write:

- I receive \_\_\_\_\_

Now list every single thing you want in the big picture of your life. Here's an example:

- I receive making at least £123,000 a year beginning within a year, getting a Toyota Prius in 2007, getting a vacation villa on the Florida coast by 2008, and retiring with at least £3,000,000 at age 55.

Notice that language is positive and specific, and includes a timeline. Now write this on a Post-it note or tape it to your bathroom mirror. This will remind you of your goals every single day. At least once a day, also read your list aloud while smiling at yourself in the mirror. This is best done in the morning so as to set a positive tone for the rest of the day. And when you say it aloud, raise your arms in a big V as if in a gesture of victory, smile, and put a big exclamation point at the end of your affirmation!



Write what you want to receive  
on a Post-It Note, stick it to your mirror,  
and read it aloud every day!

Now remember, the “I receive” mindset is different than sitting on the couch like a blob 24-7 and only daydreaming about what you want. It’s OK to sit on the couch like a blob and envision what you want for a few minutes every day (without the TV)--just be sure to get off your backside at some point and put forth some effort in the physical world! This is a very powerful affirmation that you *believe* the world will deliver what you want. It’s confirmation that all your positive thinking exercises will come to fruition. It’s affirming that you truly believe, deep down inside, that you *deserve* to have what you want.

## **Do What You Love**

There’s no point in making millions if you’re doing something that makes you miserable. All the money in the world will not buy happiness. Your passion functions as the fuel behind your becoming wealthy. Just like the saying goes, “Do what you love, and the money will follow.”

Now if you love robbing banks and stealing little old ladies’ purses, this is not going to work! Just as negative thoughts and speech repel instead of attract, so do negative behaviors. Sure, con men might make a lot of money, but I guarantee their personal lives are war zones. If you rip people off, your negative actions will only turn right around and bite you in the backside. You don’t really want personal threats being made against you and your family, do you? And lawsuits are nothing but black holes in disguise, sucking away all your time, money and peace of mind. So be sure that what want to do is something love and is ethical. Create something that you enjoy, whether tangible or intangible, that will benefit people.

As for me, I am in this to make money! I'm a capitalist pig like the best of them, *but*, I would never do wrong by someone just to make money. I firmly believe in karma and that what you put out comes back tenfold.

Ben Cohen and Jerry Greenfield, founders of the wildly popular Ben & Jerry's ice cream, are a great example of raking in the dough (and not just the chocolate chip cookie dough) when you do what you love and what you love is something with positive values. They've known one another since junior high school; they both loved food. In 1978 they went into business together with nothing but two diplomas from a \$5 correspondence course and their life savings--\$8,000. They converted an abandoned gas station in Burlington, Vermont into the very first Ben & Jerry's ice cream shop. They used only Vermont's finest milk and cream--and still do. They continue to use all-natural dairy products from family farmers--not confined animal operations. They also support environmental organizations. This combination of doing what they love, having a social conscience, and being dedicated entrepreneurs catapulted them to where they are today.

Ben and Jerry are a great example of following your passion. Ben and Jerry love ice cream. They'd still be selling ice cream in the converted gas station and having a ball even if they weren't millionaires.

That said, what is *your* dream? To be an author? To be your own boss? To be an internet entrepreneur? A personal coach? Photographer?

And whomever said you have to limit yourself to *one* dream? You probably have a few that have been swirling around inside that creative cranium of yours for years!

And don't force yourself into believing that your dream has to be grandiose. You don't have to find a cure for all the world's diseases for your dream to be worthwhile. Ben and Jerry love ice cream, for crying out loud! There's nothing grandiose about ice cream. But people love ice cream! It makes them happy. Ben and Jerry's dream is simple, honest--and wildly lucrative.

This brings us to our next exercise, which is called **Listen to Your Inner Voice**. Don't think with your head! Answer it intuitively, from your gut. Don't think in terms of how much money you need or want to make. Don't think in practical or egotistical terms. Name what you've always dreamed of doing. Now I want you to write:

➤ I'm a \_\_\_\_\_

You might only list one big thing or several smaller things--or several big things! Maybe it's something you've dreamed of doing since you were seven years old, but everyone poo-pooed your pie-in-the-sky "fantasy." Maybe it's simply something new you want to try. Maybe it's a list of several ideas that have been swimming around in your head for years!

Like your List of Dreams and List of Goals, you should look at your Inner Voice list at least once a day and speak it aloud. Better yet, write it on a Post-it Note or tape it to your mirror, right alongside your Affirmations in a Nutshell. And when you say it aloud, just as with the Affirmations in a Nutshell, raise your arms in a big V and have a big smile on your face!

All you have to do is listen to your voice inside. This reminds me of a quote I've seen: "It is usually frightening to listen to your inner voice. But it is always disastrous not to." Listen to you inner voice--the money *will* come.



Follow your dreams, apply some effort,  
and the money will come.

A remarkable example comes from Stuart Goldsmith in *The Midas Method*. He set a goal of making £1,000 in eleven weeks while limiting himself to working for only one hour a week. He started with nothing. He found a one-pound coin on the dance floor during a New Year's Eve celebration. He found another on the floor of a bakery. He found at least 50 coins during the course of three weeks! He also made an electronics deal with a friend, invested in some penny shares, and bought a huge telescope through an advert. He was bowled over to learn that the telescope came with an entire observatory! So he sold the observatory at a profit and easily reached his goal of making £1,000 in only 11 weeks!

Stuart is a living example of how the money will come once you know what you want to do and *believe* the money will come.

The realization that I could make money lifted any false ceilings that there may have been. And like I said earlier, once you've done something once, it gets easier and easier.

A little trick you can use to attract your dream career comes from the Eastern art of placement known as Feng Shui. Imagine that your home is a big rectangle and that

you're facing it. The area in your home that symbolizes career is the front middle. If you place water or items that are black in this area, it will attract your ideal endeavors to generate income. A small indoor water fountain or black decorative items are examples that would work.

## **Use Your Time Wisely**

Now we're going to take everything you've learned thus far and extend it permanently.

That's right, *permanently*.

Welcome to the first day of the rest of your life! It wouldn't do any good to just practice these positive thinking exercises temporarily until you acquire all that you long for then abandon them, now would it?

And not only should you conduct these positive thinking exercises every day for the rest of your life, but *every spare moment* of every day for the rest of your life!

Well OK, maybe not *every* spare moment. You'd probably go nuts. After all, if you're on holiday, you don't want incessant affirmations crowding your mind. Your mind needs free space to think whatever it wants to on weekends, late in the evening when you're tired, and on holiday. It's a form of recharging your batteries. But you should always Hit the Brakes and Do a 180 whenever a negative thought pops in.

I call this new way of life **Mind Flexing**. Here's how it works:

Think positive thoughts with words using the word "will." Then follow the word-based thoughts with image-based thoughts.

Here's an example:

- "I *will* purchase my dream home within two years." Then picture yourself standing in front of your dream home, with its dream architecture, in its dream location, with a big smile on your face shaking the realtor's hand and she gives you the key.

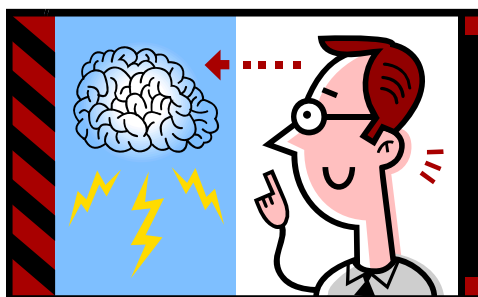
Whenever you're engaged in a more auto-pilot activity that doesn't require immense brain power, such as showering, doing household chores or standing in line at the supermarket, put those minutes to work with Mind Flexing. We let so much time go to waste every day because we have a deep-seated belief that we must always be doing something in order to feel like worthwhile human beings. We listen to news on the radio when we drive so that we're informed, intelligent and can carry on conversations at social occasions. But it's the very same news you already heard this morning--and most of it is negative and depressing anyway! How is hearing about a

violent robbery in another city going to improve your life? Human beings are not meant to be receptors for all the horrible news of the world. Being informed and absorbing unnecessary depressing fodder are two completely different things. Another example could be just before bedtime when our day's work is done and we have a few spare minutes. We flip a magazine instead of focusing our minds to envision achieving our dreams. The list goes on and on. We are constantly shoving useless junk into our minds to appear busy rather than putting our minds to good use.

Here are some examples of auto-pilot activities that you can put to good use to practice Mind Flexing to affirm and visualize your dreams:

- Showering
- Eating
- Driving (only when it's safe, of course!)
- Stoplights
- Really boring and useless presentations or meetings
- Waiting in line anywhere (supermarket, bookstore, concert, etc.)
- Waiting for anything (at the doctor's office, for your associate to meet you at the café, for your food at a restaurant--but it's in your best interest not to ignore your date!)
- Household chores (cooking, cleaning, yard work)
- Exercising (unless it's Yoga, which balances the mind)

This is a *permanent* transformation. I want to underscore this. This is a new behavior that you're going to incorporate into your life. It will become as natural as eating breakfast.



Use spare moments throughout the day, every day, to mentally state and envision what you want.

Whenever your Affirmations in a Nutshell change, of course the contents of your Mind Flexing will be revised, too. You can also speak the first part of the Mind Flexing exercise aloud--the statement using the word "will." Of course, you probably don't want to do this in the middle of a boring presentation! But when you're alone, speaking the word-focused segment of the exercise aloud will help it manifest yet more.

Using these positive thinking techniques to acquire your material desires is just the tip of the iceberg! They can also work wonders for all areas of your life, from self esteem to fulfilling relationships to vibrant health. They work great for helping your loved ones and friends receive what they want, too.

Welcome to your new way of life!

## **Keep it in Perspective**

Now that you've figured out what you want in life and it's beginning to swarm toward you, you have to keep things in perspective. And when I say "things," I literally mean things.

No, I'm not trying to talk you out of your goals in life. But it's important to use your *intelligence* when securing what you want, so that you'll continue to have more of what you want in the future. In other words, you want to make intelligent financial decisions when it comes to acquiring material items so that your money continues to grow rather than deplete.

There's a big difference between appearing wealthy and being wealthy. Some people are both, and by applying the Equation for Success, you'll get there, too. In other words, if you've applied the Equation for Success and now you're enjoying the fruits of your labor, but you've spent all your fruit on expensive clothes and an expensive car and haven't invested one pound of it, you've completely missed the point.

As Stuart Goldsmith says in *The Seven Secrets of Success*, "Becoming wealthy has little to do with buying a bunch of silly toys. You have to be a very sad individual if this is the limit of your imagination. How much champagne can you drink? How many Rolexes do you need? How big a wardrobe of clothes will satisfy you? This is all junk. They are toys--harmless baubles to amuse us for five minutes. Attaining these toys is not the purpose of a noble life." Rather, wealth gives you freedom. It loosens the shackles of life-numbing debt and hurls you off the treadmill of living paycheck to paycheck. It gives you time to enjoy life--and to give back to the world.

And to acquire wealth, you must build wealth. You can't squander it all on material objects that can be ruined in the blink of an eye. I know middle-aged people who will spend \$500 on a handbag and have absolutely *nothing* saved for retirement. I mean *nothing*. Are these people going to work at the pub until they're 85? Why spend \$300 on a shirt that can be ruined in five seconds flat by spilling kebab sauce down it?

Now, I'm not saying you should show up at the next opera in jeans and a t-shirt! There's a big difference between being presentable and being financially absurd. Take vintage clothing, for instance. It's fantastically classy! And it costs just a fraction of what contemporary designer fads do. Besides, designer clothing will be out of fashion in six months! Clothing is not an investment--unless it's vintage or perennially tasteful. Yes, clothing is an art form, but we have to be intelligent about it.

Too often we want to acquire expensive material objects to impress others in order to feel better about ourselves. This is a trap that every single one of us falls into, usually on a subconscious level. Then before we know it, we've squandered all our hard-earned wealth and have nothing but vinegar-stained Turnbull & Asser shirts to show for it. As Robert T. Kiyosaki explains in his book *Rich Dad, Poor Dad*, "Rich people buy luxuries last, while the poor and middle class tend to buy luxuries first."

I've seen people go tens of thousands of dollars into debt remodeling their homes to overcompensate for not being in a ritzy neighborhood--then have to get credit counseling, not to mention getting branded with bad credit. I've seen people who buy a home in a ritzy neighborhood that maxes out their budget, and they can't afford one single stick of furniture. I'm not kidding.

Don't worry about what others think of you. If they look down their noses because you're wearing a vintage evening gown instead of the latest Vera Wang, that's their problem. Such is the immaturity of high-school students. I know this is more easily said than done! It's your kindness to others and your classiness that wins respect, not how much you spend on your clothing or vehicle.

Money does not buy classiness. Just think of the American rednecks who win the lottery and blow it all on tacky clothing, booze and sports cars that get totaled.

So don't wrap all of your happiness up in material items, or you'll never be happy. Be reasonable. Keep it in perspective. That doesn't mean give up your dreams and goals. That pre-owned Mercedes Benz is just as nice as a brand new Mercedes Benz--and you'll save \$9,000 that you can invest to retire even earlier. Besides, new vehicles depreciate by approximately one-third in only three months. And no human being *needs* a home with 17 bathrooms!

Another thing to keep in perspective is the price you'll pay for being wealthier. For starters, you'll pay more taxes. You will acquire fake friends. Some will attach themselves to you to try to improve their own image. In the worst case scenario, some may try to scam you out of some of your hard-earned money. People will look up to you, and suck up to you--all of a sudden you're not a real person who likes to enjoy a beer and the pub now and again, but a gold statue on a pedestal. It's not comfortable being judged by the amount of money you have from either direction. You'll receive so many requests from charities you'll start to wonder whether you need a personal secretary. Lottery winners are a good example of how stressful it is to get rich

overnight. In America, the Red Cross was literally flooded with millions of dollars after the September 11 attacks in 2001 and subsequently suffered a lot of bad press due to the overwhelming task of managing the money. Even I had a big row with my parents after I started raking it in. Buddhists call this the suffering of success.

## **Greediness vs. Thankfulness**

Greed is a vicious cycle. The more you want, the less you have.

And if you're not thankful for what you do have, you're never going to get more. As a matter of fact, being thankful for what you *do* have paves the way for getting more of what you want! I don't care if all you have is one pair of shoes, be thankful for that. Not being thankful for what you do have is dangerously akin to the Eeyore "woe is me" attitude.



Greed is a vicious cycle. Don't let your material desires and purchases spiral out of control.

Remember that book *Hidden Messages in Water* book I've mentioned? You'll never guess what phrase created the most elaborate, the most intricate, the most beautiful crystal: "Love and gratitude."

Another trick in this being thankful vein is giving back to the world. Giving back is a form of thankfulness. Decide which issues are close to your heart. Then volunteer, even if it's only an hour a month. If you can't volunteer, donate. Do both if you can. Give some of the money you've saved not squandering it on ridiculously expensive clothing! You can have your name published as a large donor, and that trumpets to others that not only are you wealthy, but caring.

Look at the American television personality Oprah Winfrey. She's worth more than \$1 billion--but in 2005 alone she donated more than \$51.8 million to charity. That ranked her as number 22 on the *Chronicle of Philanthropy's* 2005 list of the 60 most generous philanthropists. Oprah is living proof that you can follow your dreams, acquire wealth *and* have a good heart. But that doesn't mean she doesn't enjoy her riches. She told an audience at a fundraiser in April 2005, as reported by Stephen M. Silverman and Susan Mandel for *People*, ". . . I have a closet full of shoes, and it's a good thing." She also said at the \$1.4 million fundraiser for Jewish scholarships, "I was coming back from Africa on one of my trips. . . I had taken one of my wealthy friends with me. She said, 'Don't you just feel guilty? Don't you just feel terrible?' I said, 'No, I don't. I do not know how me being destitute is going to help them.' Then I said when we got home, 'I'm going home to sleep on my Pratesi sheets right now and I'll feel good about it.'" Oprah is doing something far more constructive than merely feeling guilty about her hard-earned wealth; she is building an academy for girls in South Africa. She says in the article, ". . . it will be one of the great days of my life to see 450 girls, most of them orphans who would not have had the opportunity for education in their lives, come to school." Oprah was born a poor black girl in the racist American South, and she has worked very hard to attain all that she has today. She is deeply grateful for all that has, she luxuriates in every moment of it, and she gives, gives, gives back to the world.

And remember, once you make your fortune, that doesn't mean all you have left to do is sit around and complain about trivial things that will make everyone within a 20-mile radius avoid you like the plague. I bet Oprah doesn't; she's too busy doing good. I know people who've worked hard to create their fortunes, and they have become more negative than positive. They don't exhibit one iota of grace or thankfulness about the fruits of their labor, but rather, they've lost perspective.

They incessantly bitch about *every little thing* in their daily lives that goes wrong. I mean *little* things. "Oh, the housekeeper keeps scooting this chair 2 inches to the left, and it's driving me mad!" "The new Porsche has a little rattle in the glovebox when I hit bumps at 70 mph, and the idiotic dealership says it's impossible to remedy!" Puh-lease. What a waste of brain space. They don't volunteer, and they don't donate nearly as much as they could, which would also help them reap a lower tax payment. And all these little things that drive them nuts just keep on happening. Gee, I wonder if it's coincidence.

This is perhaps one reason, if not *the* reason, that such curmudgeons who have all the things they want are so unhappy. First, *things* do not provide us with inner happiness. Second, living a life of sedentary complacency blows the tiniest little annoyances of real-world daily life completely out of proportion. As Mr. Goldsmith notes in *The Seven Secrets of Success*, ". . . happiness comes from leading a worthwhile life and producing something of quality and value. Sitting around in a mansion and staring at your Porsche will not make you happy."

Sometimes people like this also brag about how much money they have, which is terribly unrefined. It's not polite to publicly whine about how little you have or boast

about how much you have. Making your fortune doesn't give you the right to look down your nose at others. As they say, we all put our pants on one leg at a time! Truly refined individuals treat everyone with respect and don't judge them by where they live, the house they live in, the car they drive, the clothes they wear or their income.

Wealth is relative. It also boils down to our mindset. If you have more than one pair of underwear and more than one pair of shoes, you're wealthy compared to most people in the world. Yet, if you look around at all you have--a three-car garage, a big-screen TV, the best education for your children that money can buy--and still bemoan your status, well, you're destitute. Also, someone who has it all--the dream job, the dream house, the dream car--may only have as much disposable income as you. That's because his or her money is all tied up in big house, car, boat and country club payments. It's all relative. The trick is to always be thankful for what you do have--even the most basic necessities such as shelter and food--and that will pave the way for more to come.

When I started making money, I don't think I'd changed in any particular way. At the time we couldn't believe it. I mean, I once got a £45,000 bonus for just doing my job! Unbelievable! Especially for a "Walter Mitty!" And although I've finally made it, I don't feel any different and still have all the same friends.

## **Respect Your Money**

Another important thing to keep in mind once you start making more money is to *respect* your money. In other words, if you respect your money, it will be attracted to you and multiply. But if you abuse your money and throw it away on frivolous purchases that end up in the trash can in three months, it will not come to you.

Do you abuse your money? Do you throw it away? If you gamble, you're sending the world a very clear message that it's OK to throw your money away. You want to *retain* wealth. Did you pay cash for your latest vehicle? Vehicles depreciate! You could have secured 0% APR with your excellent credit, invested that money and watched it grow!

But that doesn't necessarily mean that you should hoard your money. If you never treat yourself modestly, the act of hoarding, of damming up your money, develops the mindset of scarcity. But you don't want so much of a flow of treating yourself that you create a flood and drain the lake! You want just enough flow of treating yourself modestly, say by going out to eat, to create an aura of plenty. There's a balance between damming and flowing your money.

You don't want to hoard your money so much making your investments fatter and fatter, that you never undertake home improvements. A home is a solid investment, because homes appreciate. But no one's ever going to buy it if you still have avocado green 1970's shag carpet--well, except maybe Austin Powers.

I know of two very intelligent men who both hate money. One spends all his money on books and compact discs. No matter how much money he makes, he spends it all. He has nothing saved for retirement. Worse, he made a bad financial decision and cashed out his inherited IRA when his last parent passed away--a giant, gargantuan tax catastrophe. Then he "invested" his money buying homes and renting them. On the surface, this type of real estate investment sounds like a good idea. But the homes he bought are not in the best areas of the city, and therefore don't attract the most reliable renters. So he's constantly expending more time and effort to collect rent, which many times yields zilch month after month. He also has to hire a handyman to repair the homes, as he's not mechanically inclined himself. So all he has accomplished is adding more stress to his life, a vortex of regular financial deficit--and absolutely no safety net should he become ill in old age. Finally one day he said aloud, "I've realized that I hate money. I spend it all so I don't have to deal with it." He doesn't keep a budget, so he has no grasp of how much he could save every month while giving himself a reasonable spending allowance.

The other man is an award-winning photographer who has published lovely coffee-table books. He spends all his money, too. He can't even chip in for his child's college education. He doesn't keep a budget, and he even hates eating in "fancy" restaurants because he doesn't like being around "snobby" people. Yet these same people would pay a pretty penny price for his books! Yet he's always talking about how little money he has.

Neither of these men will ever get wealthy--let alone be able to afford basic amenities such as health care they might need someday. And both of these men have enjoyed fortunate circumstances that could yield them millions--yet they throw it all away.

Respect your money. Love your money! Be intimate with it. Be willing to keep a detailed budget. Stay on top of what your financial advisor undertakes with your investments. And remember to always have a thankful attitude toward the money you do have so that more will always follow.

## **Summary of Part One Exercises**

Before we embark on Part Two, it would be helpful to summarize the positive thinking exercises outlined in Part One. This summary can function as a quick and easy reference for you.

### **The Equation for Success**

Memorize this: Positive Thinking + Effort = Success

## **The Mental Mirror**

Examine your thoughts for *two days* to see if they're mostly negative or positive.

## **Hit the Brakes and Do a 180!**

Whenever you have a negative thought, immediately replace it with a positive thought. Use positive words and images. Make this a new way of life.

## **Free Your Speech**

Refrain from making derogatory remarks about yourself. Accept compliments graciously--and dole them out, too.

## **List of Dreams**

Make a list of everything you want in life. Look at it every day, and read it aloud. Revise as necessary.

## **List of Goals**

Make a list of what you want your life to look like in two years, in five years and in 10 years. Look at the list every day, and read it aloud. Revise as necessary.

## **Affirmations in a Nutshell**

Write "I receive\_\_\_\_\_" and summarize what you want. Put it on a Post-it note or tape it on your mirror. Read it aloud every day, emphatically with a smile, while raising your arms in a big V gesture, as if in victory! Revise as necessary.

## **Listen to Your Inner Voice**

Write "I am\_\_\_\_\_" and list your dream "job!" Put it on a Post-it note or tape it on your mirror. Read it aloud every day, exclaiming with a smile while raising your arms in a big V for victory gesture! Revise as necessary.

## Mind Flexing

Whenever you have spare mental moments throughout the day, such as standing in line at the supermarket or showering, mentally state your Affirmation in a Nutshell using the verb “will.” Follow it with an image of yourself enjoying these things you want in life. Hold the thought for as long as possible. You can also repeat it. You can also say it aloud if you’re alone, such as showering or driving. This is a permanent way of life.

## **PART TWO: CHANGE YOUR FORTUNE**

Well, now we’ve come to part two of the Equation for Success. We’ve addressed the positive thinking part, and now we’re ready for the effort part. Although the effort part is the easiest, you must remember that not wanting to put forth effort in the real world is a bit like wanting to sit on the couch all day eating chips and never exercising, yet expecting to lose weight! So here are some common-sense guidelines to help you make practical decisions in the physical world. Olympic athletes who win the gold medal don’t do it by just dreaming--they have to work for it, too!

## **Step by Step**

To achieve your List of Goals, you need a realistic **Plan of Action**. These are the realistic chunks of effort that will, one by one, transport you to your goals. After all, there are fewer things in life more gratifying than crossing items off your to-do list! Plus, undertaking these items will infuse you with a sense of accomplishment, making your look forward even more to that dangling carrot in front of you of achieving your goal!

Here’s an example. Let’s say my goal for two years from now is to purchase my dream home. It is now April 30, and this a snapshot of my corresponding Plan of Action:

- Finish an e-book by May 31 (write in the evenings from Monday through Thursday)
- By June 5, conduct necessary research for how to post the e-book online in the most cost-effective yet professional manner (including web site, any advertising, how to set up payment interfacing, search engine optimization, etc.)
- By June 10, post the e-book and accompanying sales letter online
- Invest £3,000 in Google within four months.

- Sell my garage full of antiques I have nothing better to do with on E-bay by August 15; put the money aside for a down payment on the new home
- Meet with financial advisor on September 15 to shift to more mutual funds into more accelerated growth
- By September 30, write a business plan and file all forms necessary to begin my own part-time personal coaching business
- Begin my part-time personal coaching business on October 1
- Put this house on the market by March 1 of next year

Of course this isn't a comprehensive Plan of Action that extends all the way to my two-year goal, but you get the idea.

Like your List of Dreams and List of Goals, you should look at your Plan of Action daily. As a matter of fact, you'll *have* to look at it daily, because it's a working document! And like the List of Dreams and List of Goals, it, too, will evolve--but probably much more regularly. Notice how it incorporates realistic, step-by-step procedures to achieve a goal.

Having a Plan of Action will also keep your dreams from falling through the cracks. Here's an example. I know of a man who brainstormed an electronic device that would eliminate the satellite delay between radio and TV broadcasts of sports events. This device would be purchased by sports fans who can't stand the TV announcer, so they turn down the volume and listen to the radio announcer instead. But this strategy has one small drawback: there's a short lag between the play on TV and when it's described by the radio announcer. This is a result of satellite technology. Now this man's idea for this device was simply genius. He's a very successful and busy businessman--so busy that this idea ran around in his head for at least a year before he had time to hire an engineer to design it. He contacted a patent attorney, and the exact same device had already been designed by someone else--and had gone to market just a week before!

This underscores how important a Plan of Action is. Time is malleable. Haven't you ever noticed that the more you have to do, the more you get done within a specific period of time? That's because you have no choice. You make yourself accomplish everything on your to-do list by your deadline.

You should jump on the first trains in life. You shouldn't procrastinate. You should use our time efficiently. This does not mean that you deny yourself of sleep, food and exercise. After all, you must recharge our batteries daily so you can function at maximum capacity. Getting enough sleep, eating healthy food and exercising every day will give you the energy and gusto to bring your dream to fruition even more quickly.

## **Spend a Little, Make a Lot**

You've probably heard the saying "You've got to spend some money to make some money." That's true, to a certain extent. But it doesn't mean you have to spend your life savings to make your dreams come true.

Notice that I say spend a *little*, not a fortune. If you spend a fortune to make a fortune, you may only break even!

Making more money may require that you spend a little at the onset, especially if you're starting your own business. You may have to obtain a modest business loan. Note the word "modest!" Buying this little book is an example; it's inexpensive, but you need a road map.

The trick is to be reasonable. Don't get in over your head. Do your homework about startup costs. Be frugal. Spend the money you need to for decent quality, but don't spend more than you have to. Of course, a physical business, rather than an internet business, will entail more startup costs for the building, signs, utilities, etc. Write a business plan. Every step of the way, you want to maximize income, or assets, and minimize liabilities, or debt.

I've heard of people who take out a \$15,000 home equity loan and blow it all on shopping channel commercials for the handcrafted items they're selling. I strongly recommend that you *not* use this strategy! First of all, home equity loans are a bad idea to begin with. That's because if you default on the loan, the bank can take your home. And your home is one of your most stable investments. Secondly, shopping channels are a very narrow audience.

A sobering statistic you need to know is that nine out of 10 businesses fail in their first five years of operation. I'm not telling you that to burst your bubble, but rather to underscore the importance of making sound financial decisions to launch and operate your business. If your dream is starting a business, go for it. Just temper your dream with a big helping of common sense. This reminds me of a saying I've heard, "The only thing more overrated than natural childbirth is the joy of owning your own business."

If your brainchild is in fact starting your own business, then you should write a business plan--even if you don't need a small loan for startup costs. This is what your business plan should entail:

- Cover page: includes all business contact information and logo
- Executive summary: one page--overview of the business that summarizes all other sections

- Business description: 1 ½ pages--describe your product or service, target market and pricing structure
- Marketing strategies: one page--detail what marketing venues you will utilize and how many customers you want to attract within a given time frame
- Competitive analysis: one page--snapshot of your competition and how your business has an advantage
- Product development (if relevant): two pages--detailed diagrams of your product, including description of materials and manufacturing process
- Management and operations: one page--describe the qualifications of everyone involved in your business and outline job descriptions
- Financial statements: up to five pages--include startup costs, monthly income and expense statements, and a balance sheet

A solid business plan and a frugal mindset will give you the most mileage when it comes to launching a business. Frugal does not mean cheap; you want to look high-quality and professional to your potential customers and clients. You should always focus on getting the most for your money.

## **Plant Your Money and Watch it Grow**

Now, I'm not a financial advisor, but I think I would be remiss if I didn't mention some of the key concepts for amassing wealth in this book. These are just some basic, common sense measures--you should seek the professional advice of financial advisors. You can find very inexpensive and highly informed experts at places such as Edward Jones or A.G. Edwards--with fees of less than 100 bucks a year!

And when you're rolling in the dough, you'll always need to know what's going on with your finances. You can't simply hand it all over to an accountant or financial advisor and not stay in the loop. Robert T. Kiyosaki, in *Rich Dad, Poor Dad*, says you should educate yourself about:

- Basic accounting
- Principles of investing
- Understanding markets



Continually look for ways to multiply your money.

Following are a few examples of what I personally think are sure bets when it comes to building wealth:

- Real estate: You want to focus on hot markets. There's no sense in buying homes in a crummy area. This requires a decent amount of capital. I sell villas in Florida and make a good living by anybody's standards. All I do is introduce people to the investment as a broker and get paid a commission for every sale!
- Internet-based business: This is just sizzling. I have multiple web sites. This, coupled with real estate, is how I got to where I am in three short years. I'll discuss my exact internet strategy shortly.
- Investments: You definitely want a diverse portfolio. Don't put all your eggs in one basket, so to speak. And you can't get sucked into investing into only aggressive-growth companies. They'll only take you for a roller-coaster ride. You might make a million one year, then lose it all the next. The trick to investing is: think "steady." You want steady growth year after year. Some people insist on socially responsible investing. The bottom line doesn't get as fat as fast, but they have a clean conscience.

Mr. Kiyosaki provides an even bigger picture of financial savvy. He says the following strategies are sure bets to build a fortune:

- Businesses that do not require my presence. I own them, but they are managed or run by other people. If I have to work there, it's not a business. It becomes my job.
- Stocks
- Bonds
- Mutual funds

- Income-generating real estate
- Notes (IOU's)
- Royalties from intellectual property such as music, scripts, patents
- And anything else that has value, produces income or appreciates and has a ready market

Mr. Kiyosaki is also a strong proponent of “pay yourself first.” That means you have a fixed amount that you put into savings or investments every month. And that amount is paid before any other bills! His reasoning is that if you come up short for bills, you’ll be motivated to make money somehow to pay your creditors. After all, no one with any iota of financial savvy wants bad credit. He emphasizes the importance of making your money grow.

I know of a retired couple who has \$100,000 in checking. In *checking*. Sure, they have a nice retirement account, but they could be investing a big chunk of that checking money. What do they do with it? They send \$100 a month to their three grown children and one grown grandchild. That’s \$400 a month. They’re spending their children’s inheritance. What’s better, getting \$100 in the mail every now and again and inheriting \$50,000--or not getting \$100 in the mail every month and inheriting \$200,000? What’s going to happen in 10 years if the retired couple becomes seriously ill? Their children won’t have the money. They spent it paying property taxes and conducting home improvements! The retired couple is in fine shape, but they could be in even *better* shape and transfer even more wealth to the next generation! A good chunk of that money could be just as liquid invested in mutual funds. Of course, if they dip into that money, it will be taxed. But they’re not allowing it to *grow*!

Another simple trick for making your money grow is not paying cash for a car--even if you have money coming out of your ears! Vehicles depreciate. It’s better to make payments. But why would I want to waste my money on finance charges, you ask. Well, you should compare the finance charges you would pay to the percentage of growth that money would experience over the course of a year, then choose the course that will net you the most. Your finance charges may only be 2.9 percent. But your investments are raking in a 9 percent growth every year. Invest that wad of cash. Give some of it to a non-profit organization and make it tax-deductible. Put it to work.

The ultimate goal of being financially independent is being debt-free and living off the interest of your investments. No one’s going to give you a “get-out-of-debt-free” card. Debt includes your mortgage. As you know, the interest you pay on your mortgage astronomically outweighs the principal.

## Portrait of Millionaire

Who do you think is more likely to be a millionaire, a lawyer or a school teacher? A lawyer, right? Wrong! There's a disproportionate number of school teachers who are millionaires, as opposed to lawyers. Why is that?

Well, just think about it. Being a lawyer is associated with being wealthy. Therefore, many lawyers feel pressured to spend a lot of their income to *appear* wealthy. As a matter of fact, I've heard of one of the most powerful lawyers living in one of the largest cities in the United States who was in his 50's and had *nothing* saved for retirement! Zip. Zilch. Fortunately, someday he can sell his pricey home if need be to pay medical bills and put dinner on the table.

School teachers, on their other hand, have more modest incomes and apparently are good savers. Perhaps this is because many teachers don't have summer employment or summer employment that doesn't pay as much. They provide a good example for amassing wealth.

As a matter of fact, you'd be surprised at how fiscally conservative the typical millionaire is. These statistics come from a book called *The Millionaire Next Door* by Thomas J. Stanley and William D. Danko. Let's take a look:

- Millionaires keep meticulous budgets
- Millionaires choose to live below their means
- 67 percent of millionaires are self-employed
- 20 percent of millionaires are retired
- 97 percent of millionaires are homeowners
- Millionaires invest 20 percent of their income
- 50 percent of millionaires pay \$399 or less for their most expensive suit; 25 percent pay \$285 or less
- 50 percent of millionaires have never spent more than \$235 on a wristwatch; 25 percent have spent \$100 or less; and 10 percent have never paid more than \$47
- 50 percent of millionaires have never spent more than \$140 on a pair of shoes; 25 percent have never spent more than \$100; and 10 percent have never spent more than \$300.
- 80 percent of millionaires have never spent more than \$41,300 for a car

- 37 percent of millionaires drive pre-owned vehicles; less than 25 percent of millionaires drive a brand new car
- 25 percent of millionaires haven't purchased a car in at least four years

That's a real eye-opener, isn't it! Millionaires know how to manage their money to continually build their fortune.

Another sobering snapshot comes from an article called, "So You Want to be a Millionaire" by Liz Pulliam Weston. She says, "I'm already there, and so are a lot of folks who shun lightning-strike fantasies about wealth." She also points out that she and her husband did *not*:

- Win the lottery
- Score a big win in the stock market
- Inherit a huge pile of cash
- Appear on any reality shows

But she adds that they *did*:

- Make financial security a priority
- Spend less than we earn
- Save and invest regularly
- Pay down our debt
- Own a home
- Maximize our incomes

Ms. Pulliam Weston also notes that the day they realized they were millionaires was a day like any other. There was no quitting of jobs or popping of champagne corks. They often opted for weekend camping trips with friends instead of traveling to Hawaii. Not that they didn't take nice holidays--they just didn't do it as frequently because they were focused on their future. But they're not so obsessed with their future that they forget to live for today. It's a balance.

Ms. Pulliam Weston and her husband always paid themselves first. That means they knew their budget inside and out, scraped the cream off the top and socked it away. They probably keep some savings for an emergency fund and invest the rest.

They probably add wads of cash to investment portfolio a few times a year, once their savings account reaches a certain amount.

She also notes in the article that she and her husband launched their own businesses and are always looking for new ways to generate cash. Those are two very important points. She says, "In today's ever-changing economy, you have to be ready to learn new skills and take new directions." In other words, she and her husband committed themselves to being lifelong learners. They didn't say, "Oh, woe is me, I'm 45--I'm old! I don't have the brainpower left to learn something new!"



Self-made millionaires believe in themselves and apply diligence and intelligence to reach their financial goals.

Her article also includes an interesting side note about the two characteristics all millionaires have in common. They are:

- They think differently from the crowd
- *They have a strong belief in themselves*

The fact that millionaires believe in themselves is evidenced in another article titled, "Quirky Business Ideas and Success Strategies to Help You Launch Yours" by Lisa Camerlengo.

Richard Cole, founder and CEO of Geeks on Call, is mentioned in the article. He founded the company because he was tired of mediocre computer technical support help over the telephone, not the mention the accompanying long waits. It's interesting to see that he also had courage to embrace his creativity and proudly put the term "computer geek" to good use! He's also quoted in the article as saying, "There will always be turkeys who get you down. They'll say you'll never pull it off, but that just makes you harder to prove them wrong."

Netflix, founded by Reed Hastings, was similarly sparked by simple frustration. The frustration in this case was DVD rental late fees. Mr. Hastings forgot to return a movie, and he received a call from the store informing him he had a \$40 late fee. Now he's making millions.

What drives you nuts? What idea has been running around inside your brain for years? Remember, all millionaires apply diligence, manage their finances intelligently, aren't afraid to utilize their creativity and *believe in themselves*.

## Here's What I Do

I'm the co-founder of an internet-based publishing company, HLW Publishing Ltd., based in Leeds. We specialize in distributing unique life-enriching publications. Basically, that's because I'm sick and tired of watching good people struggle to get by! Of course, I also sell villas in Orlando, as I previously explained. I also make a living by hosting many web sites of my own.



I founded an internet-based publishing company, I host multiple web sites, and I sell villas in Florida.

One of my sites sells a product that teaches people how to make money with online ventures. Anyone who purchases the product receives a gift that also explains money-making ventures.

On another site I host, I answer visitor's questions. And on yet another site [www.YourInternetBizMentor.com](http://www.YourInternetBizMentor.com), I offer free consulting for visitors who sign up. I provide feedback for them regarding their entrepreneurial ideas.

I'm constantly hearing from people that they're amazed that they receive real answers from a real person. They find it refreshing. They report that they find me a genuine, honest and concerned person. I take this as a big compliment, because I

pride myself in integrity. As I've explained, I'm sick and tired of watching good people struggle to get by. I'm proof that it's possible to use positive thinking, a little effort, a dash of common sense and a heaping of honesty to multiply your income at least four-fold.

But why would you offer a *free* service, you ask. You can't make money offering services for free! *Because I want to give something back.* Remember how I discussed how important it is to always be giving a little something back to the world to keep your wealth flowing.

The beautiful thing about these types of internet-based businesses is that the income stream is *passive*. What that means is that I invested a relatively small amount of time and income to set them up, and now I go about my business while the dough rolls in! They're not labor-intensive or high-maintenance. So now I'm making more than 100 grand a year, I'm driving the car I want, live in the home I desire, and have time to spend with my four children.

And you know what? I've never changed, either. Well, perhaps for the better! I'm able to spend tons of my time with my kids working from home. That's the real bonus to all this--just being around.

I hope this information is useful, especially if you're considering launching a similar internet-based business.

## **Dreams Take Time**

As you now know, wads of cash just aren't going to fall out of the heavens and rain on your head any minute. Oh yes, you can reap wads of cash--but not instantaneously.

Amassing wealth is not like a fast-food drive-through. Some time will have to elapse. At least in this time-space continuum, anyway! For me, it took three years. But three years is *not* a long time, in the grand scheme of things!

So perhaps the Equation for Success looks a little more like this:

$$\text{Positive Thinking} + \text{Effort} + \text{Time} = \text{Success}$$

The idea is to *minimize* the time it takes to start reaping profits. And if you begin today by applying everything you've learned in this book, you're already on your way. Passive income streams such as internet-based ventures are a great example. So is buying and selling real estate, if the market's good. And investing is always a good



Get-rich-quick fantasies are unrealistic.  
But you can achieve your dreams  
in a fairly short period of time.

idea. The idea is to minimize your investment of time, labor and money--but some ventures will naturally require more of such an initial investment than others. It all depends on your particular idea.

And recall what Mr. Kiyosaki says--that launching or purchasing businesses that ultimately do not require your presence are ideal. You may have to work hard at the beginning, with built-in time for proper rest, exercise and eating, of course. And as Mr. Goldsmith says in *The Seven Secrets of Success*, "If anyone ever accuses you of being 'lucky,' just reply: 'You're right. And you know what? The harder I worked, the luckier I got.'"

But if you're working 18-hour days, 365 days a year for eight years, you're going to keel over dead. And then you won't be able to enjoy your wealth! Know when it's time to sell your business or hand over its management to someone else. After all, you can put a check mark next to accomplishing that particular dream and move on the next one--such as learning how to hang glide or finally writing that best-selling novel! That's what attaining wealth is all about: escaping the drudgery of living hand-to-mouth, drooling over the Mercedes you've always wanted for a week or so, then enjoying the freedom to pursue yet more of your dreams--including giving back to the world.

You want to *minimize* the time and effort it takes to amass wealth. But the notion of having to invest zero time and effort to acquire wealth is completely unrealistic--on this particular planet, anyway!

There's no such thing as "get rich quick." But there's such a thing as get rich sooner and easier!

## **Summary of Part Two Practices**

### **Plan of Action**

This is your realistic, step-by-step to-do list of activities that bring you closer to your List of Goals. You will refer to this list daily and update it continually.

### **Spend a Little, Make a Lot**

If your dream is to start one or several businesses, write a business plan. If you must acquire a startup loan, it should be for a modest amount. Continually minimize overhead (without looking cheap) and maximize income.

### **Plant Your Money and Watch it Grow**

Familiarize yourself with basic accounting, the principles of investing, and understanding market trends. Some of the best investments are businesses that do not require your presence (including internet-based business), stocks, bonds, mutual funds, income-generating real estate in sought-after locations, and royalties from intellectual property.

### **Portrait of a Millionaire**

Millionaires keep meticulous budgets, have modest tastes, are disciplined investors, think differently from the crowd, and have a strong belief in themselves.

### **Dreams Take Time**

The Equation for Success could be modified thus to better reflect reality:

Positive Thinking + Effort + *Time* = Success

There's no such rubbish as "get rich quick." But there's such a thing as get rich sooner and easier! It only took me three years.

### **Suggested Reading**

Here are some books I have read that I liked. They helped me transform my life to what it is today.

- *The Midas Method* by Stuart Goldsmith

- *The Seven Secrets* by Stuart Goldsmith
- *Success Engineering* by Phil Gosling
- *Rich Dad Poor Dad* by Robert Kiyosaki

## **Start to Make a Change Today**

I would be glad to help you get started today with any advice and helpful products that you feel may be beneficial. Feel free to visit my mentoring site:



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

Here's to your success. Cheers!