

The Millionaire Mindset: How to Tap Real Wealth from Within

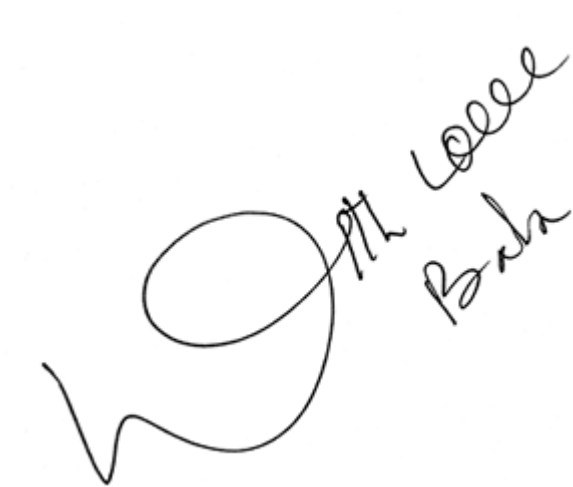
Boris Vene and Nikola Grubisa

Foreword by Joe Vitale

Edited by Karen M. Wilson and Rok Hrastnik

Published by Hypnotic Marketing, Inc.

**... this book will change
your life.**

A handwritten signature in black ink, reading "Sri Sathya Sai Baba". The signature is written in a cursive, flowing style. The word "Sri" is written vertically, and "Sathya Sai" is written horizontally across it. "Baba" is written below "Sathya Sai".

Sri Sathya Sai Baba is one of the greatest spiritual leaders of our time and has signed this book. His signature accompanies it on its path.

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What Some Readers Had to Say

“Vene and Grubisa have put it ALL together. This is a brilliant book that will put anyone on the path to wealth and happiness. It's worth 100 times the price and you will read it again and again!”

-- Kevin Hogan, Author of *"The Psychology of Persuasion"* and *"Irresistible Attraction"*, <http://www.kevinhogan.com/>

"I've read many books on success but this one is one of the best. It combines what I'd call practical principles with action steps to truly bring a very positive direction to your life. It draws on many spiritual concepts in a very grounded way to make you think and act like a successful achiever. And once you have these principles as part of your belief system, you'll be amazed at the miracles that will take place in your life."

-- Joseph Sugarman, Chairman, *BluBlocker Corporation* and *JS&A Group, Inc.*

"I have just completed reading the Millionaire Mindset. This is absolutely the best book I have ever read, I mean absolutely. Boris Vene and Nikola Grubisa have done it. It is crystal clear, inspiring, easy joyful reading, highly practical and hands-on, written in a surprisingly fresh and concise style, and - they skillfully managed -to put it ALL together in one priceless and precious Masterpiece. Well, this is a 400 + page book! Read it slowly, savour it, enjoy and you will love it- then put it to work the very next day ... Simply, this book is a must for everyone! A Million \$\$ seller."

-- Dr. Reinhard M. Stern, President/*Swiss Overseas (USA) Inc.*
New York, NY USA

“Many books have been written about achieving prosperity, but very few can match the special contents of 'The Millionaire's Mindset'. The authors take you on a fascinating journey about the principles of prosperity. They not only tell you why but they also show you how. This book is a real treasure and you'll find yourself referring to it over and over again.”

-- John Harricharan, award-winning author of *"When You can Walk on Water, Take the Boat."*

“Unforgettable! This is one of those rare books that everyone will still be talking about 100's of years from now. When it's out-of-print and hard-to-find you'll see

copies of it selling for thousands of dollars at auctions. It's that good! I have my copy and I wouldn't sell it for any price. This book will change you life, mind and finances for the better. What are you waiting for? You better buy your copy before it becomes a valuable collector's item."

-- Larry Dotson, Co-author of the ebook *"Hypnotic Selling Tools"*,
<http://www.hypnoticsellingtools.com/>

"The Millionaire Mind-Set will be an invaluable resource for anyone who is ready to seize control of their financial future. The writing couldn't be more clear, the information more important or the message more inspiring. It is without a doubt one of the most powerful books of its kind that I have ever read."

-- Blair Warren, author of *The Forbidden Keys to Persuasion*

"A valuable and sage review of what it really takes to become a millionaire and break free of the bonds of limited thinking. If you're tired of waiting for good things to happen to you and ready to start MAKING things happen, this book will give you the inspiration and guidance you need to move up to the next level!"

-- David Garfinkel, co-author <http://www.ebooksecretsexposed.com/>

"Big books usually contain a lot of filler. Not this one. Every single thing here is straight to the point and usable right now. And the writing is so next-door-neighborly you could swear the authors must live right down the street. User-friendly, savvy and powerful. Get this book. Read it. Then unleash your forgotten power."

-- Charles Burke, www.beyondluck.com

"If you believe that no one book can change your life; if you believe that there are no recipes that guarantee business or personal success; if you are a skeptic and are pessimistic about your chances to create spiritual and material wealth, then perhaps this book will prove otherwise and give you the answers you have long ago stopped searching for."

-- Velimir Srica, a speaker, consultant and professor of management in many universities worldwide, author of more than 30 books on management and the co-author of *Encyclopedia of Business and Management*

"A miracolus book in which the authors bring us to new revelations and awaken our values – in all areas of life and on many different levels. We believe that every reader

can use these values in his life patterns and that every person can only be successful only when he or she learns to live. This book really does change lives.”

-- Businesspeople Bogdan and Cica Korosec, who lead their own organization of more than ten thousand business partners accross Europe and other lands

“This book got me so enthusiastic that I ordered copies for all my coworkers.”

-- Boris Butinar, director of Hoteling, Tourism and Sales d.o.o., Slovenia, Europe

“In order to discover the full value and power of this wonderful book you need to thoroughly read everything from beginning to end. You will discover that it offers a whole new, yet undiscovered world of recognition, knowledge and value, of which we, from the beginning of time, have been the source! This book is a very valuable and practical consultant that you will return to over and over again.”

-- Zoran Milic, manager, WTC Split, National Counsel for Leadership and Development of Human Potential, regional coordinator of Worldwide Lessons in Leadership, Croatia, Europe

What do you think about the book? Send us your comments:

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Do you agree with **Kevin Hogan** who said that *"It's worth 100 times the price and you will read it again and again!"*, or with **Joe Vitale** who said *"It was like the best of every business and self-help book I had every seen while still being entirely fresh, new, inspiring and practical."*?

Then **assist your friends on their journey to wealth** – send them your **recommendation for this life-changing book** by [clicking here!](#)

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Foreword by Joe Vitale

You never know what your email will bring you. In August of 2001, I received the following message. It changed my life:

"I am an owner of a web services company in Slovenia, Europe.

"One of my Slovenian business partners (my off-line business is located in Europe, Slovenia, my county of origin) that has not only become an European MLM legend, but is also a member of many international negotiating groups on a B2B and national levels, a speaker at many international conventions, is also a Slovenian best selling author of the most successful Slovenian book "The Millionaire's Mindset."

"Mr. Boris Vene co-authored this book with Nikola Grubisa, another internationally acknowledged marketer. It is difficult to explain how well this book did in Slovenia just by sheer numbers. It has sold 10,000 hard-copies on a 2,000,000 market (the population of Slovenia) without any direct marketing, only word-of-mouth and articles of praise that were printed in Slovenian newspapers (not promotional articles).

"2,000 of these 10,000 copies sold were purchased by Slovenian business-men that chose to give it away to their business partners as a gift (the book sells for \$30 USD here in Slovenia), it's also at the top of the Amway recommended reading list (but the book itself is not on multi-level marketing). We are also just preparing an e-book version of the book for the Slovenian market, and the hard-copy is just entering it's third release with 1,000 pre-orders before the book even entered print.

"This book undoubtedly has great potential for the US market. Based on Slovenian sales we could even expect sales from 1,000,000 to 1,600,000 hard-copies sold in the US.

"But, we need a publisher for the print and e-versions..."

And that's why they were writing me. They were hoping I would want to publish this successful book.

Was I interested? Was I? Of course! With the numbers he gave in that email, I wanted to see the book. So I asked for a copy.

I read it. And I was stunned. Here was a book with how-to techniques, positive philosophy, an up-lifting message, and a practical bent to it. It talked about human nature, as well as business and even spirituality. It was like the best of every business and self-help book I had ever seen while still being entirely fresh, new, inspiring and practical.

And this book sold where? In Slovenia? I had never heard of it before. I'm told it's a small country right above Italy. Well, if it's near Italy, it's got to be good.

I quickly decided that I wanted to be the one to bring this book to Americans. After nearly a year of translating the book, refining some of the book's messages to be clear for the Western audience, and settling on our deal, I'm proud to say the e-book version is done.

You're now looking at it. Read it slowly. Savor it. This is a huge book. It's not to be read lightly like a novel. It's to be chewed and digested. It's a fine meal with nourishment for your body, mind, and soul.

But there's also something else wonderful about this book.

It's been blessed. A famous spiritual teacher signed the front of it. You'll see his digitized signature in the book. In a sense, he infused the book with his own magical power. That alone, for a book touted to be pure business, is rare.

Any way you look at it, you're about to read a treasure. Let it touch your mind, stir your soul, and awaken "The Millionaire's Mindset" within you.

-- Joe Vitale
President, Hypnotic Marketing, Inc.
#1 Best-Selling Author, "Spiritual Marketing"
<http://www.mrfire.com>

Introduction

Why Readers Find The Book “*The Millionaire Mindset: How to Tap Real Wealth from Within*” Comparable to a Miracle and Why The First Printing Sold Out in Fifteen Days!

This book will work miracles for you...

All of us have what it takes to become a millionaire! Born winners, yet few of us know how to take advantage of and cultivate the possibilities hidden inside our own mind!

What controls whether you are a winner or a loser? What controls your success in all areas of your life?

The wheel is in motion much earlier than anyone thought, beginning not in the physical world of present action, but in the nonmaterial recesses of your mind. Thought and state of mind together form the mighty energy that fuels personal development and are critical in defining the way we perceive everything around us.

Throughout our lives, we attach certain values to our experiences and external influences. Based on these preconceived mental images we form opinions, which cause us to act in certain ways. How else can we explain one person seeing the opportunity of a lifetime in what another sees as only an obstacle? **What you seek is what you find and whatever you focus on eventually develops right before your eyes.**

You can test this fact right now!

Look around you and commit to memory everything you see that is white. Now, close your eyes and recite everything you remember that was green.

Having trouble recalling them? Now, list everything you can recall that was white. The same principle works for all of life's challenges ... what you seek (in this case white) is what you find!

Always focus your life and your mind on what you want to achieve and thus find ... eventually you *will* find it. **Finding what you focus on is a Universal Law you must know and live by!**

Events define our lives, yet what is most important is not the events themselves but, rather, how we react to them. Often, our most incredible ideas die an instant death simply because our “clever” brains tell us that we won't succeed in carrying them out.

Success is the natural and logical result of certain ways of thinking, acting, and living. **You can learn these skills and this book shows you how! Success IS within your grasp and you CAN achieve it!**

Successful people enjoy their work and value themselves. They become experts in their chosen fields. They accept responsibility for everything that happens to them. When the outcome is not what they wanted or planned for, they ask themselves:

“What could I have done to make this turn out better? How can this experience help me to be more effective in the future? What is the hidden opportunity here?”

This “question and answer” process delivers continual improvement of their performance because they *want to*, not because they feel forced to! THIS is the secret of learning and growing.

Successful people do not depend *solely* on others or live their lives according to the expectations of other people. They accept and embrace every challenge that life offers them. Because of this mind-set, they are rarely disappointed and therefore, negative emotions, anger, fear, sadness, disappear almost overnight!

Contrary to past teachings, **your rational mind is the greatest obstacle to your success.** The mind bases its judgments on experiences and inherent personality and not on your true potential! If you don't try something new, you will never know what you can achieve! None of the *great* ideas in human history were obvious – in fact, most saw them as absurd!

If you feel different, or simply “not average,” then you may already be well on your way to success via the best possible route. Being “different” does not mean that you are in any way inferior to others that are not so different – often; it simply means that **you think with your own head!!!**

No one can ever grant you greater potential than your heart already holds...you need only discover its contents to find the one true path to your success in life. Born with the seeds to our success, the greatest decisions must *always* come from the inside!

Even though nobody *wants* to be “different,” nobody wants to be “average” either. What is average? Living in the mainstream, working a J.O.B. that is tolerable but leaves you unfulfilled. Earning a salary that may pay your bills yet never afford you the lifestyle you want. Having a bank balance that only (or barely) gets you from one paycheck to the next and working long hours that keep you from family and friends; the list goes on and on.

Here is the challenge: **Only a few are willing or ready to do something about their present circumstance? Are YOU ready? Do YOU want to do something better with your life?** Growth demands change and thus by resisting change, you resist the growth that is necessary to achieve success.

Your rational mind points out any number of obstacles, suddenly you experience fear and doubt. We fear the unknown, failure, loss and even what others may think. Often, the decisive thought that seals our fate is, “What will others say if I don’t succeed?”

If your current endeavor doesn’t work out and you fall short of your intended goals, then your neighbors and other people you know may say to you, “Look at you – you failed!” And the truth is – you can’t say to them, “Look at yourself – you did it wrong too, so leave me alone. I’m just like you – we are all the same!” Because when you try to remember when *they* have tried to do something different and failed – you just can’t point to one single task! They **never** did **anything** wrong ... because they still do everything the same way they have done it for years – no matter what!

It is sad, but true, that most people have never done anything *wrong*...because they have never tried to do anything *different!!!* Why do you think most of the people you know are stuck in a rut? With no chance of taking a step forward in

their lives, they are all too eager to point out your temporary setback that they define as failure?

Just think about it; if past actions have created the circumstances you find yourself in today, then what you do today will also shape your immediate future, deciding the circumstances you will find yourself in tomorrow. So, if you continue to do today just as you have done in the past, what do you think will happen? You won't need a fortune-teller to reveal to you what you can expect; everything will simply continue to go on just as it has until now – or possibly worse! Without a goal in life to guide you, there is always someone ready to map one out for you – to his or her advantage, not yours!

If, on the other hand, you want your future to be better, then you must do something different beginning today!

This book contains all the instructions you need to overcome your fears, worries and any lack of self-love you may feel. A lack of self-love reveals itself in many forms, trying to *buy* love is an act that results in your giving energy and power away to others. Another form is excessive concern about the opinions of others towards you. Most importantly, this book will show you how to motivate yourself to initiate the main step of taking action!

Do not focus too much and depend too desperately on the outcome. Analyze your goal and choose the best course of action to achieve it. Your subconscious, which is always alert and monitoring everything you do, can be of great help to you in your endeavors *if* you program it to work for you and not against you.

Remarkably, “positive thinking” can sometimes be a huge obstacle. Simply repeating affirmations such as, “I’m rich, I’m rich,” will not make you rich, unless you strongly *believe* the thought you are voicing. However, what response do you hear in your head when you repeat the affirmation [above] in your mind? THIS reaction is what you have to deal with! Just focusing on something positive, while an important *element* of success, does not guarantee success. If you don't believe this, the following experiment will prove it:

Close your eyes and picture the ocean vividly. Bring to mind every movie you have ever seen (*Titanic*, *A Perfect Storm*) and every experience (a cruise or sailboat) you have ever had on the ocean. Feel the rocking motion of the waves around and beneath you. Imagine what it might feel like to be out in the middle

of all that water, a 360-degree expanse of blue-green liquid, alone, treading water, with no land in sight. Feel your skin, both wet and warm, as the sun beats down and reflects off the water, salt on your tongue and drying in your hair. The only sound you hear is the wind, the waves, and your own heart beating. Feel the peaceful rocking as well as the near panic that being at the mercy of such a powerful entity evokes.

Now, for the next few minutes, think of anything you like – except the ocean.

How are you doing? The task is more difficult than you might expect, isn't it? As you struggle to avert your attention, and depending on how well you were able to immerse yourself in the thought experiment above, flashes of the ocean appear in your mind. Fleeting body sensations linger as you leave the ocean and try to focus on something else.

“Positive thinking” works the same way. Since the subconscious *always* actualizes everything attached to the strongest emotions in the conscious mind, it is obvious why most of our dreams don't come true. **If fear is the strongest emotion that accompanies your dream, then the negative aspect of what you desire will be stronger than the positive side of bringing it about, thus the dream becomes harder, if not impossible, to achieve.**

Now, focus on one of your goals for a second. What do you **feel** about it? What you feel is what you are apt to create ...the seat of your motivation is: If you can see your path as a joyful experience, you **will** find the time and energy to do whatever it takes.

It is only when a positive statement is based on a firm conviction that it can manifest itself in life. This means that affirmations have to serve as **reminders**, not “thought builders.” Before this can happen, however, you must deal with whatever lay hidden inside you. That means anything within you that lay at the root of “negativity,” or, better said, what you perceive as a negative, which is the cause of self-defeating attitudes. You do this through self-analysis.

Be advised, however, self-analysis is often not successful simply because it's easy to become locked within your own, fixed, thought pattern. In such instances, the best strategy is to reiterate what your doubting subconscious is telling you. Using this, Reverse Psychology technique can change your self-talk, which is the way your subconscious mind speaks to you, from negative to positive. **It works miracles!** Applying this technique is easy; you simply

repeat the negative message your doubting subconscious is telling you, such as: “You won’t succeed? You haven’t yet, have you? So, what makes you think you can do it now?” What you will discover is that “now” your self-talk changes and rushes to your defense, saying, “Yes you CAN succeed! You haven’t yet, but you CAN if you just stay with it and don’t quit!” This shift in your self-talk, from negative to positive, transforms your once doubting subconscious into your strongest friend and ally!

Your, now positive, self-talk has just transformed your subconscious mind into your strongest ally and new best friend!

Specific and immutable, universal laws are the basis for all the changes discussed here. Regrettably, none of us receive instructions at birth on how to use our mind, the most powerful and capable “machine” on Earth. This book tries, in part, to fill this gap. It also describes the laws by which life functions, universal laws that anyone who chooses to apply them can put to the test.

Within these pages, you will find an “easy to follow” system for shaping and realizing your goals, backed by case studies from the lives of “average” people who simply decided to take their fate into their own hands. You will read how luck does and does not affect events, how to make good use of your intuition (which constantly shows you the right direction in life) and the role intelligence plays in determining your success. Finally, we will look at some myths (or excuses) about success that we sometimes turn to, to explain why we are not one of “the lucky ones.”

Your experiences are your allies. Failures and mistakes, in the conventional sense, do not exist – this is true only IF you learn to look at your experiences from the right perspective. Experiences arising from bad choices serve as guides in making the right, or better, decisions in life. **The worst you can do is to *choose* to give up.** The night is always darkest before the dawn – it is at this important moment that real winners are born. With the correct approach and motivation, you can overcome all the obstacles in your path in such a way that you won’t even have the feeling that anything extraordinary is happening or that you are encountering any particular difficulties. The results of doing so, however, will astound you!

Do you want to change the world around you?

Nothing can be easier! Change yourself and miracles will start happening all around you. Actions, not words, make us who we are.

Do you want to know what destiny has in-store for you?

List your dreams and desires and then allow them to come true! The opportunity for success and choosing to make your own decisions is always there for the taking!

This book is a collection of experiences and advice written so anyone can understand these powerful principles and universal laws. The responses, opinions and praise offered by our past readers show that we are on the right track.

Once you have organized your thoughts, you are ready to create wealth. The second half of the book presents guidelines for making money as well as the laws that govern saving and investing. Practical examples will show you how to create wealth and make it grow in ways you probably never dreamed possible!

Did you know, for example, that buying with cash is not always the best choice? Even if you have the cash to buy an expensive car outright, it may be smarter to take out a loan or a lease to buy the car and invest your cash in real estate, which you then rent out. This way, the rent money pays off the interest or lease installments on the automobile and once the car is yours, you still get to keep the real estate, which continues to generate profit. Many solutions exist, such as investment tricks for smaller sums of money or other buys that anyone can afford - even if you are in debt today.

Perhaps the most important point is that your quest to gain personal wealth should not center on the money, but rather on producing quality work and helping those around you better themselves. The only real road to riches is paved with helping others (properly) build their wealth as well. If money itself is the sole motivating reason behind your actions, then you will miss all the deeper riches life has to offer you. Just like our previous example in finding what you seek, in this case all the greater pleasures and deeper rewards will elude you because you're blinded by the \$\$\$ you focus on.

We also reveal Einstein's great, but not so well-known, discovery connected to creating income. Word has it he believed this was his most notable discovery!

Finally, the last part of this book shows you why mastering the basics of sales techniques is necessary to succeed. You will learn how to overcome the fear of rejection, where to begin and how to present a product as well as demand, then get, what it's worth! You'll learn how to make people like you and *want* to recommend you to others, thus ensuring you will never want for people coming back to you repeatedly for more!

You were born a winner! We are all born winners!

True, you may not succeed in making a racehorse out of a plow-horse...but you *can* teach a plow-horse to make the best furrows this side of Kansas! To this you may object and say, "There's a lot of dirt between plowing and horseracing!" You are right, there is; but it's all about being the best at what you do, putting forth your best effort.

The actor that earns an Oscar for giving an unsurpassed performance is no different from the salesperson that lands a huge contract for his company or the student who wins a spelling bee. Can you possibly compare the rewards? Is one better than another or one person more worthy of reward than the rest? No. As long as you put forth your best effort, *you will be rewarded!*

Always follow your own lead. **You can copy someone's actions but you cannot successfully copy his or her goals or path in life!** Imagine trying to recreate Michelangelo's murals in the Sistine Chapel. Many artists win awards for restoring his work. They mimic his style, trace his brushstrokes, in essence copy his *actions*, but none can ever *be* Michelangelo, recreate *his* vision, feel *his* emotion or copy the sheer brilliance of the great artist's work.

Does this mean the rewards for the restoration are worth less than the rewards for the original work? No ... each are rewarded and thus, the success you achieve in your field is just as worthy of reward as anyone else's success in their chosen field!

Your greatest reward is *happiness*, which will come to you through your joy, sense of gratitude, and reverence for life while achieving your vision. You can't get these feelings just by copying someone else's path ... that is why it is

so important to listen to **your voice**. Who else can tell you more precisely, what makes **you** happy?

Have you ever asked yourself, “What is true happiness?” It isn’t tangible, like an object you hold in your hand when you buy something. True happiness is a state you experience when you feel good about yourself and others ... as well as the life you are leading. This happens when you enjoy your present activities – no matter what you are doing! Therefore, if you “organize” your life that way (and you are the only one that can do this – through your daily choices!), you will find yourself surrounded by love, kindness and happiness everywhere you go.

After all, your path is your own and not someone else’s. Once you know what it is you want you can use the experiences of others to further your journey.

It is important not to let others confuse you or decide on your behalf, which they *will do* if you have no clear goals of your own. This does not mean that throughout the exciting journey that unfolds as your life, you should forget about other people and the world around you. It simply means you should set and remain focused on your own goals, **your own path**.

When you love yourself, it is impossible not to also love others ...and what is good for you is good for others as well (even if it sometimes doesn’t look this way)! This is **The Middle Way: Love yourself** and you can **love others**. If you **do not love yourself**, you will only **admire others**, or worse, you will *need* them in an unhealthy way. Such actions lead to *conditions* that expel *unconditional* love. Incidentally, real love is always unconditional. Therefore, you must decide – will you love others or just need and admire them? If you decide to love, it always begins with loving yourself. This is another Universal Law.

“Uncovering the Millionaire Mind-set: True Wealth is Within You” will show you, in-depth and with greater awareness, how to systematically transform yourself so the millionaire within you can emerge. Right now, you already have everything you need to obtain financial wealth and so much more. From where you sit, the path to success may be a little unclear right now, but we assure you, the breadcrumbs are there. **You need not remain in the dark forever!**

You are here, reading these words now. Take that as a positive and special sign that you are on the right track! Already a prize awaits you at the end of the book. Before you read the last word of the last chapter, you will have a new friend, one who won't ever abandon you and who will stand by your side always, supporting and encouraging you on your path ... **You!**

All you have to do is recognize the time has come, decide to become the Master of Your Life and meet us at the start of the first chapter.

You will soon find that when you give love and attention, it will come back to you a thousandfold. **So spread love wherever you go and all doors will be open to you, always!**

We wish you every success on the exciting path to realizing your dreams!

God bless you!

Boris Vene and Nikola Grubisa

1.

**Born to Win: Ideas
for Winning the
Game of Life**

The Foundation of Success

Like everything solid, you must build success on a strong and lasting foundation. Life is but a chain of moments and your success depends on the choices you make in your daily actions. Reading books, attending seminars, discussing your life with your friends, even listening to success coaches is just not enough to ensure your success in life.

Open your heart and your mind! Free them both of all the beliefs that don't serve you on your journey to success, wealth and happiness. Prepare yourself to consider and adopt new ways of thinking, feeling, living and apply them everyday to every part of your life.

You will find happiness, but only in your own, unique and special way.

You now hold in your hands the tool that will provide you with practical examples and give you insight into some of the greatest questions controlling your success. Why are some poor and others rich? Why are some happy with little money and others miserable with millions of dollars? What makes one person popular and their company sought after, another despicable and avoided at all cost? What is the truth behind "positive thinking" and how can it help you? (Fact: The conventional understanding of "Positive Thinking and its techniques," misunderstood and misused by the masses, often produces the opposite of what you seek to bring about!) What other traps await you under the names of spirituality, wealth and success? What makes most people hide from their problems and how you can overcome your fears.

There is no universal law that decides your happiness. However, there *are* Universal Laws you must heed on the path to *your* wealth and success, which is a path uniquely yours. **We must each find our own way to success and happiness ...**

Just because your neighbor becomes wealthy selling cosmetics, does not mean that *you* will succeed in this business as well ... even if you are a *more accomplished salesperson* than he or she!

Mainly, your success and happiness depend on first discovering what *you* want from *your* life and then enjoying what you do along the path to fulfilling that

desire. Did you know that 99% of the world's workforce *hates* their job? That means that people everywhere are spending an average of 50 hours every week doing something they *hate* and trying to become **wealthy** doing it.

This does not work! You can *only* be successful in life if you are doing what you enjoy. Why is that so? Because when you are performing the work of your heart and soul (what you enjoy), you create a special vibration with your thoughts and emotions; in fact, you create a vibration all the time! What you attract and draw to you (people, events) is a result of what you create.

Therefore, if you create a vibration of hate, resentment, jealousy, people around you feel it. Moreover, people will – like it or not – treat *you* that way!

This is not the way to success. Your job or life's work should not be something you hate, especially when it takes up most of your energy, your creativity and your life!

It is our deepest desire that, with the help of this book, you will discover for the first time in your life what ***you*** want. That, coupled with the practical application of the information contained within these pages is a combination that will enable you to transform your life into a shining success! Of course, you will never know what riches await you unless you begin the journey to uncovering ***your*** Millionaire mind-set and discover the **true wealth that is *already within you!***

Never forget – we are not talking (only) about money – we are talking about *true happiness*. Money is only a part of it.

Reading this Book is Better Than Winning the Lottery

Let's talk about money for a while. Winning the lottery is not a successful tactic for lasting wealth! If you somehow believe that *someone giving you cash* is the best road to success, then you owe it to *you* to take a few hours out of your busy life and continue reading! **No one can give you *true wealth*; you must create it for yourself!** Why is this true? Because...

The only way to *maintain* lasting wealth is to first learn how to *acquire* it!

Did you know that most people who win the lottery are dead broke within a few years of receiving their winnings? Then, not only are they back where they started but also worse off than when they began!

If millions of dollars landed in your lap today, would you know how to keep it? Could you invest it wisely? Would you know the right people to trust and consult when making those decisions? If you lost it all tomorrow, could you build it back up?

If you are reading this book, the answer is likely a resounding NO! The good news is that through reading this book and adopting the techniques outlined within its pages, **you will learn how to build and acquire wealth** – and once you learn that, you will never want for money again! The lottery can only deliver, if it delivers at all, short-term gains. Winning the lottery does not teach you how to achieve long-term financial success! There is nothing worse than to taste the sweets of wealth, indulge in luxury or become popular and then lose it all. What seemed unpleasant before will now be intolerable! The lottery is just a rags to riches to rags again story for the vast majority of people who win anything at all!

So, where do you begin? Right here. Traveling around the world begins with the first step of deciding where you want to go and then organizing your plans around that desire to arrive at the destination you seek, that of true wealth and happiness.

Look around the room you are in. Everything you see began as a thought in *someone's* mind.

Your path to wealth and happiness is no different; it must begin in your own mind with discovering what you want, then organizing your thoughts and actions to fulfill your desires and eventually your dreams.

There is a right time for everything. An ancient Buddhist proverb, repeated over centuries, is: “When the student is ready, the teacher will appear.” Today, you have the chance to recognize and proclaim your status: **“I am ready, let’s go!”**

Entering the Millionaire Realm

Every day more and more people enter the elite society of millionaires. Unfortunately, only a few maintain their top position of wealth and go on to increase their fortunes.

Your education, color of skin, age, gender or even your profession or measured intelligence does not determine whether you become “A Millionaire.”

The question you need to ask is, “What do all successful people have in common?”

- **Successful people listen to their “inner voice,” to their “feelings and hunches.”**

In short, **winners rely on their own inherent wisdom.** Why? Because they already know what you are about to discover, that **you already have the path to your unique success within you!**

- **Successful people see opportunity where others see only defeat.**

If you read biographies of successful people, you will discover that they saw opportunity in the challenges before them, where others saw only insurmountable obstacles.

- **Successful people listen to their own inner voice and become involved in the *process of success* instead of focusing on the *destination of wealth*.**

It’s surprising how little it takes, how far a few “key” characteristics go. Of course, it all begins with *taking the first step* – reading this book *can be* your first step to finding *your* true wealth within.

- **Successful people do what they love and the money follows.**

Those who achieve true financial freedom, those who really make it big, do so by doing what they love rather than focusing on the money it will bring them. Successful people concentrate on bringing their ideas to

fruition; making money is merely the logical consequence of realizing their dreams. In other words, **money is not the dream!** Money follows from living your dream, from doing what you love!

- **Successful people take responsibility for their lives.**

They do not make excuses. Circumstantial excuses have no connection with the actions that result in your success. **People become wealthy and fail in exactly the same circumstances!**

Growing up in the ghettos of the world produces just as many winners as losers, the difference is all in what you do with what you already have inside!

- **Successful people KNOW the best way to ensure *their* success is by helping other people become successful.**

What does this last statement mean? Exactly what it says ...it is, in fact ...

Advice Worth its Weight in Gold

All successful people know one important fact and live by it:

You earn money *only* through satisfying the needs and wants of *others*.

Think carefully about that last sentence before you shake your head. Nothing is bought, sold or traded that does not satisfy some need or fulfill someone's desire. Make the welfare of others a chief priority in your life and you hold an important key to lasting success. Find ways to better serve your customers, business partners, colleagues, friends, family and others to the best of your ability. This must be foremost in your mind and reflected in your daily decisions and actions.

Only those who consistently apply the principle – **It is only by helping others to their success that you guarantee your own** – will ever aspire to the financial independence and true wealth that many can only dream of achieving. Trouble only arises when you change your focus from cooperation with others

to focusing strictly on yourself; when your thoughts turn towards problems or your own profit then trouble begins.

Just learning to dedicate yourself to the person you are talking to or dealing with, will increase your success in business immediately and substantially!

If you **enjoy** doing **this**, you will be not only successful, but happy as well. This is the only way to true happiness: find a need (that unfulfilled, bothers many people) and enjoy filling it. If people do not want or need what you offer (we are not talking only about products and services, but your ideas as well!), you can waste much energy without any (or very little) success.

This idea is easy to understand. When you act in the best interest of others, people recognize and appreciate your commitment to them and reward that commitment by giving you their energy (business, time, attention, loyalty, money) back. It's as easy as that.

Always remember: Your problems are of no interest to the vast majority of people in your life, however, you can solve the vast majority of your own problems by simply helping others solve theirs. People are people, “egotistical” by nature (we’ll explain this later, but it is true!), but our problems are not so different as we might imagine.

Even if you are not strictly a businessperson, satisfying the needs of others should be your primary objective in life. Most of your daily activities (conversations, shopping, work, play, family life) bring you in contact with others. You will be more successful in every area that involves people if you focus on their needs instead of your own ... in the process, you satisfy your needs automatically.

What is “True” Wealth?

While it is true that financial success is a consequence of true wealth, having money does not in itself distinguish true wealth. The “truly” wealthy person is one who lives their life according to their intuition, their dreams and their desires. They do not allow their finances, employment status, time constraints

or even family pressures that may be trying to force them into compromises, control their life or path to success.

Some people feel they do not need material wealth, but this is “their way” only. A “spiritually aware” person would not impose his or her personal preferences in life on you. You will never meet a greater or wiser teacher than your heart – those who are “awakened” know this, so they understand that your journey is your own, unique path. Therefore, statements like, “you don’t need money,” are often just excuses made by those “claiming” to be spiritually aware. Beware of advice based solely on someone’s “personal preferences,” it is often bad advice and one should always question it rather than adopt and follow it out of hand.

Only people who have money (or had it and gave it away) can tell you if money is important or not ... even then, they can only tell you a truth that is valid for them. *Would you believe a homeless person, telling you ““having a home is not important?”* Maybe they live that truth (???) – If not, their opinion has no validity at all – but this doesn’t mean this is the right path for everyone!

People are planets in and of themselves! Unless you feel “exactly” like someone else, which is impossible – your path cannot be the same. So, don’t try to achieve someone else’s dreams – achieve *your own* instead!

You will find your purpose in life, not in giving up but in fulfilling your dreams. Do you feel better when you are letting your dreams go or when you are succeeding in what you desire? Just ask yourself; the truth is already within you!

Some religions teach, “You mustn’t have desires!” At least, that is how we may understand their message. Thomas Keller, a world-famous counselor, offers a better philosophy: **“It is better not to have desires unfulfilled!”**

Is it Mere Coincidence That You Are Holding This Book in Your Hands Right Now?

Many people believe in coincidences. Others say they do not exist and that everything just “happens.” Still others do not believe in coincidences but hold

that everything adheres to a fate we cannot change. Whatever your particular belief is on this doesn't matter.

What *does* matter is, out of the *thousands* at your disposal, you *chose* this particular book. Coincidence? Take this as a sign that *your* time has come! Your life is now turning for the better!

If, you are feeling hopeless and cannot see a way out of your current circumstances, do not fall into despair. **Not giving up is the critical difference between winners and losers.** Do not allow your “negative” emotions to overcome you. **You can achieve everything in life**, but only *you* have the power to make it happen. If you give up now, you will automatically fail and therefore never know what you could have achieved.

Do you remember receiving your first bike as a child? No doubt you were excited, but the first time you held the handlebars in your hands and sat on the seat, your first thoughts may have been, “I will never get the hang of this. I’m going to fall down and hurt myself.” Was your fear confirmed? No. You kept practicing and you *did* get the hang of it; not only that, even if you haven’t ridden a bike in years, if you got back on one today, you would still remember how to ride. If you do not try, you will never know the satisfaction of accomplishment, the vibration of winning or the positive energy of your own success.

“If you suppress the desire in you or you do not behave according to “who you are,” you reject experiencing God,” says Keller. Your solutions come from the same place as your dreams and desires. You will never feel a desire or dream that you cannot, in some form, achieve. **Don’t ever lose your hope!**

If the opinions of others do not motivate you when fulfilling a task, then don’t let *their* ideas mislead you – search for your own happiness, health, and welfare. Do not feel bad about being different, or unique, as this too is a quality of winners. Do not deny the reality of the world around you, but don’t fall victim to it either. **The winning vibration is one that allows you to act in harmony with others, while remaining loyal to you.** This way, even in “bad” conditions, you won’t feel like you’re losing or denying yourself, but only the positive feeling of “adapting to new circumstances.”

This is critical: If, in *every* circumstance, you do not betray who you are inside, but only experience something new, then you create a vibration of love

that flows through your work and everything you create. If, instead, you feel as though you are betraying your true self, are out of harmony with the person you are, then you will probably create, instead, a lower vibration of resentment and contempt.

Your vibration, as we said earlier, is *who you are*, your essence and what others see and feel when they meet you. A positive, harmonious vibration is pure and hard to resist.

There is nothing more powerful or attractive than a vibration of pure love. Such harmony is the substance true wealth is born of.

What the Future Holds for You

If you continue your present path, you will not need a fortune-teller to reveal your future – it *will continue to be exactly as it is now*, as we said previously in the Introduction. **If you want a different future, you *must* change your current path and that begins with thinking and acting different.** Playing out the same losing pattern, repeatedly, while each time expecting a different result is just one illustration of madness.

Everything begins in your mind. Change begins with a different way of thinking. This book will show you how to program your mind to new ways of thinking.

We are *most certain* you will succeed. The most important step you must take now is to *decide* to believe in yourself. And yes, it *is* a decision that requires no judgment on your part of whether you are worthy of that belief. You must first accept with all your heart that you are a unique person - a being who deserves only the best in life - then miracles will happen.

From this point forward, people will see you in a whole, new light, a brighter one! Others will want to spend more time with you. Your newly discovered self-awareness will get you started on the most amazing adventure of your life! You will discover the secrets humankind has been searching thousands of years for.

You will discover a new, deep well of fortune – yourself!

Do You Believe This Book Will Assist You in Achieving the Wealth You Seek and Deserve?

Have you already read **The Millionaire Mindset**? Do you believe **it will help you** and others achieve material and spiritual wealth and serve as a guide to bettering your life?

Do you agree with **Kevin Hogan** who said that *“It's worth 100 times the price and you will read it again and again!”*, or with **Joe Vitale** who said *“It was like the best of every business and self-help book I had every seen while still being entirely fresh, new, inspiring and practical.”*?

Then **assist your friends on their journey to wealth** – send them your **recommendation for this life-changing book** by **[clicking here!](#)**

2.

The Laws That Control Your Destiny

A single question has been eating away at people for centuries: Is our destiny written in stone or can we control our lives and decide our own future? People present a wide range of thought and belief on this topic. Some even try to sway you to their way of thinking, but whatever your answer, this remains true:

There are many ways you can respond to this or to any other topic or circumstance. Your goal is to choose the one that is best for you!

In this chapter, you will discover some basic Laws that influence *all* the events in your life. As unbelievable as that may sound, what is remarkable is that **“it doesn’t matter if you believe in the Laws or not, they *are valid* and you cannot ignore their impact on the events of your life!”** Unlike some areas (as above), in which no one can ever know the answer, we *do* know about the Natural Laws and thus can teach you to incorporate them into your life to work *for* you, rather than against you.

One characteristic of the Natural Laws is ***they are true everywhere and always***. No book lists them all, yet they are all around you, awaiting your discovery. Each, and every Law is important; the ones mentioned here are the most important and relevant to our topic. Here you will learn to use them to your best advantage!

You may be familiar with some of what you are about to read, as various authors have used various names for the same ideas, but the common link is that they all speak of the same Universal Laws. Why? Because ... **there is only one truth!**

Here are some practical examples that will encourage you to think about what entities, seen and unseen, affect you life:

- A plane crashes and most of the passengers perish. Yet some of them survive though nothing “tangible” connects them
- A man divorces for the second time and then remarries thinking, at last, he will be happy ... but yet again, another divorce awaits him
- A worker labors hard to make enough money to get ahead of his bills, yet always falls short and thus continues to struggle just to pay his monthly bills. His neighbor doesn’t work half as much or near as many hours, yet he enjoys a lifestyle of leisure and wealth

- A successful executive loses everything with one wrong investment. He starts again from scratch and in a few years, he is once again a wealthy man

1. Everything that Happens to You Depends on You Alone

Who or what is responsible for your current circumstances in life? You? Someone else? Pure chance? Is your current situation the result of circumstances beyond your control? Can you influence the events that touch your life?

Many prefer to blame God, their employer, their family or spouse, even the political system they live in for their current circumstances and failures in life. Unfortunately, most never realize the role their past decisions and actions have played in bringing them to their current position in life.

Whether actively or passively, **you make your own choices** and thus **everything that happens to you depends on you alone.**

You buy the car you want to drive and work at the job you have accepted. You have developed precisely the personality you produced in your mind and brought into being through your beliefs and actions. You associate with certain people, distance yourself from others, read books of your choice and watch the television programs you want to see. Even the newspaper you read is a choice you've made.

Every choice you have made has had an impact on your view of the world, other people and especially yourself.

Every choice you make today will have a profound impact on your tomorrow!

External entities are not the extent of the realm of circumstances that influence you - how and what you think shapes you as well. The way you look at, or perceive, the circumstances and events that surround you is purely up to you. When looking at a person, you can choose to see whatever good you can find or you can focus solely on whatever you see that is bad. When you see half a

glass of water, you have a choice to view the glass as, optimistically, half-full, or, pessimistically, half empty. The optimist will be glad he or she *still has* half a glass of water to drink, while the pessimist will whine about having *only* half a glass of liquid left. The latter's sorrow prevents him or her from even enjoying the remaining half.

When considering your career or job, you can choose to see only obstacles or you can choose to view each challenge as a new experience and unique adventure. **The way you think raises positive or negative emotions within you that reflect in your general beliefs, the words you speak and the actions you perform.**

For instance, a new coworker joins your office team. He is young and energetic, having just completed his university degree, and is eager to impress you with his newfound knowledge. One person may think, "I don't need another green-horn, wise guy trying to teach me all the *theory* he just learned in college." As a result, this unfortunate person sticks to this viewpoint and disapproves of any suggestion the newcomer makes, trying to make him look incapable and his performance worse than it is. This person sees the newcomer as a competitor that could steal his or her promotion or even their job!

What is the result of all this negative and pessimistic thinking? This person's performance begins to slip; too much of their energy is tied up considering their miserable position and the threat of the newcomer. Instead, they should be taking positive action, like adding the newcomer's knowledge to their own learning and self-improvement. In the end, after so much energy has been wasted putting down the newcomer, this person is surprised, even astonished, when they don't receive the long-awaited promotion. The outcome *could have* been so much different had the coworker taken an optimistic stance and chosen to view the newcomer in a different way.

You must understand that **everything** "bad" has something good in it. Good and bad exist diametrically and thus one does not exist without the other tied to it. In some circumstances, there is but a thin line that separates the two. Therefore, always seek the positive side and prevent, as much as possible, from wasting your thoughts and energy on the negative. By doing so, you have a far better chance of settling in the "good zone." However, be careful how you interpret this.

We don't mean you can't have negative emotions, anger, disappointment and such. If you think that way, you will **hide** and **suppress** your true emotions. It is better to recognize, accept and love them for what they are. These undesirable emotions are part of you in the moment you experience them. They even serve a purpose, like trying to **protect** you, warn you, show you something you need to change and are not there to make you crazy or a "bad" person.

Can you just be grateful for that? Can you love your emotions for how they try to help you? On the other hand – can you also recognize that these emotions are not *who* you really are; that your true self is pure love that everyone holds in their heart?

Focus on this last part and embrace your fears with love. If you can inject a vibration of love into your "negative" (or maybe we should say "protective") emotions, you will discover there is nothing to be afraid of – because love is much stronger than any fear or "negative" emotion.

Love can influence fear, while fear cannot influence true, *unconditional* love. Why? Because unconditional love accepts everything without judgment. Therefore, when fear appears, love just embraces it ... like it embraces everything else.

When this happens, fear loses its power – because there is nothing to struggle with and no source to give it energy. Your fear feeds on the energy you give to it. When you can accept, love and honor it, rather than **consumed** by it, only then can you strip away the power it has over you.

A different view of this is – **when dealing with any emotion, staying in your high, pure vibration of love gives you the ability to influence that emotion** (or anything you direct your pure vibration towards) **and it will change**. This Law is Universal and holds for people, animals, everything! However, if you decrease your energy, lower your vibration and allow this emotion to affect *you* (by giving it your energy), then you succeed only in making this vibration (in this case fear) **stronger**.

The next time around, it will be more difficult to influence this (lower) vibration with a higher one because you've just added another tiny part of critical mass to the vibration itself – and now it's stronger. The more often you

do this, the harder it becomes to change (or affect) it. Nevertheless, it's not impossible! Sometimes you just have to be patient and persistent.

In addition, keep in mind that you are making progress. Nobody knows when they will hit that critical mass and the pendulum will swing in another, better, direction.

However, if you know what you are doing and can trust the process – you will find the time and energy to deal with it.

Be Careful What You Ask For ... and Listen to the Answer!

One of the primary secrets to getting the best answers and solutions in your life is to **draft the right questions** – because you **always** get an answer to every question you ask. For instance, ask yourself: What is the positive side of my job? The answer that comes to you will give you new power and energy. If you are in the habit, however, of *only* asking about what is bothering you or what is wrong with your job, then just the opposite will happen. Your answers will come, but they will not be empowering or filled with positive energy ... they will be negative and depressing. **In both cases, the answers you receive to the questions you just asked will affect how you view your workplace!**

Let's get just a little more personal. You could ask, "How is my partner unique from anyone else I know? What do I enjoy that he or she gives me – which I cannot give myself or get from anyone else? What does my spouse or "significant other" do for me that makes my heart sing?"

The answer that comes to you is sure to be a positive one. On the other hand, walking down the street and thinking about what you are missing from your relationship will only bring about negative emotions regarding your partner.

One viewpoint gives you pleasure and positive energy, while the other brings only grief, sorrow and a negative outlook on your life. Further, **whatever mind-set you wind up in attracts more of the same!** Can you see how much faster your relationship will improve by focusing on the positive and how quickly it will go downhill if you bury yourself in negative details and relive everything you don't like about it?

With that in mind, let's find the *advantage* of having the newcomer (remember the story above?) join our office team. First, once the new person is trained, he

will take on more responsibility, which means the workload will decrease for everyone else. Therefore, even if your wages stay the same, you will be doing less work ... that's a raise in any book! Second, you have a unique opportunity to learn the latest theories taught in your field, without spending a dime or having to go to college yourself! With your experience, you will find new ways to apply them the newcomer's lack of experience prevents him or her from seeing. The newcomer will get to see just how well the theories he learned in college hold up in the real world when put to work. Connecting your real-life experiences with new and applicable theory will provide new solutions to old problems. At the very least, you should find confirmations for either changing the course of current projects or continuing your work along the same path. Perhaps the newcomer can indirectly address any doubt you might have about the current direction of any projects or challenges by adding the insights of his theoretical education, which *you* can put to good use!

Having a new coworker on the team that may also be competing for your job will surely keep you on your toes! This gentle reminder will encourage you to better yourself and improve the quality and performance of your work. **You will find that you must be in a constant state of learning if you want to become a real expert in your field.** In fact, the new coworker will have a positive affect on your self-motivation and self-improvement. Their presence may lift you to a height where there are no other obstacles to an executive position – if not in your current company, then someplace else.

In other words, view the newcomer as the irritant that you can add to and surround with the nacre of positive energy and you will soon have a pearl that dazzles and becomes the nest-egg for your fortune! Expel the irritant and you have only what you had before, just an oyster!

All great people know they create their own fate! They have the courage to take responsibility for everything that happens in their lives. They do not criticize others when something goes wrong; they simply find the best and most efficient course of action to correct the situation and learn from the unexpected circumstance they find themselves in.

How do we know that taking responsibility is something all successful people do? Because if they blamed other people or circumstances for their setback or failure – their boss, partner, children, lack of time, the government or others –

they would *never* do anything to improve! Why should *they* improve, when the blame falls somewhere else?

Instead, they would think that others should improve to make *their* circumstances and life better. This is a great example of a “lose-lose” situation. Not only does nothing improve, but also in denying responsibility they lose the only opportunity they had to learn from the event to prevent it from repeating itself.

If only the unsuccessful people knew how *empowering* it is to take responsibility for the events in their lives, how good it feels to create your own fate. Don't *you* make the same mistake.

The leading psychologists and psychiatrists have found, not surprisingly, that **most people**, in fact, **do not want to change**. Not that they resist change or prefer not to change, but rather that they *don't want* to change. In fact, most people crave, instead, for comfort and relief. They want to hear that they are not guilty for what is happening to them. They prefer to believe they have no control over the events of their lives, believing instead; there isn't anything they can do to change them. They want to feel they are not responsible for their current situation or the overall circumstances they find themselves in.

Change demands action, **“to get up from the warm bed of habits and commonplace and go towards the unknown,”** says DeMello. When you realize your choices and their resulting actions are behind everything that happens to you, you can pose the following question in a positive way and be ready to receive the wisdom of the answer that comes to you. **“What happened to produce this unexpected outcome ... what can I learn from this and how can I quickly move beyond it?”** Not, “Why did this go wrong,” or “Why did I fail?” Focus on what you want to hear for the answer, the solution that will move you forward!

Posing the question properly is the only way you to receive the positive response that allows you to learn, grow and correct the situation. Ask a positive question and you'll get a positive answer!

Among the answers you may receive are: “You expected too much, too soon. You depended a little too much on others or maybe even not enough on experts. Your first plan had a fatal flaw” – you name it!

When you think in such a way, however, you will automatically improve your character and personality and you will avoid being “stuck” in the blame game that prevents you from ever moving forward. Shake the habit of blaming others and you will soon discover that emotions like anger, jealousy, sadness and disappointment all go away.

How does this contrast to what the average person does? Average people take responsibility for all the good events that happen to them, but they forget to take responsibility for everything else that did not turn out according to expectations or wasn't as successfully planned and carried out. Instead, they blame their worsening financial status on the economy or their boss. If their car breaks down – they blame the dealer that sold it to them or the mechanic that worked on it last.

Event: A car dealer surprises you with a \$2000 discount on a used car. You have your doubts and get a mechanic to do a little checking under the hood and he tells you the car is great and you are getting it for a steal! You had nothing to do with the dealer's pricing, yet you tell all your friends that *you negotiated* a great deal, not the salesperson *offered you* that deal. In other words, you are taking responsibility for this positive event, even if it was not a direct result of your actions.

Two weeks pass and you discover the purchase *wasn't* as astonishing as you first thought. You find hidden problems with the car and the repairs cost you more money than you initially saved in the deal. What now? Do you say, “I bought the car and made a big mistake in assessing its value?” **No!** Now your story is a little different: “That crook of a car dealer tricked me into buying this lemon!” Or maybe, “That lousy mechanic I took this car to made me buy a real piece of junk!” Of course, the latter responses are the responses of the average person, the one who is never to blame.

In the worst case scenario, when even taking responsibility (which is far from feeling guilty) for the event doesn't help or correct the situation – something else **always** remains: **You can choose to view the circumstance through a positive lens.** In fact, if that is all you learn from this book, we guarantee your life is going to change radically – for the better!

After making certain that you yourself create your life with the power of your will, your path to the upper realm begins. You will achieve goals you don't even dare dream about today!

2. Nothing Comes by Itself: You Can't Win a Lottery if You Don't Buy a Ticket

If fate intended you to be rich, then all you have to do is just wait for the “business of the century,” money, spouse, health and wealth to fall into your lap! **Right?**

Most people understand “fate” as something static – as if there were a message written in the stars that said, “This is the way it’s going to be and it’s not up to me.” No wonder **a passive life develops from this attitude**, a life where people wait for their fate to find them and just “happen.”

Years go by before they realize that in all this time they have not experienced anything and have virtually slept through most of their days in a monotonous routine of work, lunch, dinner, occasional entertainment, television and rest. Each day is the same, boring routine until the days become months and finally they stretch into years. Not to mention, they have probably been struggling for money and possibly survival, experiencing health and relationship problems and such. It is not surprising that in the end, all this leads to the final confirmation that “I am not intended to live the good life.”

Jacob Needleman, a philosophy professor at the University of San Francisco and author of many philosophical, religious and medical books, sometimes compares life with a jail cell, where institutionalized prisoners no longer remember their previous life of freedom. Instead, their only goal becomes meager attempts to improve their living conditions (if they can) within the prison walls. They may paint walls with the vivid colors of nature, hang posters or magazine pictures to cover the ugly walls that surround them. All the while they’re dreaming about a better life and envying other prisoners for meager privileges above their own. Even worse – maybe their cells are wide open and nobody is forcing them to stay in the prison! They are free to go and experience a new, exciting life.

Instead, they refuse to believe that somewhere a better life awaits them. No, they would rather put another poster on the wall – and *dream on* about a better life than take the chance of moving towards it only to wind up disappointed.

For a prisoner to survive inside and behind bars, within the prison system, he or she must engage in a wide range of mind-games. The most important one is

to forget your life outside the walls. Unfortunately, this is also the most dangerous game of all, because its successful execution means you must become satisfied with the limited life you have now.

If a new prisoner comes in with grand tales of life outside, the rules of the game force the prisoner to reject them, not because they don't believe them, but because **they don't want to believe them**. Believing the stories makes living the restricted and limited life inside unbearable. Believing would change their attitude about the limited life they are living and they simply "can't afford" for that to happen. Believing the messenger might elicit talking, thinking and dreaming of escape – but the road from here to freedom is long.

Many people live in a mental prison as strong and confining as those who are behind bars. They have all the freedom in the world, but they exercise none of it because they are afraid to believe, like the prisoner, that a better life *can* be theirs. Why? Because it takes courage to change your life ... to break the old patterns, change old habits and rebuild your mental infrastructure. It is easier to stay where you are, blame others and tell yourself, "No, this is too hard. Who am I to think that I can make it happen? What if I fail? Right now, I have *something*; maybe it isn't what I wanted or even what I like – but it's *something*! If I lose this ..."

Are *you* reading this book and thinking you cannot make it happen? Are *you* living in a prison without walls?

Paths to Success

Is anyone *destined* for success? Are those who inherit their fortunes guaranteed success? No. In fact, statistics show that more millionaires who are able to preserve their wealth do so by "working" for it and not by having it given to them. **Do you think their wealth is based on luck?**

A well-known millionaire once gave this answer: **"I have been working hard for fifteen years to become lucky and succeed overnight."** Gary Player, one of the best golfers of his time, gave a different answer: **"The harder I work, the luckier I am."** Do you have this winning attitude about *your* life?

Look at the successful people around you. Do you know anyone who relies on fate to throw heaps of money at them? **Think about your future!** If you are

waiting for someone to come knocking on your door and offer you the deal of a lifetime, you should prepare for a long wait indeed. Even if such a person *did* come knocking on your door, you can be sure their primary interest would be personal gain and personal profit. **They don't care about you, that's your job!** Do you *really* believe that such an excellent deal would be so graciously offered and so widely promoted?

Perhaps you are one of the passive ones we spoke of above playing the “waiting for your fate to kick in” game – or are you? Even a woman who dreams of a Prince on a white horse that sweeps her away on a journey filled with adventure and gifts does exactly that – she waits! She waits for someone else to change her life, for the Prince to arrive and deliver her into happiness. Even if she *does* find such a Prince, she will take him for granted – because his rescue will confirm her belief that she *deserves* to be taken care of by someone else.

Do you know of any “fairy-tale relationships” (rich Prince and gorgeous Princess) that ever worked out in the end? Even if the union survives, you can be certain that both people will not experience true happiness in life – because they are both trying to find their happiness in another person instead of within themselves. Even more – their happiness is *dependent* on another person: “If this person does what I want or need him or her to do, then I am happy. If not – well, life is a struggle, full of pain ...”

Sooner, or later the day **will** come when your partner won't want to focus solely on your needs and you will feel like he or she is “forgetting to love you.” Now what do you do? Should you get a divorce? Beg for attention? Maybe you should punish him or her – just to “let them know how much you are suffering?” I'm sure you've heard many stories like this one.

This happens when we try to reach happiness *through* other people.

Success requires action, not passivity!

Lack of Time and Opportunity

The most common excuse among passive people is lack of time and opportunity. Research, however, shows there are more opportunities available every day for people to develop their abilities, succeed and achieve success in

than ever before. On the other hand, research also shows that people with excuses far exceed the ones that choose to take action on their own behalf. Look at these real-life examples:

An acquaintance of mine, a waitress who lives with her mother, suddenly decided to move to Australia, her dreamland. While she had been “failing” at home, once in Australia she landed an excellent job and a nice apartment. Some time ago, she returned home to finish some business and I asked her if she now felt that she had fulfilled her dreams. She told me it surprised her to discover how easy it was to live her dream and succeed. Together, we discovered her **turning point** was her **decision** to board the plane and go for her dream.

You don’t need much money to begin living your dream. My friend only needed the plane fare to get to Australia. Being on her own in a new country forced her to get a good job just to survive and surprisingly, it wasn’t all that hard once she abandoned her old viewpoints and left her excuses behind her. **She simply acted.** And something else too – she didn’t care, anymore, what other people thought, which is the second most common reason for delaying or refusing to take action to change our lives.

You see, when faced with a situation that isn’t *urgent*, it’s easy to make excuses and never change. However, when faced with a potentially life-threatening set of circumstances, where we simply *have to* do something to survive, all excuses disappear and we become creative and successful in our problem-solving efforts.

Further querying my friend, I asked her about her situation in her hometown. She admitted she could have found the same opportunities there as she had found in Australia – if she had both looked for them and then acted to obtain them. In fact, she was now thinking about returning home and looked forward to achieving everything there that she had been able to achieve thousands of miles away. What was different? **She now knew she really *could* be a success!**

Over the years, I have worked with many door-to-door salespeople. Most sales reps blame outside circumstances for all their failures to sell their products. It’s always something, the location wasn’t right, their prospect isn’t interested in their product, some even cite their own lack of intelligence or money, and on

and on and on. Those of you who are familiar with sales and marketing know exactly what I'm talking about.

Years ago, I had the pleasure and opportunity to show a group of people how they alone build barriers in their mind. One of the groups I was lecturing to was selling household products door-to-door. First, I listened to the sales reps complain and rant and then I decided to run an interesting test.

I selected a new sales representative, John, chosen because he was new to the business and wasn't yet burdened with the self-inflicted problems of his colleagues. I also made sure to sequester him from the other reps to prevent him from hearing any *gossip* about how difficult some specific region was to sell in.

What I had in mind was to send him to a region that *every other* salesperson was avoiding, because of course, "it was impossible to sell anything at all" there. However, I told him something much different. What I told him was, "John, the area I am sending you to today is a great area, especially for new salespeople. It is the best area to sell your specific products in and we regularly send our new sales reps here so they can have the experience of achieving above-average results their first day on the job."

After specifically training John to respond to rejections and combat his fear of the unknown, I sent him on his way to the area other reps feared to tread in and would swear, "You won't sell *anything* here." For three days, I repeatedly sent him to areas his colleagues described as "impossible to sell in."

The results he achieved weren't *above average*, but they were far better than the results of the best sales rep from the group in each of the three areas. John was ecstatic – in those three days, he made more money than he did at his previous company in three weeks! After that, I met with the whole group of sales reps and introduced John to the others. When I told them what he had achieved, much to John's amazement, they applauded and congratulated him enthusiastically. Only then did I tell the group "where" John had made his sales. However, this wasn't the real (or only) "miracle." It happened a week later.

As I eagerly anticipated how the group would react to John's amazing success, I immediately organized a motivational seminar. John's example was perfect to demonstrate the "truth" I wanted the other reps to discover – the essence of

their success is in their mind. Two-thirds of the sales representatives *voluntarily returned* to the “Devil’s Area” where John had experienced such incredible success. 34% achieved average results, 8% were below average, but 58% of them were more successful than they had ever been, anywhere!

What changed? The prospects didn’t. Neither did their buying habits, nor the products the reps sold. **The change took place in the mind of the sales rep ...** a change that ultimately determined his failure or success.

Opportunities exist and will always exist. The question is whether you are able to see them and accept their challenge in time, before they fade away. Luck isn’t a beat that falls only on the ears of those destined to hear it; it exists everywhere and always in the music going by. Luck doesn’t hit the ground three feet from you, like lightning. It’s the bird – flying overhead, that you reach out and catch with both hands.

There is a joke about a poor farmer, who, during the last moments of his life, complained to God: “I have always trusted You. I have given prayers my whole life to You to win the lottery. I respected all of Your commandments and yet never received a cent in my life.” God answered: “Yes, it’s true what you say, but you never bought a lottery ticket.”

If you do not take advantage of the opportunity when it’s offered to you, it passes you by like it never existed at all. Mark Twain said: **“Those who buy books but don’t read them have no advantage over those who don’t know how to read.”** One of life’s truths says: “People are so burdened with unimportant stuff that they don’t have time to earn money.”

One of my friends, an architect, was building a new office building a few years back. He dug gutters, carried mortar, plastered walls, etc. Although he usually makes \$100/hr, he wasted his precious time doing work that paid him ten times less “just because it was ‘his’ building and he thought he was saving a few dollars.” He never lacked architectural work, so he could have been more financially productive by hiring bricklayers and similar professionals to do the physical work. He would then have the time to do the work his experience and training qualified him to do that paid him ten times more.

Had my friend been doing the work *he* enjoys most, instead of trying to save a buck by doing the labor himself, everyone would have benefited. The bricklayers would have had work, he would have more jobs contracted and the

building would have finished sooner and possibly crafted better. Additionally, my friend's burdens, the added worries he encountered by doing the work himself, would have been far less. When I presented him with this view, he thought about what I said and then did as I proposed. "Strange I didn't think of that myself," he commented.

An even greater truth tells us *not to rely on luck*. At any moment, a situation can change and what we once thought was lucky can backfire and turn out to hurt us even more than the lack of luck did to begin with! There is an old Chinese tale that speaks to this truth. Dr. Walter Doyle Staples, in his amazing book "*Think Like a Winner!*" tells the following tale:

In a small village, somewhere in China, there was an old man who had everything – a loving son, all the material wealth he needed as well as a horse worth a fortune that was the envy of all his neighbors. One day, his horse jumped over the fence and got lost in the woods. Gone in an instant was his most valuable possession. Hearing about the accident and feeling sorry for the old man, the people in his village said, "You lost your horse, what a terrible tragedy for you. Oh, what bad luck ..." As they each offered their condolences, his reply was always the same: "Bad luck, good luck ... how do you know it is a tragedy?"

A few days later, the hungry horse returned to the old man, knowing there was food and water at the old man's barn. The horse brought twelve other wild and beautiful horses with him. When the old man's neighbors heard about his great fortune, they all thought he was extremely lucky and told him so. The wise, old man simply replied: "Bad luck, good luck ... how do you know it is good luck?"

The next day, his son saddled and tried to ride one of the new horses. The horse threw him from the saddle and the fall injured him badly. Doctors said the boy was incurably lame. Farmers from the village came to offer their condolences to the old man, saying: "Oh, your only son, disabled forever, what a tragedy, what bad luck ..." The old man replied, "How do you know it's bad luck or a tragedy?"

Months passed into years and war broke out. They collected men and boys from every city to join the army and took soldiers from every village, but the crippled boy, unable to fight, remained with the old man. The following week, the news came that a great battle killed all the soldiers from their village.

An important lesson: **You never know what is bad luck or good luck. Never rely on luck to get you closer to your goals.**

Do not rely on circumstances outside yourself, the goodwill of others, sympathy or gratitude. **Rely on yourself.** Don't take this wrong – most people are kind and many are grateful, but the responsibility for your happiness lay only within you. If you *expect* others to take care of you, then you place your life and happiness in their hands, as we said earlier. When that happens, negative energy takes over your mind and you will feel like “a miserable victim of fate,” living your life “as others dictate.”

Make your own luck and learn how to use it. Why does someone succeed in a business you refused to try? Does he succeed because he is more capable than you? I bet you wouldn't agree and would probably say just the opposite.

He succeeded because he acted! He succeeded because he made his own luck and took his life and fate into his own hands. “Help yourself and God will help you,” says the Holy Bible.

Luck is all around you. The seeds of your happiness are right in front of you; maybe those that cannot see them think that only what they pay for can make them happy. Unfortunately, many people only become aware of what they had when they lose it.

Don't let this happen to you!

3. Life is a Discovery

Are we born with a certain innate knowledge or do we acquire everything we know through experience? Do we have to experience many failures and mistakes before we can finally come out on top?

None of us received a map of the hidden treasures of life at birth. At least I didn't, did you? Born salespeople or born winners, or even born losers do not exist. While it's true that everyone has certain hidden abilities, they must discover and develop them or they will remain forever dormant inside and thus, useless.

Some people gifted, more than others, in certain areas. I bet you even have a talent for *something* that you have yet to uncover or fully realize. However, it might surprise you to know that research has proven, in the vast majority of cases studied, that **only 10% of success is talent and the remaining 90% is plain old hard work and a positive attitude.**

What does a “born salesperson” look like? Jason, as a young boy, was always hanging around the corner store. In his free time, while his friends played football (which he wasn’t interested in because he was short for his age), Jason enjoyed watching the salespeople work their magic. Fascinated by their interesting dialogue and the skill they displayed in the various techniques they used, to try to sell as much as possible to their customers, he watched them for hours.

Still a young man, Jason likes to watch movies, especially ones about merchants and people succeeding against all odds. All these events influence the way Jason thinks, speaks and acts. When Jason is a bit older, he gets a job at the local grocery. He jumps at every opportunity to mimic the techniques he witnessed in his youth, but he isn’t selling anything yet. He dreams, however, about one day becoming a great salesperson.

Always in the action, Jason enjoys practicing and portraying himself as the successful negotiator, salesperson and business entrepreneur in front of his friends. Of course, his friends complain because they are still playing football and having fun.

In college, his passion becomes stronger and he discovers there are classes he can take to learn more about business and sales. He likes what he’s studying so much, he spends his free time reading books about all the great businesspeople and how they made and kept their fortunes. He goes deeper and deeper into his art, attending seminars, reading articles and comparing the experiences and wisdom of all who have gone before him. Finally, Jason lands a job and it’s time to prove he is a “born salesman.”

Everyone is astonished at his “overnight” success. His friends envy him and comfort themselves by saying, “That Jason, he is just a born salesman.”

IS Jason a “born salesman?”

No. He developed his skills based on his interests and what he loved. He read everything he could get his hands on and practiced his technique for years. His interests led him to discover a hidden ability, a “talent” he developed and cultivated into an art and successful business. A tremendous amount of effort (though it never felt like effort to Jason because he loved what he was doing), willpower, self-confidence, time and other “investments” were necessary for Jason to reach his present status of a “born salesman.”

If the power of your interests and desires are strong enough, nothing you have to do to achieve your goal will “feel” hard. Everyone can endeavor to be an expert in his or her field. Fortunately, not everyone has the same dreams, interests and goals. It is essential to do what you really want to in life. **Desire is the catalyst that transforms work into pleasure.**

Generally speaking, having an above-average talent in any given area is only an advantage in the beginning, where growth comes faster with less effort. Once you reach a certain level, practice and the resulting experience become invaluable. You can substitute practice and endurance for talent, but talent alone can never replace hard work.

This next example is remarkable because “art,” “music” and the “artists” that perform each are almost exclusively thought of as possessing a unique talent that by itself carries them to greatness. However, **famous artists do not create high quality work simply on talent alone.**

A pianist, 90-years old, was asked how much time he spent practicing his craft daily. “Six hours,” he replied. Reporters were amazed. “What? You already have a long career and have played some of these compositions for decades, yet you still practice so many hours every day?” The old man laughed, “Sure, that is the only way I can continue to progress.”

Another well-known story is the one in which a high-society woman approaches Pablo Picasso, who was already a famous and reputable painter at the time, and asks him to draw something on her napkin. “I will pay whatever you say,” said the woman. Picasso took a pen and made some lines. The woman was quite enthusiastic, until she heard the price. “What? Ten thousand dollars for just a couple of minutes of work?” Now she was quite angry. Calmly, the painter replied, “Not for a couple of minutes of work, my dear madam, but for ten years of schooling and experience, which allowed me to draw this in just a couple of minutes.”

All successful businesspeople, scientists, even artists have many years in their field behind them, which allow them to arrive at the important decisions, discoveries and techniques, which are the foundation upon which they have built their success.

Never forget, they too have had their failures and setbacks, many more than most. Failures do not have to be negative, but can instead serve as the stepping-stones to greatness. It is only on the heels of such failures that many achieve such depth of success.

Reporters once asked Mr. Kashogi, one of the wealthiest people in the world at the time, to lay bear the secret of his extraordinary success. “No problem,” smiled the millionaire, “I can tell you in two words – good decisions.” Reporters, who were expecting some “magic formula,” looked at one another. They weren’t satisfied with his answer. A second reporter mustered his courage and asked, “I understand, but can you tell us *how* you were able to make such good decisions?” The businessman smiled again and answered, “Of course, I can tell you how in one word – experience.” Still frustrated, a third young reporter piped up, “Fine, Mr. Kashogi, good decisions, experience – we can understand all that, but what interests us is your background. What is *behind* the experience? How and where did you get it?” Still in a good mood, Kashogi answered, “This, even my grandmother could tell you; learning is the basis for good decisions and we gain experience by making many mistakes.”

Good decisions are based on good judgment.

Good judgment is based on experience.

Experience comes from “exercising” bad judgment as well as good.

Do not discount your unsuccessful attempts, for they will eventually bring you to your success. Part of the *magic formula* of success is – we learn by our mistakes. “He who works, makes mistakes,” says an old proverb, which we have all heard. It’s a good proverb to remember.

A successful person who will always do what’s right doesn’t exist in all of history.

The successful person differs from his unsuccessful counterpart; the former looks at their failures with the awareness of a learning experience, allowing

each one to hone their judgment and decision-making skills, bringing them one step closer to the top. The unsuccessful person doesn't learn anything and never moves beyond their failure.

Step, for a moment, into the shoes of a young student just coming home from a dance, refused, once again, by a young woman he is fond of and has been asking to dance for nearly a year. After coming home, he thought, "The first time she refused to dance with me because of the way I dressed, so I learned how to dress better. Then she refused me because I didn't know how to dance well, so I learned how to dance better. Tonight she refused me because she wasn't sure I was her "type" of man. I asked her what that meant and during our conversation she told me all the things she liked, even said I was an interesting person. Tomorrow, I will invite her to the theater. I will dress well and bring her flowers, because now I know everything she likes and doesn't like! And all that makes *me* happy and is great fun ... isn't life beautiful?"

How would you react after three refusals – in business, by a friend or someone you are attracted to? Would *you* accept your failure and give up or would you persevere and move beyond them?

Successful people do not consider bad decisions to be a waste of time, money or energy, but rather as an important sign. Rejection doesn't bother them much. They are even happy to receive a refusal, identify a misunderstanding or catch a mistake early in the game because it is easier to correct and they will spend less energy heading in the wrong direction. They redirect their energy into a positive force and head out towards new possibilities.

If you adopt this thinking, nobody will be able to stop you from becoming wealthy, experiencing happiness or being "lucky."

Another way to look at it is: If you don't know the hard times, how can you ever fully appreciate the best times? We appreciate pleasure because our day is not filled with it. Success is always sweeter when contrasted by our failures. A person that rises to riches from rags appreciates his new lifestyle in a way nobody who has grown up with wealth ever can.

Eastern religions know there is no "good" without "evil," no beauty without ugliness, no success without failure. It is the two extremes, opposite each other yet part of each other, that perfectly balance any system and make it work. This is YIN and YANG. Without beginning, there is no end and there can be

no beginning without an ending first. Day and night follow each other in an endless cycle of dawn and dusk, each known only by the other – white is known only through black as one absorbs all color and the other repels all light. Silence is broken by sound and sound can only be heard distinct from silence.

Successful people embrace both extremes and know them as equal parts of the same whole, learning their characteristics, raising their awareness and accepting them as part of themselves. We should be more aware of our “shadow,” what the American shaman, Foster Perry, calls our “darkness” or “negative emotions.” Our shadow is not “bad,” just shows us the way: **this is the part of us that needs our attention and love the most.** Thomas Keller reminds us to “**do the things you are not inclined to do,**” if you want to change a habit or break away from your daily routine and walk the path to freedom. Jesus simply said, “**Love thy enemies.**” In fact, they all speak the same.

Part of your journey will be complete when you return from the life of duality. A duality that represents opposites, where you fight for everything, which you do because the only way back is to decide “*for or against.*” This is, by the way, where all wars begin. If you are not for me, then you are against me – to the everlasting whole of unity, where there is no “right or wrong, good or bad, black or white” – everything simply **is**. Where everyone is free to express himself or herself the way he or she wants – and this doesn’t bother anyone. Further, not only does this not bother anyone, but everyone is **happy** to help someone else achieve his or her goal – because doing so fulfills the helper too!

Can you accept such a perception of life? Can you accept a view that means the end of pain, envy and sorrow? The perception that everything is one and everyone supports everyone else?

Once again, we return to the question of, “**What do successful people have that unsuccessful people don’t?**” Do they know more theory? We can find theory in a book. Do they know more people? Most started without knowing anyone. Did they have a lot of money to start with? Once again, most had nothing in the beginning.

If we neglect our psychological orientation to success (which anyone can develop in a short period of time) **then the experiences we have only serve to separate us from our success.** Successful people use the same experiences,

viewed through their psychological orientation to succeed, as signs that guide them on their path to success, rather than proof of their failure to achieve.

Successful people are not distinguished from the unsuccessful by experiencing fewer disappointments or fewer failures in life. Winners simply view their disappointments and failures through a success-oriented lens and allow them to carry them to greater heights instead of lead them to despair.

Here is an outline of the events of one “successful” person’s life:

He was 2 years old when his infant brother died

When he was 7, he almost drowned

His mother died of milk sickness when he was 9

When he was 10, a horse kicked him and he nearly died

He was 16 years old when he took a job to support his impoverished family

He was 19 when his older sister died in childbirth

Lost his job at 23

Defeated for state legislature at 23

Failed in business (a grocery store) at 24

Elected to state legislature at 25

Overcame the death of his sweetheart at 26

Reelected to state legislature at 27

Had a nervous breakdown at 27

Turned down in marriage proposal at 28

Defeated for Speaker at 29

Reelected to state legislature at 29

Reelected to state legislature at 31

Filed bankruptcy at 31

Filed bankruptcy again at 33 (but spent the next 17 years paying back a debt he had borrowed to lend money to a friend with the purpose of starting a new business)

Lost a congressional race at 34

Elected to congress at 37

Lost renomination at 39

Rejected for land officer at 40

When he was 41, his son died

When he was 42, his father died

Lost a senatorial race at 45

Defeated for nomination for Vice President at 47 (received only 110 votes)

Lost a senatorial race at 49

Elected President of the United States at age 52 and reelected for a 2nd term at 56

His name was Abraham Lincoln – **known as one of the greatest Presidents of the United States of America**

4. Your Thoughts Create Your Destiny

How important is what and how we think? Is it true that everything that happens to us in our life is a product of our thoughts?

Your choices and actions brought you to your current circumstances. Your decisions, controlled by your inner and general outlook about the object of your actions, dictate your actions. Your outlook is the product of your

experiences and orientation. Your past actions guide and affect your experiences. Both your internal and external perceptions have shaped your orientation.

Furthermore, the friends you choose, the books you read, discussions you hear and take part in, television shows you watch and everything else you absorb from the world around you affects your external perceptions. The thoughts that arise from those external perceptions, as well as your reactions to those thoughts and the conclusions you draw from them, all affect your internal view.

Even scientists say that “events that influence our condition are only a small percentage of what accounts for where we are in life,” rather, it is our reaction to certain events that have a significant impact on our present condition!

Following is a hypothetical example of how this chain reaction occurs within you:

You have your heart set on a promotion you have been working towards for a longtime. Someone else receives the promotion. Disappointed and even a little bit angry, you try to find out *why* they were chosen over you. This is your internal perception at work, reacting to the external stressor of losing the promotion.

During this process, you “*discover*” new information. One, your colleague has business connections that are far superior to yours. Two, you have more experience and a better education than your colleague. You assess the information and begin to think; “This “*confirms*,” the system I work in prefers young, fresh employees for the top positions.” It even makes you think that your company appreciates the work of others over yours.

Now you are more than a little angry. Your self-talk, the thoughts that arise inside your mind, now say things like, “They don’t respect me. My work isn’t worth anything. Nobody sees what an important team player I am. I will never be able to achieve my goals in a company that prefers younger employees for top positions.” You begin to think there is no point in trying again. In fact, it doesn’t matter how hard you try because you won’t be successful anyway. You now see yourself in a hopeless situation.

You now become depressed, offended, short-tempered and come to work in a bad mood every day. Where you used to see coworkers, you now see only competitors and backstabbers. Angry all the time, you no longer see any reason to be in your present line of work or working at the company where you are currently employed.

What is the result of your *thinking*?

You are no longer enthusiastic about your job. You have a lack of interest in your line of work. Your energy level has decreased dramatically and you display an attitude of indifference in everything you do ... all these things, without a doubt, stomp your productivity into the ground and destroy your effectiveness on the job.

SUMMARY: How do you know, for sure, why they chose your colleague over you ... and what gifts are waiting for you in this situation? Based on your presumption, you are now in a really hopeless situation that will never allow a promotion. And if you continue to work like mediocre people do, you will probably never again find that “edge” and creativity that put you so close to the top to begin with.

Why not try a positive approach to the event that has just occurred in your life?

First, you should try to find out why they chose the other candidate. You may never find out the “real” answer, however. Thus, barring that, you should ask your supervisor what you could have done differently that might have swayed them to choose you instead. Always remember, however, the positive approach needs no further information from the outside.

Rather, you need to sit down and be frank, admit to yourself any “mistakes” you made. Sometimes others cannot see what we’re doing ... On the other hand, there are times when they see something is going on with us – but we do not register that at all. In other words, there is a gap between how *they* see you and your work and how *you* see yourself.

Perhaps you have been late or often absent. Perhaps they feel you lack initiative or don’t take enough calculated risks to put their company out in front. Maybe they feel your work isn’t your top priority, you are not loyal enough or enthusiastic enough about their company or your job ... you name it! All or any of these or other reasons may have kept you from getting the

promotion you wanted. Find out, if you can, and improve your performance in those areas!

Even if you never find out the “real” reason, your self-assessment will lead you to areas you can improve in. This gives you the opportunity to take a huge leap forward *and* higher. In fact, you can view losing the promotion as providing the catalyst you needed to realize the difference between your view of your performance and your company’s view and expectations.

Now, you can learn more, educate yourself further, take better care in fulfilling expectations from business partners and coworkers – with that you can improve your image, reputation, professionalism and your capacity to lead and do business with others.

Had you gotten the promotion, your motivation to further educate and improve yourself would be gone. Your competitor did you a great favor – a favor that will eventually allow you to achieve much more than you were previously able to, given the limits of your past knowledge. Maybe you won’t stay at your present company, but this goes for *any* company you work at, because true professionals and successful people always find an available workplace!

Look at this same set of circumstances from another perspective. Imagine you are the supervisor that must decide who will get this job. You have to choose between *you* (as you are right now) and someone younger, with the same knowledge and experience that has applied for the same job in your office (this is your younger “competitor”).

If you had to decide - would you take *you* (as you are right now) ... or that younger candidate? Be as neutral, honest and open as you can be. If you find these questions hard to answer, then ask yourself (as though you are the supervisor who is responsible for this tough decision), “How would I feel if this person (you) got a job in my competitor’s office?” Maybe the decision is easier to analyze from this perspective. Because this is a thought experiment, it’s easier to distance yourself from the “emotions” that attend “being the candidate” – from the supervisor’s chair you can remain neutral and thus open to explore new levels of honesty.

Sometimes a company employs someone simply to gain a competitive edge. Sometimes the difference between the skills and experience of employees is so

small that promoting one over the other becomes simply a matter of which one the supervisor feels more comfortable with, rather than who is better qualified.

It so happens that I once took part in a financial project for which I expected a far different outcome than happened in the end. My colleagues and I tried hard to affect the outcome positively, but our efforts just didn't do the trick.

My sign to leave the project came when I saw an amount 5 times smaller than I expected in my paycheck. I left the project the same day.

Once alone, I found myself in a crisis, circumstances so unexpected that even my own survival was in question. Even so, I also knew that, up to that point, I hadn't found a business that I could see myself working in for long and be joyful doing it. I had yet to discover a business, in fact, that I enjoyed as much as, say, my favorite hobbies. I asked myself, "What do I want to do today and what would I like to be doing twenty years from now?" In writing out the answers that came to me, I began to discover my areas of interest and skill and even ways that I could put them to work to profit from them, or at least make a living. Soon, the path began to appear all by itself.

Accidentally, I stumbled across the address for an organization that did Business Consulting. I called them and offered my knowledge and experience, because that is something I've been doing for years – advising people on how to profit from their current circumstance – but until now, I had provided this counseling free. After the second interview, they hired me to run their seminars – it's funny how well we clicked, right from the beginning.

I knew this was my chance and I prepared, as thoroughly as possible, for my first session. The results were more than excellent! I gave my first, independent seminar to a packed house, so full, in fact, the company decided I should give a repeat session as soon as possible.

In the beginning, I only conducted a few seminars each month. However, it wasn't long before I was able to *choose* when, with and for whom I would work. I felt this was *it* and I still feel that way today!

I will never forget the people that helped me make this happen, including the financial project that got me started on *my correct path* by what seemed like a disaster at the time. What I have realized since then is how much knowledge I gained from that failed project. In fact, I could never be where I am today

without it. My decision to leave was right, for that moment, and among the best business choices, I have ever made.

Always look at the positive side, even if your company fires you!

Given that circumstance, there is *something* that you now have the opportunity to do, that you could not take advantage of while working for the same company or doing the same job. Collaborate with organizations that will help you “to get up on your feet” or even take you further in your current line of work. Many places offer such support free.

Therefore, you see, everything that happens in your life is ultimately the product of what and how you think and especially your reactions to your thoughts and the events they arise from. You can control what and how you think about anything and because of this, you can control your destiny and even predict what events and experiences the universe will bring you.

5. Your Past Choices Brought You Where You are Today; Your Choices Today will Form Your Immediate Future

Do you want your future to be the same as your present? Nothing is easier! Just continue to do everything the same way you have done it in the past. If you want to have a different future, you must first realize that nothing good comes without change and hard work.

Most people want more from their future than they have today. **The only logical conclusion is, if you want different results, then you need to change your thinking and your actions and you need to sustain this change every day of your life. Since your thinking influences your actions, it only makes sense to begin with the reasons you think the way you do – the external change for the better, first requires an internal one.**

You must root out and remove the negative thinking patterns that have been part of you for years. What do I mean by “negative thinking?” Public misconceptions have made a real mess of this term, so we have to look at it more closely.

First, there is no “negative” thinking. We use this term because of lack of a proper description. Some people think that “positive” means and only includes: “Everything one wants,” such as happiness, joy, good health and smiling faces. That thinking leads to another conclusion: “If I want others to see me as a “good” person, I have to hide my true feelings ... and show only what others think are “good feelings.” It is here, in this moment, where we have already begun to hide our truth.

What is supposed to be “positive” now turns against you. As critical mass builds up, you feel increasingly uncomfortable when uncovering your true feelings. All this leads you to the couch of a good therapist that you will have to visit often if you want to be healthy. (By the way – do you know that here in Europe almost nobody visits psychiatrists.)

Therapy is all about “rescuing the patient from the symptoms,” not “removing the cause.” People even become dependent on psychiatrists! Is this better than a food addiction or anything else? If you feel you can’t survive without something, ... you just shift the responsibility from you to something or someone else.

Therefore, if you want to be “positive,” you have to change your perception of what positive is! Here is the truth:

If you can love whoever you are (especially your “shadows” – the parts of yourself that you want to keep from others so they won’t judge you based on them) – you are the most positive person on Earth!

Being positive means loving and accepting everything. However, we are not talking about pretending here, but about sincere feelings! Maybe you want to ask: “But how can I love feelings and whatever else causes me pain?”

That’s the point ... Not loving and therefore hiding these feelings causes you the *most* pain! When you try to (falsely) protect yourself from the pain by not being true to the person you are inside, you create even more pain. The reason? Simple: **the energy from the emotions that engulf you reaches a critical mass.** We are not talking about what others see ... but about your true emotions about yourself. How do you feel about yourself when you try to please others ... and deny your true nature in the process? You are filling yourself with *this* energy.

Thus, everybody has to choose: will we please ourselves ...or please others? Another truth is: If you please yourself, you **will** please others; because you will show them this is the right path for you. By doing so, you give them permission to do the same (important if you have kids...).

If you please everybody but yourself, then nobody will be happy; because you cannot be happy in this situation and neither can your “friends.” They **will feel** that you compromised your **honesty, integrity and true identity** in the process and those are the very qualities we seek most when it comes to friends. Maybe this could work for you short-term, but not in the long run.

Every time you try to please others over yourself, you act against your true identity. When you can't express your true nature, you will feel pain deep within you.

Which leads us to the question of, “What can you do about “bad thoughts” that may already be present in your mind?” If you can't accept them, you can try to replace them with different thoughts that are “not that bad,” thoughts you *can* believe in and accept.

We are talking about thoughts like: “Money is dirty and spoils people; I'll never succeed – nobody in my family did; If I work fewer than 10 hours/day I won't earn enough to live on, etc.” Let's try replacing them with “positive thinking patterns,” like the ones below, that **remind** you that **you deserve success and are worthy of it**. (However, bear in mind – this is a “quick fix,” not a “long-term solution.” If you want to be free, you will have to accept everything.)

“I gain more and more experience every day.”

“With everything I do, my work gets better and better.”

“I'm good at what I do – I've succeeded in the past and I can do it again today.”

“I use each moment I'm awake to learn something new.”

“Just being alive is a success, because each moment enriches me with a new realization worth more than money alone.”

“I believe in myself and know that I am trustworthy.”

Bare in mind what we mentioned before – these affirmations will work for you *only* if you believe in them. How do you know if you *can* believe them? Repeat them in your mind and then pay close attention to any feedback, comments, your mind responds with. If you find yourself voicing an affirmation and an immediate argument arises in your mind, then you do not believe the affirmation you are saying.

There is one special technique that will show you how you can change your present assumption of reality with affirmations, which we'll cover later. For now you have to remember: if you repeat over and over what you believe in, you will build a critical mass of the energy the affirmation evokes inside you. This energy will affect your future thinking and actions. If you say something you don't believe, your mind will immediately kick into an argumentative state. What happens now? The energy of the negative response will create a state that better reflects what you are feeling, resentment, sadness, bad feelings and so on.

Use affirmations as reminders, not “thought builders!”

Be aware that it has taken many years of negative self-talk to implant your current thought patterns. Your self-talk and thinking patterns *are* what make you choose what you do and act the way you do. They represent themselves as habits, “the iron rule,” traditions, business or religious dogma, culture, manners and etiquette. Your parents, society, teachers, community and religion all play a part to instill these patterns of thought in you. Some of them are so strong that they easily provoke certain thoughts and emotions.

You have to learn to distinguish thoughts from patterns. Thought forms effect your actions. The more you repeat a behavior, the more habitual the behavior becomes. You **can** change thoughts, actions and habits. Again – the simplest way is to love (and thus accept) them... and to realize that nothing is bad in and of itself, just different. If you hate them, you give them too much of your energy – and bond them even stronger to you. When you love them and give them no special treatment, they become less and less important... until you can just drop them or they fall away from you.

Therefore, if you want to change something, you just have to love it first. This doesn't mean you must “fall in love with” something you need to change, only that you cannot harbor bad feelings about it. Whatever is not important to you will simply fall away or disappear. Whatever is important for or to you (no

matter if their importance is about something “good” or “bad”) is chained to you. This is analogous to a child who wants attention. He or she will get it by good or bad behavior. If you ignore the bad behavior then you do not reinforce what’s negative. You pay attention to the good behavior and thus you reinforce the positive behavior.

Therefore, the more you need or the more you hate something – the more you are bonded to it.

Creating “Automatic Responses”

Let’s talk a bit about “automatic responses.” Most important to remember is: when you act automatically, as in habitual behavior, you close all other options (responses) that “were” open to you. Doing so means you will experience certain feelings that you shouldn’t have to but that are tied to the automatic response. For example, if a messenger rings your doorbell and says, “I have a telegram for you”; what is the first thought that crosses your mind? Most people immediately think there is something wrong, perhaps someone has died – especially if you are part of the Baby Boom, or earlier generations, when a telegram almost always announced a death or an unexpected tragedy. Receiving a telegram sends chills down the spine of most people.

What about the thoughts that go through your mind when you see a police officer behind you or just on the same street you are driving? Do you look at your speedometer, just to be *sure* you are not speeding, think about whether your license is in the car or check to make sure you have your seat belt fastened?

Most of these reactions are automatic and they *feel like* they happen without your choosing them, which is why they continue to happen and are difficult to change. However, you cannot change anything that you are not first *aware* is happening. Therefore, if you do not pay attention and become aware of these ingrained patterns, you run a real risk of sleepwalking through your life! We are talking about awareness and consciousness.

The greatest step you can take is the first one, recognizing the destructive thought patterns you currently have and then vow to change them ... or change the emotions attached to them (as we said earlier – love and accept them).

Reaching this place is a huge step forward to your success!

Positive thinking (self-confidence, belief in yourself, a positive outlook, taking responsibility for your actions) is not all you need. Exercising self-discipline is equally important. Once you develop your plan, **follow it ... and take action!** To do this, you need motivation.

Here's how it works in practice. Do you have a "challenge" with your weight? If so, it isn't hard for you to remember that horrible feeling of being "stuffed full" and the anger at yourself that follows, especially when you didn't *need* to eat that much, right?

The hardest time for most people who overeat is while they are watching television or any other time their body is "idle" or sedentary. For some reason, sitting in front of the TV brings on all the feelings of missing something – as if getting through the program requires potato chips, a can of pop or a sandwich. At that moment, however, to the overeater there is nothing better in life than a comfortable seat, a good movie and bowl of popcorn or sweets. How about the commercials, are they specifically crafted to turn on the snack-craving mechanism in our brain as we mindlessly tread a path between the refrigerator and the couch. I am sure they are designed to do just that.

Are you sure, this (sandwich, candy bar, bowl of popcorn) is **IT**? Are you sure, this is what you want? Your body disagrees but your mind always wins and something inside you just lifts you up and carries you to the refrigerator...).

Here is one way you can change this: After *deciding* to stop this agony, you have to make a "war plan." Rid your cupboards of the easy-to-grab-in-a-daze snacks and make sure that whatever food you do have takes just long enough to prepare that it discourages you from eating during your high-trigger moments. You could also put up photos of how you'd "like" to look – slender woman or athletic man – right on the refrigerator or cupboard, so you see them every time you enter the hot zone. Post a note underneath that says, "**If you want to look like this, turn and walk away.**"

On the other hand, maybe a little reverse psychology would work better for you. Post a photo of someone who is grossly overweight on that forbidden door – a photo of what you *don't* want to look like, with a note underneath saying, "**Open this door and this is what you *will* get!**"

All of these techniques are part of **taking action in a new way**. (It's all about this: if you are not happy with something, try something different... or respond

in some new way.) These techniques will help you to stop snacking without thinking and put a stop to the usual, destructive, excuse-laden self-talk you engage in on your way to the kitchen. Empty justifications like, **“Just this once, then I’ll stop. I promise!”**

Do not forget the reward!

When you begin to see progress, reward yourself with something – but not with food! A great book, a bicycle (so you can begin a healthier lifestyle) or anything that makes you feel “good” about your progress. All of this sounds simple; so simple, in fact, you may even be thinking, “I don’t need to do all that. All I need to do is have more willpower and tell myself ‘No!’”

Unfortunately, that is what most people do and that is why most people fail. If that method worked, nobody who wanted to lose weight would ever have to worry. The sad fact is you must do something different because doing so **actively engages you in doing something about it.**

Once again, **“Do not forget the reward!”**

6. The Reason Behind Every “Why...?”

Is there a reason for your current circumstances?

Everything happens for a reason. Despite how it seems, coincidences simply do not exist. Each seeming coincidence has within it a seed of reason. Consequences come attached to the actions that cause them – there are no coincidences. “What you reap is what you sow!”

If you’re not getting what you expected from life, ask yourself what it is you need to do better, or different, to achieve what you want. Do you follow through on your promises? Are you honest? Do you show a true interest in people, especially those you are working with? Do you treat others, as you would like them to treat you? Have you secretly given up hope, simply because you failed once before? Are you afraid to begin your new assignment, doubtful you will be successful? Do you focus on people’s faults, telling them what bothers you about them, when in fact you are jealous and wish you were more like them?

In addition and most important – are you honest with you? Do you think of yourself the way you think about others? Do you love yourself like you love others? Do you feel you are worthy of everything you desire?

Life always gives you what you are looking for.

Nature, God, the Universe, Boundless Intelligence, Primitive Force, Creative Force or whatever you call “It,” that “something” is the only “thing” that is perfect. It is the only entity that can therefore “act” perfect. The sun rises every day, birds fly south every Fall, soil brings forth what you plant, cherish and nourish each day ... and every day, you always get what you seek. If you don’t like what you’re receiving, then the problem is in what you are seeking. It is this part of the process that you must address.

We cannot change the Natural Laws, no matter how “important” we are or think we are and any such attempts to conquer nature, can only end in failure and destruction.

Everything that exists comes from something else. Nothing can be undone. No one can create energy and nothing can destroy it; energy can only change form. What is death for the caterpillar is the energy that breathes new life into the butterfly and so it is for everything. Things are not always as we perceive them to be and what we perceive changes as we evolve.

If you do not have as much money as you would like, if you don’t communicate with your spouse or enjoy their company as much as you used to, if you are ill or depressed, there is always a reason.

How can this be proven? We know it is true because each of us has the power to alter consequences, by changing the antecedent action that created the result to begin with. If coincidences existed, our very life would be coincidental. Luckily, this isn’t so. You will prove how working on your development according to your plan will bring happiness, success, health and joy into your life every day.

You will soon be able to turn your life into art. Your mission right now is to absorb new information and through it achieve an understanding of what is truly valid. Everything you read must “feel” true and not like just some distant theory. Later, you will see that “belief” is a necessary condition for success. All the people who have ever succeeded, in any area, have at least one thing in

common – belief. Success is a consequence of belief, so be careful what you believe – it will surely come true!

Even if you are lucky today, this isn't a coincidence. Where you are today is not a coincidence. Ask yourself what you want from your life. Is what you are doing today what you want to do forever? Is your family life everything you hoped it would be? Do you take enough time for you or have time for your hobbies?

All too often, people discover they are doing exactly the opposite of what they should be doing to get what they want. Maybe you want to become a pilot, but are studying to be a cook. Perhaps you want to spend the winter in Australia but are doing nothing to earn the finances it will take for the trip, including taking the month off from your current job or classes.

Everything you need to know is in front of you. You will learn to alter the "cause" to change the "effect." It is only by changing your initial action that you permanently alter the consequences. Every action is tied to its inevitable outcome. For every cause, there is a particular effect, a unique result!

At the last New Year's party, we sat around the table talking. A common looking man approached and addressed us nicely. Friends said he was the General Manager in a company that organized meetings (Tourist Agency), including the one we were having, and the meetings they organized always attracted more people than any competing company. The success of his company was admirable and I heard it was not uncommon for them to have 2500 people attending one of their events. I asked him how he achieved such a high turnout.

What I discovered was even more phenomenal. This man was an economist, by profession, and had only been in tourism for just over a year. His employees also lacked specific experience in the field as well and yet, something was setting them apart from the average ...

He told me, "We take care of our client's customers and employees as if they were our own children and we know how to show our customers that we care for them."

You see, it's not about an opportunity, starting capital, connections and acquaintances. It's about people and it's about working "with" people. Once

they discovered this was what they needed to succeed, they did their best to give the very best to the people, their customers – their achievements speak for themselves.

7. Birds of a Feather Flock Together –The Law of Attraction vs. The Law of Completion

When you were old enough to have your first phone, who called you? People “like you” called, namely your friends. Now that you’re older, it’s still the same in life. We love to associate with people that think similar to us because we understand them better, they understand us better and they seem more intelligent to us. If you don’t like someone, then you won’t want to be around him or her.

Like attracts like, is true for everything except a person’s “nature,” which is how they express themselves in the world. Here, the Law of Completion comes into play – for instance, a wild woman attracts a quiet boy and vice versa. When you seek friends, colleagues at work and especially spouses, this principle always leads you to your choice – the notion of looking for a missing part, something you lack.

But, we have yet to discuss one part of this law: “Like attracts like.” You will only attract people that *your* energy (or vibration) attracts ... and vice versa. No matter how old they are, what they do for living, etc. You will always attract people that will fit into one of these three categories:

- a) Teachers: You will learn from them
- b) Students: You will teach them
- c) “Mirrors:” People that will show you your true nature and the “hidden habits” you don’t want to see or are not currently able to see.

The Law of Completion is the origin of the familiar saying, “opposites attract.” An old legend says, “At one time, man and woman lived as one. Now separated, they each search for their missing half.”

By the way, when you search for that missing part, you will never find it in another person if you are not able to first awaken it within yourself. A dependence is born instead, “a need to love” rather than the wellspring of unconditional love that doesn’t demand anything in return.

“Love and need don’t go together – one is unconditional, the other is not. Decide – do you love someone ... or do you need them,” says Thomas Keller. Love and true unity arise when two wholes, that don’t “need” each other, unite. When this happens, neither gives up their power to the other and they can simply enjoy each other’s company infinitely.

This is where unconditional love – the only true existing love – comes from. Other forms of “so-called love,” based on need, attachment, dependency and “similar” are a travesty. People engage in all sorts of acts and commit grievous mistakes “in the name of love” that have nothing to do with love at all. Truelove isn’t selfish or unkind; it doesn’t “hurt” as many love songs would have us believe. It is pure, empowering and unconditional.

We can say there is always a reason, a purpose you attract someone or something to you. If you can discover the reason and recognize the purpose, you will rise above the circumstances, graduate and move on to another level. Every person brings us a lesson that we can learn from that will expand our awareness and contribute more to our life and to the lives of others.

Successful people associate with other successful people; but if those “peers” are also playing the role of “teacher” (see above) to them, then they will associate with someone who can learn from them, such as a student. This doesn’t happen often; **usually, “mirrors” surround us.** Passive people, those who wait for someone to enter their lives and save them from their daily troubles, are more comfortable associating with other passive people. Dishonest people find others that are like themselves and not surprisingly, greedy people always attract people with the same values (or lack of) and thought patterns as well.

Repulsed by one person, attracted to someone else – the latter you enjoy chatting with and laughing at similar stories because you understand events in a similar way. You seem “smart” to each other. Communication comes easy, as if you’re reading each other’s minds. A fun way to look at this is to imagine that people have “antennas” that emit a certain frequency – only those with a similarly adjusted receiver senses yours.

This “like attracts like” law is the way the universe fulfills your every desire. It takes care that everything works for everyone – because *everything* attracts what it’s looking for! It assumes that you, as the center of your universe, know what you want by being a certain way, thinking about certain things, etc. The universe reads this as, “Oh, that’s what he or she wants!” Everything attracts to it whatever is similar. Even, and especially, negative thoughts typically attract negative events, which is a phenomenon connected to other laws.

The universe will amaze and delight you with how much good it sends your way. All you need do is think and act in an “uplifting manner” (which means you recognize your **strengths** over obsessing about your weaknesses) for even one day. There is a simple explanation for this – **when you think “positively,” you see new possibilities in events** instead of defeat and obstacles. It is only from this vantage point that you can see the events that normally pass you by when you are filled with doubt and seeking only excuses.

This works the same way with people. When you chooses to focus on the positive attributes of those around you, rather than their faults, you attract “positive people” to you. To find and keep a friend, you must first be friendly and then learn to be a friend. If you want to find true love, you must first be ready to love. If you want to be successful, you must behave “as if” you are successful, adopting the mind-set and behavior of a successful person; in this way you attract others that are successful.

The more you associate with successful people and share ideas, the more you will “discover” similar interests and thoughts within yourself. Many such people have been around you for a long time, but until now you haven’t noticed them and they haven’t noticed you. Until today, you have been strangers to one another; perhaps they seemed too proud to you or you seemed too withdrawn to them, either way you will soon discover common points and interests.

We find the explanation for this in the “Law of Vibration.” Vibrations are the energy of your thoughts and emotions; eventually your view of the world, through the vibrations you emit and receive, will become a reality. Therefore, you will attract people and events that fit into (complement) your vibration. When the energy that feeds a vibration builds to a “critical mass,” it creates a vibration. That vibration is a reflection of the energy it’s made of: positive

energy creates a positive vibration and negative energy creates a negative vibration. Therefore, it's important to build up momentum, to keep trying with joy, *knowing* you are getting closer and closer! Keep thinking positive. Keep affirming. Keep feeding the energy with more of the same.

A few years ago, I read a story that clearly shows the real power of thinking and the important influence it has in furthering the course of the events in our lives.

A group of students were selected and directed to master a test, to the best of their abilities. After careful analysis of the results, those in charge of the experiment told the students who did poorly that they did exceptionally well. They also told the students with high scores that their performance was far below expectations, in both cases, the opposite of what they had actually achieved. They gave the students a second test, telling them this one would either confirm their knowledge, if they did well initially, or provide them an opportunity to achieve better results, if they had initially done poorly.

The results were incredible. Those that had above average results the first time, but were “told” they didn’t do well, now achieved a score 20% below their first results. Those that had initially performed poorly, but were “told” they had scored highly, now boasted an 8% increase in their final test scores.

The way you think, what you hold in your mind, clearly shines through in your self-image and the resultant performance of actions based on that picture of the person you “think” you are. The part of your personality that manifests externally is, in fact, a mirror reflection of your inner feelings, thoughts, reactions and common attitude towards life. These inner influences affect your nervous system and ultimately command your physical system (your body) to work in concert with your inner state.

The image we have of ourselves is never clearly seen with our own eyes or even through our own eyes, although we wear it like a “coat” and others see it easily. Your habits and other behavior present the physical realization of your individual self-image. Others draw conclusions on who you are, based on what they experience of you – your outer self.

The Law of Attraction guarantees that others like ourselves are attracted to and surround us. **Take note that what bothers people about you bothers others**

about them and, like most of us, they probably don't accept those personal characteristics as being true.

Aristotle Onassis, one of the wealthiest and most influential people ever, shared his formula for how to get close to and contact wealthy and successful people. He said, **“Always dress like a millionaire – this gives you the confidence and advantage at first contact. Live in the largest and most luxuriant area you can afford, even if all you can afford is to rent a small apartment – the person you meet in the elevator or on the street could be your springboard to success. When you travel by plane, sit in First-Class for the same reason. Even if you are only drinking one glass of wine in an evening, visit luxuriant places and restaurants. You'll notice wealth accompanies solitude.”**

8. What You Send Out, Returns to You Like a Boomerang – The Law of Exponential Returns

Do you want to receive everything and give nothing in return? How would you like to be popular everywhere and yet feel hypocritical, malicious and jealous inside? **It won't work.**

You are more familiar with this law than you realize. Have you ever noticed that people who talk about others behind their back are also spoken about behind theirs? Likewise, cheaters and thieves attract and surround themselves with others who cheat and steal.

One of my acquaintances from abroad lends money to some of his acquaintances for high interest rates. It is no surprise that he always has trouble collecting these debts – and not just the interest but the principal they owe him as well! The Law of Exponential Returns works both ways!

When people want advice, they seek out a trustworthy person. You are familiar with the saying, “He who lives by the sword, dies by the sword.” This plays out in all areas of life, business and personal. Have you noticed that most wealthy people donate money and contribute in other charitable ways? This isn't just because of the tax write-off. Giving 10% of your income is a

convention that falls under the jurisdiction of the Law of Exponential Returns. Why?

Because you cannot expect something if you don't give it first – what you give returns to you tenfold.

To earn interest, you must first invest.

You may know someone who often forgets their wallet on the day it is their turn to buy lunch. How about someone who excuses him or herself to the rest room after a nice evening out, just before the waiter brings the check. People like this exhibit an astonishing truth – **they are always without money**. On the other hand, someone else you may know who doesn't have much money, but who always pays when it is their turn, always has money when they need it.

Everything evens out and the Universe eventually balances everything!

Don't think you will save money being tightfisted and stingy; on the contrary, you are doing yourself the worst damage possible. All generosity is eventually rewarded.

Many successful people sponsor community entertainment or give to charities where the donations are used for those who are less fortunate. On the other hand, it is true that charitable donations are tax deductible, but they also satisfy human ego and the pride of helping others – “let it be seen who I am.”

Remember, whatever you want to receive, you must first give - whether it's affection, friendship, love or money. Or, more clearly, you have to create that energy first within yourself. Does this mean no one will ever cheat or take advantage of you? No, there will always be circumstances where someone gets rich by stepping on others or by cheating or using fraudulent methods. Americans are fond of saying, “Easy come, easy go.”

However, if you remain “positive” in your thinking and focus on the good inherent in each person, others will seek your company and consider you a great person. The Universe will take care of the rest.

9. Who You Associate With Tells Others Who You are

In ten seconds flat, you can discover just about everything you need to about a person. From their own lips, they will tell you everything you need to know and will not even be aware they have told you anything important at all. How, you ask?

Ask them what they think is missing from most people they meet and what difficulties he or she encounters with other people.

More often than not, who you are, that is the “stuff” you are made of, is a direct result of and product of what you think about, *most* of the time. If you feel capable, successful and self-confident, these attributes give you a head start towards success, providing you with the perfect opportunity to succeed right from the start (this goes hand-in-hand with “The Law of Attraction”).

If you happen to be an optimist, then you are likely in a good mood and surrounded by others who are happy as well. If you are a pessimist and blame others for your failures, all of this will reveal itself in your character. You will vibrate with a lack of positive qualities and the bitterness that comes from someone who has spent a lifetime trying to achieve goals that are not his or her own.

The simplest thing to do is ask yourself, “If I were in their place, what would attract my attention and make me realize this person is personable and even likable?” It is clear you cannot expect approval and friendship from people you are thinking and talking poorly of. Not only is it true that **“everything becomes known in seven years,”** but you distinguish true compassion for and interest in someone by the tone of your voice, the words you speak and the questions you ask. Would you want someone in your life that “only” visits you when they need a favor and only speaks of what interests them? No, and neither do they.

Once, before I knew these Laws to be true, I complained to a friend: “Look, our business partner is acting strange towards me – sometimes he’s nice, but other times he hardly gives me the time of day. I don’t behave that way to others, do I?” My friend thought for a minute and then answered, “Well, that’s an interesting question. When you call me and my wife answers, how do you

speak to her?” I didn’t have to think too long to realize he was right. Most of the time, I just ask her to put her husband on the phone. The behavior I found so irritating when I noticed it in someone else was something that was present in me as well. *This* is how the Laws work to show you what “you” need to work on in your own character.

Every discussion you have can help you discover another truth about yourself and everything around you can, in a way, show you your own qualities, illuminate your character and point you towards discovering your true nature.

If you envy someone, ask yourself, “Why do I feel this way? What is happening here – do I, perhaps, want what they have? Why is their success bothering me?” Quickly, you will discover there is **always** a reason. Do you envy someone for having two legs? Of course not, if you yourself also have two legs. Do you envy someone who is homeless? Probably not – their lifestyle is not the lifestyle you would want for you or your family.

Here is something interesting. Through various discussions and firsthand experience, I have come to discover another inevitable truth. Your pet will eventually take on features of your personality! **Always!**

It happens gradually, but it’s true! You can tell a lot about a person by studying their pet. Beware of the owner whose dog bites at your heels – he or she is not trustworthy. A friendly pet equates to an owner you can trust. This simple truth has never let me down!

10. Every Event Has a Purpose

Everything that happens in your life has only one purpose – to assist you in developing yourself.

“Events don’t make the man, but they enable him to understand himself.”
(Epiktet)

This Law has an important connection to the previous Law. Everything that happens in your life brings you to a greater understanding of your current awareness. What *you find* absent in others is what you yourself lack. What you admire in others is what you want for you or already have. Alternatively,

everything that bothers you (the subject of persistent thoughts and much contemplation) shows you the “unfinished business” you have with that energy.

Let’s say another word or two about – admiration. Many people have idols and mentors that they blindly trust and blindly follow. You have yours as well. Occasionally, they are someone who is famous: an entertainer, a government figure, someone who lived many years ago. In other cases, they are people closer to home: a friend, teacher, supervisor, family member. However, in every case, they are your idol or mentor because they have succeeded in an area you also want to succeed in or have a quality you would like to cultivate.

Be careful of excessive admiration, however. Such extreme adoration only expresses a lack of self-love. It is fine to admire someone for what they have achieved, but comparing yourself to them is destructive and you will always fall short, unless you too have achieved your success. A beginning musician should not compare him or herself to a well-known and successful musician who has an army of people taking care of their every need.

Find, in yourself, something that makes you feel good about yourself and then try to find at least one gift or talent in others as well. In addition, take note that all these gifts and talents are the same – no one gift is better than another! Why can we say that? Because **every true gift (or talent) brings the same result: joy, self-appreciation, feelings of freedom and accomplishment.** So it does not matter if someone plays tennis much better than you, writes better, sings or sells better – **as long as you have something else that brings you the same satisfaction!** This latter statement is true unless you engage in – comparing gifts: which one brings more money, more fame, greater public recognition and so. If you find yourself doing this, you will likely lose the satisfaction you gained, but even this shows you another area you need a little work in. As we said before, nothing is negative *if* you heed the message the event is delivering you.

Now think back to the Law of Attraction. You “wear” whatever *you* like, what feels comfortable to you, whether they are character qualities that you wear on the inside or physical (external) attributes, like your friends, your clothes and the car you drive. When you see others with similar habits, mannerisms, outlook on life and other characteristics or interests similar to yours, you are drawn to them and they to you. Why? Because you are tuned in to where they are and therefore, you share an instant connection. When you see someone that

is completely different, with habits and behavior you would like to have, you are also drawn to them. Why? Because they are where you would like to be – they have something different that you don't have, but want.

The Law of Attraction brings to you what you need to discover about yourself. Your life events are learning experiences, not punishment for past mistakes. This applies to everyone, from all walks of life. If the events you are experiencing are merely different versions of the same experience, then you never learned what you were supposed to from the original event, so you keep attracting the same events. Each time the “messenger” or “teacher” may change.

Here is an interesting illustration of this point. A woman I know had just broken up with yet another man in her life. Lamenting her loss, which always left her with the question of, “Why didn't he love me, what did I do wrong?” She began to look back at all the failed relationships in her past – one after another they felt like different versions of the same man. Her inner voice responded to her question. It said to her (appearing as an answer in her mind): “You are looking for love in the wrong place – only you can give yourself the love you *need*. Once you stop *needing* a man's love to complete you, you will be complete and free to accept a man's love as a gift.”

She stopped *looking for love* and learned to love herself. A year later she met and fell in love with the man she married – he was “completely different” from all the previous men she dated. Finally, she had learned what the events in her life were trying to show her.

So, be grateful for everything that happens in your life and try to find something positive in what has come to be, for in **every** bad event that happens, there **is** something good that can come of it. Napoleon Hill said, “Every adversity carries a seed of equal or greater value.” Though it can be hard to find, at first, I promise you it is there, **every** time.

This is the correct way of thinking and it will always lead you to a greater awareness and achievement.

Practicing this concept is very important. Thinking this way is a habit that you must *develop*. You can now begin to recall events from far in your past. The distance (between now and when they occurred) should serve to shield you emotionally from any lingering pain as well as enable you to find the good that

came of it. Here are some situations that might be similar to ones in your past to show you how this thought process, of getting something good from something bad, plays out.

However – don't feel bad about the events that have passed. You needed them for your growth. Their only purpose was to lead you to the best and most joyful path for you.

Your longtime friend decides to move away suddenly. You are overcome with the sadness of losing them. What now? First, if your friend is really your friend, you are not losing them; you are just losing their physical presence in your everyday life.

It is important to begin the process with a correct assessment. Granted, their leaving will create a physical hole in your life, once filled with their presence. However, what you choose to do with that space makes all the difference. If you do not fill it with something positive, it will consume you with the negativity of sadness and longing.

You could take up a new hobby or earmark that time to begin reading all the books you have been trying to get to for so long. You could start a business or even a new friendship with someone that is sure to teach you even more about yourself. Your friend will still be available for phone conversations and visits. Wherever they move is a new place you can explore when you visit, maybe even a place you could find and develop new business connections.

The point is, while initially filled with sadness, the event of your friend moving away is ultimately an “opportunity” and that means there **is** something good that can come of it.

Almost all of us have lost or left a job before. As you've already read, from my own experience, it became a great opportunity for me to, finally, ask myself what I wanted from life and whether I was conducting business as *I* wanted to.

Here is a secret: If you lose your job, I am 90% certain the job you lost wasn't **the one** to make you happy. I am 100% certain this job wasn't **the one to make you happy now**. If it was, you would be doing it with enthusiasm, improving your skills and doing a great job every time – people don't lose their jobs for being good at what they do.

Even if losing your “dream job” turns out to be for circumstances beyond your control, like a bankruptcy or major downsizing where “many” good people lost their jobs, there is still a reason this event is happening. This reason is what you must focus on – **losing your job is just the catalyst to your next experience.**

It is natural to spend some time questioning, “Why did this happen? How will I pay my bills? What will others think of me?” However, when you ask the final question of, “What will I do now?” **Listen closely to the answer your inner voice gives you.** Also, make sure the lens you’re interpreting this answer through is a positive one. It’s better that it happened now rather than later, when you might not have had the will or energy for a fresh start. Remember, you are mourning the loss of something, which is both emotional and natural. However, don’t let the “emotions” brought on by the mourning process take over your mind and thought process or you damage the only tool you have to reap the natural goodness inherent in this event.

Negativity steals your life energy, optimism and joy to live. Negative people are draining and you should avoid them at all cost. However, if you look around and find yourself surrounded by them, then there **is** a reason and the answer to why they are here, and more importantly, why you are allowing them to stay, can only come from inside you. Since like attracts like, your energy is attracting them.

If you think about it, every conversation you have is a monologue with you, you just need to learn how to dissect what the conversation means and is trying to tell you. Everyone in your life is a mirror that reflects your “self” back to you. When you talk to someone else, you are really talking to you. When you wish something for someone else, you wish it for you.

As stated earlier, you meet three types of people in your life: mirrors, teachers and students. Mirrors are people who show you who you are – they act the way you act. Teachers are the ones who show you new ways and possibilities. Students are people who learn from you. All of them can show you lessons and those lessons may be easy or difficult. Often they start with joy and advice and then gradually increase the pressure. So, if you can recognize the lesson early, then you will spare yourself the difficult lesson later! If you simply turn away, without changing either your attitude or perception – then you did not learn the lesson this experience brought you. You are then likely to attract another

person who will bring you a similar “challenge.” This can happen “the next day” or sometime in the future. Each time the universe must repeat its message to you (present the same lesson) it increases the strength and urgency to give you a better chance at “getting it.”

If you could record your daily conversations, you would soon discover what bothers you about yourself, what issues you need to work on. Through the recording, you would immediately notice every time you exaggerated or glorified things to make yourself look superior, for example. All of us do this to varying degrees. However, by becoming aware of it, those moments will show you what you need to work on to remove that particular problem.

Once you overcome your challenge by making a positive change, **a small miracle will happen.** The people in your life who previously disturbed you with their negativity will either disappear or they too will transform into positive people and thus, change in concert with you. A situation can change incredibly in just one short moment! Try this! Acknowledge one “bad” (unwanted) habit. Love it (so you can release it and let it go. Remember, nothing can go away if you hold onto it with either your “positive” or “negative” energy. Then consciously replace it with something else. You will now hardly notice it in others.

By loving the emotions and habits you want to change, you get back the energy trapped within them and previously bound by your holding onto them. Imagine that you are sweet on someone and you don’t want to let him or her go. What would you do? Probably hold their hand, maybe talk sweet words – whatever it takes to hold onto them and keep them close. Now, what would you do if you wanted to push someone away from you? You would run away, maybe even *physically push* him or her away from you.

The idea is the same with your emotions. It takes energy to “push” something away. Here is what happens when you do this: energy is power, “pushing away” transfers your energy, power, to the object of your pushing – the result is you give power (your energy) to the very thing you push away. In addition, you cannot let go of something until you release it – by withdrawing your energy. **This can only happen by loving and accepting this emotion.** By doing so, you become “detached,” and that is the only way that you can release it from your grasp and regain your energy.

We often hear or say: “So-and-so has changed.” Sometimes they have, but more often than not, it is you who have done the changing and developed a

better personality. Some people will follow you in your change (a spouse, a friend, a colleague and others you associate with) but the majority will rest in a passive stage on the level you just graduated from. Yes, you can even lose friends you have known for a long time. Do not despair, however, moving forward invites new people into your life that bring new reflections of you to learn and grow from. If you think about it, we are all both teachers and students of one another.

As we said earlier – if you do not recognize and correct a problem, the circumstances will repeat themselves, only with a different person. Just like the woman in the example above who had repetitious challenges with relationships, just think how many times you’ve heard someone say, **“Why is this happening to me *again* and why is it always the same?”**

Most the people asking this question believe that others and outside reasons are to blame for their misery and fail to hear what is “screaming” out of them. They think the only answer to why someone lacks money, gets a divorce for the third time or can’t hold down a job is: “Think before you act to avoid experiencing the same thing you experienced before!” However, as you have just seen, that isn’t the whole story behind what is *really* happening.

There is an interesting story about a man named Peter. On the outside, he was a man every woman would love to have for a husband – charming, well-mannered, loyal, patient, helpful and devoted. He had a good business, owned a large house and an expensive car. He took skiing vacations and visited the coast yearly. Often, he spent weekends in his mountain cottage or went on short trips.

However, Peter had a problem – no woman would stay with him for long. More than anything, he longed to have a real family, but his failed relationships stood in his way. He discussed this problem with many people and their response was always, “It wasn’t a good match. That woman isn’t right for you.”

One Saturday evening, he and I were the last to leave at the close of a nightclub party and he took the opportunity to tell me about his problem. Although I listened carefully, I wasn’t able to identify the problem that he was experiencing with his current girlfriend. I proposed that he allow me to spend some time with them and maybe, if I were present when things got tense, I could help him figure out what the trouble was.

I did not have to wait long. Two days later, we were sitting in a restaurant having dinner. His girlfriend had no sooner excused herself to the Ladies Room than he started complaining. “Do you think she is the right person for me? Do we make a good match? Do you think she is just with me for my money? Look, she ordered the most expensive dish on the menu and she is drinking cocktails she has never tried before. Does she think I won a lottery, or what?” I didn’t comment on his remarks, but I suggested to him that I speak with her.

She told me she had never looked on Peter as just a person with money; she just liked him as a man. However, she also said she had never had a wealthy friend before. She admitted she took advantage of the opportunity to experience some new things she couldn’t otherwise afford, but Peter offered this to her, simply because he loved to please her. I then asked her about earlier disagreements – she said there hadn’t been any and everything had been going great with them until then.

After that, I met with a former girlfriend of Peter’s. She was uncomfortable with the idea, but when I explained why I wanted to see her, she agreed to meet and have a brief discussion over coffee. A fragrant bouquet of flowers, given to her over introductions, removed all hindrances and we got along just fine.

She told me they didn’t have any big disagreements. A problem occurred when he said she didn’t love him and accused her of just using him to please herself. To him, his proof was noticing how much nicer her behavior was when he gave her a present or invited her somewhere special. The conversation proved what I suspected. I waited for Peter to return from a trip and then asked to meet him.

After ten minutes, the situation was very clear – Peter was a person who had a difficult time with sharing his wealth, giving his money away. He had worked hard to earn what he had and had achieved it all on his own – he appreciated and respected that about himself. Paying for someone else to enjoy a lifestyle he had worked so hard to achieve made him uneasy. It bothered him that people did not return his favors. He knew every acquaintance and business partner of his who had allowed him to buy drinks but had never reciprocated. He also knew every penny he had “loaned” to friends because they didn’t have

change at the time and said they would pay him later. In short, Peter was keeping score!

I explained to him about how the Law of Exponential Returns worked and how it is only “giving” that can turn on a green light to “receiving.” The idea that, “until you give, you cannot expect to receive.” I reminded him about his friends who avoided paying for drinks and dinner when they were out. Did their budget allow them to offer to buy his meal or drinks? No. Was he suggesting they go to places far more expensive than they could comfortably afford?

The girlfriends he was complaining about also weren’t with him to “steal” his hard-earned money; rather they enabled him to open himself to receiving by providing him with an opportunity to be so giving. He should be grateful for the opportunity to give such a small percentage of his wealth so elegantly.

We made a deal; he would write the following sentence on a card and carry it with him always: **“Thank you for the opportunity to give money which enables me to earn even more of it.”** He was to read this affirmation several times each day.

This happened a few years ago. Peter did not stay with the woman he was with when we had our chat, but they parted company for different reasons. The next woman he met, he has been with since then. Whenever we meet, he invites me to lunch and thanks me again. He told me the message he keeps in his wallet enabled him to truly, and without burden, begin to enjoy his life. Oh, and something else – he doubled his monthly earnings!

It is only by solving the root of the problems, which are the reasons for all the events in your life that you can live happily. However, you have to realize this yourself. That does not mean you have to realize it “by” yourself, but the change has to begin within you.

Everyone has to find his or her own way. Others can provide signals, like the beacon on a lighthouse that guides ships home from sea – but it is you who must recognize the signs and admit to some uncomfortable truths about yourself *to you*. Your decisions will always be the outcome of self-discovery.

If someone you know doesn't recognize the truth, your persuasion will not help. Unsuccessful marriages, where spouses try to transform each other into carbon copies of themselves, have some cause at the root of their failure. There's a reason the businessperson, who never takes a risk and simply follows blindly in the footsteps of others, is not successful.

As long as you try to follow the path of another person, you cannot fulfill your own happiness. You must be true to you to fulfill your own personal legend. However, as Paulo Coelho reminds us in *The Alchemist*, once you identify your goals and choose to find your happiness, "all the universe conspires in helping you achieve it."

The following sentence will aid you in outlining your goals in life or in discovering your greatest desires:

"Achieve what you want by being who you are and having what you have."

To finish this chapter, let's look at how to end your day today and how you should end every day for the rest of your life.

Ending Your Day

Every evening, before falling asleep, look back on the events of the day.

First, begin with two questions:

"What did I experience that was beautiful?"

"What did I learn that was new?"

Memorize experiences that could help you in the future, even write a "Diary of Experiences" to use as a reference for similar situations in the future.

Second, think of your plans for tomorrow, what will you do to make the best use of your time so you have time for you, your hobbies and whatever you do to make your living?

Finally, give thanks for “everything” given to you. Fall asleep in joy, not only for the beautiful gift you experienced that day, but also in the joy of anticipation for the new tomorrow that awaits you – wonderful and unforgettable.

These are the Laws that mark all of our lives, yours and mine. It is not enough to know them; you have to make them work for you. To succeed in this task, you need to know a few more details. Gradually, you will learn them all and at the same time, you will learn to use the powers you have hidden inside and may not even be aware of yet, creatively.

For starters, notice how your mind reacts when you include it in each thought or task. This recognition is important if you want to discover and live your dream.

Now, follow-up with the workshop below and bring these ideas into your life!

The Plan for Achieving Wealth, Success and Happiness

1. Consciously, follow your thoughts for one day. Discover and write down the questions you pose to you – those that give you power and those that take it away.

2. Begin writing daily in a Diary of Experiences. It should contain the following.

List the good events that happened today.

List at least 5 things that happened today that you are grateful for and why.

Write about at least one event that happened today that you wished you had reacted differently to and how you would like to react to that situation in the future (be specific because it WILL occur again in some

form). Ask yourself, “What message does this experience bring me?” Write down the answer that comes to you.

ATTENTION! Do not ask yourself **why** something happened. Sometimes, the answer to that question is not obvious or ready to reveal itself to you. Still caught up in moving through it, you are not looking at the event from the soul (yet), but rather still viewing it from the personality. **Just believe – everything that is happening is for your own good.** Thomas Keller, who played an instrumental part in helping me with my personal growth, says there is always only one answer to the question “Why?”

“Because God understands ... and because God is love.” Therefore, if you simply believe, you don’t need an explanation of why!

3. For everything that happens, specifically ask, “Why is this good? Where does it lead me? What must I learn from this?”

4. There is only one solution for the occurring events and circumstances that drain your power, life energy and motivation – ask yourself the question, “What is the fastest way to get beyond this?” and move forward.

5. When you feel the urge to help someone, ask yourself, “Did he or she ask me for help?” If the answer is no, then you will help them best by trusting they can solve the problem on their own. However, when someone specifically *asks for your help*, respond immediately. Sometimes, helping someone or accepting help from someone is a learning experience for both.

Maybe this experience is just what you both need to set you free of certain patterns and mind-sets that have slowed your personal growth and prevented you from moving forward. Trust! By the way – this also goes for helping older people and children – of course, you take care of children until they can stand on their own feet, but then they must find their own way and live “their” own life. Thomas Keller asks, **“Are you worried about your children (parents or spouse) or are you caring for them and trust in their success?”** There is a difference between “worry” and “care.” The difference is in the energy you give and it is essential!

6. Here is a technique for raising your self-confidence. Do the following exercise and answer all questions honestly:

a) Call to mind all the **successful** events you have experienced in your life. Surely there are many things (personal, educational, business) from your birth until now that you are proud of. Take a moment to relive them now. (Can you see the power of “posing” the right questions?)

b) Think about the people you have met in your life, since you were a child – school, vacations, business trips, social events, hobbies, intimate life, etc.

c) Now, answer this: Of all the people you remembered in the previous question, who among them could realize what you have realized in life as successfully or more successfully as you have? Be honest! This is not about self-praising (which is another pattern given to us: you should not think arrogantly of yourself), it is about recognition!

Did your answers surprise you? Write them all down so you can go back and read them, whenever necessary, for encouragement.

Do You Believe This Book Will Assist You in Achieving the Wealth You Seek and Deserve?

Have you already read **The Millionaire Mindset**? Do you believe **it will help you** and others achieve material and spiritual wealth and serve as a guide to bettering your life?

Do you agree with **Kevin Hogan** who said that *“It's worth 100 times the price and you will read it again and again!”*, or with **Joe Vitale** who said *“It was like the best of every business and self-help book I had every seen while still being entirely fresh, new, inspiring and practical.”*?

Then **assist your friends on their journey to wealth** – send them your **recommendation for this life-changing book by [clicking here!](#)**

3.

Your Conscious and Subconscious Mind

Your Mind is Divided

The human mind is divided into two parts, the conscious (objective) mind and the subconscious (subjective) mind.

Conscious: The Objective Part of Your Mind

Consciousness, better known to you as “intelligence” or your “brain,” is the part of your mind that interprets signs from the five basic senses (sight, hearing, touch, taste and smell) and makes decisions based on these interpretations. For instance, when you go to work, it is the conscious mind that tells you what to wear (possibly based on the weather), when to leave, what to pay attention to while you drive and such.

You can “monitor” your conscious mind, if you want to, because if you pay attention you know what you are seeing, thinking, smelling, tasting and hearing. Because of this, it is important to know that it is possible to influence the conscious mind. You can control it all the time and change the decisions your conscious mind *arrives at* according to what “you” think is best for you at any given moment. It is also important to realize that; **left to its own devices it will control you.**

For instance, you’re trying on a new hat and it suits you well, but then your friend comments, “You’re not getting that hat, are you? It looks like a bird’s nest. What will people think when they see you?” After hearing such a statement, you look in the mirror a few more times and finally decide the hat is a bit too loud for you. You are grateful to your friend for warning you and saving you from the embarrassing stares and comments from your neighbors, colleagues and other acquaintances. You changed your decision instantaneously; you did not buy the hat.

Of course, this says nothing about which one of you was right or whether you made the best decision. However, that’s another topic.

Whenever you are thinking “logically,” you are thinking with and connected to your conscious mind. It is about connecting one thought to another thought. **In this way, you build opinions, beliefs and “personal truths.”**

Most scholars are certain the conscious mind plays a pivotal role in our lives, simply because it is the part of our mind that perceives, makes objective decisions and holds our tangible memories – what could be more significant than that? **In reality, the conscious mind takes a backseat to the subconscious mind** and thus only plays a surface, and far less significant, role, despite how it may seem on the outside.

Subconscious: The Subjective Part of Your Mind

The subconscious mind takes up most of your collective mind. Yes, you think with the conscious part, but everything you have ever encountered, every experience, every event is recorded in your subconscious mind – whether you know it, remember it, or not. This part of your mind has three important roles:

1. **To preserve** all thoughts and events
2. **To be the treasury** of all your ideas, instincts and flashes of wit that you cannot access directly through your intellect (thinking)
3. **To execute** orders, based on the first two roles, received from the conscious mind. For example: If the conscious mind says, and sincerely believes, “I’m the best,” the subconscious mind makes it happen.

Think of the subjective mind as a big data bank where the subconscious stores every thought, word, deed, event and experience it records, just like you would record a conversation on a tape. The subconscious records and preserves all experiences, feelings, fears and events.

All this data is used to make decisions [you guessed it] subconsciously; decisions regarding things that you don’t consciously think about, like your breathing and walking. Just imagine, how difficult would it be to have your mind occupied with every breath you take? For your convenience, and sanity, your subconscious takes this information from its data bank and acts on it,

without your conscious involvement. All this subconscious data enables you to function and act and is the reservoir from which the subconscious draws to create and carry out the routines and habits you form.

Whenever something is happening at a subconscious level, it doesn't feel like it is coming from or directed by you, instead, it feels like it just runs by itself. You have probably experienced a moment when you suddenly remember something from long ago. This data came out of your subconscious mind, where nothing is ever forgotten and everything is preserved and stored alongside every other event in your life. The memory springs forth to the surface, as if from nowhere, because of some circumstance that serves as a trigger in your environment that "reminded" you of something tied (directly or indirectly) to this forgotten event.

While the subconscious never sleeps, you only notice it when your conscious mind relaxes or is less active, **but never under force**.

An Alternative Division of the Mind

Some scholars divide the mind into three parts, conscious, subconscious and unconscious (or superconscious). In this model, the subconscious acts like a data bank of information, holding all experiences from the past, while the unconscious mind (superconscious) holds the treasury of ideas, intuition, instinct and awareness.

For our purposes, we will use the first model, as this is the most common method of division (two parts).

The Conscious and Subconscious Minds Interact

The subconscious mind is not "subject to influence" like the conscious mind. In other words, the subconscious mind does not play a "decision making" role; it only carries out orders received from the conscious mind.

The subconscious mind **seeks to satisfy** whatever task the conscious mind puts to it. It doesn't distinguish between right and wrong, good and bad – like a computer, it does what it is told to do, bringing about whatever the conscious mind wants.

It is important to understand how this connection works, because everything you do in your life follows this Law.

Here's how it works: Your conscious mind sends a signal (order) to the subconscious mind, which, based on all experiences up to that point and any other information subconscious has, carries out the order received. If the subconscious receives opposing signals (orders), it selects and carries out the most powerful one. Its decision is based on the deepest and strongest feelings it has stored and experienced the most (which are usually the feelings that have been present longer and reinforced often). This process can happen immediately or after a few hours, days or even months. The important thing to remember is the **process is a subconscious one**, except for adding new or stronger instructions that would oppose the primary order.

Think back to your school days or even the last time you had to learn a new job. After a hard day of learning, training and feeling good about your accomplishments, your boss or instructor asks you a question and suddenly, everything you just learned vanishes into thin air. What is going on when this happens?

The fears and doubts of your conscious mind translate into orders for your subconscious and it produces exactly what your fears and doubts tell it to – nothing. In that instance, your conscious mind thought, "I don't know the answer. Did I study enough? I cannot remember. How horrible!"

The subconscious detects all thoughts and because it doesn't assign any judgment to the thought, the strongest one becomes the order that your subconscious mind carries out. Any momentary fear, stress or panic is not just a thought, but an emotionally charged thought that ranks highly in the subconscious directive.

Therefore, the moment of your fear or panic, and a lack of concentration, is heightened (more so now than when you were learning) AND emotionally charged – it becomes the order the subconscious acts on and expresses. The subconscious interprets the event as, my boss (conscious mind) says he is

afraid and “he doesn’t know,” so, I’ll make it happen that “he doesn’t know” and it does!

How do we know this Law works this way? Because, after you sit down for a minute and the pressure is off to produce the right answer, you remember everything you knew! Therefore, you can’t say the information “escaped your memory” when it mysteriously reappears after awhile. It was there all along, but **only the strongest thought wins!**

When this strong emotion of fear vanishes, the next strongest information (what you learned) takes its place – and you suddenly “remember.” It is like a rain in a desert: when it happens, it is huge and overpowering (covering everything) but it doesn’t last a long time.

Subconscious stores and, if you give it the opportunity, presents your treasury of ideas – it is from there that all your dreams, desires and intuitions arise. How many times have you felt like an idea just fell from the sky into your lap? When you know it did not come to you consciously, you can be sure your subconscious acted to produce and deliver it.

There is another way to separate the conscious mind from subconscious. The former is structured and produces ideas that flow logically in an organized fashion. The latter, as the seat of your intuition and creativity, produces ideas that present themselves as “flashes of wit,” are unordered, and seem “coincidental” or “accidental” and not necessarily tied to anything specific. However, if you analyze the subconscious ideas in detail, you will see there is nothing coincidental or accidental about them, you are simply receiving answers for questions *once* put to it.

Subconscious does not work based on “what you already know” or “what you have in our mind” now, rather it can be a few steps ahead sometimes.

Subconscious Always Confirms What the Conscious Mind Accepts

That is a powerful statement! Because the subconscious *seeks to satisfy* whatever the conscious mind dictates, it produces *whatever it must* to confirm

whatever the conscious mind offers, believes in and has already decided is true.

We know that self-confidence, trust in your self and your abilities, play a crucial role in success no matter what you are trying to achieve. Now you know why. Whatever you seek, the subconscious will make it happen. If you are truly committed to achieving something good, your subconscious will deliver it – likewise, when you doubt, your subconscious then acts to stop you from achieving your goals.

You may not be a basketball fan, but you can substitute “any” activity or project into the following example:

You’re playing basketball, putting together a presentation for a project at work, [insert whatever you like here]. Your friends and colleagues praise you and tell you how well you play. You accept their praise *and your subconscious sees this acceptance as the order*: My boss (conscious) says I play basketball well – so be it! Thus, your thoughts are clear, moves determined; your fear, stage fright and doubts about your ability disappear. The result is an excellent game or successful presentation.

What if your subconscious receives different information? Friends tell you, for instance: “What’s wrong with you today? Are you ill or having some personal problems that are affecting your game? Your game is off and you aren’t playing well today.” Your conscious mind now has two possibilities open to it:

1. Accept the assessment, doubt your ability to perform well and thus believe you are not playing or presenting well. If that happens, then your conscious mind writes this into the subconscious mind and acting on the information it receives, makes it happen (brings it into reality). When the subconscious reacts to bring about the order “play or perform badly,” you will experience the inability to perform well. You now make unreasonable moves and errors, display fear in throwing the ball or delivering the speech, experience stage fright, etc. In short, you have created the expectation of something bad happening; fear and weakness now appear and they deliver your expectation; the outcome is a poor performance.

2. Decline the assessment and fight back with positive thoughts, like, “What? I’m not at the top of my game today? No way, I am ready to play and win, like always!” In this case, your subconscious does not receive any new or

conflicting information. Instead, it reinforces the truth of what it already held, *that you are a good player*, which makes this “personal truth” even stronger and the result is an excellent game or successful presentation.

This example shows that **you** (your conscious mind), by virtue of your opportunity to accept or reject incoming information, are the one in control of making the choice. It’s up to you whether to confirm or deny what comes through your conscious mind and thus what ultimately affects your future life.

If you want only positive events to happen, then you must not allow negative thoughts that contain hypocrisy, envy, malice, fear and doubt to slip through the door of your conscious mind and settle in the recesses of your subconscious.

Information enters the door of your conscious mind via the five senses. Since your door is virtually open all the time, you should endeavor to censor all incoming information as much as possible, making sure what you allow through seats itself in a positive way. Of course, you cannot always control “what” presents itself to you, but you can control “how” you record it.

You choose what you say, what you read, what you think about – so you, yourself, influence what your subconscious records on its “magnetic tape.” Moreover, you choose *how you explain events to yourself* – thus, you can see yourself as a victim or as a “treasure hunter, who lives a life full of adventures and experiences something new every day.” You can see an opportunity and challenge in every situation – or a chance to be defeated and burned.

You decide!

You hold your life firmly in your hands. All you need is the right information to learn how to change your life, “delete” all negative thoughts from your subconscious and replace them with new, positive ones.

Your Conscious Mind is the Doorway to the Subconscious

Your conscious mind is like a doorkeeper, selecting which thoughts and what information it allows to take up residence within you to be realized at some

point in your life. You hear and read hundreds of thousands of sentences and statements throughout your life, accepting and approving some, while denying and rejecting others - i.e. what you decide is unimportant at that particular time. However, what happens when you hear or see something that you don't like or something unexpected happens? **Here is an opportunity!**

How many times have you read, "it's going to rain heavily tomorrow" and think about everything you won't be able to do instead of training your mind to think, "Rain? Great! I can finally read that book, curl up by the fire and listen to the thunder or watch the rain bounce on the street like tiny soldiers marching in step," etc. So much of what we hear and read "seem" foolish, funny, immature, evil, useless, and we forget them instantly, or do we?

Remember, your magnetic tape is constantly running, recording "everything" your senses bring in and, more important, what your mind says about it. When you add a mental structure (your definition, probably based on experiences and your views of life) to a feeling, you get an emotion. In addition, when you couple a mental structure – your definition – with an event, you get "your personal truth." The more powerful this mental structure is, the more powerfully you perceive this experience or feeling and the deeper it is buried in your subconscious...

You must consciously reject something to bar its entrance and even then, simply altering your perception of it and recording it positively instead of negatively does that best.

It's funny how dramatic something has to be to really catch our attention and kick our conscious mind into "censor" mode. If you hear on the news that some religious sect has predicted the world will end in two days, you "consciously" edit that news and reject it. However, what if the news reporter says a terrorist attack is imminent in your city after you've experienced a recent attack?

Your conscious mind now acts like a police officer, directing your thoughts, and will likely store that news in your useful information bin, turning on a green light and allowing it to enter the subconscious. Another thought may be treated as surplus information and denied entry, with the conscious mind saying, "No, go back to the door and leave, we don't need you."

Once thoughts are gathered and allowed to pass, they cannot easily be wiped out.

You Make Your Own Decisions

“Don’t judge destiny, judge yourself!” says Emile Coue, a pioneer in the science of using the power of the subconscious.

Further proof the part of our mind that is under our control is also the part that is responsible for whether we accept something, comes from Joseph Murphy. Murphy is an American author, made famous by his various books, especially *The Power of the Subconscious Mind*. He describes an interesting event that took place on a passenger ship.

Turning randomly to a passenger who looked of average health, the ship’s captain said, “Ma’am, you’re looking quite pale today. Several of our passengers have been stricken with seasickness and you look like you’re coming down with it as well. Perhaps you should return to your cabin and rest because you look a little green to me.”

What followed? Obviously, seasickness!

The passenger, new to the sea, believes the expert and allows the signal (order) “I am seasick” to pass by her conscious mind and into her subconscious, which responds in the only possible way – it seeks to satisfy what the conscious mind has already told it is true – it manifests the seasickness symptoms and the passenger becomes ill.

Similarly, the ship captain tells an experienced sailor the same thing he told the woman passenger. “Sailor, you’re looking pale today. Sure looks like you’re getting seasick.” The sailor laughs at him and says, “Captain, I’ve sailed around the world several times and have never been seasick. Thank you for your concern, Captain, but you’re mistaken.” The sailor thinks, “Seasickness? Come on! I’d sooner get hypothermia!”

What really happened in the last example? The sailor simply did not allow his conscious mind to accept the assessment that he was seasick. His “doorkeeper” didn’t let the thought of seasickness pass through his conscious and into his

subconscious where it would compete with and try to replace the previous knowledge and belief stored there that said, “I don’t get seasick.”

Because he censored this information, even turned it around and reinforced his belief that he did not get seasick, his subconscious did not receive any new information. Therefore, it acted on the only information it had – “you have never gotten seasick before and you are not seasick now, nor are you likely to ever get seasick in the future.” Unfortunately, the woman had no such previous knowledge and belief stored – her subconscious “did” receive new information and acted immediately to bring it about.

This is just one of many such examples that show, you are in control of what influences you (via your conscious doorkeeper) and not controlled by something that forces itself in from the outside or something (like your subconscious) that you cannot influence.

What you think of yourself, your own personal truth, is what matters. Do you trust yourself? Do you follow your feelings or do you allow others to mislead you? What areas are you vulnerable to being misled in?

Wishing for Something That Doesn’t Come True

If you consciously believe you can become wealthy, your subconscious will bring it about. **Without fail!**

The problem is elsewhere. Your conscious thoughts and their resultant orders to your subconscious are rarely clear. Almost the moment the thought, “I will become wealthy” enters your mind, a worm of doubt crawls into your head saying, “It’s impossible. I can’t become wealthy just like that.”

As you might imagine, problems occur when your subconscious receives conflicting information. When this happens, the subconscious acts on the information that is the most powerful, comes through the strongest, reinforced the most, believed longer, accompanied by the strongest emotions, etc. In other words, it acts on the information that your conscious mind pays more attention to and believes in the most.

You experience this happening when you desperately “want” something, but at the same time are afraid your desires won’t be fulfilled, as is usually the case when the desire is “to be wealthy.” **Fear is one of the strongest emotions we experience, far stronger than any desire, which is why what we fear the most is what, in the end, is brought into being.**

Now you know why you cannot forget an old love, why you’re bothered about your neighbor having a better car and why you never have enough money. Everything that receives more of your attention takes a leading role in your daily conscious life and ultimately becomes drilled into your subconscious mind.

The more you think about it the stronger your conviction grows, but if negative thoughts of weakness, envy, despair and fear are present when you think about it, you are heading towards misery and sadness. Each repetitive thought confirms old resolutions while deepening and restructuring them; in the end, you realize what a terrible state you are in and become even more miserable.

Caught in a bewitching circle, you have looped a rope around yourself and are now tightening the knot. The more desperately you struggle, the tighter the knot becomes.

For the same reasons as above, various psychotherapeutic techniques of relieving traumatic experiences fail to have a positive affect – **because you are concentrating on what you don’t want instead of what you do want!** Even in the best cases, these techniques are less “joyful and fulfilling” than concentrating on your dreams and goals.

At some point in your life, you have struggled with a problem that you could not solve. The natural inclination is to become instantly occupied with hyperfocusing on the problem; the more you think about it, the more unsolvable it becomes. After a while, it feels like the worst thing that has ever happened to you.

What is the solution?

Think about a successful solution, not about the problem!

For example, most people struggle with their finances. You have probably experienced a time in your life when the month isn’t even half over before

you're in a financial mess and worrying about how you're going to pay the bills that are coming due. Your bank account is as dry as the Sahara Desert, you don't have any savings and your troubles just get bigger.

Stuck in this lousy financial state, it's easy for negative thoughts to overwhelm you, "How am I going to get through this month? How am I going to pay my bills? I won't be able to join my friends for an evening out – what will they think," and so on. Your heart begins to beat harder, you start breathing faster and the more worried you become, the more terrible you feel. Every time you start thinking about your financial problems, you feel this way.

Whenever you are in this or similar circumstances, don't think about the problem; think about the solution! Thinking about the problem brings your weakness, lack of faith and fear to the surface, where it distracts you and drains you of the energy you need to take positive action, which is the only cure.

Put your problem into perspective and do some creative troubleshooting. First, you need to ask yourself, "What is the worst that can happen here?" By answering that question, you will discover two things. First, you will realize it probably isn't as bad as you have imagined. Second, when you engage mentally in a controlled thought-experiment, one that takes your problem to its logical consequence in a worst-case scenario, you remove the fear factor (because fear is fed by the unknown). You have just taken the first step in solving your challenge because "now" you have fully identified the problem and can focus on being open to solutions.

There IS a solution and once you start thinking clearly about the situation, you WILL find many.

Next, get creative, get some help from others, do whatever you must to begin a list of possible solutions. Then, choose the solution that best fits your needs. No one else can do this for you. Others can offer their advice or provide options, but you must do the choosing. Once you have decided, **take matters into your own hands – lay out the steps necessary to correct the situation and act on them!**

It is hard to be afraid when your mind is occupied with solving the problem. Once you decide on your course of action, there are many techniques available, like affirmation or visualization that may help. **Thomas Keller has a simple technique: Close your eyes and imagine you are standing in the middle of**

a ripe wheat field. Everywhere you look, all you see is wheat blowing in waves under a clear, sunny sky. You feel the wind gently blowing and the warmth from the sun on your face. Start repeating, like a mantra: “I have more.”

Once you have solved the problem and have moved beyond it, it is extremely important to analyze the situation to discover two things – why it occurred and what you learned from it. Removing the symptoms of a problem won’t take away the problem or prevent it from occurring again. **You must remove the root cause of the bad situation you found yourself in and learn from the experience to “really” move beyond it and prevent it from happening again.**

A Picture is Worth a Thousand Words

Each thought is accompanied by images, which, if clear, are more useful than a thousand words trying to explain it. Your subconscious seeks to fulfill the strongest and clearest ideas in your mind first. They are the ones that overrule all the other data input and the ones the subconscious attends to first. Whatever you believe most and can see the clearest are the ideas you feel “certain” will happen and *those* ideas are the ones that do come true!

Your mind can hold many ideas about a subject, but you can believe in only one solution – either you believe you will be successful in carrying out the idea or you believe you will not succeed. Like the ancient Greeks said, **“There’s no problem, we created it in our heads.”**

Let’s analyze a typical situation where you obviously want a favorable solution, but your experiences and present circumstances make you believe it’s going to be difficult to achieve it. Returning to the previous example of “why don’t we become wealthy, even when we consciously desire it and hold it in our thoughts,” you must remember the belief that is the strongest and clearest always wins.

You “want” to be wealthy and your subconscious is receiving the signal to “get rich,” but on the other hand, you can see your failures, obstacles you can’t remove, fear, weakness, anger, maybe even envy or malice are present. Unintentionally, you are sending two opposing orders to your subconscious,

which is aware of the first, but is paying attention to the stronger and clearer of the two. It's almost as if you are giving your subconscious the order to "want" to be wealthy, which produces a "want" to be wealthy, instead of the manifestation of "being" wealthy, which would arise if your belief was sufficiently strong.

The image that is clearest and strongest is accompanied by stronger emotions, has greater meaning for you and is present in your mind longer. That is the image that manifests and unfortunately, it is most likely the "want to be wealthy" instead of the "belief you can be wealthy."

In fact, most people spend an incredible amount of time thinking about failure instead of searching for solutions or trusting they will succeed. The logical consequence of the way we think and the notions we hold in our minds is: **subconscious seeks to satisfy the strongest beliefs in your life and that is why your "wishes" don't come true.**

Your subconscious mind never sleeps. Day and night, it is busy regulating your breathing, taking care of tissue maintenance and repair, making sure your organs are functioning correctly – from birth until death, the subconscious is in constant motion. Many people experience finding solutions to their waking problems in their dreams, or somehow, after posing a challenge to their subconscious upon falling asleep, they are surprised to have a solution when they awake.

The subconscious is working to bring about the orders it has received.

Fulfilling Desires – The Correct Procedure

After all is said and done and the "opportunity" to become wealthy presents itself, is there a "rule" at your disposal that you can apply to ensure your desire is fulfilled?

Yes, there is.

The rule is: **Whatever you can see and believe, you CAN achieve.**

Wishing is not enough. Desiring is not enough. You have to have faith that you can achieve it in order for your subconscious to bring it about. Of course, when you truly believe in something, you will reject all negative thoughts, so the subconscious receives only one order, “I can be wealthy.” Because there are no conflicting thoughts, this becomes the overriding order – and because you “believe” it, it may have only been expressed a brief and single time.

This is an example on how to achieve your desire for wealth; however, the same procedure applies for any other desire you may have.

Your Subconscious Orchestrates Your Life-Support “Automatically”

Everything you do without having to think about it your subconscious mind supervises. It detects your desire to live, breathe and move and is, in a sense, hardwired by habit to do the work of keeping you alive without the supervision of your conscious mind.

For instance, when you are walking, you don’t have to tell yourself to lift your right leg, move it forward, set it down – now lift your left leg, move it forward, set it down, etc. Walking is such a complicated activity, requiring the perfect orchestration of your entire body. It has taken decades for robotics engineers to design a robot that can mimic smoothly the gait of a human. Walking has to be harmonized with breathing and blood-flow, circulation and muscle control, balance and hand movements – all in perfect synchronization. It doesn’t stop there, the subconscious also makes sure all your organs and the systems they are part of, digestion, oxygen maintenance, etc., are working smoothly and continuously. This is where the higher intelligence of the subconscious over the objective truly shines.

Subconscious never resists what the conscious mind orders. Because of this, “how” you think, what you talk about, what you tell yourself in moments of self-talk, what you allow your subconscious to record as an event, how you interpret the experiences you have and the attributes you ascribe to them are all critical to what manifests in your life. **Each thought you have is energy that becomes written into your subconscious as an order to someday fill.**

Negative Thoughts Hurt You

You have to pay attention to each thought, no matter how innocent it seems at the time, because your subconscious records "everything." This probably seems like a daunting and overwhelming task and in the beginning, like everything new, it will feel uncomfortable. Nevertheless, like everything else you learn, your vigilant attention and constant practice will quickly create the habit of positive thinking that will serve you the rest of your life.

Remember, when your conscious mind registers the thought, "this is too expensive," it is just like giving the subconscious an order and it reacts to the information provided: "My boss says this is too expensive, which means he is rejecting it - I will make it so he will not get it."

There is another interesting example. Many people say coffee enables them to stay awake. What is going on? Conscious says, "Coffee makes me stay awake and I need to stay awake, so I'll drink a cup." Subconscious reacts: "Boss has to stay awake." In addition, and not surprisingly, subconscious makes it so.

Testing the Reality of the Law That Governs the Conscious and Subconscious Mind

There are many examples. Your friend invites you to lunch. You know she always uses tofu in place of meat, so you choose not to remind her "again" that you are vegetarian because meat and poultry make you sick. After enjoying yet another of your friend's fabulous dishes, the afternoon passes, chatting and sipping coffee in the garden. Just as you are getting ready to leave, you ask your friend for the recipe and when she tells you it called for chicken and she forgot to substitute tofu (Oooops!), instantly, you get sick.

What caused the sickness, the meat you ate or the thought, "chicken makes me sick" that immediately went into your subconscious when you heard what you had just eaten.

Let's see what happened. In the beginning, after dinner your conscious mind said, "My friend is a great cook and I enjoyed the meal very much." And you felt well. After hearing the news there was chicken in the dish, your

subconscious received the signal, “I just ate chicken and chicken makes me sick.” A dialogue occurred between your conscious and subconscious mind: “Always when I eat chicken, I feel sick ... so I have no choice – I have to be sick, because this is my personal truth!”

Subconscious reacts: “Oh, my boss says he’s sick ...the boss has to be pleased, so hurry up, make him sick!” Moreover, it happened – not because of chicken, but because of your personal truth. It is obvious: if chicken was the reason, you would feel bad right after taking a bite, not later when your friend tells you what you ate – maybe hours after the meal!

Such flow of conversation is **always** present between your conscious and subconscious mind.

The Subconscious Mind is a Garden Where You Reap What You Sow

There is another way to explain the mutual and symbiotic connection between your conscious and subconscious mind.

What grows in the latter (subconscious) comes from the seed the former (conscious mind) plants. If you plant weeds, you can’t expect beautiful flowers to grow. What you sow is what you harvest. The fertile soil of your subconscious doesn’t decide if what you are planting is right or wrong, good or bad, it just makes sure the seeds you plant bear fruit. Thoughts fall, like rain, into the fertile soil of your subconscious garden.

Like a real garden, you must pull out the weeds and remove the thorns that are sure to grow. Remember, if you don’t pull up the whole root, the weed will grow back!

Wealth and Happiness Are Granted to Few Who Want Them: Why?

Most people desire to be happy, satisfied, healthy and successful, but this doesn't happen for everyone. Apart from what we have already discussed, there are additional Laws that influence whether desires are met. Before you can learn to always get what you want, we will have to uncover and explore a few more of these Laws.

The Conflict Between Intellect and Imagination

If you had to choose between intellect and imagination, which would you say is more important in influencing how you act? If you had to give one of them up, which would you keep? Without careful thought, most people would choose their intellect, right? Surely, that must be more important, right?

Wrong!

Your imagination is the strongest creative force you have. It is always working for you in both a positive and negative sense.

The following examples will clearly show how **imagination always defeats intellect**.

The Power of Your Imagination and How It Influences Your Life

A worker accidentally trapped himself in the freezer of a truck. The temperature inside a truck freezer is so low that a person trapped inside for any length of time would have no real chance for survival. When they found the worker, it was too late. The victim's core body temperature was affected and he showed all the symptoms of hypothermia.

A sad story, to be sure, made even sadder by the realization the freezer wasn't turned on! The temperature inside was actually between 10 and 15 degrees

Celsius (50 to 60 degrees Fahrenheit) – certainly not a temperature that would cause hypothermia and death! It was the worker's imagination (his conscious mind telling his subconscious what to bring about) that was lethal, not the temperature inside the freezer.

At a death penalty execution in Cleveland, they were testing the strength of the imagination in comparison to the strength of will and intellect. They told the accused they would sever a vein in his neck and he would die painlessly as the blood flowed from the wound. They covered his eyes and made a tiny cut in his neck, what amounted to not more than a scratch. Below him, a container was set and water flowed into it with a steady sound. After a while, the man died. What caused his death – blood loss or imagination? (This case comes from Martin Kojc's book, *The Manual of Life*)

Loss of concentration during the most crucial moments of an exam is documented in numerous practical examples. Many people who fail their driver's license exam report performing everything required in the exam correctly, before the exam.

What makes a person, who has done something correctly many, many times before fail to perform the same thing correctly when under pressure?

The only possible and correct explanation is because fear and doubt in the conscious mind cause them to imagine themselves making a mistake or failing the exam. Their nervousness causes an emotionally charged order to be delivered to their subconscious telling it, "I just know I'm going to make a mistake and fail this exam. I am nervous and can't think straight. I don't remember how to do this." At the moment they see themselves making a mistake and driving incorrectly, they make mistakes – can't find the right balance between the clutch and the gas, forget to look for pedestrians in a crosswalk, drive too fast in a school zone, forget to switch on the turn signal, etc.

Fear causes their thoughts to become cloudy and they begin to doubt their ability. They wonder if they had just been lucky until then and leave the exam thinking that perhaps they can't or shouldn't drive at all. Fear causes paralysis, both in the thought process (can't remember) and motor ability (freeze up or tense up).

What is happening in the mind when this occurs?

The fear of failure, accompanied by the image of making a mistake and strong emotions, is stronger than any previous confidence that may have been in the subconscious, so the fear overruled. Subconscious, which makes no distinction or judgment between good and bad, brought it about and the product of the fear was realized – exam failed!

The solution, of course, is to not think about the possibility of making a mistake and therefore your conscious mind will never form the image of you driving badly or performing poorly on an exam.

How do you do that?

The mind can only hold one thought at a time. Fill your mind with good thoughts by making sure your self-talk is positive and contains statements like, “This will be easy; I’ve done this successfully many times before and I’m going to pass this test today. I’ve studied and I know the answers; I’m doing fine and I know others are pleased with my past performance; today will be another successful day.”

The following example is, perhaps, the most convincing, if only because it shows explicitly what “really” happens in the thought process and thus demonstrates “how” it comes about that imagination is favored over intellect.

Imagine these instructions are being given to you, right along with the example and pay attention to “your” thought process as you follow along.

Place a one-foot wide plank on the floor and walk the length of it. Is everything OK? How do you feel? Did you fall down? No.

Now, lift the plank two feet above the floor and walk the length of it again. Is everything OK? You didn’t lose your balance or feel light-headed? Walk back and forth a few times. Still OK? Excellent!

Now, lift the same plank thirty feet above the floor and walk the length of it again. I can hear you saying, “No way, I’m not crazy enough to do that!”

So, what is going on in your mind right now? Based on your experience, you “should” be saying: “Ok, piece of cake. I walked the length of it several times when it was two feet off the ground and had no trouble keeping my balance; it’s still the same plank, so, I can walk the length of it now.” However, is that what is happening in your mind? No. Your fear of falling off is in full swing

and your **imagination** is saying, “Walk the length of this plank thirty feet up in the air? I wouldn’t do it if the plank were two feet wider. **What if I fall off?**” By now, your imagination is even flashing pictures through your mind, which are all being recorded by your subconscious, of you falling off the plank.

You see, imagination is **always** the one playing the leading role! Here is another example.

Every day you have to make decisions, which you will react to either intellectually or emotionally (through your imagination). **Your intellect will rarely, if ever, win without the emotional approval of your imagination.** Your intellect tells you what you “should” do, while your imagination tells you what you “want, don’t want” to do.

If you are shopping for a dress or a new suit, intellect says, “This one is a good “buy; it looks “nice” but it isn’t too expensive or extravagant. It is made well and will last five years; it is the “smartest” choice.” However, imagination responds with, “Five years – no way! It won’t last half that long. If I want to dress in the latest style, it won’t last even two years! It doesn’t even look like the one I saw in the last fashion catalog. No, I don’t “want” this one. I don’t “like” it.” Chances are good you will not be buying the suit or dress the intellect tells you to buy, rather, your imagination will sell the one it “wants” to your intellect. Imagination wins again!

The same thing happens in the process of solving problems.

You think about failure and are afraid to take the first step. Positive emotions are the same; once you believe you will succeed at something, you start doing it or working towards it. If you can manage to keep your mind occupied until you get beyond the “doubting” stage (critical mass, remember?), your subconscious will bring you to a successful solution. Once you begin to doubt your ability, images of defeat will appear in your mind and affect your concentration, enthusiasm and energy (the very things you need to succeed) and the result will be a negative realization – you will fail.

So, don’t think too much, because your mind is fertile and active and will always find an argument that is not in your favor, instead – take action! Get busy making it happen and engage your energy in bringing about success.

If a centipede had to think about which *one* of its hundred legs to pick up next to move forward, it would become tangled on the spot and wouldn't be able to take a step!

Shakespeare said that **doubt destroys hope. Don't doubt; believe in yourself!**

Hypnosis: A Direct Link to Your Subconscious

In a hypnotic state, the hypnotist gives a person senseless orders, which they carry out. You are probably familiar with such examples and they illustrate perfectly our point of imagination over intellect and how the subconscious works in the absence of the conscious gatekeeper. In one such example, the hypnotist puts the client in an altered state of mind and hands her a glass of water, telling her it is full of pepper. When she brings the glass close to her nose, she begins to sneeze.

Her imagination caused the sneezing, not the water.

Why is this so simple to accomplish under hypnosis, but so difficult to achieve similar results when we are awake, despite the best attempts of a wild imagination? The answer is clear – because you and I have a conscious mind.

When I say, “this glass is full of pepper,” your conscious mind sends the signal, “No, that's not true; this is a glass of water and water doesn't make me sneeze.” Subconscious gives way to the strongest thought, in this case, the gatekeeper's answer. **In a state of hypnosis, however, the hypnotist puts the gatekeeper to sleep, shutting off the conscious and logical part of your mind and connects directly with the subconscious, the “executer of action.”**

Earlier, we said the subconscious doesn't decide; it simply acts on the strongest order and brings it into being. In a hypnotic state, there are no competing orders and thus, the subconscious simply brings about what it is told to by the hypnotist, making it true and recording it as an event.

Just think for a minute, how could you use this in your life? If you could achieve a state similar to hypnosis that would mean you would have a direct

connection to your subconscious and the resultant opportunity to instruct it in how to unfold your life.

How can you reach such a state?

Through meditation.

Through meditation, you free your thoughts and connect directly to your subconscious mind. How do you determine the right thoughts? How do you meditate them into your subconscious? What happens when you return to your wakened state and old thoughts burst through again? We'll talk about all of that later. For now, remember the following:

You can create exactly the kind of life you want based on the premise of discovery. **Everyone can lead the kind of life they want to live!**

Still, it isn't as easy as it sounds. Well, under hypnosis it is. However, when your conscious mind is present, new challenges arise that prevent the subconscious from receiving the right information. Funny, isn't it? On the one hand, you want to achieve something, but on the other hand, you prevent it from happening; nevertheless, a solution exists for this challenge as well!

Still skeptical? Let's look at some interesting situations, which are sure to persuade even the biggest skeptics that **thought does indeed determine your destiny!**

Your Thoughts Control Your Destiny

This next example is also taken from Martin Kojc's book, *The Manual of Life*.

Marden, a psychologist, shares an interesting experience. A man writhing in pain from swallowing his dental prosthesis is brought into the hospital. It is probably hard to imagine all the pieces, plates, teeth and gums of this prosthetic device entering his stomach. The patient is in unimaginable pain, right? While the doctor was setting the patient up for x-rays, etc. he received a call from a family member at the patient's home – the dentures were found under the man's bed.

What happened?

Upon hearing the news, the man who was in horrible pain just moments before, stood up like nothing was wrong, dressed and left the hospital, instantly pain free.

Are you ready to try an experiment on yourself?

Good. Make a pendulum by tying a weighted object to a string or holding a pendent suspended from a necklace. Grasping the string/necklace between your fingers, lean on the table with your elbow, allowing the pendulum to hang with enough room to swing freely. Calm your arm. You will find that the pendant or weighted object is standing still, possibly inclined slightly by your heartbeat. Once you have achieved calmness, “tell” the pendant, with your mind, to swing in whatever direction you’ve chosen, back and forth, side to side, around in a circle, etc. It will start to move in exactly the route you have told it to.

Yes, **just like you imagined**. If you clear your mind and really concentrate on telling the pendant to stand still, it will stop moving. What causes the pendulum to swing and stand still? You are holding your arm in the same calm position throughout the experiment, so how can the pendulum move independent of your arm?

The experiment is very important, because until now we have only spoken of the mind controlling “internal” events of the body, like organ function, etc. Here, the mind has transcended the confines of the body – **your thoughts can influence inanimate objects and events outside yourself**.

Your Subconscious Seeks to Satisfy: The Strongest Thought Wins

Dr. Walter Doyle Staples, in his book, *Think Like a Winner*, describes another interesting experiment. A group of High School students, with approximately the same knowledge and experience-base in basketball, are asked to make baskets from the penalty line. They are evaluated based on the number of hits they score. The group is divided into three teams and the test runs over a two-day period. The first day, the number of successful free shots recorded

measured a group's success. Afterwards, each group is given the following instructions:

The first group is to practice free shots for twenty-minute intervals for the rest of the day and also the next.

The second group cannot practice at all that day or the next.

The third group is instructed to "imagine" taking shots and scoring baskets every time in their mind.

At the end of the second day, the evaluation is repeated.

The first group improves their results by 24 percent.

The second group doesn't show any improvement and finishes the evaluation with an average score.

The third group improves their results by 23 percent!!

It doesn't matter if something *really happens* or if you only imagine it – your subconscious will listen to you and record it as an event, just like it actually happened!

Is that good? Yes and no. If your thoughts are positive, the answer is yes. You can use this statement to build an image of success in your mind even if you haven't "actually" experienced it yet. Then, when your subconscious perceives a similar situation in your life, it will draw on this imagined experience (just like it was real) and manifest a successful solution that coincides with what it has been ordered to bring about. This technique is called "visualization" and is extremely effective in the sales profession or whenever you have to sell yourself or your abilities to others in the course of landing a job, etc.

Using a sales model, here is how it works. Keep in mind, the more detailed your visualization is, the stronger it is embedded in your subconscious. If you have a "specific" situation, then visualize a specific image that fits "that" situation. If you simply want to be a better salesperson, then your visualization should be general regarding context, but specific regarding technique and content.

For example: You are a real estate agent and you haven't been very successful with closing sales, converting your prospects into buyers. In your mind, imagine yourself showing a house (general context). You see yourself listening to your prospect's needs and pointing out the details of the house that speak to those needs. You ask the specific closing questions you've been taught all through the showing and you imagine specifically what your prospect says in response as well as your answer to those responses.

Then, you imagine your prospect admiring the house and saying, "This is exactly what I was looking for and I am so happy you've found this for my family. The payment arrangements you've laid out fit my budget and are even better than I expected." You "feel" the elation of making the sale and the satisfaction of a job well done. You "see" the joy in your client's eyes as they begin to imagine the start of their new life in the house you found for them. You "hear" yourself sharing your sales success with others at the agency and instruct your secretary to schedule the closing appointment.

All this you are visualizing, right down to the closing meeting, the signing of the papers, the removal of the "For Sale" sign from the front yard and especially the "feeling" you have when you put up the "Sold by Your Name" sign in the front lawn for all to see. Allow yourself to experience the complete and successful process of selling a home, as often as you can, using this visualization technique. **You will be amazed at the results!**

On the path towards wealth, happiness and success, negative thinking causes your subconscious to produce the wrong image and block your efforts to succeed – consequently, you will reach the wrong goal and fail.

Each one of these performances (failures) is being recorded in your subconscious and will repeat themselves whenever you are in a similar situation. If the only information your subconscious has to draw on for solutions is past failures, then that is what will be manifested, repeatedly, in your life. Visualization helps to counter this and provide the subconscious with successful experiences to draw on – to ensure there are enough positive experiences recorded to overcome the negative thoughts that would otherwise prevail. **Give your subconscious the positive experience it needs to bring about the success you deserve and desire in your life!**

The Strongest Thoughts Are Always Expressed – This Can Be a Disaster

Quite often, we discover that negative thoughts inhabit our mind regarding experiences that we cannot recall ever happening to us. Consider the following statements:

“You’re worthless.”

“You won’t pass the exam with so little studying.”

“If you don’t finish school, you’ll be pumping gas forever.”

“You’ll never be rich, so stop dreaming about it.”

“Your business will never be successful; when are you going to get a real job?”

“If you don’t behave, you won’t get what you want.”

“Good guys always finish last.”

Where did these statements originate?

Probably, someone said them to you or you heard them said to someone else. Because “you heard them,” your subconscious stored them. More importantly, even though these thoughts may not have originally been yours, however, in the absence of any competing thought or editing by you, your subconscious took them to be true and stored them as such. Now, they are part of your “self-talk” and the first thoughts that spring to your mind whenever a similar situation presents itself.

Now, you are asking, “How come he and I, ‘the good and obedient ones,’ aren’t succeeding?” It is most unfortunate, but it is usually the ones who think they are wishing us well with their warnings that do the most damage to our subconscious and subsequent lives. Their intentions may be good, believing they are encouraging and motivating us, totally unaware that something completely different is really happening ...

Is there a way to overcome this early and uncensored negative input?

The solution is in reprogramming your subconscious. Basically, you will need to change the thoughts that are stored in your mind.

You must change the general image in your subconscious that is producing the bad ending. Think of it this way. Your subconscious mind is the “script” that

manifests itself as your life. It cannot bring about opposing thoughts, like “I can be wealthy” and “I will never be wealthy,” so it brings into reality both the strongest of two competing thoughts as well as every thought that it holds that is unchallenged. If your life is not as positive, successful or fulfilling, as you know it could and should be, then you need to change the script from which the events of your life play out.

Shakespeare was right to say, **“All the world’s a stage.”**

Remember Peter, from our previous example. He had a series of girlfriends that he broke up with because he felt they were exploiting him. Whenever he had to pay for dinner, etc. the script in his mind told him that he was being used for his money. Once he began to think of his buying dinner, etc. as a joyful opportunity, the very means of drawing even more wealth to himself, he no longer felt exploited. Up until that time, his thoughts about paying for someone else were, “I’m paying *again*; when will someone else pay?” Changing his thinking rewrote the script in his mind. He now thinks, “Thank you for letting me pay. The more I give, the more I get in return.”

Because of this “tiny” change, he began to live a happy life.

How does a bad experience, stored in your subconscious, reflect in your daily life?

When a similar situation to the one stored in your mind occurs, your subconscious offers the solution it has been programmed by your stored thoughts to give. Because your subconscious doesn’t differentiate between right and wrong, good and bad, if what you have stored is negative, then *that* (negative) solution will manifest itself. Your subconscious does this by unifying itself with the present state (situation), searching its files for all stored information that it can apply to the current situation and then applying that information, in the form of necessary feelings and mind set, to the situation at hand. The result is, unless it has received new information, **your subconscious solves the problem the same way as before.**

This is very efficient and positive when the situation being presented is walking, playing an instrument, singing a song, etc. Practice certainly does make perfect and that is exactly what practicing is all about ... writing and rewriting the information stored in your mind until it becomes automatic.

Think of a song you like. When hearing it the first time, you had no idea what the lyrics were, but you liked the song and wanted to learn them. This desire was transformed into an order to your subconscious to remember it. Subconscious replied, “No problem, I’ve learned lyrics several times, I can do it again.” With those words, your subconscious received a green light to remember the lyrics to the song. Learning the song, reciting the lyrics was the only incoming, and thus prevailing, thought. In the absence of any stronger, competing thought, your subconscious didn’t oppose and stored the lyrics. Each time you sang the song, you strengthened the information in your mind. After a while, you probably are not even aware of when, you could sing the song without even thinking. **Now, upon hearing only a few beats of the song, your subconscious delivers the lyrics to your conscious mind and you happily sing along with the music.**

What if the recorded experience is one of being bitten by a dog, maybe even as a child? This painful memory would be stored in the subconscious. How would this person feel and behave when he or she saw a dog the next time?

Most assuredly, they would be fearful and maybe even cross the street and walk on the opposite side. Depending on how bad their experience of being bitten was – they might not even be able to tell the difference between an over-excited puppy and a dog that *might be* dangerous, especially if they have no positive experiences with dogs recorded. If the biting experience happened in his or her youth, it is probably well ingrained in their subconscious and strongly associated with a fear of dogs in general, however, the experience would not have had to happen to him or her directly to be recorded in their mind. Maybe a close friend was attacked and bitten by a dog or they watched the experience on television; it’s even possible someone *told* them about it and they have no first-hand experience of the attack at all. “Those being bitten by a snake are afraid of a twisted rope,” says an anonymous quote. And the truth is the more you repeat this process of being afraid of the dog (in your mind or in reality), this pattern in your subconscious becomes stronger and stronger ... and it will require more and more energy to break it or to replace it.

Are you beginning to see how your subconscious retains the thoughts and ideas you believe in most, no matter *where* they originated and without regard to whether or not they are true?

This is the essence of successful advertising. The media repeatedly bombards the public with messages like, “If you want to be a good housewife and appear perfect in other people’s eyes, use washing powder X!” If your conscious mind turns on a green light for your subconscious to record an experience, the process for turning that experience into a belief begins. Once ingrained, the subconscious responds the only possible way – the next time you’re in a store shopping for detergent and see product X, you subconsciously choose it.

This happens because, upon seeing X, your subconscious brings forth all the feelings and emotions it has recorded about X. The bombardment of information from the media, along with the emotions of joy, wish, desire, etc. they evoke; bring about the information that results in you purchasing product X. The commercial instills the action to purchase X and you react as it was foreseen in the commercial, you buy the product.

After the purchase has been made, how does the conscious mind react? It justifies the purchase. For instance, maybe the first thought is, “I don’t have any money and I really shouldn’t have purchased X,” but because the desire to have X is stronger, the conscious mind is forced to confirm it as a good purchase.

“It has to be good. It was only a few dollars more – I can save elsewhere.”

“Using X detergent means I don’t have to buy additional stain-removing products; that in itself will save energy, time and money and that compensates for the extra dollars spent.”

Again, intellect (conscious mind) is subordinate to imagination (subconscious mind).

The same is true for other examples. When something you experienced negatively before happens again, you feel the same emotions you did the first or last time. Those feelings influence your current thoughts and ideas, which manifest themselves in your physical reaction to the experience now (arms and legs tingle, a shiver runs up your spine, a lump appears in your throat, sickness overtakes your stomach).

A strong fear is present, just like before, that ultimately drains your energy and your will to work it out along with it. You have a strong aversion to moving ahead and you would prefer to cancel the unpleasant task before you.

Suddenly, **you are filled with doubt and not sure if you will be able to do it at all** ~ all because you are compelled to believe what your mind is telling you. When your subconscious speaks to you, it is in the form of self-talk, which you hear in your head, your mind, saying things like, “This isn’t for you, you’re no good at it, you’ve tried this before and failed.”

A similar chain of events can occur when presented with a particular challenge that you have *no* similar *direct* experiences recorded. I remember taking my driver’s exam as an adult. I was a real novice, an absolute beginner to the world of moving vehicles. At the end of one of my early lessons, the instructor told me: “Do you see that *boy* driving? You will never be as good as he is behind the wheel.” Thank goodness, I was not a novice to the ways of subconscious programming. I knew right away that allowing a thought as powerful as that into my subconscious would influence my driving capabilities for the rest of my life. What did I do? In my mind, I edited the instructor’s words immediately so they would not be the prevailing thought regarding my driving abilities. Next, of course, I found a new instructor...

There is a real danger, when it comes to assessing your abilities, in believing “experts.” **Just because a person is good at something doesn’t mean they have an objective idea of *your* capabilities or potential to achieve something.**

Your Subconscious Connects to a Universal Mind

Many people believe in God, a higher power, universal intelligence, force of nature, etc. The subject of the belief really doesn’t matter. Ralf Waldo Emerson, an American essayist, philosopher and poet, said: **“Our knowledge is the amassed thought and experience of innumerable minds.”** Others hold this same truth: that all people have something divine within them and are children of God. Artists often say their ideas simply burst out of them and they are only the instruments of that idea in its expression.

Have you ever experienced the sudden, and unexpected, appearance in your mind of the solution to a problem you’ve been struggling with? Ever gone to

sleep wrestling with a challenge and woke up with the answer clearly in your mind? Did rational thinking have anything to do with it?

No!

It was intuition, a message from the subconscious that you must learn to listen to and trust. Your subconscious obtains ideas and information from everywhere, not exclusively from experiences. Therefore, and because of its broad-based source of information, the solutions it presents can generally be regarded as the best possible solution, based on the information, etc. it currently holds, even though it isn't always possible to realize this at the time.

Your Subconscious Mind is Like a Blank Sheet of Paper

It has been said that a child is born with only two fears, a fear of loud noises and a fear of falling. All other fears are added to your mind by allowing your conscious mind to accept them.

Deprogramming the Blocks That Affect Your Life

Here is an example of how parents with good intentions unknowingly influence their children's lives in a negative way.

The energy children exhibit as they run around all day long can really try the patience of a parent begging for a moment's peace. Such a parent will often tell their child to quit bothering them and find something better to do or simply tell them to go play somewhere else. Unfortunately, the message received by the child is quite different from what the parent intended. What the child understands from this kind of repetitive interaction is, "Whenever I try to show and receive love and affection by getting close to someone I love, I am rejected and told to go away." If this occurs often enough and for long enough, it can become the source of many "socialization and relationship" obstacles the child will need to address at some point later in his or her life.

The challenges that stem from such a source are many and varied, ranging from low self-esteem and issues with trusting others, to deep emotional distress and antisocial behavior. You can recognize such a person easily by their apologetic, guarded or emotionally absent behavior. They exhibit either an underlying sadness or a deep-seated anger that causes them to withdraw, be overly cautious or uncaring and recklessly aggressive.

What kind of a life does a person live when love is replaced with reservation or anger?

A life filled with mistrust and the inability to count on others or themselves to fulfill basic needs or provide support and guidance. Such a child, incapable of expressing or dealing with emotions properly, has little or no self-confidence, diminished self-esteem and, feeling unloved and rejected by others, shows very little, if any, love for him or herself. What began as an innocent comment, made repeatedly by a parent in moments of frustration over the course of their childhood, often causes development of the most unpleasant behavior and emotions.

Some parents also implant, unknowingly, something else in their children; the thought there is a connection between giving something up and getting something in return. How often did you hear these words growing up: “Behave yourself and you can have some candy.” “If you help your mother all weekend, I’ll buy you the bike you’ve been wanting.” Consequently, this instills in us the *obligation* that we must give something when we receive something. In time, we don’t approve of anything we don’t have to pay for or sacrifice something for. An example would be, not allowing yourself to ask for a raise in pay or a bonus at work without also raising the number of hours you work in a week or adding extra projects to your workload.

Trusting Your Intellect Hinders Development

Do you remember the last time you talked yourself out of implementing a great idea?

Maybe you were trying to come up with a creative solution to a challenge or had even stopped *consciously* thinking about the problem when suddenly a fantastic idea pops into your mind. Your first thoughts are, “Great! Unique! I

can't wait to get started!" However, after a while, your conscious mind is called on and your intellect kicks into high gear, saying things like, "Hey, hey, take it easy. How will you do this and that? Who will help you to implement such a utopian idea? You have never tried anything like this before, so what makes you think you can pull it off? Besides, do you think you are the first person in the world to come up with this idea? Surely, many people have thought the same thing and dropped the idea because it was impossible to make it work. You are really going to look silly trying to do this. No, this isn't for you. Think about the cost, the time involved, ..." and the great idea fades into the distance.

You abandon a fantastic idea because your intellect convinced you to believe more in your conscious rationalization than the seeming craziness of the subconscious mind's "great idea." Why? Because your rational mind is smarter, of course, and it is never wrong. If you think this is true, here are some facts that might surprise you and prove to you that just the opposite is true.

If you brought a scooter to a tribe living far away from civilization, it would seem like the greatest miracle to them – until a car pulled into their village. They would be awestruck by the car until they saw a plane landing in a field nearby. **Often, you cannot see the truth until you take a step forward and move beyond it.** If you don't try new things, then you have nothing to compare your current version with. Therefore, you cannot see the truth about it. Something is only the best until something else better comes along. Put another way, you can always say "No," so why not wait to say it until after you have enough information to say it with some conviction.

You will never know just how great your ideas are until you try to bring them into reality. Who says you cannot realize them? **Do not always believe what your intellect tells you!**

When police officers gather information about the perpetrator of an attack at a crime scene, they ask every eyewitness for their description of the attacker. **The answers are surprisingly different, even opposed, from one person to another.** To make matters worse, every eyewitness will claim to be one hundred percent sure that *their* description is accurate and that they could positively identify the person if they saw them again. They can't all be right if their descriptions are all different ~ someone is wrong in this case and it is

because of the way their conscious mind records the details of the attacker. In reality, they are all a little bit right. The real attacker is some composite of their collective descriptions.

Your intellect is only a tool that, used incorrectly, can hinder your development!

Your Past Decides Your Future: Your Mind Decides Solely From Experience

Fact: Your mind arrives at its conclusions based on what you have succeeded or failed in up to that point and not based on your potential or future possibilities.

Fortunately, the sum total of a person and their ability to succeed is not limited to just what they have done up to that point. It must necessarily include what he or she *can* achieve, which is where future possibilities and his or her potential enter the fray. I never cease to be amazed by the sheer power of human potential, of a person overcoming all obstacles and surpassing all expectations.

More Examples of the Intellect's Errors

You are probably familiar with the story about a baby elephant tied to a pillar with a thin chain. The elephant wants to be free and tries to escape. After enduring much torture, the elephant discovers the chain is too strong and it cannot break free.

In a few years it grows up to be a big, strong animal, four times its original size. The adult elephant, still chained to the same pillar with the same thin chain, which it could easily break now, doesn't try to escape because its intellect says, "The chain is too strong. You cannot break free. Remember the pain you endured trying to escape before."

The same thing happens to you and me once we have experienced failure ~ your intellect reminds you of what happened before, then convinces you that circumstances haven't changed and you will fail again. The result is, either you don't bother trying, like the elephant above, or you "try" without believing you can succeed. Both results necessarily end in failure and once again, the experience of failure is reinforced, making future attempts to succeed even more difficult.

The whole premise of the mind's argument that you will fail rests on the mistaken belief that *circumstances haven't changed, so the result will be the same as before, failure*. Nothing could be further from the truth; everything has changed, and while that doesn't guarantee success, it doesn't guarantee failure either. If nothing else, you'll wind up with another unique experience to learn and grow from.

It is even worse if such thinking is implanted and reinforced by your surroundings. People, who believe in themselves and don't allow others to place the limits of *their* beliefs on them, always succeed in life. Did you know the bumblebee's ability to fly defies all the laws of aerodynamics? Experts in physics can prove that a bumblebee cannot fly. It's a good thing the bumblebee doesn't know that! Has this discovery stopped the bee from flying? No, it simply **flies!**

If you read the biographies of highly successful people, millionaires, you discover that they all began by believing in their own ideas, right from the start. Their friends and family thought they were crazy; everyone thought they would go bankrupt, but instead, they made a fortune and an unbelievable profit. They believed in themselves and not in the valid "facts" stacked against them.

Henry Ford liked to stress that it is your thoughts that control your success. **If you believe you are capable or incapable of doing something, you are right in both cases!**

Everything Begins With a New or Different Way of Thinking

Do you think different from most people around you?

Good.

Maybe this creates problems for you, you have a smaller group of friends, perhaps you associate with different people whose goals and values are similar to your own. **As long as you trust in yourself and don't allow other people's opinions to bother you, everything will be just fine.**

Unfortunately, most people thrive on the failures of others. Instead of acting positively for themselves, they spend their time hindering the efforts of others. They don't like others to be better or do better than they are. They do nothing to encourage or support them, everything to divert and discourage them. They are the people who fill the bars at night and blame everyone else for their failures and lot in life. Afterwards, they go home in a bad mood where their annoyed wives and families are waiting for them. In the evening, they watch television that makes them even more depressed with all the bad news and negative coverage and then the day is over. Day after day, year after year is the same routine. Life goes on. There are many of these unhappy and "negative" people.

Pay attention to the expressions you see on people's faces; the happy faces are rare.

These same people are surprised at their lack of friends. Who do you prefer to spend time with, a fun and happy person or a grumbling, negative one?

Everyone prefers associating with happy and smiling people. Don't allow yourself to fall into a monotonous life enclosed in a circle of common mediocrity; adjusting to others around you, instead of following your own mind and heart, harms everybody.

Why?

Anytime you choose to bend to the will of others at the expense of yourself, you do harm to you and the other people involved. You may think you are

being a loyal friend, but in reality, you are betraying yourself and your friend.

For example, a friend tries to convince you to start a business selling cosmetics door-to-door, like he does. You don't have any desire to sell cosmetics, but you don't tell him that because you don't want to offend or reject him. Instead of telling him you are not interested, you tell him you'll think it over or come up with some other nondefinitive excuse like – you don't have time, you need more information or you tell him you may join later.

Your friend is now in limbo, living with the hope that you will join him selling cosmetics. The situation is now awkward for both of you – **someday, you'll have to tell the truth** or suffer to please him. Wouldn't it be better to tell him what you feel at the start, when your friend is not yet emotionally attached to the thought of sharing the same kind of business?

Of course, the situation is worse for him because an idea that you allowed him to believe was possible is now going to slip away.

Don't Be Afraid to Be Different

You chose a different path. You're not satisfied with an average life; you want to create and experience more. You study, read and attend seminars. If you didn't think in your own way, you wouldn't differ from the rest of the world.

Because you have different ideas, goals and dreams, you seem weird in the eyes of others. Nevertheless, you would do well to remember:

Everyone, and I mean everyone who has succeeded in life began as just such a person to their friends and maybe even family. So, be weird and stick to your own ideas.

Just think: **All great ideas are not obvious and it takes being able to think "outside the box" to bring them to fruition. If this weren't the case, then success would be easy and everyone would be wealthy.**

Dr. Walter Doyle Staples says that **as long as everyone thinks the same, nobody thinks at all.**

Anthony De Mello expresses this thought a little differently: **“There, where all share the same opinion, something must be very wrong.”**

Those who manage to break free of the chains of their daily lives and look on matters from a different perspective, control the destiny of the world.

Distinction of thought is the motion of development. When other people give you a hard time and try to push their advice and ideas on you, saying: “I know this is good for you, which is why I've pushed you so hard,” **De Mello says: “Don’t bother teaching the pig to sing, you’ll only waste time and upset the pig...”**

Relying on Others

A biologist shared this story: A group of caterpillars were placed end-to-end, each holding the tail of the one before it, forming a great circle. They were very hungry but none saw the pile of food in the center of the circle and instead, blindly followed the tail before them, looking neither to the left nor to the right – eventually they died of starvation.

A similar situation happens with people. It’s called “group mentality.” People follow the crowd because they are fooled into thinking, “this must be right or there wouldn’t be so many people doing it.” Step outside the group; you will find others that think in a different way or have access to better information than the previous group. Group mentality tells you, “What’s right is what most people are doing, because they can’t all be so stupid.” Therefore, they rely on one another and trust “the group” more than they trust themselves and their own ideas.

I’m sure you can think of many examples; here is a common one: If you live in a big city, or have driven through one lately, you are familiar with the tollbooth lines. Driving up, you see three booths with green lights above them. Two of them have at least twenty cars lined up in front of them; the third has only one. Be honest here - what goes through your mind as you analyze which booth to go to? Most people would think: “The booth with only one car must be a special booth for those who have passes, or similar. Surely, the rest of these people would not be so stupid to wait here in a long line if another booth is immediately available.” **Group mentality allows others to make decisions**

that affect you and the result is not always the best possible outcome, as you can see.

The danger lies in the assumption that someone else has already done the thinking, weighed all available alternatives and arrived at the best decision. I can tell you from experience, this is almost never the case.

The following experiments with fish bear the same results.

A special aquarium with a removable glass partition was designed. Hungry fish were placed on one side of the barrier with their food on the other. Repeated attempts to reach the food resulted in the now starving fish slamming into the glass. Once they stopped “trying” to get to the food, the glass barrier was removed.

Not one fish tried to reach the food. They all died of starvation, even though they were literally swimming in food.

Repeated attempts to reach the food were unsuccessful. Their brain recorded it was impossible and now sent the wrong signal – their incapacity to sense a new situation dragged them to their death.

Test Your Mind

This test assumes you wear a wristwatch, but even if you rely on other timepieces, the clock in your office or a pocket watch, the end-result will be the same. This test also assumes the timepiece you use has a minute and second hand, but again, you can alter the test to fit “any” timepiece by adjusting the questions and the results will be similar. So, don’t look at your watch and let us begin.

Scientists have proven that people who wear a wristwatch check the time, on average, a hundred times each day. Therefore, over the course of the past year, you have looked at your watch roughly 36,500 times. Without looking at your watch, answer the following three questions:

- What color is the second-hand?
- Are full hours marked with numbers, dots or Roman numerals?

- Are all hours marked the same or are the hours 3, 6, 9 and 12 marked differently?

Results from seminars show that very few people can answer these questions correctly. **Where is your intellect now?** Is it “logical” to know your wristwatch simply because you have looked at it 10,000 times?

As you can see, your intellect can fool you and your mind is fallible. If you cannot trust your mind to tell you what your watch looks like, why would you believe it when it tells you that you cannot succeed in something?

Two things are important.

First, your mind conducts its evaluations based on the sum total of your experiences and not based on your abilities or your potential.

Second, the physical Law of Inertia works everywhere. Newton’s first law states: An object in motion continues in motion with the same speed and in the same direction unless acted on by an unbalanced force. Therefore, it is the natural tendency of objects to keep on doing what they are doing. Objects resist changes in their state of motion and, in the absence of an unbalanced force, will maintain this state of motion. This IS the *law of inertia*.

There are many examples of the law of inertia. For instance, when a ship turns the engines off, it continues to move through the water at the same speed and in the same direction – until resistance (of the water – the unbalanced force) slows it down and eventually stops it. This is inertia. When you run, you don’t stop at the finish line because inertia drives you farther until you resist enough to overcome inertia and stop.

We are all subject to inertia. In your life and in your mind, inertia makes sure the status quo is upheld, that your thoughts and life preserve the current state, whatever that is. When you begin to think in a new and different way, it is difficult, at first, because you have to overcome inertia. Changing your way of thinking is similar to “getting out of a warm bed and moving towards the unknown.”

It always takes great power and a great effort to overcome inertia and move in a new and different direction. The good news is, **once you begin to move in a**

new and better direction, inertia will work in your favor and keep you moving down the path of success instead of the path of failure!

Now that you know how your intellect can fail you, ask yourself how many times it stopped you from realizing your dreams.

- A. Which ideas, presented by your intellect, distract and hinder you?**
- B. How do you see yourself, thanks to your dubious conscious mind?**
- C. Are you, like the little elephant, chained with a chain and afraid to start over because of painful experiences from your past?**
- D. Is it possible that you have the answers right in front of your nose, but you can't see them because of inaccurate perceptions and complete trust in your intellect?**

Your Mind Prevents You from Realizing Your Dreams

There are many miserable people in the world. Some of these people already know how the mind works and the subconscious acts, and their important role in achieving goals, yet, somehow they just cannot make it work *for them*. Why is this so?

First, they put too much mental effort into *calculating* solutions. They say something like, "From now on, I'll tell myself that I'll earn \$100,000 by the end of the year. If I tell myself that every day, I will surely reach my goal." Every day they say, "Oh, I haven't stated my goal enough today. If I'm not consistent, things won't happen right. Let's go, I'll get rich. I'll get rich."

Will this person ever realize his dream of making \$100,000 by the end of the year? **Never.** Clearly, he or she doesn't truly believe they *can* achieve their goal. Subconscious doesn't work on the principle of, "If you behave, you'll get candy," but rather on, "Think *as if* you already have candy and I'll make sure you get it."

Skeptical people say: “I’ll believe it when I see it.” Those who know the rules of life say, **“I believe and for that I’ll see.”** William Arthur Ward, author of *Mind Power*, says, **“If you can imagine it, you can achieve it. If you can dream it, you can become it.”**

Conscious affirmations cannot be called “thoughts” or “beliefs” because you say them within the domain of your objective mind. This is why conscious effort and discipline alone never really help in successfully reprogramming your subconscious.

The solution is in feeling your goals *as if* you’ve already achieved them! Engage your senses and allow yourself to be overcome with feelings of joy, victory, happiness, satisfaction and relief and expel the feelings of fear, need and longing.

When you reach such a state, you are moving your subconscious in the right direction and are laying down the wealth of information from which your subconscious will later draw on. Then, when similar circumstances occur in your life, your subconscious will recognize them and provide the solution that is already reflected in your thoughts.

Your subconscious will draw on the experience you have planted there *as if* you really had that experience and it will use that information to provide the appropriate solution that ultimately leads to your success.

One of the benefits of achieving such a state is that you will never try to *do* or *repeat* anything else because your subconscious mind now records that positive experience in a powerful way. The following example (watching a sports event on TV) illustrates the thinking state that accompanies you in both the right and wrong behavior. If you know the final score beforehand, you don’t worry about all the minor victories and defeats along the way. Your attention will even wander to other things surrounding the game, the commercials or team composition and statistics, which might otherwise go unnoticed. If you don’t know who the winner will be, then you’ll be on the edge of your seat the whole game, nervous whenever the opposing team has the ball. Nothing else will matter or gain your attention until you see the final, winning score.

It’s the same with other situations you face each day. Always, when you are not certain of a positive outcome, you try to force one – doing what your

intellect tells you to do. Because you are afraid of a negative outcome, you do everything to avoid or prevent it. However, this behavior is telling your subconscious you have little faith and what you are feeling is fear. This behavior tells your subconscious that your fear is stronger than your belief in a positive outcome and the result is exactly what you were afraid of.

Subconscious detects all thoughts and delivers the product of the thought you believe in the most. Therefore, the solution is not in acting thoughtlessly, displaying little faith and trying to prevent the worst from happening – this behavior delivers the fruit of fear and brings you “bad luck.” How many times have you heard, “What I feared the most came true.” **Of course it did!**

Reverse Psychology Technique – A Magic Wand for Everyone That Seems Plagued with Failure

Vera Pfeiffer, in her book, *Positive Thinking*, says:

“The more you try, the less you succeed.”

Well, it isn’t quite that simple. That thought is really only valid for cases where you are trying to fix something and you don’t believe your subconscious will bring you to the solution. All successful people, whether they are businesspeople, artists, scientists, etc., achieve their success through **trying** to get results. The difference is, they don’t give up, trying longer and harder they eventually arrive at the place where they have **done** it instead of **tried** it.

It is true and is **always** valid for actions you want to force, times when you don’t listen to your “inner voice,” intuition and signs, but instead do what your logic offers.

Martin Kojc, in his book, *The Manual of Life*, describes how a Professor Chodoansky was experimenting on how to cure the common cold. The Professor decided that he could conduct his research better if he had a cold. He then consciously decided to get a cold, but that was not successful, so he tried to speed up the process and *make* himself sick. After taking a cold shower, he stood naked in front of an opened window thinking that for sure he would

catch a cold. Then he lie down in an ice bath so cold he shook from head to toe. No matter what he tried, he could not make himself catch a cold.

Has something like this ever happened to you? Of course, it has. You can probably remember a sleepless night when you tried hard to fall asleep. Finally, when all else failed, you tried to use the popular technique of counting sheep. “If I can’t sleep, I’ll count sheep, because I heard it might help.” **Did that solve your problem?** Probably not, but depending on how strong your belief in that method was, coupled with your experience in using it, you may have had some measure of success. Most people say it had the opposite effect. Why?

Because *wishing and hoping* something will work or happen, does not make it so. If you are not convinced, deep inside, that it will really make a difference, yet at the same time wishing and hoping strongly that it will work – the stronger thought wins. Your wishing and hoping, without the essential belief to bring it about may even be sabotaging the possibility of realizing what you want.

How can you use this discovery to your advantage in real life?

Next time you can’t fall asleep, say: “I have to stay awake today. No matter what happens, I must not close my eyes even for a second. I’ll take some books and read them until morning. Then I’ll take a shower and go to work.”

What is the result? **You fall asleep after only a few minutes!**

Let’s analyze what happened. After a few unsuccessful experiments, you decided to apply the Law of Reverse Psychology. You consciously gave yourself a task and tried hard for it to work out.

Nevertheless, deep inside, your inner voice said, “Really. You think it can be so simple. What if you fall asleep?”

While you were consciously telling yourself to “Stay awake,” you unintentionally saw yourself sleeping with the light switched on and with the book in your lap instead. **Intellect always doubts when you are not certain about the successful realization of your goal.** The *image* that was in the background all the time was so strong it hampered all your efforts to stay awake because that is what the subconscious saw and brought into reality.

Most of us can probably relate to the next example of trying to get attention and affection from a certain person. After paying compliments, doing little favors, trying to show them how much you respect their opinions, making obvious efforts to be understanding and showing support for their ideas in front of others, you don't get back the affection you want. Feelings of weakness, anger and disappointment are born.

After a while, you've had enough and stop doing all the "little extras" to win their attention and affection. You stop bragging about them and give them no special attention thinking, "If he's not interested in me, then life should simply return to what it was like before we met." You redirect your thoughts to other matters. Now you only pay that person as much attention as you do everyone else (it is wrong to ignore the person - and that happens often as a reaction of ego, pride, etc.). You continue to be kind and good and behave as though nothing ever happened between the two of you. Although that person's reaction to your attention was negative, you are not adversely effected. (Can you see how easy it is to forget "the greatest love" once you "unplug" and distance yourself from it?) What happens?

The same person who didn't pay you any attention before now begins to take an interest in you.

It is a game of energy. If you want something from someone or try to impose your needs on him or her, a similar situation arises because it isn't what "that" person wants. The solution lay always in the middle ground.

Returning to the example, where the situation is completely reversed, suddenly your opinion matters and he or she now finds you trustworthy and someone they want to confide in. In the first case you were giving your energy *to* the other person (in the form of affection and approval), in the second case, you withdrew your energy. Feeling an overall absence of energy, the other person seeks to restore the balance of the original state. With your energy withdrawn, the other person must now go farther to restore the balance of energy, so far that they are now willing to "invest" some of their energy, attention. When you redirected your energy and gave up your desire, it came true.

Physics, which, among other things, describes the various relationships and behavior of energy exchange, can explain this phenomenon. The universe acts according to the principles of energy exchange and humans are primarily beings of energy that have a physical form. Thus, the idea that physics could

inform the notion of relationships between human beings as an overall interaction and exchange of energy is not only phenomenal, but also becoming more recognized in the world.

This example illustrates one of the basic Laws of Nature. As long as you are *trying to gain* the affection of another person, your over exuberance causes the energy scale to tip out of balance, resulting in the object of your affection withdrawing theirs to the point of indifference. For *them*, this situation is ideal. You are now in deep and under their control, eyes wide and bright, eager to please, doing whatever they want to the extinction of your own needs. When you withdraw your attention, and thus your energy, the scale tips in the opposite direction and the other party sees the resulting deficit as their losing control over you. Their fear of losing now compels them to respond by investing their energy to get yours back on their side again.

Whenever you feel the compulsion to force a situation, you are in danger of any disbelief you may harbor of a successful outcome overtaking you and extinguishing any tiny spark of faith and hope you have.

This happens with everything in your life that is going well for you – the bulk of your current efforts, coupled with the positive direction you are headed in, are overshadowed by a general, background image of doubt and disbelief. This is where you find the answers to your specific challenges. This is the root cause of why you have been unable to climb out of financial hardship, the reason you can't harmonize with your spouse or significant other and why you have been unsuccessful at realizing your dreams.

Think about where you could use the Law of Exponential Returns. Watch how it works and then apply it everywhere!

Emotion Accompanies the Solution to Every Problem

When solving a specific problem, pay close attention to the feelings that attend the circumstances. If longing, strong wishing, envy, a feeling of weakness, or other strong and negative emotions attend the thought of a successful outcome,

you are a long way from success. The Reverse Psychology Technique, explained above, is perfect for getting rid of such negativity and it always works the same way:

First, engage in a thought-experiment. Think about a solution to your problem that is unsuccessful, think about the worst-case scenario of this problem happening to you. Bear in mind that because you don't yet believe in yourself, you are preprogrammed to always doubt everything you put to you. The same is happening now – you don't believe that what you see is a solution to your problem, even if what you are seeing is a negative solution. Your mind now tells you, "What you're planning won't work. Reality is always different from what you *think* will happen and you will not be successful in bringing about the resolution you imagine."

Because you imagined an *unsuccessful* outcome, but doubt in it, your mind will show you how to achieve the opposite and in the end – success!

Let's take one smaller test that shows how difficult it is to get rid of a certain belief once it has taken root in your mind. This will clarify for you why power-thinkers use the method outlined above rather than classical positive thinking ... and achieve such great success with it!

Remember the Pink Panther cartoon character? Sure you do! Picture him, the way he walks with a confident and sophisticated swagger, almost strutting with his tail trailing disobediently behind him – stopping to scratch his head and tap his right foot. He played a saxophone and typically wore some crazy pair of mod sunglasses – can you hum or whistle the theme song? They played it with a flute and it went something like - **Da dum, da dum – da dum, da dum, da dum – dah da da daaaaaaa – da dah da dum.**

Now, stop thinking about him. Forget everything you just remembered and don't allow yourself to think about him at all – **think of anything and everything *except* the Pink Panther.**

Do it now. Were you successful?

At best, you've had a hard time trying and the more you consciously focus on *not thinking about it*, the harder it is to succeed in doing so.

This always works this way. When you say to you, **“I won’t think about failure,”** (I can think about everything else but failure) images of defeat flash, even if only for fleeting moments, in your mind. As they do, you become more and more anxious about not being able to stop them from flashing in your mind, now you are more involved with the act of blocking these images than in *finding* a real solution.

What is the successful solution for the Pink Panther test? Focus on something else, for instance Mickey Mouse! If you can hold *his* picture in your mind for ten minutes, you won’t “see” Pink Panther at all.

You can get rid of worries this way as well. Your mind can only hold one thought *at a time*, so focus on what you want rather than on what you don’t want.

Here is another true story from Martin Kojc’s book, *The Manual of Life*.

A wealthy, young man found out he had an incurable form of tuberculosis that was beyond the scope and reach of medicine. He didn’t want to spend his final days in sadness and depression, so he decided to find death by himself. He began eating forbidden and thus dangerous food and took up a few daring sports, among them speed car racing and acrobatic flying. He set a number of records ...

However, the death he craved just wouldn’t come. After many years of living like this, he discovered that *living* is beautiful and decided he would no longer challenge fate. Soon after his decision, he died in a plane crash. The real shock, however, came to his doctor when an autopsy revealed there was no sign of the illness.

When Your Mind Sleeps, Relaxation Gives Up its Secrets

A calm mind is the only conscious doorway to the subconscious mind. When a challenge presents itself, be calm because that is when your subconscious will deliver the fitting solution and the time when you can most recognize it for what it is.

A sign or a solution can come to you at any time, while you're walking, admiring the beauty and wonder of nature, engaging in sports or hobbies, eating, etc. Why?

Because your mind is totally focused on something else and this is when the subconscious does its best detective work, when you are not consciously dealing with other problems and your intellect is finally relaxed. Because of this, it often happens just before you fall asleep or right when you wake up (before you start to "think"), which makes these two times the best for suggestions and affirmations. **Your subconscious never sleeps, so you may as well give it something constructive to work on while you are resting!**

When Athletes and Artists Achieve Their Top Results

Top athletes and artists *know* the state that helps them achieve top results. Psychologists call it a state of great enthusiasm or a state of altered consciousness. Athletes call it "the *zone*."

It happens during the moments of your greatest pleasure; when you forget everything around you and allow yourself to go with the flow, get into the *zone*, contact your higher self, etc. Your conscious mind rests in the background and doesn't give any instructions. It is interesting that champions have defined this state of "ecstasy" as the greatest reward, over glory, prestige or medals.

Looking at *when* such perfect performances happen, you will discover that they only happen when you're not burdened with *how* you will perform. The "routine" of your experience carry you through. This heightened state will remain as long as you don't think about the results. It happens all the time in sports – someone who is not in the top ranking defeats everyone above them and wins the competition.

They continued anyway, *knowing* they had no chance to win, and thus freed their mind of all fears of defeat and delivered the best performance of their career. It happens in classrooms, offices and boardrooms as well.

The football player standing in front of the opposite goal experiences exactly this. He quiets his self-talk, doesn't say, "Watch what you're doing. Aim, look at where you'll shoot." He trusts his experience and mentally leaves himself to his performance. Just moments before scoring, he "sees" in his mind how the event will end and the subconscious takes care of a myriad of tiny details and corrections that enable him to kick the ball the way he envisioned. If, amid this complex process, he consciously starts thinking about it – the automatic flow of the process stops. Having to now think about the myriad of details and body adjustments that go into kicking a field goal himself, he will probably fail.

Have you ever been walking and suddenly become aware of the process? It's hard to walk when you are actually *thinking* about it.

Shamans of the ancient tribes said, "Everything is possible after disconnecting from the internal dialog in your head" – the "discussion" between the subconscious ("I'll win") and conscious mind ("You? No way! Don't you see others are better!").

Probably the most well-known example is a historic anecdote that shows how the subconscious offers a solution at the most inappropriate moments. Archimedes, the Sicilian physicist, was taking a bath when his subconscious delivered the solution to a long-puzzling mathematical problem. He was so excited he ran naked through the streets yelling, "**Eureka! Eureka!**" (**I have found [it].**) ~ V Pollio, *De Architectura* ix, 215. Successful businesspeople know this secret and therefore plan their holidays with the same care they take in their work. An aphorism is born: **The result is a consequence of rest, not just work.**

What prevents so many others from acting this way?

They don't yet believe that their subconscious will help them detect problems and offer them solutions. Instead, they let their intellect decide. You know, however, that often the best solutions are those that first seemed impossible.

We can even say that **you "find" the solution once you forget about the problem.** When you are not burdened with the outcome, you don't pay much attention to the problem and it is then the subconscious mind does its best work. Working tirelessly for you, your subconscious brings about all the necessary conditions for the successful realization of the solution to your problem.

The next time you are searching your mind for an answer that you know is *right on the tip of your tongue*, instead of repeating over and over, “I can’t think of it. It’s right on the tip of my tongue but I can’t remember.” Just say, “It will come to me in a minute” and consciously think about something else. **Your subconscious WILL deliver the answer, eventually, and will prove to you how priceless this system of yours is and as it works to fulfill your every expectation!**

This explains the anecdote: “Lucky in cards but unlucky in love.” Those who fall into this category are so preoccupied with thinking about how to solve personal problems that they don’t think about the card game in front of them and just let the game happen. Not forcing the victory consciously allows them to win naturally.

Discovering Your Fate

“Whatever you persistently and passionately desire, is always fulfilled.” ~ Napoleon Bonaparte

Have you ever wondered *where* your dreams and desires come from? Subconscious is a part of the infinite wisdom, God, Universe, which is the source of all your creative thoughts. Desire is born of “the infinite.” It cannot be influenced ~ either you desire something or you do not. You can neither create nor restrain these feelings, but that is irrelevant because you feel and perceive them anyway.

The solutions to your problems and challenges come from the same place as your dreams and desires, the infinite wisdom.

How should you live to fulfill your dreams and desires? First, recognize you can and do have them (dreams and desires). Then, you can choose to:

- Try to restrain them, which will adversely, even traumatically, affect your future experiences
- Consciously decide to fulfill them

- Wait for the right time, trusting you'll know when that is (by a sign), to fulfill them

A combination of the second and third choices is right – **wait for the right moment**; when you feel the time is right, which is part of interpreting your dreams and desires, take the best action to bring them about.

The act of trusting, in both your future and to fulfill your goals, sends clear instructions to your subconscious to bring to you the solution of how to achieve your goal. Then, and **only then**, your dreams and desires will become a reality.

Your subconscious will let you know (through your intuition, which is the primary secret-weapon of all successful people) when the ideal time for realization has arrived – you merely need to recognize and believe in the message your intuition sends you. The mental state of “confidence in the future,” is a mental state void of fear.

By not burdening yourself with what has already happened (the past) or with what may happen tomorrow (the future), you are left to enjoy today (the present). **When dreams and desires cease to be dreams and desires - that is when they come true.** Fulfilling your dreams is not a “logical” process. To be successful, you must disengage your intellect from the process.

How?

Leave the “dream fulfillment” task to your subconscious; once you stop trying to realize your dreams and desires logically, a plan will present itself (from your subconscious) that will lead you successfully to your goal.

Again, if you divorce yourself from consciously trying to discover and control the variables that lead to your success and simply allow God, Nature, Creator, Universe to guide you, everything will be obtainable. Once your subconscious presents the plan, accept it and do not allow yourself to be open to other, lesser, possibilities. As with anything, the more conditions you set, the more difficult the task of realizing your goals.

Remember too that sometimes you will achieve what you have imagined, but in a completely different manner. Such is the way of the infinite wisdom.

The Conflict Between Passive and Active Mental States

We have now reached an eternal dilemma that I haven't seen a solution for anywhere. Successful businesspeople say they work more than ten hours each day. They insist they are more successful because of this rigorous schedule, which serves to keep them "in play," active, engaged all the time. On the other hand, various philosophies, religions and nations (particularly European) defend the state of "being" – letting your life flow, being in a passive mental state.

I believe the answer is somewhere between, in balance.

Give yourself to life and it will always lead you correctly as it guides you to and through the experiences you need. However, pay attention to the many signs along the way. Be the most active when you *feel* the right time has arrived.

Therefore, you have to surrender to the present ... and act when you get a "sign" (or when you feel the time is right). Some people (that is religions) say: "If you want to succeed, you have to let go. Just surrender! Don't push it." Some others (businesspeople) say: "You have to work hard and constantly if you want to get what you want! Surrender? No way!"

If it were true, that increasing the number of hours worked and the degree of difficulty of the job brings wealth, then the blue-collar workers would be the wealthiest of all people. Working hard, in and of itself, is never a guarantee that you will obtain financial independence.

The truth is – both are correct and the best answer is between both extremes. You have to let it go – until you get a strong urge for action. Nobody can succeed by just watching TV day after day; he or she must "completely surrender to life." Surrender does not mean waiting and hoping for something to happen or even *knowing* that something will happen! It means you have to clear out blockages and let life (intuition, love.) in. Then – act! You have to be an active participant in your life.

All those who have succeeded, in any area, have trusted both in themselves and the future, which means they are without the burdens of their past or their

future and listening to their intuition, taking action in the present. After all, the only state you can directly influence is the present. **The past is gone and you create the future from what *you* do in the present.**

Though it may be characteristic of successful people to work hard and long days, they also allow themselves to play and relax in equal measure.

Affirmations and Mental Suggestion

The easiest way to program your subconscious is to repeat various *suggestions* over a given time period, allowing your mind to store them. As you might imagine, it is most important that you *believe in* what you are saying.

So, you don't say, "I'm getting rich," when all you see is poverty in your mind. The right affirmation, in this instance, is one that *fills you with the feeling of wealth*. Your thoughts must be completely positive and stated using *only* present tense words. When you *feel the wealth* you want to realize, you don't say, "I'm not poor." Rather, the proper affirmation would be something like, "I have enough of everything."

Stating your affirmation in the present tense is a little awkward at first. However, it is imperative that your affirmations are not pushed way into the future with phrases that contain future-tense words like, "will have," "will be," "getting." In addition, attempting to affirm something to your subconscious that you do not totally believe in, results in your intellect immediately challenging it. What you will then store is your doubt and fear regarding the statement you are affirming.

Clear feelings of relief and pleasure, which are by-products of belief, should accompany all thoughts. If a concern arises instead, then you are not yet at the end. Concern, a by-product of fear and doubt, means you are not sure you are capable of achieving that state in reality. This kind of negative feeling is so strong it nullifies any feelings you might have of joy, happiness and pleasure and once that has happened, you cannot expect to arrive at a positive solution or achieve any measurable success.

Positive affirmations are:

“Success accompanies me in all areas.”

“My income grows every day.”

“I am popular everywhere I go.”

“I have more every day.”

Develop affirmations tailored to you, your dreams and desires, and make them part of your daily thoughts and self-talk. Repeat them as often as possible and *feel* them with strong emotions.

Once again, bare in mind: affirmations will work in your favor if you believe in them with your heart and not only with your mind. Affirmations cause emotions that you can feel and record, as though they are happening, in your subconscious. Therefore, the emotions that arise in response to your statement (affirmation) are most important. If they are unpleasant or you find yourself questioning or doubting your affirmation, you probably will not achieve the results you desire. If this happens, alter the affirmation to something you *can* truly believe in – this way you will generate pleasant emotions... and you will fill the critical mass of your subconscious with “achieving your goal” instead of with failure.

Success *will* come, when all your decisions stem from *that* affirmation, **when *that* affirmation becomes the filter through which you make all your decisions.** When this happens, your subconscious will have accepted the thought as a truth and will return the necessary information (what to say, what to do, etc.) that will transform the affirmation into reality.

In a surprisingly short amount of time, your life will radically change.

It is possible to combine several methods of subconscious programming successfully. Apart from repeating positive statements and affirmations, visualization can be used as well. This method allows you to “see” the successful resolution, in full detail, of a present challenge, problem or situation. A well-known millionaire in the oil industry said the secret to his success was in “seeing” the end of a successful deal – oil in the tankers, the satisfied customer signing the contract, handing him a check and shaking his hand. He could even smell the oil! It’s all in the details.

While affirmations and suggestions can be spoken aloud or said “in your mind,” the former is much more effective, if circumstances allow. You should first write them down, and then read them while you are “saying” them. Engage as many of your senses as possible in this process. In each chapter, we will show you the most effective way to present your thoughts to your subconscious, creating the best-possible environment for them to be accepted, absorbed and acted on.

It is also important to **acknowledge when you achieve your goal**. Some of your goals may be small, but don’t be embarrassed to share the victory of achieving them, if only with you. Celebrating your victories, at least by acknowledging your success, is the only way to be certain of the reality and gain added confidence.

Sometimes, for whatever reason, you will no longer want to achieve a specific goal you have set. There is no shame in abandoning the goal, so long as you admit it and your choice to do so *does not stem from fear or doubt*. No matter what you tell yourself, *you know the truth* somewhere inside.

More suggestions on affirmations:

- Always find a short, substantial, doubt-free thought
- Set it in present tense (so you can immediately sense the feelings that come with its realization now and do not delay that realization beyond the first opportunity to bring it about)
- Always use the positive form of a thought, because an image of “I’m not poor” could represent poverty and thus you would be striving for and achieving the opposite of what you want
- The success of achieving new and positive mental states depends on the intensity and continuity of your actions. The stronger you believe and the more often you act on the solutions your subconscious delivers to you, the sooner success will come
- Conclude every programming session with the following affirmation: **“I have already begun to realize all of this in my life and I have, through connection with the limitless intelligence, everything I need to realize my dreams and goals.”**

These tested and proven methods will enable you to connect with your subconscious easily. Learn about meditation, autogenous training and visualization techniques; then choose the ones most suitable for you. There is no general rule – **you must choose what feels right for you.**

Meditation, Relaxation and Breathing

Several decades ago, only a small percentage of people in the developed areas of the world knew and practiced meditation. Today, as individuals worldwide experience increasing levels of daily stress, more and more people are discovering the practical use of relaxation through meditation and welcoming the relief this ancient practice brings to the challenges of modern living.

There are several forms of meditation, which makes it difficult to address them all in a single text. However, there are characteristics of meditation that are common across all forms and there is no single form that is right above all others. The form of meditation that is right for you is the one that, through persistence, you can regularly devote yourself to.

Before we discuss some of the essentials of meditation, it is important for you to realize the mind-set and techniques outlined will be difficult to engage in at first, but like everything, practice will make it easier.

During meditation, it is essential to divorce yourself from your train of daily thoughts, to calm your body, clear your mind and finally “leave” yourself. To do that, you must be seated comfortably and have an image of some kind to focus on, which will aid you in halting the constant, mental self-talk that assaults you from sun up to sun down. Breathing is very important, primarily for two reasons:

- Breathing correctly increases the flow of oxygen to the vital organs in your body, which means they can work better
- Concentrating on breathing in a predetermined way enables you to clear your mind of other, intrusive thoughts

Most are aware of the first point, but it is the second point that is interesting. Though it may be difficult to believe, given the plethora of thoughts constantly

present in our heads, the truth is, your mind can only hold one thought at a time. Thus, the most elegant solution to clearing your mind temporarily of intrusive thoughts is to focus on a specific image or **mantra**. A mantra is a word that has a deep and specific meaning to the bearer and serves as their guide into a pure state, absent of thoughts. The word itself comes from the Indian language, Sanskrit and means, “to liberate.” In Hinduism, a mantra is a mystical formula of invocation or incantation and thus serves as a sacred counsel or guide in the meditative process.

What about breathing? You probably don’t remember anyone *teaching* you to breathe and like most people, unless you have had some specific training, you probably breathe with the upperpart of your lungs/chest area. **This is not the best way.** For centuries, Eastern cultures have taught breathing as a process that first fills the lower lungs (stomach area) with air and then the upper lung area. In this way, you achieve the maximum benefit from every breath. While I recommend this method, it will take practice to perfect it and in the end, you must find the way that helps you relax the most.

Breathing is life itself and connects us to God in the most direct way. If your breathing is calm and deep, allowing you to observe the process, you’ll notice that after awhile, your mind is clear of all thoughts. Unfortunately, only up to the moment you notice it, but refocusing on your breathing will again clear your mind and you will soon return to the relaxing bliss that only an uncluttered mind can bring.

When focused in meditation, you are calm and fall into a state akin to half-sleep. From this point on, techniques of meditation differ, but the most important part is *achieving* this state, which will take some practice. The state of *half-sleep* is a state free of the constraints of consciousness (instead of thinking, you flow ...like swimming, or flying).

The door to the subconscious opens and this is the most effective, golden moment to repeat an affirmation, suggestion or visualization.

Therefore, before you begin a visualization session or some other technique, it is effective to meditate first and then enter the visualization (or other technique) once you achieve the *half-sleep* state.

Returning to the topic of suggestions and affirmations, we can now look at some other difficulties and how you can solve these challenges.

Difficulties with Suggestions

Challenges with reprogramming occur when you try to *speak a thought* (orally or in your mind) that is contrary to an existing one. Your brain will “resist” the new information in its first attempt to correlate what it’s now receiving with its existing archetype. For example, speak this thought and follow how your mind initially responds. “Luck accompanies me at every step.” If your mind responds with banter similar to: “What? Who are you kidding? Your car broke down yesterday, and you just received another bill you won’t make enough this week to pay. You hate your job, your kids just came down with the measles and you can’t afford to take your wife out to dinner! Luck accompanies you? Dream on!”

Such responses from your mind can be a difficult barrier to breach. In fact, it is the primary reason that many people never get beyond this point and choose to give up. **However, you shouldn’t – so, don’t *you* be one of them!** Remember, if you want your life to *be* different, you have to *do something different from* what you are doing now.

Subconscious reacts to *thinking pictures*, not just to an experience itself. In fact, your subconscious reacts to thinking pictures *as if* you actually experienced them. So, you can benefit from the success of others in the same way. **Take your role model, for example; project whatever it is you admire and respect about them and imagine you too have those characteristics.** Then, ask yourself how he or she would react to the situation you would like to see yourself handling successfully.

Do you think your role model would say that luck accompanies him or her at every step? Of course.

You could even imagine your role model congratulating you on *your* success, saying, “You did great and surprised everyone – but I have always believed in you,” he or she says as they offer their hand to you.

Remember:

Your success in life is strongly connected to your self-image and your self-confidence.

Emile Coue, a French pharmacist and the founder of *Healing Through Suggestion and Positive Thinking*, knows of the criticism of the conscious mind. Coue has developed what others now refer to as, **“a famous and legendary formula,”** for sidestepping this destructive reaction from your conscious mind – it is, of course, a positive affirmation. **“Every day, in every way, I’m getting better and better.”**

Contradictory Thoughts are Self-Defeating

It is crucial that your thoughts are not in conflict with your desires.

For instance, you cannot realize a desire to be independent if your accompanying thoughts express a dislike of the burdens of responsibility. It’s like giving a cabdriver two different addresses to take you to that are in different parts of the city – he can’t take you to both at the same time.

It is crucial that you are willing to walk the path that will lead you to realizing your goal. So many people *want* to achieve something but don’t want to do whatever that achievement requires to get it. “God, help me lose weight, but I don’t want to be hungry or have to exercise.” Conquering *that* thought could be dangerous for the subconscious because it may react in a way that makes you lose weight by becoming ill.

The best way to achieve success in a positive way (through joy and fun) is to meditate the instructions to your subconscious. You may have to wait awhile to achieve your solution, but it is well worth the wait!

If you want to achieve what you want, you have to give up whatever will take you in the opposite direction.

Your Thoughts Create Your Self-Image

I have often read the statement, “You are what you think you are.” There are two sides to this statement. **All people think they are unique and special**, if asked and answer sincerely. Perhaps you think you are wiser than others in certain situations, know more about a specific topic than others or have a

unique perspective that makes you special. Yet, when you look at your individual circumstances, your life does not reflect, “what you *think* you are.”

Therefore, you are *not* what you think you are. What are you then and what creates your self-image?

You are not what you think you are - you are what you think (about). Period.

It does not matter what you think about yourself, good, bad, unique, etc., when asked. It matters very much what thoughts about yourself are ever-present in your mind most of the time.

Thought is Energy in its Purest Form

The building blocks of all matter are molecules. Nothing that exists is static. On the contrary – everything changes and moves from one form of energy to another in a never-ending cycle of birth-growth-death-decay-rebirth. What we see as solid material is mostly empty space where billions of molecules are in constant motion!

Thought is one form of energy, a very sensitive one. How can we prove this is true?

Have you ever noticed how quickly you can dislike someone you’ve just met? Or how fast someone else grows close to your heart and after only a few minutes, you would put your hand in fire for him or her?

People emit certain energy, like waves, in a room. According to the Law of Attraction, people always find someone similar to themselves. It is often said, “They’re perfect for each other.”

Your daily thoughts attract similar things by the same law. Apart from that, they change form – from something imagined to something real. Such *weak energy*, as thoughts are, is influenced relatively easily and because of that, thoughts change rapidly. Do not be fooled, however, **thoughts have a strength that few, if any, things in the universe can surpass.**

Cherish Your Thoughts

It is important to keep your thoughts positive, always. Don't allow them to be overcome by negative ones – negative thoughts are the paths by which all unwanted consequences and experiences travel to you. Cherish your positive thoughts, every day. If you place a seed in the Earth's soil and remove it after only an hour, then replant it a few hours later, uproot it the next day and so on, nothing will grow. Similarly, if you replace the seed with another, then the new seed will grow in its place. **Be careful what you place in the soil of your conscious and subconscious mind.**

If you find yourself wavering between positive thoughts and doubt, which bring fear and panic, you will never achieve your desired result – even if you force yourself at the very *next* moment to think of a successful solution or outcome. You must find the source of your fear and root it out.

Perhaps the goal you are striving to achieve is not one that will make you happy, or you are not yet ready to *live by* what your new goal dictates. Maybe you are afraid of the opinions of those around you or unable to deal with the new responsibility. Self-confidence waning? Maybe you feel undeserving of what the fruits of your labor will bring – whatever it is, you must deal with the *cause* of your fear and doubt.

How will you know when you have rid yourself of the doubt and fear surrounding your new goal? **You will finally and easily *believe you can achieve it*.** Once you have formed the belief, your subconscious will accept it as true and success will be yours.

Perhaps the time has come for you to admit to you exactly what it is you want. **Do you know?**

Defining Your Desires; Naming What You Want

Think again about the reasons *for* and *against* the goal you have set for you.

Divide a piece of paper into two columns and label one side “For” and the other “Against.” Now, write down everything you can think of that *supports* your desire to achieve the stated goal in the *For* column. And write down everything you can think of that *supports* your fears and doubts about why you should *not* pursue your stated goal in the *Against* column.

It is important to be frank. Once you have your lists completed, then evaluate their importance and assign each a number according to their priority ... For example, use numbers from 1 to 10. Assign the value of 10 to all the most important elements and so continue the process until you have assigned each element a value. You don’t need to use all the numbers, as long as you value each item according to its true importance. You may even finish with all tens and nines...

For instance, if your stated goal is: “I want to lose 50 pounds by next Christmas.” (Remember, it is also important you state your goal as *specifically* as possible – it is not enough to say, “I want to lose weight.” That is not a goal; it is a desire.) Under the “For” column, you write: “Improved self-confidence – I will be able to accomplish what I set out to do with a greater belief in my ability to achieve other goals in my life,” and you give this a 10 point rating. Then under the “Against” column, you write: “I’ll give up sweets and snacks while I watch TV,” assigning it 3 points. When you total your points on both sides, the side with the most points is a reflection of your current attitude towards your stated goal and represents what you currently believe you can or should do.

Can you check if it is true? **Of course, you can.**

Trying to achieve a goal that you have a strong desire to avoid and an equally strong belief against your ability to achieve it is to choose to act in the wrong direction. You will never feel total satisfaction in either the process of striving towards it nor the result of gaining it, *should you*, against all odds, achieve your stated goal. Doubt will fill you mind constantly and you will fight an uphill battle all the way.

There is a much faster way to discover whether your desires are in harmony with the image you hold of your future.

When trying to decide whether to embark on a new goal, toss a coin. Heads, you’ll do it, tails, you won’t. Now, **what do you feel when your coin**

confirms or denies your decision? If the coin toss results in “tails” and you feel relieved that you are not moving ahead towards your goal – then the right match has occurred. If you find yourself wanting to toss the coin until you get “heads,” then you should move forward towards your stated goal. In this case, you don’t need to check your desires on a point list, it is clear what you want, admitting it to you is all that remains.

Follow the Signs

Once you firmly believe that everything happens for your greater good, then and only then, you can give yourself to the creative force that is constantly working on your behalf. The creative force always delivers what you expect – whether good or bad – subconsciously. Trusting a higher force means paying attention to what it has to say to you and not allowing its message to be silenced by the opinions of others or even your own intellect (objective mind).

Believe in the force that created you, for it keeps you alive and fulfills what you desire.

Dreams that Don’t Come True

Why don’t all your dreams come true? Probably because your ego gets in the way and causes you to doubt that your subconscious has the solution to make it happen. By trusting “yourself” more, you begin to think you can achieve the solution yourself, with only the assistance of your rational mind.

Since your rational mind tells you it is impossible to achieve, it also blinds you to the solution the creative force is offering you. Your rational mind overwhelms you with feelings of fear, doubt, longing, sadness, rage, concern, hope and maybe even envy. A consequence of this is that you then try to correct the situation by force, to try to do anything that will positively influence a favorable solution.

What signal does the subconscious receive if you are striving towards something you strongly desire?

Imagine an exchange of thought that is something like this: “What would I give for this to happen? Those that have successfully resolved similar situations are really happy. If I don’t succeed in resolving it, I can say good-bye to _____ and because I am not willing to say good-bye to _____, I will do whatever it takes to succeed.”

Force of will is not attended by positive thoughts that would register as “offer a positive solution” in your subconscious mind. Their motivation stems from a fear of failure and the subconscious understands this message as, “If I don’t try everything, I won’t succeed. What else must do I have to do to get closer to achieving the goal?”

A feeling of fear and weakness overrules and negative images accompany it (The next time you are in a similar situation, pause and record the images in your mind. You will see this is true and that your images and thoughts are connected to failure.) This makes a very powerful presentation. **The subconscious reacts to these images and takes care of actualizing those pictures in your life – making them come true.**

Thought is the Only Creative Force

Everything that is important and perceivable on this planet began as a thought in someone’s mind. Every object you see was once imagined by someone who believed in it enough to bring it into existence exactly as he or she saw it in their mind.

Thought is the only force that creates objects and events.

How do we know that?

Look at a rock. Can one rock beget another? No. Can a car create a new car? No. People, through the development process, which is nothing more than a process to actualize what the designer sees in his or her head, create cars. The designer’s character influences the creative process and their habits influence their character. Actions influence their habits, while *impulses* influence their actions.

Where do impulses come from? Somewhere within you and I. You receive an impulse that says “this *could* work” and the subconscious accepts the accompanying thought and offers its solution to how this can be realized in your life.

We have now reached an important point in our discussion – how do you *interpret* what your subconscious is telling you?

Subconscious Always Has a Solution

Whether you see it or not, your subconscious **always** holds the key to the solution for every situation in your life. Can this be proven? No doubt, you have often been in situations that seemed impossible to resolve. You repeatedly try to resolve it, but without success. Next, you fall into despair and finally calm yourself by believing, “whatever is going to happen, will happen.” **Then suddenly, an idea or solution hits you!** What happened?

To see that, let’s revisit the original state you were in when the challenge first presented itself.

What is the Correct Procedure?

Dreams and desires can only come true if you are 100% certain they will. Put another way, they can only be realized if the subconscious triumphs over that thought!

When this happens, fear, doubt, longing and all the other negative emotions are gone. You are certain the situation can and will be resolved favorably and you don’t even have to try to prevent the unwanted from happening. There is no doubt in your mind whatsoever.

You can achieve this state in two ways:

- Forget *everything* and firmly plant a picture of what you want in your subconscious (through meditation, visualization, positive affirmations, etc.). Then don’t think about it anymore. Simply leave it alone and turn

your attentions elsewhere – when the time is right, the subconscious will bring it about. Why? You filled your subconscious with a clear and concrete task. The response may come immediately, or it may take months or even years. When the subconscious finds a solution, you will receive a signal and you will *intuitively* perceive that hint, idea or flash as the solution to getting what you want.

- Alternatively, you could hold that image in your mind always, engaged in a constant movement toward a favorable conclusion. Hold the vision or goal in your mind and align your actions in harmony with your desire. This may mean you will have to give up other thoughts for this, but it won't matter, nothing will move you from your path.

Let's look at the path of an average young man on his way to *becoming* a successful businessperson:

The young man feels a desire and can easily “see” himself in the role. He sees the cars he will drive when he succeeds, the clothes he will wear, the house he will own. Each time he sees something he likes, the thought occurs, “This is for me. I want the same thing.” Of course, he gets the proper education, but this is more like a game – instead of feeling an obligation, he is having fun. If someone tells him he will never amount to anything, he laughs inside. “Just wait and see what you'll say when I'm driving a new Mercedes.”

He doesn't allow anyone to shake his confidence or deter him from his goal. With each new day, his awareness of being on the right path increases and it is now only a matter of time before he achieves his goal and the resultant success he seeks. Knowing this, he is not afraid and falls asleep each night with a smile, knowing he is one day closer to his goal. Soon, he will no longer be the young man with a dream – rather, he will have become the successful businessperson he has seen in his mind for years.

There is no fear of a negative result and he has the feeling that he holds his destiny in his hands.

When you truly desire something and that desire is accompanied by a deep belief in its realization, **all the forces of the universe are directed towards fulfillment of that desire.** You only have to trust them and give yourself to them when the signs show you how to take the next step.

Some Religions Teach Giving Up is the Solution

You could say that dreams come true when they disappear, or put differently, when you stop wanting them so deeply. Have you ever wondered how a person, someone who is completely happy, would look?

There would be no desire, because he or she would already have everything they dreamed of for a good life. While it is true that it is necessary to let go of a desire to allow it the opportunity to fulfill, that doesn't mean, as some religions teach, that it is necessary to give up everything you have. The whole point of life is to fulfill your desires and not suppress them, because a suppressed desire is an obstacle for further freedom. **You avoid being a slave to desire by fulfilling them, not by suppressing them.**

If someone feels they want to live “freely,” without any material possessions, and thus give up his or her possessions or fortune to the church or the poor, they do as everyone else – they fulfill their desire. In giving up their worldly possessions, according to their desire to do so, they free themselves from the desire itself *by fulfilling the desire*.

Daily, we meet more and more people who research the higher human values you and I carry within us. Self-help and self-improvement have become quite the fashion, unfortunately, too many people use much of it as just another excuse or crutch – disappointed people who haven't been able to succeed in a cruel, materialistic world. They say, “If I don't become rich, at least I will grow spiritually.” How do you recognize these people? Ask them about their job or their worldly possessions and they will answer, “That doesn't concern me; I'm not materialistic. I work to build character and become a good person.”

They try to make it look as though everyone who makes a lot of money is dishonest. Well, those people that say that material goods do not concern them have just the opposite desire living within them, even a suppressed desire for recognition and the compensation for it. “If I can't catch up with them financially, then I'll beat them at something else; I will become a *better person*.” Are you one of the people who think like this?

Well, self-improvement is a worthwhile cause, however, the "moment of truth" has arrived and it is time to discover the *real* cause that brought you to this place in time, this book.

If you discover the *way* you are reading about now matches your own primary desire, then congratulate yourself, for you are on the right path. But, if bad circumstances delivered you here, against your will, then there won't be a good ending because suppressed desires soon surface in the form of frustrations.

How spiritually evolved were you at the end of last month?

How much money did you give to charities or others in need?

Have you overcome any cherished desire for great material wealth and resolved yourself to being happy if you don't fulfill them, ever? What do you feel when you imagine yourself in your current state (physical and financial) 20 years from now?

Were you able to restrict negative thoughts (longing, greed, anger, envy)?

Did you exhibit true, unselfish love to all people through a kind word, greeting or gesture?

What did you give up, in time or other energy, to make the world a better place?

If you assess your personal growth differently, then adjust the questions above to match your model, but be sincere in both your questions and your answers.

Your answers will help you establish what your basic purpose is – are you seeking a higher meaning in your life or are you running away from reality?

Now, think further about your actions and activities. If you discover that you are not on the right path, this might be just the time to return to it!

Only the Present Matters

It is only through belief in the notion that *only the present matters* that you can enjoy the present moment undisturbed.

This is the point – to enjoy each moment!

Life is nothing more than a series of moments strung together. If you are constantly waiting to have a better life, striving for a better time, you nullify the meaning of the present. There are many distractions and substances available today that can distance you from reality and fill you with only illusions – alcohol, drugs, cigarettes, etc. All of these suppress your dark emotions and replace them with a false feeling of relaxation and freedom.

The first step to ridding yourself of negative behavior and patterns is to acknowledge that they exist and to be able to recognize them when they appear.

If you want to relax, you must first realize that your muscles are tense. You can do that by tensing them even more to discover precisely what causes momentary pain or increased tension. To avoid the pain is to avoid the recognition of it. The same thing happens in other areas of your life that you are not satisfied with; **if you want to change them, you need to confront them.** Confrontation brings negative feelings to the surface so you can deal with and expel them. To avoid the negative feelings deprives you of the confrontation necessary to root them out.

Avoidance doesn't solve problems and will only postpone and push them further into your subconscious where they will cause experiences that are even more negative. If your desire is to be released from the chains of negativity that bind you – you must first recognize that you are bound in chains and confront *that* situation.

What do most people think about their present circumstances? When they were of school-age, they said, "I can't wait to get into the 6th grade where I will be happy." They get there and realize it was nicer in 3rd grade. Because there is no way back, they then say, "It's not so great here. I can hardly wait to get into High School." Arriving at the challenges of High School causes them to remember easier times in earlier grades. Now they look ahead and can't wait to complete High School and find a job so they can finally be free and away from the control of their parents and teachers. Once they secure a job, they now wait for the next promotion, the coming holidays or even a new job that pays more.

They have spent their entire life *waiting* for the next thing that will change their life for the better.

The present moment is all any of us have. If you constantly wait for better times, you will spend most of your life just waiting. No one can assure you those days will ever come. In fact, the more you burden yourself with problems, worry about the disapproval of others or lament your current surroundings or circumstances, the less likely it is that you will attract the necessary opportunities to improve your situation. **If you don't take care of yourself, no one else will do it for you.** On the other hand, perhaps they will, but not to your advantage.

“Help yourself ... and God will help you!”

You do know this - you just need to make sure you believe it deep inside, because it's true.

The Greatest Value in Life

Have you ever wondered, **what, in your life, holds the greatest value?** What are you paying for **everything** *with*? What is the currency of your life? Some will say money. Fine, but where does money come from? **You pay for everything with “time” – your time.** Time *is* your life. How you spend your time, is how you spend your life. You pay for a new car with x number of hours or years of work. While all of us have the same number of hours in our day, the time in your life is limited and *everything* depends on how you spend it.

A snail said, **“I have something that people would love more than anything; something they would steal from me if they could – I have time.”** (Anthony De Mello)

There is also not enough time! There is, however, wasting of time. If you **plan** your actions and **stick** to the schedule so you do **what's most important** first, you will never get into a situation where you run out of time.

Many people do not live in the present. Apart from being hindered by the chains of the past, which weigh them down and follow them like a dark shadow, thoughts of an insecure future burden them as well. They spend most of their time drowning in past events and worrying about what tomorrow will bring.

How can you tell?

Because they forget things easily, don't remember where they left something, eat without tasting the food, don't hear the sounds of nature around them or see the scenery outside their window when traveling. Their thoughts are always occupied with "more important stuff."

What is more important than the present moment, if it is everything you have and the only time you can control?

Preoccupied with bad experiences and blaming themselves for the failures of the past as well as their fears about and plans for the future, most people miss the most important time of all – the present moment.

Don't waste time blaming yourself for mistakes you made in the past, you just didn't know any better. **Now you *do* know better and that is your reward so it wasn't a failure.** You cannot change the past; you can only take what you learned and apply it to do better now.

Those who think like this have no enemies in life, only teachers. They don't hate anyone; instead, they are grateful to all for the opportunity to learn precious lessons.

A few years back ...

I found some of my longtime business partners in a foul mood. Because of a change in local laws, we had to alter the business project we had been working on with such high hopes. They all looked as though someone doused them in water.

Although I knew the problem, I asked them about the cause of their long, sorrowful faces. They told me how disappointed they were because they would not be able to complete the project as planned. "If this is your only problem in life, then you should be happy," I told them.

As they looked at me with surprise, I told them: "You are sitting at a table filled with food in the middle of a winter storm, surrounded by your friends. Your luxury cars are waiting for you outside the door and your wives and children, who love you, are waiting for you at home. What are you missing in this moment that is making you so sad?" Their reply was that they were uncertain of the future surrounding this project.

I took the situation and presented it to them this way: “What if this is the happiest day in your lives? What if *not* doing the project will open your eyes to new possibilities and projects that you have neglected because of this project? If you were horses with blinders on up to this moment, you will now be able to look around and see a better project that you didn’t see before simply because you were so focused on this one. Think about people that are hungry, those who are invalids or handicapped or those who have no paying job today – do you *really* have a cause for such sorrow? On the contrary! Many people who have become paralyzed or blind later say it was the best thing that could have happened because it opened them up to more important things they had never sensed before. Their foul mood soon passed and we spent the rest of the evening in a much more pleasant atmosphere.

Remember Something Good About Every Day

Fully exploit every moment you have, because once you spend it, you can never get it back. When you put this book down for the day, take a walk or a bubble bath, spend an hour of pure joy engaged in your favorite hobby or go buy something for you or someone else. Don’t waste one minute of any day. If you ask a person near the end of their life how they would live their life if they could be young again, most of them will tell you they would live a more accomplished life.

According to the statistics gathered from sixty countries from people on their deathbed, most people facing death said that given a chance at a new life, they would spend more time selecting the right profession and/or increasing their education. Next to selecting the “right” profession, all said they would spend more time with their families and have more **fun** as well.

It is often true that we sometimes take life too seriously.

Consciously use all your senses. Thomas Keller says that we don’t just have five, but many more. All of them can be improved and sharpened only through use and by enjoying them more. Those who have heightened abilities in this area testify to this. Sight, just ask a blind person who reads with his fingertips, hearing and touch, ask a teacher of deaf-mutes, smell and taste, ask a perfume tester or wine taster – and the others as well. If you want to explore all of your

senses, you do not even need to know them all. If you live fully in the present moment, you will automatically engage them.

Time is not only money – time is life!

The Plan for Achieving Wealth, Success and Happiness

1. Play the game, “hot seat,” with your closest friends. One person sits in front of the others, while the audience of friends tells the person things about him or herself; everything they feel when they are in contact with him or her. However, be careful – do not use this person (on the hot seat) for releasing your tension. If you want to talk truth, it always begins with “I,” not “you.” Another person can “push a button” in others, but if there were not any of these unpleasant energies already present, then pushing the button would have no obvious effect.

The person in the hot seat is told about his or her patterns and positions he or she has taken. Like: “If I were you, I would take a completely different approach to that challenge...” Or: “If I had that challenge, I would not bother with it so much – everybody sees this as ‘beating a dead horse.’”

With the deepest sincerity, the person is told things that might be especially uncomfortable for the “friend” to express and probably difficult for the person on the hot seat to hear. However, they are things that need to be said and things that will aid in their personal and spiritual growth.

The one in the hot seat must limit his or her defense to comments such as, “Tell me more” or “Thank you.” Not “I didn’t mean that the way it happened. Let me explain to you later why I did that, etc.” **This process is not meant to be a session where you** (if you’re on the hot seat) **heartily defend yourself or spend the whole time apologizing.** That would be a sad waste of the gift your friends are giving you – that of allowing you to see yourself through the eyes, ears and experiences of

those you affect in your life.

It is often difficult to see the patterns that we ourselves are stuck in, but others feel them. Allowing your friends to tell you about them gives you an opportunity to get rid of some or all of them. You also learn something else in the process – where you are spending your creative energy.

Once you have this information before you, “hug it” and accept it; through this experience realize that you spend your energy on things you like just as you do on things you try to avoid. For instance, the process of hating someone gives the object of your emotion all the power. Obsessing about someone you hate takes an extreme amount of energy. Just becoming familiar with whatever this person has done or even just thinking about whatever way this person wronged you drains your creativity. The more you think about something, the more energy you give it and the more your personal power is drained and given to the object of your hatred. The same is true of negative experiences – the more often and lively you remember them, the more the experience will become engrained in you and become more important to you.

When you accept the truth as your guide, you do a lot. To accept means to treat negative experiences as you would anything else, giving them no special priority or attention. If you do not allow them to bother you, then you can speak frankly about them (without feeling uneasy), not suppress them and lay bare whatever lesson they were meant to teach you. Whatever excites you or takes you from your daily routine is a message that something in connection with it is yet to be resolved. “Karma is: managing your own energy and your own power,” says Thomas Keller. This is the best definition of karma that I have ever heard. You complete your path when you truly act as your own master in every moment. Therefore, all events, people, feelings, etc. that knock you off balance are in fact gifts, which show you where you need to do something more.

2. You could call the following exercise, “**This means ‘that...’**” Your mind has plenty of answers ready and waiting to explain everything that happens in your life. Gathering from all the mental files it has stored,

your mind gives you reasons and rationalizes everything you encounter, whether the event has any connection to your present situation or not. An insightful exercise is to take note, for a day, of the meaning your mind ascribes to each of the day's events. For instance, when your neighbor doesn't greet you in their usual style, your mind may tell you (in the form of self-talk): "Mike didn't say anything to me on his way to work this morning – **this means 'that ...'**" But often, the explanation your mind gives you for an event is completely wrong. **In fact, Thomas Keller says the majority (90%) of the time, the explanation following "this means that..." is wrong.** However, this news doesn't stop your mind from providing its explanation anyway and unfortunately, your behavior and ultimately your future depends more on these explanations than the actual event.

3. Remember the story I told you about my friend Peter and his difficulty with giving money away? Find the attributes within you that you would like to explore. If possible, find the cause of the attribute and then find a suitable affirmation that you believe in that, when repeated, will help you in conquering the attribute you want to change. Write out the affirmation and place it in as many spots as possible in your field of vision. Repeat the affirmation every time you see one of your reminders and as often as possible between these times. Then, pay attention to the changes that occur and watch how it affects your life. Once you have conquered this attribute, either by assimilation (if positive) or eradication (if negative), repeat the process with the next one you want to change. You can use visualization and other techniques that work for you as well.

Do You Believe This Book Will Assist You in Achieving the Wealth You Seek and Deserve?

Have you already read **The Millionaire Mindset**? Do you believe **it will help you** and others achieve material and spiritual wealth and serve as a guide to bettering your life?

Do you agree with **Kevin Hogan** who said that *“It's worth 100 times the price and you will read it again and again!”*, or with **Joe Vitale** who said *“It was like the best of every business and self-help book I had every seen while still being entirely fresh, new, inspiring and practical.”*?

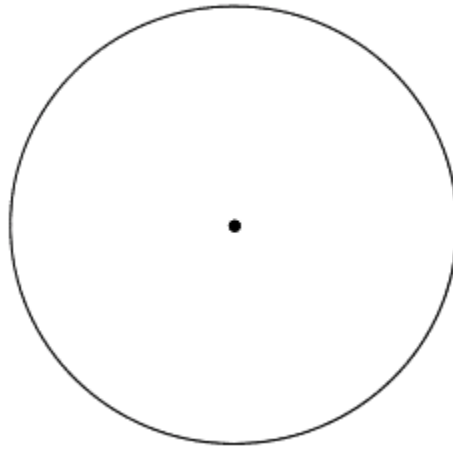
Then **assist your friends on their journey to wealth** – send them your **recommendation for this life-changing book** by **[clicking here!](#)**

4.

The Next Step: Self-Acknowledgement

Testing Your Concentration

This following test is very important. Please take a minute of your time to complete it before moving on. All you will need is either a pen or a pencil. Below, is a circle with a point in the middle. Place the tip of your pen or pencil on the point in the center of the circle; close your eyes. With your eyes closed, lift the pencil and draw ten circles in the air as close to the size of the circle below as you can.



Now, focus your concentration and try to place the tip of your pen or pencil back on the point in the center of the circle below. **Do this exercise five times** and record your scores.

It is important to really concentrate while completing this exercise – the result is important and a sincere effort is needed to show this effectively.

The Result

Did you complete the exercise? Seriously?

It has often been said that a readiness and willingness to play a game is directly connected to a readiness and willingness to “play life.” Put another way, if you think these kinds of games are silly and just a waste of time, then you will

likely have the same assessment about anything new and unconventional that enters your life.

In fact, I am interested in one thing – did you succeed in hitting the center point three or more times out of the five tries? If you didn't, that's fine. If you think you did, let me ask you again. Think hard and answer honestly ... did you, in five tries and while obeying instructions, hit the center point of the circle, with the tip of your pen or pencil, three or more times?

If you still insist you did, then write, "yes" on this line! _____

If you answered yes, there is a major problem. Maybe you are wondering why I am not congratulating you on your concentration. It's because ...

Hitting the center three or more times out of five tries, if you complete the exercise following the rules provided, is impossible!

The reason for writing down your answer is so you will be able to defend your answer confidently and not be in the awkward position of not being sure of your answer. So, if you answered "yes" above, then my having you write it down prevents you from now saying, "OK, I guess I didn't hit the center, but I was close." The same thing happens in your life whenever you are afraid to take responsibility for something. When you write it down, it is crystal clear.

Because of this, I recommend that all businesspeople confirm their verbal agreements in writing. You can do this by sending a "Thank you for your time" letter, after speaking with someone. I also recommend including a summary of the meeting. Or a simple "Please correct me if I'm wrong" letter that unobtrusively asks for a confirmation of your discussion.

Before we return to the exercise, if you wrote "yes" above and you really "did" succeed to hit the center point three or more times out of five, please accept my apology. Achieving such a result is not only above average, but also extremely rare and if you did so, you have my congratulations. Unfortunately, the results of the exercise have no connection to your ability to concentrate, although it may be a test of your steadiness and orientation skills. The real point of the exercise was something else.

The exercise was meant to show you exactly where you sit regarding your attitude.

It is time to be brutally honest. If you answered, “yes” to the exercise, but did not *really* achieve what your answer implied, then you need to think seriously about whether you want to go farther with us on the path to success. Read the next few pages carefully, because they are dedicated to you in particular.

The “bad habit” we just tried to illuminate (exaggerating and trying to prove something from unsound facts) with this exercise is no different from a bad habit of, for instance, overeating. You must get rid of it. Because the road to success only travels through a process of realizing (admitting) there is something to change and then taking the necessary steps to do so – in other words, the path to success is paved only with truth!

Truth-Telling is Critical

Telling the truth, to you and others, is crucial. It’s especially important not to lie to you.

What do you gain by lying?

Nothing.

That doesn’t mean you have to be cruel. There is an appropriate time to soften that line, when telling the whole truth would be destructive and cruel for instance. But there are ways to soften the truth without hurting someone and preserving trust, friendship and love. Unfortunately, just the opposite winds up happening.

The greater majority of people will soften the truth to dilution and only occasionally be totally honest and forthcoming. We have mentioned several times that taking responsibility for you and your actions is most important – a lie deceptively offers comfort or delegates your responsibilities to others.

People who shrink from responsibility or openly lie lose themselves in a destructive, repetitive cycle. They crave to be acknowledged by others and seen in a different light. However, by shifting their responsibilities to others they lose their self-confidence and find they must then embellish the truth to gain the acknowledgment, respect and attention they seek. Their mind-set has not been in the positive zone for some time and thus each new response to a

situation is worse than the last. Each time, it takes an even bigger lie just to remain where they are now ... and so on.

What is it that a person is seeking to achieve by lying to him or herself? Whose leg are they pulling?

The primary cause for self-deceit is a lack of self-love, which, by the way, is not connected to selfishness. Love yourself enough and you'll forgive yourself a few missteps and you will never have a problem acknowledging and owning up to your mistakes. You will be able to say, "I'm only human – nobody is perfect." and mean it.

If you *don't* love yourself enough, then you'll try to prove to you how good you are with every deed – just like in the exercise above as well as in almost every thing you do daily. Until you overcome those obstacles, you won't take a single step towards success and you'll even take several steps backwards and away from success.

When you are sure of yourself, in your knowledge, experiences and abilities, then you won't feel the need to confirm *every* step – you'll be able to just occasionally check such results with interest.

You will *know* of and be confident in your many good attributes and thus scoring below average on a single test won't negatively influence your self-image in the least.

The same is true of successful businesspeople. If they are professional in their work and successful in their field of expertise, they can afford a few mistakes without tarnishing their reputation as experts (unless of course those mistakes are accompanied by personal problems, envy, etc.).

Learn To Enjoy Yourself

Take a piece of paper and draw a line down the center so you have two parts. Write down all the characteristics that describe you (positively) on the left side. Don't be modest, it is important to know your strengths. You should take several days, if necessary, to complete the list. Now, write down everything that bothers you about yourself on the right side. Ask your friends, family and

colleagues (if you're brave enough and it is safe to do so) to help with either list.

You will soon notice that you are harder on yourself, more critical towards yourself and that others see you differently.

You will probably find out that you have a lot more positive than negative attributes. So, you aren't so bad? If you are not sure of your answer here, or if your negative attributes dominate positive ones, then choose the one that bothers you the most, assemble an affirmation and adopt it into your daily routine.

For example; you write down that your social skills are lacking and you feel this is the primary cause for your poor communication skills and the root of many of your problems; now you want to change it. Great! You compose the following affirmation: "People seek and enjoy my company and every day I make new friends." **When you repeat this affirmation, you *have to feel it to be true*** – no little voice in your head argues with it and thus you *can* believe it.

Remember, you must be 100% convinced of this and then you have to think of yourself this way from this day forward, using the power of the affirmation to reinforce it many times each day. This is, once again, "the power of critical mass," a mass that will build to a level (through positive affirmations, etc.) where it can overwrite your present thoughts and emotions about yourself. Once this happens you can easily expand your boundaries (this is what life is all about).

The best way is to set aside ten minutes each morning on rising and ten minutes each night before sleeping to do this and as often as you can remind yourself or think about it during the day. *Schedule* this time with you, just like you would any other appointment and then write the affirmation on several sticky notes and place them in key spots, like your briefcase, computer monitor, bathroom mirror, refrigerator door, telephone, etc.

Now you are ready to receive a better tomorrow and it *will* come.

Don't forget about your *truth list* of unwanted (negative) attributes you plan to work on. Keep this someplace where it will receive your attention regularly and every time you uproot one, remove it from the right side and write it in red on the left.

This is now your success list and you need to remind yourself consistently of every success.

Changing Your Habits

It's easier to win a confrontation with a whole group of enemies than it is to change your old habits. This is not the most encouraging news, but it is better to know the strength of the entity you are wrestling with.

And... If you can do this, you can do anything!

Skeptical?

Think about it, you have probably *already* succeeded in changing some of your habits on many occasions. Have you stopped smoking, curbed your eating, stopped sitting in front of the television every night? Maybe you took up studying instead of wasting your time or started reading regularly? Have you taken up a new hobby or sport, started exercising or taking care of your body after a long period of neglect? If you can't think of anything you've ever changed, then you're not thinking hard enough.

Never forget, subconscious doesn't distinguish between a thought event and a physical event. Whatever it believes, it will bring about in reality. The only reason a physical event *may* impact the subconscious harder is simply because it is recorded in 3-D, meaning you see, hear, taste, smell, see and feel the physical event. However, with practice, your thought events can have just as much impact on your subconscious as an actual event does.

Therefore, the success of overcoming your habits, using the power of your subconscious through affirmations or other methods depends entirely on your effort and endurance in carrying it through.

Loving Yourself

How much do you love yourself? How well do you know yourself?

Before beginning any self-improvement project, it's a good idea to take a personal inventory. Do you know *what you are like*? Do you know *what needs changing and the habits that drag you down*? You would be amazed at how many people really don't know themselves well enough to answer these questions and if you are one of them, then you know where you need to begin, right? A simple rule states:

You cannot give what you do not have.

What does it mean?

If you are not happy, how can you possibly add to the happiness of someone else? If you do not have happiness within you, how can you give it?

How can you help others in realizing their desires if you cannot manage to realize yours?

If you cannot love yourself, then how can you give love to another?

How can you accept someone else's love when you cannot accept love from you?

You cannot achieve happiness solely through the happiness of someone else.

If your goal is to add to the happiness of others, then before you can succeed, you must first make yourself happy. You will achieve nothing if you try to help others by having sympathy for them. Empathy is (sometimes) empowering – sympathy is crippling.

The best way you can help others is to remain within your (high and powerful) energy, focused on your goals; thus, you can help others by being a role model. Most people need proof that something can be done. They need someone to show them that taking that first step is not as difficult as they imagine. Additionally, and most importantly, they need someone to show them that this works. Contrary to what you might think, when people ask you for help, they are not usually looking for you to express your empathy about their state or position. They do not need somebody else to say to them: "Yes, you really have had a run of bad luck ... such a good person and now this has happened..." Maybe they think they want this, but they do not need it.

All they need is someone who can help them to get out of their current situation and back on the right track. So all you have to do is – offer your help. If you engage in the sympathy game with them (telling them how good they are and how tragic their situation is), they will drag you down into their negative energy.

Do you want to explore the same circumstances they are? If not, keep your energy and offer only your help. If they do not want your *help* (just someone to “understand their misfortune”), think again if this is part of your path.

You do not help people by being who they want you to be. You help people most by living your higher potential so you can offer them a positive role model and give them the permission they seek to do the same.

Can you imagine a doctor, after writing a prescription for a patient, changing his mind if the patient says: “Do you really think I need this? Maybe I can get through without this ...”? No! The doctor remains detached from the patient and their illness and offers the help he is trained to provide to assist them back to health.

Even worse, try to imagine how successful a psychiatrist, who suffers from active depression, would be in helping someone else in healing his or her depression. What a disaster it would be for a financial consultant, in debt way over his head, to be teaching others how to handle money. It just doesn’t work.

If you are unsure of what you feel towards yourself, you can find the answer by asking yourself what you feel towards others. Doing this will provide a clearer image of why it is impossible to love someone else more than you love yourself. You are never exploring and feeling the energy of other people; it is always your own. Others can only boost or trigger what it is already in you, as we said many times in this book.

The way you act towards others is a consequence of your feelings about yourself and vice versa. The other person only engages a part of your energy. Which part is that? It’s the part of your energy that resonates when this person approaches. Therefore, it is only when you are able to love this energy in yourself that you will be able to love this person.

You can try another approach: point your finger at him or her and say: “Do not do this to me any more!” Of course doing so means you (again) suppressed the

gift this person brought ... because he or she offered a chance to face the problem, but you just ignored it. Now you will need another, similar person to bring this problem to the surface. Except this time, it will be delivered stronger and will take a bit more of your energy (so the lesson will be more difficult) to resolve it. This happens because every time you suppress something, you bury it deeper into yourself so it demands more of your energy to bring it to the surface.

People attempt daily, in various ways, to *buy* love, with compliments, gifts, money, agreeing with someone, donating time, etc. Unfortunately, what they are getting **isn't love!**

The same is true with accepting love from someone else – **it is impossible to allow someone to love you more than you love yourself.** How much you love yourself is directly tied to how much love you allow yourself, how much you feel you deserve.

Even a compliment cannot exceed what you think you deserve. If their opinion of you is higher than yours, you will reject the compliment at some level.

You open the door as much as you think is right – as much as your zone of comfort will allow!

The more your subconscious overcomes, the more love you will allow others to give you. It's kind of like money ... you *feel inside* how much you're worth and that is the limit of what you'll accept from others about yourself. This can be illustrated with a simple math model. If you *like yourself* at a six-level and someone else likes you at a nine-level, you will only *allow* yourself to accept love up to the sixth level you are comfortable with. Anything above that seems exaggerated, inflated, unacceptable, to you and you reject it. This extends to all areas of your life, including money. If you have a bad opinion of yourself, low self-esteem, etc., acquiring wealth is an unbridgable problem simply because you do not feel you are worth it or deserve it.

Perhaps emotions that express loyalty, admiration or even indifference are slightly different. By admiring someone to the point of "putting them on a pedestal to the stars," you deteriorate your own value accordingly. Such excess is a negative emotion that is in direct conflict with the approval of your own virtues and it happens because you were able to find *their* gifts, but not your own.

Respect for you, as well as others, happens when you are able to find these gifts (or talents) in everyone. When this happens, you look at everybody the same way you look at yourself – and vice versa.

When you are able to just embrace everything, “good” or “bad,” you will have no enemy and you will control your own energy. This is how you resolve your karma.

When your urge is to *fix* something for you to love yourself or others... remember that it is all about accepting and trusting life and not about *fixing* anything, per se. Do not search for excuses for postponing giving your love to you and others! Just love and you will be doing the best and the most that you can do!

In fact, one way to know when you *have* accepted life is that you will not have that urge to change the things you have no real influence over... or even the things you do have the ability to change! Instead, you will just experience life...

The quality and steadfastness of a relationship with another person sets the conditions of love for you. Because of that, you can enjoy a good relationship with another person, allowing them to enjoy a good relationship with you, only if you have achieved a true state of love for you.

Do you think you have a problem with self-love? Many people do.

The solution is in increasing your self-confidence and self-approval. If you are not sure whether you fall into this category, take the test below.

Ten Minutes With You

You will need an alarm that you can set and a quiet room. Turn off all sources of sound, remove all things that could disturb your isolation and set your alarm for ten minutes.

Sit down and don't *do* anything. Just be with you. For people who lack respect for themselves, this test is disturbingly hard and will “seem to” last forever. Negative thoughts will short circuit relaxation and instead of feeling

comfortable and being able to quiet their mind, their conscious gatekeeper will be ever-present and filled with negative self-talk.

How do *you* feel about taking ten minutes for you to complete this exercise?

Can you afford ten minutes of your time just for you? When you consider how much time you spend each day doing for others, taking ten minutes for you should never be a problem – if you find it difficult, then you surely need to learn to love yourself more! Your luck in life rests in *your* hands and you cannot find happiness for you just by trying to make others happy – nor can you add happiness to the lives of others unless you find it first within yourself.

You’ve taken one test, above, but one test is not necessarily definitive of your inner state ... try this one as well:

Answer the following questions by writing down the *first* response your mind gives you:

- Do you have a feeling you were hurt as a child?
- Do you have difficulty trusting those around you?
- Do you suspect people use you for their own purposes?
- If you hear laughter behind you (like in a crowd, bus, classroom, restaurant, etc.) do you suspect they are laughing at you?

If most of your answers are “yes,” then you need to engage in some exercises that will build your self-confidence. Because the self-confidence and self-approval you have has an essential meaning for success in all areas of your life.

Your Best Friend

A high-level of self-confidence and belief in their own abilities and self-worth are common characteristics of highly successful people. Learn to be your own *best friend*.

It is time to confront the emotions that hinder your progress. Write down the following affirmations, written by Leonard Orr, a writer and spiritual instructor. They will empower you and raise your performance level.

- “I, [insert your full name here], love myself. I’m full of love.”
- “I’m a friend to me.”
- “Through loving myself, I love others.”
- “Through loving others, I love myself.”
- “When I give to others, I give to me ... and when I give to me, I give to others!”

Use the following visualization technique as well. Think of a person you respect for his or self-confidence. Picture others telling you how alike you are. You can even imagine meeting people you think highly of and their positive reaction to you as you look them in the eyes, stand straight and talk with them in confidence. Everyone congratulates you for your success.

Select a situation that would be suitable for you to visualize, and then take your most negative attribute, the one that hinders you the most in loving yourself, transform it to a positive thought and conquer it.

Other methods of raising self-confidence, proposed by Phil Laut, the best-selling author of *Money is My Friend*, a book translated into six languages and reissued twelve times:

1. Write down all the things you really want to do.
2. All thoughts that express an urge or fear (they begin with, “I have to ...”, “It’s urgent that I ...”, “It would be better if I ...”, “It is necessary that I ...”) replace the beginning of the sentence with, “I want.” Now, ask yourself if the new sentence is true.
3. Allow yourself tiny delights – a daily bubble-bath, a massage, rest, time to spend doing things you enjoy, travel first-class, go to a restaurant and order a special dish without first looking at the price, etc.

4. Speak positively about yourself and others and expect the same in return. Find something you like in each person you meet and then view them through this favorable attribute.
5. Reserve a set time to self-reflect. A time to write affirmations and engage in other forms of self-approval. This will give you confidence and help you become your own best friend.

Self-Analysis and Self-Recognition

If you do not know where you want to go, you cannot take another step. Your life *happens* around you, but you are stuck. Sometimes you do not even need to know exactly where you are and why you are in a particular situation, but other times you do. Self-analysis, as we look at it, means being open to explore your true self, not simply researching “how bad you are.” It is a process of evaluating the filters that you view your life through, discarding some and changing others. What you are doing, ultimately, is comparing “your personal truth” about life with Truth.

With self-analysis, sincerity is everything – doing the opposite means, you are cheating yourself. Take the time to write down all the areas of your life that are important to you, family, friends, business, etc.

Select one of the areas you noted as being important. On a new piece of paper, write it down several times, as you do, whisper what you write, like “my family life is important to me.”

Various thoughts will begin to take shape in your mind.

Write down everything that comes to you!

Don’t edit your thoughts, just write them down; you can select from them later. Even if a thought doesn’t appear to be connected with the chosen area, write it down.

When your thoughts begin to just repeat themselves, then stop writing.

Now, it is time to analyze *what* you wrote:

- Select all the negative thoughts. These would include bad hunches, fear, weakness, envy anger and indignation, all of them. Don't worry about what percentage this negative group represents of the total thoughts you wrote down.
- Group all of these under "major" categories ... like fear, doubt, etc. Often, you will discover the central theme, of all or most of your negative thoughts, falls under the same umbrella. Therefore, even though you have many different negative *thoughts*, just one unpleasant *emotion* overrides.
- Now, be frank with you. What can you do to solve the challenge consciously or at least make a plan of action that gets you heading in that direction? **The best time to start is right now, this moment, not the first of the month, Monday, or tomorrow morning. Taking the first step is difficult, but after awhile, when you discover how much your life has changed, you will be grateful for every moment you gained by starting now!**
- Identify the most negative or the key negative thought and turn it into a positive affirmation that best fits you and your circumstances. It does not need to be the kind of affirmation discussed before; it could also be a picture, maybe even a smell, an emotion – or a combination. For instance, if the cause of your misfortune is a lack of money, then the affirmation, "I always have enough money" is one your conscious mind will immediately reject. You can get around this, as shown in the chapter "Your Conscious and Subconscious Mind," but your results will be faster and better if you altered the affirmation to something like, "Today and every day forward, everything works for me. Today is the beginning of my new life and I become richer in thought and wealthier every day."

Repeat the affirmations or other reminders over the course of the day, morning, noon and night. Your subconscious will accept them and begin to work on them faster when you are in direct connection with it. It is always best to write them down as well.

It is highly recommended that you perform all affirmations used to increase your self-confidence in front of a mirror, looking yourself directly in the eyes.

Scientists have revealed that 90% of every moment not spent in the pursuit of knowledge or wisdom, etc., is spent thinking about ourselves!

Since we are discussing how thoughts shape the world we live in, positive thought becomes critical and something that cannot be accomplished with low self-confidence or low self-esteem.

You cannot think positively about yourself if you think other people are better than you.

If your schedule doesn't allow a planned programming session for your subconscious, then you can tape your thoughts and play it while you drive, ride the train, etc. The tape should become your constant companion.

Bare in mind, always, you are not *fixing* things; you are *loving* them. The difference is crucial: if you fix something, it means that you perceive that thing as bad – so you will probably want to hide or suppress it. The more you see this thing as bad, the more inclined you are to generate emotions of shame or guilt. Then, the more you try to fix that “bad thing,” the more shame or guilt you generate. If the critical mass of your energy of love is not high (or strong) enough, you will actually generate more and more shame and guilt – because the strongest emotion will overwrite all others.

Therefore, the first step must be to detach from that emotion. You accomplish this by not identifying yourself with it. It is imperative you recognize and *know* that you are not your emotions – you created them with your perception of life. Therefore, if they no longer serve you, simply change the way you look at your life and new emotions will arise. Accept and embrace your past, but keep in mind that you have all the power you need to overwrite every emotion you have ever generated.

To release something means to withhold giving your power to it. To withhold your power means you accept it, embrace it and perceive it as you do every other thing.

In this way, you remove the need to hide the process because you are now somewhat proud of it!

Let's now take a look at something else that poisons.

Did you know that listening to the news and reading newspapers is one of the most destructive things you can do to start or end your day? It is a recorded fact that more than half of the negative news you are bombarded with doesn't influence your life in any way other than to provide you with information. For the most part, the news only causes stress and raises concerns and feelings of weakness in most of its viewers.

Do you see any benefit in that?

The common argument is, "Well, what if they announce something I **have to** know about?" Don't worry, you'll hear about it soon enough from fellow coworkers, family members, at the barber or beauty shop, your neighbor, etc.

More advice: if your job entails much travel, invest in taped seminars and audio books. This way you can make the best and most positive use of your travel time.

Checking Your Success

Two things must be said: first, if you use affirmations you truly believe in, you do not need to check your success. Every time you say them, you will feel a wondrous expansion and a feeling of joy. Second, if you use affirmations you do *not* truly believe in to begin with, checking your success can be *very* important.

We promised that we would show you how you can use affirmation to rewrite your present perception of life. Therefore, we will do it now.

But remember – this is only an attempt to change what you already have hidden within you. The challenge is that you want to see this different from what it really is – and thus you use the affirmation as an excuse as well as a tool to try to see yourself in a different light. The reasoning is: if I can see myself as being different from what I really am, others will see the same – but they won't.

Therefore, this can be a trap. Every time you want to overwrite something, it becomes very slippery and you are on thin ice. Every time you do something other than embracing, accepting and loving whatever you experience, you are

in denial. You cannot be free if you cannot accept everything – it doesn't work to accept under *some condition* that you choose. This following statement is not true love: you “love” someone who is “good” and do not love someone who is “bad.”

Love is unconditional and it cannot be changed: if you really, really love someone, you will love him or her always – because love does not demand any conditions. What most perceive as love, is usually just a reaction to his or her expression.

That said, let's boldly move ahead and engage in some positive work.

Rewriting Your Present Views

How can you tell when an affirmation has taken hold?

Divide a sheet of paper in two. On the left side, write down the affirmation. On the right side, write your reaction to *saying* it aloud. Always write thoughts in the manner you would speak them and always include your name! Doing so will reproduce, as close as possible, the true state of affairs.

Repeat your affirmation until it seems real to you or until you encounter a specific reaction (below) in your response to it that would represent an essential obstacle has appeared. Such a reaction would look like this:

Affirmation:

Reaction:

I, Peter Green, become richer every day.	No way.
You, Peter Green, become richer every day.	I don't believe it.
Peter Green becomes richer every day.	It would be nice to hear it.
I, Peter Green, become richer every day.	I've heard that before.

You, Peter Green, become richer every day.	You're jealous, aren't you?
Peter Green becomes richer every day.	Yeah, yeah, the situation has changed boys.
I, Peter Green become richer every day.	Finally the time has come.

And so on. Towards the end, you can see how your subconscious overcomes the negative thought and stops fighting it. The stated goal (affirmation) is achieved when your written response to your affirmation is positive on the first attempt like this:

I, Peter Green become richer each day.	I have waited a long time for this to happen.
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That way you succeeded. But it can happen the reactions bring you to an unsolvable obstacle that looks something like:

I, Peter Green become richer each day.	It sounds like a cartoon.
You, Peter Green become richer each day.	Who would say that to me?
Peter Green becomes richer each day.	You would say that to make fun of me.
I, Peter Green become richer each day.	It sounds nice, but it is impossible.
You, Peter Green become richer each day.	Even friends make fun of me now.
Peter Green becomes richer each day.	I will be the laughingstock of the town.

I, Peter Green become richer each day.	Even if I did, I wouldn't tell anyone.
You, Peter Green become richer each day.	Nobody would notice it because they're too self-occupied.
Peter Green becomes richer each day.	Who even knows me?

You can see clearly that this person (above) lacks confidence, both in himself and the world around him. In this case, it becomes necessary to change the affirmation to something his mind is able to accept. As he gains self-confidence, the affirmation can again be altered.

Such an affirmation might be:

“I, Peter Green, become more popular every day. Every day something wonderful happens when I meet people.”

Once this level is achieved, Peter would return to the previous affirmation or higher level. This way all bases are covered in the areas that are important to you, or in this case, Peter. As often as possible, you should engage the support of others along the way; their faith in you will give you the extra courage and enthusiasm you need until you succeed in tipping the balances in your favor.

Accept Your Emotions

Apart from self-approval and love, there are many emotions equally important. **You cannot achieve your highest capability until you deal with your emotions.** Since they strongly affect your opinion and later reactions, if your emotions are negative, your reactions will be negative as well.

Earlier, we discussed how actions are influenced by your thought patterns. **How you react** to a certain situation is more crucial than the situation itself – the analysis of your emotions is the foundation you can use to build the strengths of your personality on.

It is natural for people to experience emotions they are not always proud of, especially since they have been forced on them since birth. Most live with the

belief that they cannot live without certain negative emotions or that they are a condition that ensures the love of their surroundings, without which they cannot survive.

Emotions are physical reactions to various thoughts and situations. Those reactions disguise the root cause of the emotion and fight their way to the surface. Once you learn to “feel” and “acknowledge” the emotions you experience, rather than avoid them, you will be able to figure out what brought you to that reaction initially. Then, you can change the root cause (through positive confrontation of the thought or situation) rather than denying and suppressing the symptoms (emotions) that stem from it.

For instance, most people experience at least a tinge of jealousy (some even anger) when they discover someone they know is making a far better salary than they are. If the person is especially angry, his or her self-talk might be, “He got this salary simply because he has the right connections.” Some people cope with the emotions in these circumstances by denying the situation. “She doesn’t really make that much, she’s only bragging.” Such denial brings about a sense of relief because now it isn’t accompanied by the further assault that someone else succeeded where this person failed.

Whatever temporary relief the above scenario *may* bring, you won’t get far thinking like this. If you want to change, you must get to the root of *why* you react the way you do to such news.

What is the cause?

If the energy of this situation bothers you, then obviously it has something to do with *you*. The other person is only the trigger that boosted a specific energy *in you* – that is why you reacted how you did. If you earned a lot of money (a great deal more than that another person) and if you were happy with it – you probably would not perceive that energy as an interrupting one. Imagine that you won the lottery in a big way ... a million or more. Would you still bother about the salary of that person? Therefore, it has to do something with you ... and your salary. Maybe you feel you deserve better, maybe you know that you are very important at your workplace, perhaps you know you do a lot more or better work than someone who earns the same or even more, etc.

Maybe you uncover many instances where you tried hard to command a higher salary but failed and someone else always got the money you felt you deserved. Maybe it even felt like that person received credit for your work.

Whatever happened, you might have even developed an internal opinion that “raises are nothing more than being in the right place at the right time and have nothing to do with whether the person deserves a raise or not.” If this happened to you, hearing of someone else’s raise would *trigger* your subconscious to infer, “He didn’t get the raise because he deserved it. I deserve it because I’m the one who works, but someone else is getting the reward.”

Now you are faced with redesigning your emotionally charged reaction and that means you must change your thoughts so future news does not elicit the same negative reaction. How? Positive affirmations, visualization or anything else that can help you interpret this situation and others like it in a more positive light. Once again – this is about *accepting* everything that happens. This does not mean that you should try to hide this. If you have a bad feeling about something – love that feeling. Do not deny it, just accept and love it. Then, you can decide whether you want to apply a *different mental structure* to this situation. Maybe like this one: “When others have more, I have more because we come from *one*. I wish him all the best because in doing so I wish it for me. I am happy for his success because I am happy for mine as well. His example can show me how I can make more money as well – if he did, so can I. Thank you for giving me another confirmation that it is possible to do better and earn more.”

Once this takes hold in your subconscious, you will always be joyful when you hear something good happened to someone else. The consequence will be that you’ll wish luck for people (and they for you), gain a stronger will and the motivation to do better.

However, here we are again in the same circle as we were a few moments ago. If you can’t really view the circumstances like this, an affirmation would probably only put you deeper and deeper into denial and other “negative” states. If you can feel relief when you say these statements to you, use them as a reminder.

Did you know that your natural state is one of peace, love, happiness and relaxation? Negative thoughts and explosive reactions weaken that state to something far less favorable, a state characterized by a lack of love. When

reduced to this unfortunate state, the mind is filled with despair and the overwhelming *feeling* of the inability to change. You feel as though you are spinning in a confusing circle - just the thought of the inability to be different holds the negative forces within and as long as you think this way, it only gets worse.

It is also important to distinguish emotions from feelings. Feelings are a consequence of the perception of the senses; emotions are feelings that have registered a certain meaning in your mind. A greater importance is ascribed to feelings, but in fact, emotions have more significance. Thomas Keller describes this with the example: If you hear traffic on the street, you hear it (a feeling) but forget it immediately, meaning your brain/mind dismisses it as unimportant and no mental pictures are called up, etc. However, if you hear tanks and military vehicles outside on the street, this awakens a different process – the moment you ascribe a specific (your own) meaning, a feeling becomes an emotion. Further, the meaning that is ascribed to a feeling is unique and completely personal.

Challenges: Learning About Yourself

Do you ever wonder why you never analyze the thoughts that will have an impact on your later decisions?

Most people answer, “Because I was afraid of what I’d find.” To avoid such confrontation (to relive failure, humiliation, shame, stress) most people would rather avoid their reactions. Alcohol, cigarettes, hobbies and sports sometimes also help in to avoid analysis. In reality, to avoid looking within is to run away from the truth of whom you are. Until you acknowledge these facts, you don’t have a chance of working on them.

Another reason is that many people prefer to hold onto something they already have (even if it is destructive) rather than give it up and take the risk of not knowing what they’ll get back in return. The same people won’t throw away an old hat until they have a new one to replace it – better to have something you are familiar with than nothing at all.

You must realize this sort of system just doesn’t work.

You can't be a smoker and a nonsmoker at the same time. **It is necessary to expel the old habit to make room for a new, more positive one.**

The hardest step is to acknowledge and confront. There is no return from overcoming this barrier. For example, how do you react if accused of being unfair, egocentric or a bad person? Before you read this book, maybe you at least got excited or even started raving, but from now on your reaction will probably be more like wondering why someone thinks that way about you. When he or she tells you the reason, maybe you'll discover you have a few things you need to work on – perfect, now you know how to behave better the next time. **“Thank you for telling me.”**

This next exercise is both fun and enlightening. Observe yourself for a day and write down the emotions and the reactions you have to any situations that arise. A tape recorder helps a great deal. The number of times you are jealous, malicious, angry, unfair or helpless in a single day can surprise you. Remember the laws – everything returns to you. A popular saying captures this well, “What goes around, comes around.” The next example illustrates why it doesn't pay to be greedy:

You are working for a company and you have two choices – to moonlight and put some extra money into your pocket alone or to work in such a way (overtime, etc.) that your company earns the maximum profit. It should be clear that if you want all the profit for you, then no one will support you – the company will fire you and you'll be left with nothing.

If you work to better the company's profit, then you too will share in the spoils.

Be Happy for the Success of Others

Always strive for those around you to have as much as possible.

Thinking like this leaves no room for negative emotions like envy, maliciousness or greed. You know that if you assist others in their success, then it is only a matter of time before you succeed as well. Be happy for the success of others – their success affects yours.

A businessperson can easily assess the situation in the following manner – when is my business more successful, when I make people money or when I make them poor? The answer is obvious and thus the very least you can do is be happy for the success of others.

It is wrong to believe that someone must lose something for you to gain something. There is plenty of love, trust and worldly good in the universe for all; no one has to give up their success for you to achieve yours. You are the root cause of your own negativity, not the extraordinary success of your neighbor's business. This matches with other laws as well.

To succeed in life, you have to take responsibility for your own actions!

Distinguishing Yourself from Others

Day after day, something goes on ... that you probably are not even aware of: you demonstrate to the world you are not like everyone else – **you are different.**

How?

If you are like most people, you do so externally, through the choices you make in material goods. Some people buy designer clothes, others frequent expensive or fashionable restaurants, while others buy expensive cars and prestigious real estate and homes. Some people even distinguish themselves by *not* buying these or frequenting these places. It isn't the fact that you or anyone else does it, the point here is "why?"

There are many reasons; maybe you feel better about yourself if you live in a nice neighborhood in a large house. Perhaps your ego tells you that buying an expensive car is a good substitute for internal shortages. Maybe you order the expensive meal, instead of the salad you would prefer, because you don't want others thinking you can't afford an expensive meal. Those that cannot afford the lifestyle they long for try to get it by associating with people who can.

It is similar to a person who tries many things to be noticed, constantly wanting to be the center of attention and considered by others as someone more important than they *think* they are. The common philosophy of people like this

is that a person's worth is equal to his or her power – and people often think power equates to the size of their bank account, public or social position in society, knowledge, etc.

Unfortunately, they all have the same problem – **they don't think enough of themselves and because of that, they seek a supplement that will raise them to an above average level in the eyes of others.** Like we said before: **they can see a "gift" or a "talent" when they look at others, but they refuse to see it in themselves. Or, they see it and *compare* – and feel their gift is not as good as someone else's talent. They now have an urge to "prove how good they are," because they strongly believe people do not see the treasure that lay within them.**

Have you ever thought about the attributes of those that others hold in such high-esteem? **They are people that follow their own path, undeterred (unconcerned about) by the opinions of others regarding their choices. They do things "their way" and that is what sets them apart from those around them. We often say that their life arises from their integrity.**

The rest, who try to follow, never reach their level because their level isn't their own "personal legend" they are fulfilling. The saying, "every copy is less than the original" describes this perfectly.

No Circumstances Are Bad

You may find this unbelievable, but it's true nonetheless – a bad situation doesn't exist.

There are no bad situations – only our bad reactions to various circumstances!

When you see a colleague who has finally found their soul mate and is happy – is that a bad situation for you? Maybe someone you know locally wins the state lottery – how does that make *you* feel?

You can react in hundreds of ways, but **the problem occurs the moment you start thinking about yourself and comparing yourself to others!**

Actually, there are only two types of responses, positive (acceptance) or “negative” (comparing), and a myriad of alternatives that fall under each. Maybe denial or rejection are more fitting than *negative* and *comparing*: “The way we deny or reject ourselves.” Responding that way results in flashes like, “Why him? Why not me? Don’t I deserve this too?”

If an unpleasant emotion, like anger, overwhelms you, you don’t have an external problem with someone else; you have a challenge within yourself!

Remember, *karma is the unfinished act of managing your own energy*. When you find yourself in a situation where someone has irritated you so much you lose control over your energy (giving it up to the person, object or situation of your emotion) then this event becomes a true gift. It shows you an area where “you need to make some changes.” Remember, the *situation* is what knocks you out of balance, not the particular person that you “seem to be” connected to through karma – they are just the initiator, the catalyst for bringing it about.

How can you tell?

Think about an event (involving someone else) that would normally make you lose it and go crazy. Now, think about the same situation happening with a different person – but one whom you see in the same way you see first person (that is if the first person as a good friend, think about another good friend). See? The feelings aren’t identical, but close enough. You already hold the solution; it’s simple and it’s inside you – **forgive yourself for whatever made you take such a position and for insisting that everything has to be your way!**

Nobody needs to apologize to anyone for being what he or she is!

It is your choice whether you think something is *wrong*. Next time you think, “How can I change my husband’s, wife’s, child’s, friend’s mind, so they will accept what I am saying is right.” Remember this: **There is nothing wrong with them; the challenge is with your expectations. It is simply because all of us put ourselves in the position where we decide what is right and wrong.**

The following technique, which shows how “everything comes from you” is the strongest I have found. The author of this technique is – who other than Thomas Keller!

The example is one situation that demonstrates an incapability of taking responsibility for you and your actions:

It is seven in the morning and you are just beginning to wake up. Slowly, you become aware of the new day and the tasks that await you. You think ...First, I need to speak to my boss about yesterday's unpleasant event. Then, a dissatisfied client will be at my desk demanding a refund. I have to take the kids to their dance class, but I have such a busy afternoon at work that I don't know if I can get them there on time.

It is now two minutes past seven and you are already in a bad mood. However, **nothing bad has "happened" that could cause these negative emotions, especially about a day that has yet to begin.** The sun could be shining brightly, your husband or wife bringing you breakfast in bed, yet you hardly notice or appreciate either because of your sullen mood.

The only event that has taken place is the one you just "imagined" in your mind. Nevertheless, look what happened. Your "dread" of the bad day that "might" be ahead of you has already played out in your mind. You have already decided that it "is" a bad day and your mind, seeking to satisfy what you just told it is true, is working hard to "make it a reality." You are already responding to your "bad" day by being in a bad mood and yet the day has barely just begun. **It is not the event itself that caused such a state (nothing has yet happened) ... it is your reaction to the event you "imagined." It all came from you.**

Change Your Habits and You Change Your Life

Once you become aware of your weaknesses, decide where you want to begin to change them and then work on them one by one. Observe your reactions. Have they changed? Elicit the support of your friends and family to warn you when you succumb to old habits.

Habits are like an old shirt. They are comfortable and it takes work to change them. However, this goes for the new habit you are developing to replace it as well; it takes patience and diligence to "make" it a habit. Once the new pattern

is set, it will soon be as comfortable and natural as your old one, except it will be more positive.

Even more exciting is the effect this change has on your life. The world will change right before your eyes as the new habit ripples through your life and changes your world. This is the basic recipe for changing your surroundings and the people in it to your liking. However, each person has to live by their own beliefs; you'll achieve the worst if you try to make them a carbon copy of yourself just so you match better. The secret of self-improvement is in acknowledgment and understanding. When you accept a person as they are, enjoying their company, then you have found your happiness.

To achieve this, you cannot blame them for everything that happened to you over them. Instead, you must accept responsibility for you and realize that it was your reaction to the situation that is to blame; therefore, you are the one who acted immaturely and caused your own discomfort.

Make a list of people who you feel have “offended” you. Write down all the events that connect you to them that have ended in disappointment. Now, taking each event separately, answer the following questions:

Why was I so disappointed and responded with such anger? Were my expectations too high and thus I was disappointed only because he or she did not fulfill my expectation? What criteria within me led to these decisions? What needs were my decisions designed to fulfill?

For example, you failed to land a great business deal because your partner reacted inappropriately at what proved to be the most critical moment and set too high a price. Who is to blame? You probably feel your partner is to blame, but **the question is – is that true?**

Haven't you known him “and his shortcomings” for years? **You should have known how he would react!** Why did you depend on him to close the deal when you know that he has reacted this way in similar situations?

With that question, you can check your reaction and assume the responsibility for the situation.

The point here is that it is your choice. Thomas Keller says, “You can choose between two things – do you want to be enlightened... or do you want to be right and remain in the darkness!”

You can learn a lot from this simple practice of accepting responsibility for the circumstances you find yourself in.

When you assume the responsibility for events (Example: Blaming Others: “He doesn’t respect the time we agreed on to meet.” Taking Responsibility: “I didn’t consider all the variables, like traffic, his previous engagement, etc.” Thinking our meeting should be the most important thing on his schedule, I expected him to live up to “my” expectations. This has brought me to my current state of anger and disappointment.), **you find out there is no one to forgive because it is *you* who are responsible for the reactions you have to the situation you find yourself in.** The only question remaining is, “How will you react?”

Save the paper you have recorded your reactions on. Keep it with you in case the unpleasant feelings return. Read the answer and ask yourself, “Why am I angry with me now, just because I *used to* react inappropriately? Isn’t that meaningless? What has happened is gone, but the experience remains. **Live in the present!**”

Disappointment. Who have you listed as people that have disappointed you? Were they enemies? No. How about a neighbor down the street that you simply greeted occasionally? Not likely. **The people you are closest to are the ones that let you down.** Of course, you ascribed the negative behavior to them, but then maybe it isn’t clear yet how you can assume responsibility for you and the situations you find yourself in. **Simple – don’t demand and expect so much from others!**

If you only depend on yourself, then nobody can disappoint you. Should you find yourself in a situation where another person fails to fulfill their promise or puts you in an awkward situation, remember:

Most people act with the best intentions. However, keep in mind – **their goal is to convince you that “what you see is not what you get – that in fact, they are better than you think.”** Often and even though they may not be consciously aware of it, this is the root of the action they seek to accomplish.

If a task isn't completed in a satisfactory manner, it doesn't mean they intended to harm you and are probably more disappointed than you are. The last thing people want is the disapproval of others.

Because of this, just forget the situation, especially when there is nothing you can do about it. Assume responsibility for the bad outcome and forget about it. You should not allow this to affect your future relationship.

If you crash your car, you can buy another one just like it. If you lose the trust of a friend, you may spend the rest of your life seeking another person who even comes close to what you lost.

Imagine buying an expensive stereo. You put in a CD and don't like what you hear. Does this mean the device is no good? People are like stereos, in that they have many tapes to play. The solution to listening to a bad tape on a tape player is to push the record button and tape over it with your favorite music – not to throw away the stereo!

In practice, what do you do instead?

Most people reject the person whose tape doesn't suit their ideas. **However, all people are good, even if they don't always act like you expect them to.** A different way to look at it might be: How do you feel when you see someone who is disabled? Can you be angry with them for things they may not be capable of doing? No. Imagine the same with "your" person – they too are disabled, in a way. Because, to put it mildly, "they are not very accomplished with their perceptions of life... and this is probably their way of crying for help." You feel sympathy, sadness and a desire to help. Try to understand it this way.

Further, if someone isn't interesting to you, you don't even need to expend any energy at all for him or her, especially energy wasted being angry or disappointed.

A higher level of mastering disappointment is forgiveness, in the sense that, "God, forgive them, for they know not what they do." In this case, you care for them and not only for you.

Acceptance is the Highest Understanding

Total and complete acceptance is the highest understanding. It ensures you never blame others for your destiny and saves you from disappointment by people and events in your life.

To understand why a person acts a certain way, the Indians say to “walk a mile in his moccasins.” If you want to understand why a millionaire acts the way he does, then you’ll have to “walk a mile in his Bally's or Gucci's,” whichever the case may be.

The situation is sure to look different from their perspective. Doing so helps to distinguish all the negativity you harbor, surrounding them and the present circumstances, instantly. If you focus on yourself all the time, you’ll see that others are only the “X factor” (those who start or initiate the affair). Sometimes, a situation occurs that seems incomprehensible (from a personal or even logical view) to you – but if you trust in yourself, you will soon see that it is exactly what you needed for your growth.

Last year, we went to Austria by car on a skiing holiday. While driving slowly on icy roads, another car suddenly came from the side street into the intersection and drove over the sign right next to us. We had to thank our experienced driver for avoiding the accident. Because there were several people in the car, it was easy to see, by their reactions to the incident, what level they were at in their personal growth.

Some waved with their finger, others cursed, but one friend said, “We don’t know what was going on with that man at that moment. Maybe he could not stop in time with the ice being so heavy and driving into the sign was the only alternative that saved him from going off the road. Perhaps if we would have stopped and talked with him, he would have jumped for joy and thanked us profusely for reacting so quickly, saving him from trouble and all of us from an accident.” These words sounded significant and convincing.

Generally speaking, people are not “bad.” They may react poorly in certain situations but the reason may be more important than we realize. For the most part, arrogance, envy, hate, etc., are just a cry for help and the final step of acknowledging one’s weakness. When someone attacks you in this way, the fear of losing something is behind it.

Because they aren't succeeding, they want others to fail – it makes it appear as though they are still a step up in importance from those around them. It is easier to hinder someone else than it is to achieve a victory themselves and that is the reason for this kind of reaction. These people's egos are bent on disapproval of others – it's something they cannot help, they just have to disapprove.

Think about how long you have been living with and learning about yourself. A few decades and still you and I cannot say with complete confidence that we know every part of ourselves, can we. We spend a lifetime learning about ourselves and, in the end; we die without knowing ourselves completely.

It's remarkable that, after knowing someone only a few hours, we can even form an opinion about them – but we do. Moreover, doing so labels them and places them in a drawer that it will be difficult for them to ever emerge from. The names on the drawers say things like, “a bad person, a good mother, an unprofessional businessperson, a good dancer, a rogue, a kind person, a hypocrite, a flatterer, a complainer, a success, greedy, etc.” **Sometimes we haven't even met the person yet, only “overheard” something about them – but that doesn't stop us from “thinking” we know everything about them or stop us from quickly placing them into a drawer anyway. Even worse – we repeat all this stuff about them to others.**

Dale Carnegie, in his book, *How to Win Friends and Influence People*, quoted a Dr. Johnson as saying, **“God himself, sir, does not propose to judge man until the end of his days.”**

Why should we?

Of course, the same goes for other people's opinions about you, especially when they want to discourage you from following through on some course of action that would bring you closer to success.

Why?

Because those that would deter you from your goals are afraid that others will hold you in higher regard than they are. Thus, people will flock to and appreciate you more than others do them. They will do anything and everything to keep you in the drawer with them, just like in the saying, “misery loves company.” No one likes to be left behind.

They only have two choices – either they take the step up and join you in moving ahead or they deter you from taking the step up and keep you with them. Not surprisingly, the latter is easier because it doesn't require any effort on their part to change old habits, so, they tell you things like, "You'll fail and people will laugh at you. You'll lose all your friends and risk everything you already have." Even if there are many people telling you this, you know yourself best – why believe them? Remember, they have only one motive:

They are not doing this because they care about *your* success; they are doing it because they fear *their own failure*.

Anger, jealousy and other, similar, emotions are energy-guzzlers. They steal your time, destroy your mood and hijack your dreams and convictions. The more attention you give them, the more negative the picture within you becomes as well as its expression in your life. Any repetition of this stamps you with the "negative person" label in other people's eyes and even worse, it will be true because all you'll do is criticize others and complain about your lot in life. ***You are the one most hurt by your negative emotions and thoughts of revenge.***

The people you associate with respond to you, the state you are in, your thinking and your actions, only as much as you allow them to. Don't bother to break the mirror because you don't like the image you see reflected at you – change the image!

What is Positive Thinking?

This is a good time to discuss positive thinking. The notion that positive thinking says "I'm the best," is wrong and doesn't lead anywhere. It is unfortunate that "positive thinking" has, in some circles, been reduced to such a false and egotistic-oriented outlook and tactic, because ...

Positive thinking is a positive reaction to thoughts and events, not a "false" or selfish reaction.

People who subscribe to and practice genuine positive thinking see hundreds of reasons to succeed in a given situation where others see only excuses to fail. The difference in thinking is evident in the words and phrases they use. The

former group speaks of “solutions” and thinks about “action,” while the latter only speaks of “obstacles” and seeks excuses why no one could ever succeed.

When positive thinkers achieve their goal, the nay Sayers are quick to comment:

“It’s easy for them, they have “connections.”

“He only got there on the hard work and backs of others.”

“Had I been doing that job, I would have done it much better and succeeded much faster.”

“From the beginning, it wasn’t difficult, it only seemed that way.”

Which group do *you* belong to?

Disappointment and Envy

Everyone has a skeleton or two in their closet. You have probably experienced the uncomfortable feeling of having people know something about you that you aren’t proud of or at least embarrassed about.

What positive frame of mind you adopt about a situation in which others are speaking about your failings?

Be glad!

Why?

Think about what the relationship is between the person who is being spoken badly of and the one doing the talking. Do they talk incessantly about someone they are indifferent about or don’t notice? No. How about someone they pity? Very rarely ...

What does this mean?

Often, it is mostly a reflection of **them** and **their** desires. For example: They discuss your new car, saying how stupid it was for you to buy it. Remember, **it isn’t you and your seeming stupidity they are concerned about, it is**

themselves and their desires (for a new car, a “need to be right” or the most intelligent) they reflect in their comments.

All criticisms are compliments couched in envy. Entertainers know this well; it doesn't matter what the topic of discussion is about you, it's that they *are* talking about you and by doing so keep you ever-present in the public mind. It means you are popular!

In other words, **nobody kicks a dead horse**. So, be proud of being the subject of small talk and don't expect their comments to be nice – people who engage in such activities rarely consider or like to admit there are people better than themselves.

People prove themselves in the following ways:

- The most successful prove themselves through their actions. Good or bad, they are always talked about.
- Those that fail to prove themselves by their actions try to prove their value with words (self-praise).
- When nothing else works, people try to *force* others to see their value by trying to prove they are right and using strength and aggressive behavior to aid them in their goal.

Joseph Kirschner, an Austrian author, famous for his thoughts on manipulation and the human ego (with book sales in excess of six million copies), divides confronting *errors in judgment* (mistakes) into three stages:

1. Excuses
2. Blaming someone else
3. Assault

As long as you belong to a group of people that others talk about, be glad – you are part of an elite society! Being noticed, praised and criticized by others should never deter you from your goals, rather it is a sure sign you are on the right track if you just keep going. It isn't said, “It's lonely at the top,” for nothing.

People are “Egoistic”

Without a doubt, the following sentence spoken at seminars never fails to deliver audible gasps and visible shock – as if being egoistic were something bad. As I continue, however, in my speech, after awhile the majority will agree ...

Everything you do in life, you do only for you!

Whatever the benefit, be it material spoils or moral satisfaction, there is some benefit to you in everything you do.

An elderly woman once said to me, “You see, everything I do is for my son. It is more important to me that *he* is well-dressed and not hungry, than it is for me to be either.” However, on further conversation, two things became known that support our previous point. First, not only is it important for her son that he be well provided for, but also it’s important to her that he be well cared for **so others do not think she is a bad mother**. Second, it is **her son** anyway – not the neighbor’s son and thus it is beneficial to her to be concerned about him and his welfare, **for her own peace of mind!**

De Mello pens an interesting dialogue in one of his books:

Two friends are talking. The first one asks the second one:

“If you had only one choice, which would you choose – me or luck?”

“Luck.”

“You are selfish.”

“Maybe *you* are selfish for expecting me to choose *you* over luck.”

Joseph Kirschner says, “Manipulators will tell you that you are egoistic, simply because they won’t be able to exploit you anymore.” In doing so, they attempt to manipulate you by making you feel that being egoistic is a bad thing.

If you doubt being egoistic is a good thing or are angered when you are identified as such, then answer the following questions:

When a good friend leaves or moves away, who are you sad for – for him, because you worry how he will manage, or for you, because you will miss his company?

When you are filled with jealousy towards your friend or spouse, who is it you are concerned about – you or your friend or spouse?

When you look at a group photo that you are in, who do you look for first – you or someone else?

Research done by a New York telephone company proved that “I” is the word most used in telephone conversations. Of the 500 conversations that were part of the study, “I” was said 3990 times!

Whether you agree or not, the following is true:

Dale Carnegie said that **each day, from morning until evening, people are interested only in themselves.**

It is natural and right. Since early in their youth, most have been raised in a spirit of modesty – modest people are easier to control. Even religions teach modesty and humility. The short answer is that it means you should not seek personal credit for doing something good. **Is this right?** It depends on the person and the situation.

If you want to succeed financially in life, in a big way, this characteristic won't be to your advantage in business. **Why would you be ashamed to take credit for doing something right anyway? On the contrary!** “Taking responsibility for your actions” doesn't mean just for the things you've done wrong, but also for the things you've done right as well.

Receiving acknowledgment for your successes, either from you or others, gives you the self-confidence and energy needed to further realize your dreams and goals. If an acquaintance says to you, “I have done this well, haven't I?” you will do him a great service to acknowledge his success.

Does it matter whether you *agree* with his or her assessment of their work or see some special quality in the job they have done?

Not a bit. If that person *feels* they have done their best or have done a good job, **then it's true no matter how you look at it.** You weren't asked whether

there was someone else who could do it better, you were asked only for a confirmation **that he or she has done their best**. If they feel they have, then your acknowledgment will provide the confirmation, optimism, and self-confidence they need to keep them going farther down the path to their chosen success.

There is a difference, however, between acknowledging a job well done and engaging in excessive praise – as with everything in life, there are limits here as well.

Those who brag excessively are in great need of confirmation and acknowledgment from those around them. Bragging is demonstrative of a lack of belief in oneself – quite the opposite of what you would imagine – and equates to low self-esteem and questionable self-worth.

When you trust in your abilities, you don't *need* confirmation from others to know you are on the right track.

Regardless of what people *admit* to, everyone feels smarter, more intelligent and more resourceful than those around them. The only difference is that some will admit this while others repress these feelings and then wait to “finally be noticed and acknowledged” by others.

There is no reason to feel bad about *feeling* special – those who aren't certain they are better than others (in that specific area of work) have yet to begin the road to their success. Remember, however, *feeling* special, as being secure in your abilities and thus recognizing your unique talents, and *acting* special over others, are not the same thing. For example, one who *feels special* and then acts accordingly, can be generous of spirit, whereas one who only *acts superior* is not only inferior, but also a tyrant.

Wanting What You Don't Have

There is an interesting thing going on in your life (and everyone else's life at some time or other) when you desire something you don't have.

Example: A businessperson drives a brand-new, luxury car – worth a small fortune – down the street. He notices a farmer plowing a field and thinks, “I

would give anything to trade places with him – no stressful meetings, no depression about losing a big contract, no rushing constantly from one place to another and no financial pressures. What a life; breathing in the fresh air, surrounded by the beauty of nature and above all, far away from the crazy pace of the busy world.”

The same farmer watches the businessperson driving by in his luxury car and thinks, “What I wouldn't give to trade this tractor in for the lifestyle *he* must have. He must have important meetings with important people discussing important topics. I bet he has cocktail parties and vacations in cities all over the world. His closet is filled with Armani suits and has a bank account that would allow me the peace of mind to never have to worry about how to pay my bills or what my family will eat. I have been working hard for thirty years and my whole farm isn't worth as much as his car. Compared to him, I have nothing – living only from day-to-day. A successful business entrepreneur; that is only a dream to me.”

You can also conduct your own simple test: Choose a book, a tape, a CD or something else that you don't listen to or use very often. Lend it to a friend. **Within only a few days of lending it out, it is highly likely you will begin to think about it and want it back!** Why? Because your thoughts are now focused on *that thing* and not on the other things you have. The more you think about it, the more you miss it and want to have it.

So, why *do* we find it difficult to enjoy what we do have instead of longing for what we don't have or wanting what others have?

Part of it is because we are taught to compare ourselves with others, if only as a means of measuring where we are in the scheme of things. Unfortunately, that leaves people constantly feeling they are lacking something or that others are far better than they are and it is also why people are not satisfied with their achievements once they do reach their goal. Comparisons are like statistics, however, in that one can *always* find what one is looking for. There will always be people better and worse off than you – ***what you are compelled to compare yourself against is often more telling than the results of that comparison.***

How does this play out? Let's say you set a goal, like buying your first car. You dream about it; you give up little things to make the necessary sacrifice to buy your car, all because you have a burning desire to own your own vehicle.

You say things to you and others, like, “Once I get that car, I’ll have everything I want.”

Finally, the great moment arrives and you buy your car, sit inside and start the ignition. It doesn’t bother you the car is used and not new. All that is important is that it is **yours** and you have finally achieved your goal. What a great feeling of freedom and satisfaction – nothing on earth could make you happier!

The next few weeks you spend doing all the things you imagined you would do while you were dreaming about getting your car. When you aren’t driving it, you clean and polish it lovingly, repair the small defects and enhance some of its better features to make the car look even better. Sooner than you might imagine, however, something happens. A friend invites you for a ride in his *brand-new* car. The leather interior has that “new car” smell. The shine on the car’s body has the beautiful depth that only a new car can have and you can see it is the latest model with the fancy new “driver’s console” and dashboard.

This is a *nice* car!

Not surprisingly, you are no longer as thrilled with your “used” car. You begin to dream about your friend’s car instead and what it would be like to own *that* car. You still take care of your car, but now the *extra* effort to try to make it look better doesn’t really seem worth it. You even feel a little embarrassed to drive it, especially to places you know your friend will be with his new car. Now you tell yourself and others, “It’s only temporary.” Or, you try to raise its value by saying things like, “It doesn’t look like much, but you should see the engine – looks brand-new and runs like a dream. It would have been a sin not to buy it because I got it for *such* a great price.”

In many ways, you are now seeking confirmation, from you and others, that you made a good purchase and buying it was a good decision. However, the seeds of what your next car will be have already begun to take root in your mind – a new car with power windows, remote locking, etc.

Everything starts again, right from the beginning, except now you are comparing yourself to a higher standard.

With the used car, you compared yourself to those who had no car; now you compare yourself to those who have a new car – you measure up to where you “want” to be and what you “want” to have.

Setting new goals is a constant and necessary process. **However, when you don't acknowledge achieving your goals and instead immediately set a new one without pausing to just enjoy your accomplishment, it wipes out all the credit for what you have just achieved and that is wrong.** Many simply do not know how to enjoy their accomplishments in life; constantly feeling the need to compare themselves to others has beaten them down to where greed has overcome them.

Remember, if you are going to compare yourself constantly to others, you are going to be unhappy because there will always be many who have better lifestyles, more money, greater opportunities and heightened success. Sathya Sai Baba, a spiritual teacher, says, "Put a ceiling over your dreams."

Write Down Your Goals and Acknowledge Their Achievement

Write down your goals and then write what will happen when you achieve them. If your goal was a motorcycle, **write that down** and then write how your life will change (what you will do, be, say different) and what will be different that entails "*enjoying* your motorcycle." Be aware of your desire, both the price you pay for it (in the sacrifices you make to achieve it) and the enjoyment you receive from it.

Do not allow some new goal to appear and take its place too soon after realizing this goal or it will rob you of all the joy the achievement was meant to bring. You'll be back at the beginning – a new desire, more longing, more sacrifice and dreaming, instead of taking the time to enjoy what you have achieved.

As a young man, I once had a conversation with an older man I had just met. Somewhere during the conversation, we discovered we both had the same make of car; only he had a model that was more prestigious because it was an early model, a very rare collector's car. My eyes lit up as he offered to show it to me. Sitting in it felt like being in another world. It was perfect in detail and condition – indeed, it had everything a man who appreciates cars could ask for.

You can imagine what that experience meant to me, especially with me being at an age where the car you drive is one of the most important things in your life. I was filled with excitement and admiration for the “owner” of such a fine specimen and searched his eyes for the sparkle of joy and pride that surely he must feel to own and drive such a collector’s piece. What I saw instead surprised me, because a dreamy and near absent look filled the eyes I thought should be sparkling with a playful, prideful, boyish joy. Oblivious to my obvious disappointment, he soon began telling me of the experience he had on his friend’s yacht the week before. His eyes sparkled as he told me the millions it was worth. “That,” he said, “is living. I cannot get that beautiful, expensive boat out of my mind. I even dream about it.”

In that instant, I wondered if people saw the same expression in my eyes when they came to admire my new, but used, car after I had seen my friend’s brand-new, luxury car. What stops us from being happy and carefree, like we were when we were children? Is it right that higher goals immediately displace what we have just achieved and weaken the value of what we’ve worked so hard to do?

Think about it!

If you are honest with you, you will see that you are still the same as the child you once were – it’s just that your toys are becoming increasingly expensive.

So, what is different?

As a child, you didn’t think so much about the “consequences” of your actions or how others saw you. You didn’t have to think about behaving a certain way to “keep up appearances.” You jumped in a mud puddle because it was there, it was fun, and you didn’t worry about muddying your shoes – what your mother would say was always an afterthought.

Many adults long to play the creative games that childhood offered them – but now, they worry about what others will think. So they play the adult version of their childhood games, the “better car” now replaces the “better toy.” The “don’t mess with my wife or I’ll have your job” replaces the “leave my girlfriend alone or I’ll break your bike,” etc. Adults are the same inside as the children they once were, but it isn’t fashionable to admit that. Children, unless they live in a very abusive environment, are seldom depressed or disappointed.

Make room for some craziness in your life and see how much it adds to your adult life. Play Hide-and-Seek with your kids and don't worry about what the neighbors will say. How you feel is important – **it's *your* life**. Let a little joy in.

Enjoy each moment and don't allow those who don't have the courage to be joyful discourage you!

Whether you realize it or not, those people want to be as happy and carefree as you are, but they are either afraid or have become so out-of-touch with their inner child that they have simply forgotten *how*. They don't approve of your actions because they want their surroundings to confirm their judgment of your behavior. Doing so brings them the necessary comfort they must have to remain as they are, to confirm that they, not you, are on the right track. They need to affirm the solution is in giving in and suffering for success, etc.

Most people are inclined to think this way because of sayings like, "Success is a journey, not a destination," or "The road to success is sweeter than the goal itself," or even, "It's lonely at the top." Without a doubt, these are true – so long as you know how to enjoy your life and the achievements it brings you along the way. When you decide to enjoy life, something else becomes a truth: **the road to success is as sweet as the goal itself!**

Self-love is the all-important catalyst that enables you to *enjoy* your life and your accomplishments. Without it, you will be striving forever to prove a self-worth you don't feel through buying bigger and better *things* in the attempt to increase your value to you and those around you. Unfortunately, it never works and once you gain *one* thing, you are immediately compelled to strive for something else – nothing is ever good enough, which is the exact reflection of your feeling that *you* are never good enough.

The line between life and death is so thin. Often, we walk on the edge and *play games* instead of really enjoying life. Is it necessary to stare death in the face before you can appreciate the miracle of life? For some people it is. It shouldn't be.

Do you know what sets a genius apart from others? A genius has the ability to follow a path without the typical "setbacks" that obstacles create. **It is like returning to your childhood.** Imagine how much further ahead you would be if you had thought and acted according to a single, decided-upon, direction

without all the setbacks and detours that criticism, obstacles, worry and doubt create. The shortest path is always a straight line.

And speaking about enjoying life, can you do that if you're health is poor?

“Without your health, you have nothing,” is not just a phrase, it's true and many do not appreciate this until their health fails. Be grateful for a sound mind and body, for arms, legs, hearing and sight that deliver such pleasure through experiencing the beauty of the world. You can do whatever you like with these gifts intact.

It's important to be aware of this! Take a few moments, periodically, to imagine what your life would be like without one or several of the above. **Then, find ways to celebrate and receive joy from all that your Creator gifted you with!** Don't burden your body by overeating (it's a bad habit and thus a flight from reality) and give your body the rest it needs to preserve and repair itself. Appreciate it and you will notice its appreciation of you.

Perhaps your health is challenged by the decision you have made to “succeed in business, no matter the price.” The following advice may be the most important offered in this book:

Don't risk your health (bad eating habits, no exercise, stress-filled environment, lack of sleep, workaholic habits, little family time, not enough contemplation time) just to earn as much money as you can. If you do so, there will come a day when you will gladly trade everything you have earned to have your health back.

In addition, there is another strange expectation people hold about themselves: thinking they can fix in a second what has taken years to build. Like eating too much year after year, than expecting to visit a doctor (when they now have many problems) who will prescribe a *pill or something* to fix the problems they've spent years acquiring.

Life is not that simple. Nothing that took years of abuse to obtain can be cured overnight. Not your health, not your weight problems, not your financial woes.

But all of that is your goal. Time, peace of mind, friends, family, hobbies and health all combine *with* money to make you truly wealthy and happy. You will never achieve the success you strive for by giving all of those up *just* to have

more money. **One who is truly wealthy and successful has a balance of all the above.**

You Can *Think* Yourself Sick

Recall our discussion on the subconscious mind and you can easily see the part thoughts play in influencing diseases and illness. Louise L. Hay, a world-renowned counselor, therapist and author of, *You can Heal Your Life* and *Sana Tu Cuerpo*, describes how thoughts are the source of almost all disease. Here are some examples from her books:

Acne is a consequence of not loving or accepting ourselves enough.

Alcoholism is a consequence of vanity, self-blame, self-dissatisfaction and denial. Overeating is a consequence of fear, insecurity and self-blame.

Headaches represent self-criticism and low self-esteem.

Her books contain a table that lists roughly 300 diseases, and the correct thought process that must occur to eradicate them. All the “cures” are based on positive affirmations because if your mind can make you sick, it can also destroy the sickness, heal you and make you well.

Food as Energy

What I am about to tell you is *my own truth* about food. However, it *is* possible to share a personal truth that can be useful to and true for others as well.

I felt the best when I was consuming only fruits and vegetables. It was the most efficient diet I’ve ever had. You might consider trying this yourself by replacing one meal (whatever the easiest one is for you to give up) with your favorite fruit. Try this for a week and if you find it makes you feel good, then make it part of your daily menu. Gradually replace another meal with your favorite fruits and vegetables, but only if it makes you feel good physically.

It is important to be aware that you gain physical energy by eating. However, for your body to truly accept, absorb and use the nutrients that produce the energy, you need to respect the source – the food itself. From this perspective,

a prayer or some ritual before eating is most welcome. This is not just an expression of “giving thanks,” but rather a holy ritual that forms the basis on which your body receives more qualitative energy.

One of the most destructive habits of eating is that of food addiction. Yes, it works the same as any other addiction, like cigarettes or alcohol. A person needs little food to sustain a normal life.

Even if you have no desire to change the substance of the food you consume, at least try to limit the quantity of food you consume daily. It is best to eat your last meal early and consume no food after 6pm. This way, your body will get the rest it needs to maintain and repair itself at night. A late dinner means your digestive system is working late into the evening and it is therefore not surprising that you would wake up tired instead of feeling refreshed.

Exercise and Your Body

You can learn a lot from animals, if you watch them. Animals live a natural life of resting, eating, breathing, etc. People, on the other hand, live a far more “unnatural” lifestyle. Since we are no longer consumed with having to spend most of our days foraging for food, people no longer get near enough exercise. Because of this, the body is unable to rid itself of disease. Stress takes its toll both mentally and physically and there is an epidemic of overeating and eating the wrong foods (a diet high in additives, fat, processed foods, etc.), especially in the United States.

Your body is the temple of your soul, which means you cannot grow spiritually if your body is ill. Unless it is healthy and running efficiently your body’s attention is diverted, focused on the pain (effects) of your physical ails instead of on ridding itself of the cause of your health challenges or on further development. Unfortunately, you probably visit a doctor for medication to achieve a miraculous cure overnight, oblivious to the fact that your lifestyle, over many years, has caused the problem to begin with. It really “can’t” be cured overnight, though the medication may remove “some” of the immediate symptoms.

Trying to cure an excessive weight problem with miraculous diets that promise immediate results do not work. While you may in fact lose up to 10lbs, the loss

is usually water weight and thus regained almost immediately. This yo-yo dieting takes a toll on your health as well and your body responds by “adding” a few additional pounds to protect it from what it saw as a crisis – sudden weight loss. Your body has a truly amazing, built-in mechanism for balancing itself. On top of that, if your response to stress is to eat rich food or whatever is easy to grab, it only compounds the problem. Life in the fast lane doesn’t allow “wasting time” to eat a nutritious, balanced meal – instead, the inclination is to save time by eating something “fast and easy.”

It’s interesting that a good majority of people that are overweight try to lose weight only when their friend or spouse points out how “fat” they are. A successful weight loss plan can only be achieved when the decision to lose weight is yours alone. Even the best plan is almost guaranteed to fail if your decision is based on someone else’s desire for you to be thinner.

Many weight and stress problems can be managed or even overcome simply by walking or other kinds of moderate sport activities. Moderate exposure to sun, plenty of rest, reasonable eating habits that include fresh fruits and vegetables and an internal awareness of the secrets of life are all part of a healthy lifestyle.

As your awareness to the Laws of Nature increases, your life energy will raise as well. Begin today to follow your true desires instead of only what you “think” you “should” do and **the whole Universe will support you and stand by your side.**

The Plan for Achieving Wealth, Success and Happiness

1. **Return to the chapter *Learn to Enjoy Yourself*** and do the exercises thoroughly.
2. If you aren’t successful, take 30 minutes and work through the procedure of self-discovery, described on page 59. The primary advantage of these exercises is to have fun and relax, not to add stress, etc. So, as Nike says, “Just do it!”

3. Reflect on yourself and your life by asking, **“When and in what areas of my life do I feel the “need to be right?”** How can I overcome this need and forgive myself for past mistakes?
4. Think about your principles, values, points of view that you have had in certain situations or toward other people or objects. Combining a rigid outlook and the need to be right is a powerful alliance, one that is difficult to change but needs to be changed for you to love unconditionally.
5. Now consider and become aware of situations that tip you out of balance, where you react too strongly or shrink from a challenge, etc.
6. You would be surprised at how many people spend their lives being angry at how they were raised. Many of the situations you find yourself in are brought to you because of unresolved issues from your childhood. It helps greatly to just forgive your parents and resolve to move past it because many of your challenges are connected with them and the issues that surround your rearing.
7. Do you ever wish that you could change other people? Try to remember that nobody needs permission to be who or what they really are! Whatever you would change about them is a clue to something that you need to work on and change within yourself. Allow others to be whom and what they are and forgive yourself for thinking they should **“be who you want them to be.”**

Do You Believe This Book Will Assist You in Achieving the Wealth You Seek and Deserve?

Have you already read **The Millionaire Mindset**? Do you believe **it will help you** and others achieve material and spiritual wealth and serve as a guide to bettering your life?

Do you agree with **Kevin Hogan** who said that *“It's worth 100 times the price and you will read it again and again!”*, or with **Joe Vitale** who said *“It was like the best of every business and self-help book I had every seen while still being entirely fresh, new, inspiring and practical.”*?

Then **assist your friends on their journey to wealth** – send them your **recommendation for this life-changing book** by **[clicking here!](#)**

5.

**If You Want to
Change Your Life,
Then Make a
Different Choice**

Every choice you make has consequences that come along in the package.

You may not always be able to see them upfront, but they are there. It is a cause and affect relationship. Therefore, the only way to change the consequence is to choose differently and not make the choice you made to begin with. Since you can't go back in time to take back the choice, you will inevitably make mistakes, the lessons of which can be applied to future choices.

Imagine the following: You are driving your car and the fuel light comes on. Luckily, you pull into a gas station before you run out of gas. You tell the attendant, "I'm on empty and the fuel light has been on for a few miles, can you please take care of it." Taking a screwdriver from his pocket, the attendant unscrews the armature panel and removes the warning light. Oblivious to your obvious surprise, he says, "You don't need to worry about that coming on anymore."

While a peculiar story (because everyone knows that when the fuel warning light comes on you need to fill the car with gas, not just turn off the light), it is eerily demonstrative of many situations in life.

It's no different from taking pills to cure a headache. Your body has its own safety mechanisms to keep it in balance, just like a car has warning lights. Pain in your head is a signal that something is wrong, that something harmful is happening to your body. Whether it turns out to be stress or a tumor, paralyzing your nervous system into ceasing to send you the signals cures neither. You cannot cure the problem by treating the symptoms that warn you of it, though that is, too often, the most common and popular practice.

If two colleagues in a company don't get along, do you solve the problem by altering their schedules so they seldom meet?

All of these are short-term solutions and only give the *illusion* of improvement. **The real essence of the problem is in its cause.** When you improve the cause, the results will show in the consequences. When you fill your car with fuel, the warning light will go off. If you have a headache caused by stress, decreasing your stress will take away your headache. If you are working under unbearable conditions, discuss the situation with your partner or employees and resolve the problems that are making it unbearable – conflicts are resolved by dealing with the conflict, identifying the issues and correcting what is wrong.

These are but a small sample of many, many similar situations. Always, when something isn't going like you planned, ask yourself **what caused things to move in a different direction**, then deal with the cause instead of constantly trying to remedy only the consequences.

Be aware that what you have in your life right now isn't the consequence of your knowledge base, what you've studied or your abilities. Your life is the direct consequence of choices you've made (not choosing is also a choice) and the actions you've taken. **Nothing has any value until it is revealed through your actions and you use it in your life.**

You Choose Your Own Path

Of the many available paths, it is your choice which one you take. At any given moment, there are *at least* two paths before you. **Choose the first path and you direct your efforts and energy in achieving your goals;** choose the other and you become just a passive passenger on the river of life: **"If you don't know where you're going, any road will get you there."**

It is always more productive to view situations as challenges or opportunities instead of problems and obstacles – to always be thinking "how" you can make it work instead of why it is not possible.

Fill your mind with solutions, not problems and obstacles!

Often, you face a gap between what you have and what you want. Your view regarding these "challenges" will, more than the challenge itself, control whether you succeed. If you view your challenge as an obstacle, then you will be hard-pressed to find a solution because doing so means you already view it as an obstacle to *get over* instead of a challenge to *move through*.

In, *Think as a Winner!* Dr. Walter Doyle Staples says that **you can choose to focus on the ten percent of things you can't do well or on the ninety percent of those you master. In the first case, you'll be unhappy and in the second, the situation will be completely different.**

Is Intelligence Necessary to Succeed?

It is often felt that, above everything else, success is hindered by a lack of intelligence.

But which person has the better chance of succeeding? The one with above average intelligence who is burdened with doubts and tries to tackle matters with hesitation – or the one with average intelligence who has a positive focus and is a “person of action?”

More than intelligence itself, your thoughts and patterns of thought are the decisive elements that guide your intelligence and lead to your success!

Research conducted in the United States shows that a **“positive mind-set,”** rather than intelligence, **is the most essential element of success.** Similar research at Harvard shows that students credited 85% of what they achieved to their mind-set and only 15% to their abilities, skills and innate talent.

Dr. Staples also wrote, in *Think as a Winner*, that Allan Cox, researching the leading men of the Fortune 500 companies in 1982, discovered that 94% of them believed that their success was a direct result of their mind-set. In the same book, Charles Swindoll offers the following thought: **“I’m sure that 10% of my life is the result of what happens to me and 90% depends on my reaction to those events.”**

I can say with certainty this is true in my life, but I cannot say the same for yours. Why?

Because *your truth* is the one *you* believe in!

It has always been this way and always will be this way. For example:

Those who believe the bold statement above is true will think and say:
“When I experience *disappointment* again, I’ll understand it as a lesson and take whatever it has to teach me. If I am disappointed because I relied too heavily on or expected too much of someone, then I won’t be mad at that person. On the contrary, I’ll be glad I was taught a golden rule that will prevent future disappointments and it will be such a low price to pay for having my life appear in a different light. From this day forward, I know that I can only be angry with me, not others, because I allowed myself to be misled.”

Those who don't believe the bold statement above is true will think and say: "No way! If you think that I am going to just forget that someone broke his promise and let me down, you are sadly mistaken! It's going to return to him for doing that to me – if there is no one else than I'll take care of it!"

Just think how the two people above will behave when a similar situation occurs in their lives or when they consider their own truths?

The first experiences a small failure, simply because the matter didn't end as it should, or rather as he wanted it to. However, he remembers what he has promised himself and focuses on the positive things that can be learned from the situation. **His disappointment is temporary and of short duration – he moves through the situation and is soon balanced and in a good mood.** Besides, now he knows whom he can rely on in the future and up to what level.

The second experiences the same situation and becomes extremely agitated. He wonders why people do not regard him, as they should. He spreads his poison, "that nobody can be trusted these days," to everyone he meets. He refuses to help others because "they don't help me." He is in a bad mood for a few days or even weeks, even trying to protect others from the same misfortune by advising them not to have friends, etc.

This situation has negatively permeated his entire psyche. When faced with a new, but similar situation, he responds in the same way, repeatedly. He doesn't realize it, but **because he believes it to be true, his subconscious now makes him seek out the very people that will only disappoint him when relied on and the situation repeats itself in an endless cycle.** In the end, he is certain the world is evil and that people only look out for themselves (which is who "he" is now concerned with as well – himself) and finding a real friend is impossible to come by. He frequents the corner bar, where he chats with acquaintances on how hard life is. In the morning, he awakens to what he sees as a cold, dark world filled with sadness and anxiety and ponders what horrible things will befall him on that day. His first thought, when the mail arrives or the telephone rings, is what disaster will he have to deal with next?

The only difference between these two examples was each person's reaction to their thoughts, to "their individual truths." How is intelligence connected with that? It isn't.

Edward DeBono, author of more than twenty books, founder “DeBono’s School of Thinking” in New York as well as the concept of “lateral thinking,” gives a good description of the connection between thoughts and lead intelligence and intellect itself:

He says, **“we can think about intellect as the horsepower in an engine – increasing the horsepower doesn’t necessarily ensure peak performance of the engine.”**

“If your ability to drive (thoughts) is good,” says DeBono, **“you can get the most out of the car. However, if it is bad, then more horsepower will not help. In fact, the results are far better if a good driver drives a car with less horsepower than a bad driver driving a car with more horsepower ...”**

Of course, intellect is one of many advantages, but it has to be guided with positive thoughts.

In his book, *Emotional Intelligence*, Daniel Goldman wrote that **emotional intelligence is far more important than a high IQ. People with highly developed emotional intelligence are able to recognize the impact that their emotions and the emotions of others have in any given situation. They also have the ability to self-motivate and the ability to manage their emotions in connection with others.**

Emotional intelligence means **a developed self-control, a feeling of responsibility for themselves and the ability to raise their trust level.**

Goldman discovered that **people with average education and a high-level of emotional intelligence achieved better results at work than those who *only* had a high IQ.**

Besides, the IQ you were born with cannot be raised much – but the same is not true for emotional intelligence, which can be developed greatly throughout the years. The importance of EQ over IQ is unquestionable and highlighted in the fact that most people prefer a person who understands and supports them emotionally over one who is “only” smart but inaccessible.

Success, in many things, will come easily to those who take the time and effort to develop their emotional intelligence!

What Follows from a Negative Mind-set?

Unfortunately, too many external events offer more reasons to be negative, worried and dark-sighted than positive and uplifted. Media takes the prize here because they discovered long ago that people are more interested in negative events and horrible tragedies than in good news and positive events. Does a newspaper exist that only delivers good news? If there is one, you'll have a real hard time finding it.

Are your friends and family “always” positive?

Probably not.

Are your colleagues always optimistic when challenges arise at work?

I doubt it.

You and I live in a world that is primarily focused on the negative – we hear things all our life, like: “Be careful you don’t make a mistake. If you don’t win, then all your effort has been in vain. Nobody remembers who came in second. If you don’t get a raise, you’re a loser who is soon to be in the throes of financial trouble. If you don’t get a good education, you’ll never find a good job. If you don’t get good grades, you’ll never amount to anything.” It isn’t surprising most people lean toward the negative, out of fear, given they are groomed to manage their lives from a “worst case scenario” perspective. Even well-known politicians are fond of saying, “Be prepared as if war will break out tomorrow and live like peace will last forever.” Not positive at all.

It is because of the overall negative picture in most people’s minds that their subconscious, in seeking to realize the result their picture dictates, brings about the very circumstances that ensures their failure.

A while ago, I read somewhere how Thomas Watson, a founder of IBM, reacted when he discovered a mistake that one of his employees made that cost the company several million dollars. The employee was devastated and wanted to know what he could possibly do to correct the mistake and what measures would be taken against him for making it. He asked Watson if he intended to fire him, to which the wise man replied, “Be smart! Why would we fire you now after we just invested ten million dollars in your education?”

Approach and Intent Dictate the Result

Carefully selected words, when communicating, often achieve better results than the common words you might ordinarily use, even though they are spoken in the same way! It all depends on your perspective and the way you explain the facts to you. In the following situation, a flight attendant is faced with the flight departing 15 minutes later than scheduled, after an already delayed boarding.

“Passengers of xyz, unfortunately, [**shock!**] we have more bad news following our late boarding. **(What’s wrong now?)** There will be a 15-minute delay in our scheduled departure time because of a technical malfunction. **(Panic!)** **(The excuse that it’s not a human error, rather a “technical malfunction” shifts the blame and responsibility to others, rather than risk the passengers thinking badly of her and the rest of the flight crew.)** We ask for your understanding. **(The second apology that really means: “We’re doing the best we can, please understand and don’t cause a problem.)**

How do the passengers feel after hearing the announcement?

Since they haven’t been told anything substantive, it is natural for them to begin running possible scenarios in their mind. “I wonder what is “really” happening here – shouldn’t we change planes if there is a technical malfunction? Are we going to crash? I know there is a greater risk of being injured in a car accident than in a plane crash, but I don’t feel very safe right at the moment. Hmmm ... already, there is a technical problem and we have yet to take off – what else could go wrong? Is there a terrorist on board? There probably isn’t anything wrong, they are just running behind.”

No matter “what” the passengers say to themselves in comfort, they cannot return to the (more or less) carefree state they were in before the announcement. How could the same news be delivered in a more positive way?

“Passengers of xxx airlines, I am happy to announce we will be taking off in a few minutes, just 15 minutes behind our originally scheduled departure time. We apologize for the slight delay but the Captain has told me the weather is excellent and we expect a smooth and uneventful flight to your destination, where the temperature is a pleasing 85 degrees. To pass the time, we invite you to plug in your headphones and enjoy the music the Captain has turned on for

you. Please fasten your seat belts in preparation for takeoff and thank you for flying xyz airlines.”

No excuses, no guilt (both are a sign of low self-confidence, the former arising mainly from guilt) and no undue attention to the announcement – just a pleasant, matter-of-fact report that focuses on the positive.

Do you think the passengers will react differently to this announcement? They will probably make their little sarcastic remarks, like “Why is this person *happy* to announce a delay?” However, the primary difference between this announcement and the first one is the way it makes the passengers *feel*, which is safe. Because of that, while they may be a little unhappy about the delay, they probably won’t be angry – anger sparked by worry and fear.

A few days ago, I asked the participants in my seminar how they would have announced the delay in a positive manner. The following excellent answer came from a kind, older gentleman: “Passengers of xyz airline, we are delighted to tell you that you have an additional 15 minutes to prepare for the departure of this flight, so you need not hurry.”

How much time and effort do *you* dedicate to negative explanations? Today, a young woman surprised me with a few wise words on the subject. **“The world would be a very quiet place if people only talked about the positive.”**

Fears: A Detour on the Road to Success

If you are like most people, you are often confronted with fears that hold you back – consciously or subconsciously. Although you weren’t born with them, you are under the strong influence of the environment that implanted them. You might even be tempted to think that worry and fear is the primary base from which your actions stem.

Salespeople know of this powerful influence. People buy truckloads of insurance in preparation for some disaster that “might” happen. “It is better to be safe than sorry.” Do you have an extra set of keys (or two) for your house or car? Do you buy food, drinks or even pills that will help you improve your complexion or lose unwanted weight?

Whether it is a fear of losing something good or getting something bad, fear is a driving force that is always there ...

Why does someone behave rudely or arrogantly?

Because he or she is afraid of losing their “feeling of” authoritative power, which would destroy or undermine his or her position in society. You already know where jealousy stems from – out of fear for you, wanting or losing something you think you cannot have or the fear that someone else will get what you feel “belongs to you.”

New situations in life force you to confront a new set of fears. You may even comfort yourself by saying, “It isn’t so bad.” Have you ever made a doctor’s appointment, a dentist appointment or a hairstyling appointment only to arrive in the respective waiting area with no pain or the best hair day you’ve had in a long time? Now you want to go home. Fear is a powerful motivator.

Some of the more common fears are:

1. Fear of the Unknown
2. Fear of Failure and Rejection
3. Fear of Loss (losing what you have)
4. Fear of Facing Reality
5. Fear of Disapproval

You have to deal with ALL of these fears if you want to succeed.

You cannot deny them or banish them to your subconscious, as that will only add fuel to a fire that will probably and suddenly burst out beyond your control. Like fires, fears are easiest to squelch when they are still small.

Confront your fears and banish them forever!

Fear of the Unknown

There isn’t a person alive that isn’t apprehensive, nervous or even fearful of entering new territory, wandering into the great unknown. What will it hold?

How will it change you? Will you be able to handle the situation or complete the task? Will you know what to do and have the ability to do it? Will you be laughed at? Will it be worth it?

One way of confronting the unknown is to **recognize that without action you will never escape mediocrity**. The primary difference between people who fulfill their dreams and those that don't is action – the former move from words to action, the latter never get beyond the words.

Ask yourself:

What could I lose if I begin to act? Answer frankly. Typical answers are time, pride and so on. You should note that these answers are merely superficial.

What could I gain? An experience that will, without a doubt, make you richer (maybe financially) and one that will bring you closer, above all, to success. You shouldn't forget that it is self-confidence, overcoming your fears and changing your habits or undesirable attributes (like transforming yourself from timid to outgoing) that bring you a step closer to attaining your desires.

I remember a case where a young entrepreneur was taking an exceptionally long time to decide whether to start a new business that excited him, or not, because his mind told him that he wouldn't succeed. After a conversation we had, he decided to start the business because he felt this was his path. He didn't succeed; in fact, the results were pretty awful at first.

I was surprised a year later when I received a kind letter from him thanking me for the time I had spent with him. He wrote that he has been a changed man since then and that he is enjoying what he is doing for the first time in his life. He wasn't doing well, financially, in the beginning, but gradually he built a firm foundation and is now earning well.

“If I hadn't made the choice and taken that first step,” he added, “I wouldn't have known that work exists that can bring in both money and pleasure. My first financial failure was a small price to pay for such awareness. More importantly, it enabled me to identify the fear that had been present in all my business and personal decisions in the past. Today, I laugh at the limits I was living under then. Now, I'm happy to meet new challenges and I have been succeeding in everything I do lately.”

In 1991 my partner and I started construction of a large corporate building. We put all of our savings into this project. During that time there was a war in Slovenia and alarms signaling a bomb attack often interrupted our work. People asked me several times if there was any point in continuing construction while the war lasted – what if the building was destroyed? We decided to continue with our project. Had we stopped construction then, maybe that building wouldn't have been finished until today, if ever. However, by following our own instincts and remaining true to our vision, that building has been serving the purpose it was intended for, for more than ten years.

Is it worth it to miss an opportunity? **Think.**

If making a decision appears too difficult, take a piece of paper, divide it in half and write out the pros and the cons. More often than not, the “against” side is filled with “circumstantial objections,” like “a lack of self-confidence,” or “I don't have enough money or time.” The substance of these objections cannot compare to the reasons “for” doing something.

Most of your reasons for not doing something are probably based on weak excuses. If you are afraid of doing something, your mind will find a way to make sure that you don't do it, will even stand in your way and prevent you from doing something that it perceives you do not want. Be sure to address all your fears first and then take that piece of paper in your hands once again.

Chase your fears away and consciously decide to take a chance in life.

Trust me, it's usually well worth the trouble!

Of course, the decision (as always in life) is still yours.

Fear of Failure and Rejection

People that do not face and conquer their fear of failure and rejection can never really work successfully with other people. They will be too afraid and won't dare to sell (Will he say no?). They won't dare to approach people (Will they accept me?). And they won't dare to express their opinion (Will I be laughed at?).

Nevertheless, you know that everything you do in life involves other people. No man or woman is an island. People are everywhere.

How can you deal with your fears?

In addition to the methods already mentioned in the previous chapters (writing affirmations, visualization), use the method described above of writing out the Pros and Cons. Ask yourself: What do I stand to gain or lose if I accept the challenge? Don't let yourself be stopped by weak excuses!

There is no one in the world that has been successful always. We have all had our share of ups and downs, failures and successes.

When dealing with people, you cannot take rejection personally. If, for example, you are a sales rep and your prospect decides not to buy from you, you mustn't allow this to affect your self-confidence.

It is important not to identify yourself with the subject of the negotiation. Rejection means only the other person has a different opinion than you do, not that you are wrong or even bad, stupid or otherwise. The same principle also applies in other situations. If a woman turns you down it doesn't mean that you are a bad person, but simply that you don't match the idea that she has in her head now about what she wants in a guy.

Sales reps often have a problem with this and because it affects their self-confidence, as well as their attitude towards the product and the company, it therefore affects their relationship with the customer as well. After several unsuccessful trials, noticeable in the voice and physical behavior of the sales representative, such a person completely loses the motivation to negotiate further.

What can you do about this?

When you experience rejection (not rejection of you personally, but of the product, the business, the idea, the meeting, etc.), engage your prospect in the following discussion:

“Are you aware that you may be refusing an outstanding offer?”

If the person is sincere, he or she may admit they don't know the topic, product or business and thus reject your offer because they are deciding for or against, based on limited or incomplete information. Therefore, maybe you haven't presented your offer in a way that fully considers or answers to his or her needs.

Always, independent of the prospect's answer, you must realize that rejection of your offer doesn't mean you are a bad sales rep or that you are selling something that has no value. At least I hope you are not selling something that has no value.

If the person answers, “No,” then you may have to accept that you didn’t present the subject to your prospect in a sufficiently attractive or informative way. Maybe you thought too much about yourself and didn’t focus enough on finding out just what your prospect was looking for. Remember, **the whole idea of sales is finding the prospect's need and filling it with your product, your idea, your business, etc.**

All great ideas emerge from a new way of thinking. The one who doesn't try, doesn't succeed. Unfortunately, the education system, family and society in general foster a notion of what's right by telling you things like, “A bird in hand is worth two in the bush” or, “The higher you fly the farther you fall.”

Great encouragement ... NOT!

If all people stuck to what they already knew, or already had, instead of trying something new, there would be no development at all.

Each rejection is another step closer to your success. If you don’t try, you won’t achieve anything. If you were successful one out of ten tries, earning you \$1000 USD, then you can calculate that each try brought you \$100 USD even though you didn’t “realize” the \$100 until the last attempt. If there had been no first try, there would have been no tenth attempt and therefore, no money at all.

Anthony Robbins, a counselor in “planned exploitation of one's own capabilities,” a founder of his own fund, a lecturer and an author of several best-sellers, discovered the following:

On the basis, of his experiences working with people, he made an Income Scale Chart. Robbins discovered that people who received "No" responses (that is rejection) earned a much higher income than those who did not. Those who could stand to receive only one rejection a month earned an annual income of up to \$25,000 USD. Those who could stand to receive four to five rejections each month were earning upwards of \$100,000 USD a year. Millionaires can receive up to **fifty rejections a day or more.**

A good example of believing in your own goals is the legendary Walt Disney, the Father of Cartoons. Disney faced **a thousand plus rejections** while raising money to finance his ideas before he received the positive response that allowed him to create the dream project that millions of people, from around the world, now enjoy. What if he had allowed a fear of rejection to deter him from his goal?

Here are some popular anecdotes with these thoughts in mind: **"The one who flies higher sees farther"** and **"The one who flies high has a better chance of staying at those heights."**

Fear of Losing What You Have

The next thing that will hinder you is the fear of losing what you have. This fear is demonstrated in displays of jealousy, possessiveness, disapproval and similar feelings and behaviors.

If you think about it thoroughly, you will see that you cannot act in a positive way if you are afraid. Will the situation improve if you worry a lot? No, of course not. The only thing that you can expect by worrying is a change for the worse in your mental state – suddenly you'll be filled with doubt, mistrust and worry. Your performance of other tasks will deteriorate. Energy will be used for destructive thoughts and maybe even for destructive deeds.

How can you help yourself to overcome this debilitating fear?

You can analyze why you are afraid. What is it that worries you most? Sometimes things can be solved quite simply – for example, if you are afraid of being robbed, you can insure your property or install a security system.

In such cases, it helps to figure out where the so-called "bottleneck," the part that is holding you back, is and fix it. Every case is unique and comprised of several parts, each with its own set of circumstances.

A chain is only as strong as its weakest link.

By identifying the crux of the matter that worries you, you can fix the root cause and thus fix the whole matter.

This approach is effective in both your private as well as your professional life.

Fear of Facing Reality

Sometimes we are prisoners of the fear of facing reality. We don't want to see the truth, because it is too cruel. We close our eyes and find excuses, escape to another world (of alcohol, adultery or other destructive behavior) and thus the cause of our fear remains undiscovered, untouched and unchanged. Why? Because if we had begun, instead, by facing reality, then we would have had to look at our pain and deal with it ... Do something about it ... anything! This can be not only painful but time consuming - and there is no guarantee of success. We are not even sure the situation won't get worse! Thus, we would rather not do that... If you fall into that trap, you will remain passive and rely more on others (the state, doctor, lawyer, spouse, superior at work) over yourself to solve your problems.

For some reason, many people believe that other people can solve their problems better than they can – especially if they chose to stay in their pain. For instance, you may have eaten improperly, burdened your internal organs and put harmful substances in your body your whole life. When your health situation becomes critical, you then go to the doctor – for a miracle. He will prescribe two syrups and three pills and you'll be like new in a week ... so you can go on with your life like nothing happened.

Well, sometimes that scenario is possible – but don't rely on it. Doctors are good – but they can't perform miracles. The same is true for any other people you turn to for help.

If you won't pay attention to your own needs and wants (because you are afraid of knowing what is really going on), you'll literally “put your destiny in other people's hands” and become “poor victims of this cruel world.” Every time you allow others to make decisions that ultimately rule your life, you will feel like you have no (or little) impact on your life or control over it.

The message here is not that you shouldn't seek the assistance of others. But if you don't know what you want and you just ask others to “help you” ... Well, they might help, but are you sure they know how to help? Do they know **your** path? So, do they really know what is best for **you** in that moment ... or what is best for them?

You should – usually – make your decision first. Then, if you decide to deal with the fear, you can ask others (experts or people with more experience) to help you. You have to be the captain of your ship ...

The best example of being afraid of reality (and this plays out when decision-making is postponed) is people who are afraid of seeing the doctor - because they are afraid of hearing the news (that they may be seriously ill). They wait and wait... and their little problem grows into something that cannot be fixed easily, if at all.

Where is the answer?

How can you make the right decisions and set priorities for you? Contrary to popular belief, it is a proven fact that “faster is better” in terms of reaching a decision and if you want to live the life you want, then you do have to make these decisions yourself. There is no shame in making a mistake when deciding. However, if you allow others to make your decisions, then you lose out in two areas. First, because you are forced to live with the consequences and second, because you don't reap the full reward nor learn the lesson that making the choice or mistake yourself would have delivered. Therefore, if you don't make your own decisions and learn from your own mistakes, then you will be living according to somebody else's wants and desires, shaped by the choices of someone else's vision.

Make a list of the steps that will help you decide what to do and achieve your goals. Rank them according to their importance using numbers, e.g. from 1 to 10 and put them in your schedule. Learn to prioritize. Separate **urgent** and **important** matters. It is urgent to be at a meeting this afternoon, but it is important to take a car to the mechanic, otherwise you may have a breakdown that could cause even more problems. It is important to be on time for your job, but it is even more important to drive safely in getting there.

I have noticed this in myself as well – it is **urgent** to make some afternoon phone calls or to attend a meeting, but it is important to prepare for a seminar that I'll have in the evening. Because I was doing the urgent things, I felt there was a lack of time for the important things – and I got into trouble. Now I ask myself first: “How **urgent** and how **important** is it? What consequences does a delay or failure to complete a task have? Am I neglecting something important because of what I'm doing now?”

If you want to know whether you are deciding in favor of an urgent matter or an important matter, ask yourself: “What suffers because of what I’m doing now? “What do I miss because of what I’m doing now?” If your answer is nothing, carry on, but if your answer is “something,” then you need to ask yourself which of these is more important. Follow this with acting in a manner that focuses on the important thing first. As you will see, urgent things aren't usually the important tasks, except at a really critical point. For instance, it may seem urgent to have a new car or new furniture, but it is equally important to save money for taxes. If, at a given moment, money is not available, a matter can become both urgent and important at the same time and then a crisis occurs. This can be a financial, family, or business crisis.

Do not let the important things become urgent!

Be focused and be aware of what is going on in your life, especially when it comes to a crisis. If you tell yourself the truth about what you see and are able to do something about it, then you’ll seldom have a situation that will escalate into a crisis.

A problem that is very small and relatively simple to master at the beginning can easily become a major catastrophe if left unattended. A small fire can be put out with a glass of water, but it won't take long to develop into a raging inferno that not even three fire brigades can’t put out. We tend to be creatures that postpone urgent or important matters until the last minute and this is nowhere more obvious than in when people plan for a holiday – are you an early planner or a last minute shopper? You must also realize how quickly a small challenge can grow into a big problem, how an important matter can become urgent or an urgent matter become important.

So, when a challenge appears, tackle it **immediately** – because it can’t solve itself and there is even less of a chance that someone else will solve it appropriately (at least not without some disadvantages for you). As we have said before: change the root causes and the consequences will change as well.

Fear of Disapproval

Fear of disapproval is one of the essential fears for most people.

Every decision you make is assembled from several elements. In general, you could say that every decision made is a compound of emotional and intellectual elements. Usually, the emotional side overrules the intellectual. If you doubt it, complete the following exercise:

Remember the last three things you bought in a store. Were all of them essential for your life? I bet the answer is **NO**. You don't have enough money to buy everything your heart desires. Why did you buy those things then? **Because you liked them.** Therefore, they were emotional purchases.

The next division could look like this: Each decision you make is influenced by your relationship to the object of your decision and by the opinions of those around you.

I live in a small town where everyone knows everyone else. This makes fast work of spreading the news about the neighbor's new car. Does this news influence decisions others make? **Certainly!**

Some time back, I had the opportunity to try this same test in my neighborhood; a friend and neighbor bought a brand-new, expensive, midsize car. I watched the reactions of others in town, in response to my friend's (very visible) purchase, and discovered the following:

1. Some neighbors bought "something," even though it was cheaper and not a car, during the following month. They didn't need a new car, so they bought something luxurious.
2. Most of them didn't buy anything new, but were saying how "buying a new car is just getting a lease and everyone can afford to do that."
3. Some of them announced that they had heard how buying a new car was in fact throwing money away. They preferred to renovate their house, buy a condo for their children, spend money for education, go take a vacation or buy something that would enable them to live a more comfortable life, etc.
4. Some of them were even more enthusiastic and visited the car's owner on Sunday afternoon. The only reason they were there was to tell their friends the next day what a great car they had a chance to drive.

5. Only a small minority didn't begrudge their neighbor, who they felt worked hard for the car and they were happy for him.
6. Two neighbors bought new cars – one the same and the other even better.

Only one event occurred and yet so many changes took place in the immediate environment. I thought it would be interesting to ask each of them why they made these purchases. So, I did. The person who bought the first car told me that he had wanted such a car for ages and had been intentionally saving his money for it. When his neighbor bought one, it was because his wife urged him to buy, because if his friend could afford it, so could he. She even chose the color!

What does this tell us? The opinions of those around us influence the decisions we make!

Think about your decisions. Do you always make them according to your needs and desires or does the approval of others have an impact on your decision?

A person who lives 100% according to his or her own principles, ignoring the influence of their surroundings, probably doesn't exist. You follow fashion trends, you don't keep a farm of animals in your apartment, you don't have loud house parties late at night and you don't sing loud in your office or walking down the street. **Even though you might feel like doing all of these things, you rarely, if ever express these feelings and show them to the outside world.**

The trouble is that too many people depend too much on the opinions of others. "He drives a Mercedes, but at home they eat potatoes and cabbage every day," they say. This description is typical for a person who places too much value on what others think about them. Are these people, who feel the need to create *an illusion* of success, happiness, health and wealth really happy? **Not on the inside.** They must surely feel a great lack of self-confidence and love, so much so the approval of those around them serves only as a substitute for their own missing emotions and the approval of personal values.

These people first ask themselves how those around them will react to the decisions they make. They will never do things that might be viewed as

“inappropriate” and will never step out of the idea that others have about them; inside they will suffer because of it.

Years ago, I spent a Christmas holiday on the coast, where we stayed in a five-star hotel. Most of the guests were strangers, like us. All of them, without exception, were dressed nice and well-mannered.

On the last night of our holiday, we attended the New Year’s party with other guests in a large, beautiful hall. Everything was exquisitely planned, polished and arranged in advance – like it should be for a special party. No mistakes.

I watched the guests throughout the evening. They were all interested only in themselves. Well, it was a little different after a few bottles of champagne. They behaved according to their rules of etiquette, speaking quietly among themselves, elbows away from the table, children staying in the seats they were placed in – forbidden to run around and play.

The group I was with was the only group that behaved like we always do. We didn’t choose this hotel because of its five-star status; we chose it because of the beautiful setting and beautiful rooms. Back then, my friend and I were involved in tourism and we were given a very good price – one I just couldn’t refuse (an advantage of all management people who work in tourism).

Although it was expected, at the party, for people to sit at the separate tables they had laid out, we pulled them together. We laughed loud all evening, told jokes and happily relived moments of the year that was ending that evening. We toasted several times and even sang some songs.

After midnight, we intended to leave because we had an appointment with some business partners who were staying in another hotel, but something unexpected happened. Instead of being relieved because we were leaving (to further enjoy the evening in their perfection), the other guests **asked us to stay**.

If you are one of those people who stay rigidly within the boundaries of other people’s expectations, you have to start loving yourself. You have to discover that people won’t love you less because you don’t accommodate them by adjusting yourself to their expectations. As far as being different goes, always remember:

You are unique in all the world. Being different from others doesn't mean that they are better than you are. In fact, it's usually quite the opposite.

You can find the cause for these feelings that urge you to fit in and make you feel "different" in your rearing. You have been taught, since early on, to be average. In Kindergarten, you heard, "Can't you play nice like the other children?" In school you were told, "If you've finished your work already, then find something else to do so you do not disturb the others." At home, your parents said, "Johnny's parents say their child always behaves, why can't you be the same?" It is the same in other relationships.

You can afford some mistakes without it having a negative effect on the people who love you. Begin your transformation with something small by acting different, an unexpected response. What will follow? Maybe astonishment, but **the world will go on** - and you will be a step closer to finding your true self and living your own personal legend.

Acknowledge you *can* live a different life! Many people are like actors, who take their masks off only when they are certain nobody is watching. **All of life is a game**; but someone else directs his or her life.

I listened to a young couple a while back. They were very much in love (unfortunately, this word is overused and used too often for many forms of addictions and attachments). I soon realized, however, the young woman quite cleverly manipulated the young man's views about the opinions of those around them by saying things like ...

"Well, I don't mind, but I don't want to see how others look at you. You just do it your way. Do what you think is right, no matter if he loses his temper. We can't arrive there looking like we fell from the sky" and similar.

You have to decide whether you are the Director of your life or if you are just playing a role (even if it's the main character) in your life and allowing others to direct you. Are you going to fulfill your dreams and desires or the dreams and desires of other people?

It is quite common the more you respect, admire and "love" someone, the easier you fall under their influence and the more you allow them to overpower you. Why is that?

Because you believe that by fulfilling the other person's expectations and desires, your importance to them rises.

Do you have this problem? If not, I recommend that you give this book to such a person and have them read the chapters where we discussed how to achieve happiness in yourself.

The “family disapproval syndrome” is one we see often. A person cannot become successful and happy until they remove this from their life.

The basic cause of this syndrome is thinking that you have to earn your parents love and the notion that they will stop loving you if you don't please them. The easiest way to please them is to satisfy their wishes instead of your own desires.

Many people complain that one reason their personal relationships don't last is because of the disapproval of their parents. When something like this happens you imagine you are faced with the choice of deciding between pleasing yourself and disappointing your parents, possibly even losing their love.

Parents want to give their child the best, but on the other hand; they often want to turn them into copies of themselves. Why? Because the greatest recognition for many people is the knowledge, someone has adopted their view or their belief. Yet, they are afraid of losing the child's love or the child will give his or her love to a third person instead of to them.

All this reflects together in a special relationship, between the parent and the child, in which everything runs according to the rules set by the parents. The child is told, “You'll dress this way and learn to respect this rule. I'll praise you when you do as I say, otherwise you'll be punished. You'll respect this neighbor, but this other one you won't speak to, etc.”

In time, the child discovers that it is easier not to resist (at least not openly). Rather, it is better to give in to some other people's rules when the circumstances demand it. They don't contradict their parents, though they may respond differently behind their backs, harboring the fear that their true thoughts may be uncovered. In front of their parents, they don't say what they think if their view is in conflict with their parent's principles and values.

If, and when this is embedded in the child, it is hard to imagine they will ever be able to express their opinion openly, when different, even as adults (in love, their profession or their social life).

What is the solution?

Forgive your parents and you!

When you understand the reason behind this syndrome, it is so much easier to wipe out the cause and thus rid yourself of the consequences. First, learn to express your opinions when you talk with your parents. If you have a challenge with that, you can begin in a “soft” way and then gradually increase the frequency of expressing and defending your own feelings and personal truth.

One way of treading lightly is: Imagine your parents are ten years old - now tell them everything you have on your mind. Another way is to write a letter to your parents, sharing your thoughts and ideas openly. Put the letter into a drawer. Then imagine mailing it and seeing it in your parent’s hands. They open it, are surprised or even shocked at first, but after finishing the letter they understand you better and later apologize. You understand them, because you know that they have always wanted the best for you. Remember, there is no formal “school for parents,” where someone teaches them how to raise happy children – they do their best, however unsuccessful they may be at times. You will better understand their position when you have children of your own.

When you visit them the next time, imagine that they have read your letters, but are unable to change themselves. Inside they admit everything you wrote, but they are still only human - prisoners of their old habits and a bit dependent on the opinions of those around them. You understand that they can’t show any changes outwardly, but you know the greatest change happened in their hearts.

A woman who used this technique shared her successful experience with me. When she arrived at her parent’s house, they gave her a friendly reception. She couldn’t resist embracing them and telling them how much she loved them. This was the first time, in twenty years, that she had done this. She was surprised when her parents responded the same way – they told her how they missed her warm hugs and nice words. During their conversation, she told her parents the whole story, about the letter, from beginning to end. Her parents wanted to see the letter, because they had never imagined they had made things so difficult for her when they thought they gave her their best. When they read

it, they both apologized with tears in their eyes and promised her it would have been different if she had told them sooner. In the end, they agreed to spend the upcoming holidays together. She and her husband decided to prepare a special room for her parents and told them it would be at their disposal whenever they wanted to visit.

When you have finally set things right with your parents, then move on to other people that are important to you and share with them your thoughts and feelings using the “letter” method. It won’t take long to realize that resolving the situation with your parents exposes the core of many of your challenges. The ripple effect throughout your life, resulting from uprooting your fear of their disapproval, will be phenomenal.

Thomas Keller taught me the most efficient technique for clarifying issues with parents.

“Inhale through your nose and exhale through your mouth. Imagine one of your parents standing in front of you. Remember all the things that bother you about him or her. Those things appear as a dark cloud spreading around your mother or father. Now start to inhale this dark haze “through your heart.” When you exhale, imagine exhaling light instead of darkness.

Do this every day until the parent you have standing before you, in your mind, is surrounded only by light.

You may ask, “Why should I inhale someone else’s darkness?” I asked the Angels and they told me: **“Because this is the only way to learn true love.”**

Then repeat this technique with both the other parent and with you as well.”
(Thank you, Thomas!)

If you clarify the relationship with your parents, you’ll become aware of a new feeling. You’ll begin to love your parents (and others), not because you have to, but because you want to and it makes you happy to do so. When you feel this, it means that you have forgiven them for all their mistakes and that you no longer carry any negative emotions about them inside you. Now you can start to live a new life.

On the outside, your solution to the various kinds of attachments to your parents is represented by removing your parents from the rigid “parent role”

and into the more flexible, “friend” or just “people” role. Once you do this, they will never “embarrass you” again, because you won’t be attached to them in the same, dependent way you once were.

Maybe you could use this technique with your children? Doing so will define where you end and where your children begin, which can often be a challenge.

Worries

Many good books have been written that describe ways you can spare yourself from or learn to live with worry. One such book is Dale Carnegie’s, *How to Stop Worrying and Start Living*.

The next time you are worried, or filled with the feeling that you are no longer in control of your life and things are slipping out of your hands, use this method:

1. Ask and answer, “What the worst thing that can happen to me?” Leave nothing out of your answer, even the things that seem least likely to happen.
2. Spiritually accept the worst that can happen. Doing so greatly affects your subconscious. Before accepting the worst, you are subconsciously afraid and your fear paralyzes you from responding positively as well as blocks you from finding any favorable solution. However, now that you have grown accustomed to the worst that can happen, it doesn't bother you any more. You are not burdened with *that* fear and can say to you, “if it has to be this way, so be it.” Through doing this, you give up the desire to avoid the worst and the subconscious can find a solution. Remember - when you give up a wish, it comes true. **Usually, the final solution is always better than you accepted as the worst thing that can happen in your thoughts!**
3. Now, be calm and solve what can be solved. Start with the most important affairs, the ones that cannot be delayed.

How to Act

Action is necessary and is always the best cure for worries and fear.

First, you have to know exactly where you are. Too often, situations are viewed through “unrealistic eyes” and the more you think about them, the larger they appear in your eyes.

Do this five-step exercise:

1. Write down what worries you. Define your thoughts about what worries you, anything that bothers you about what you are worrying about and the cause of your worries, if you know them. If you can solve the challenge at its cause, it will be solved forever.
2. Write down all possible solutions that come to you, by you or with the help of others. Sometimes you have to ask for help - I know it is hard, but if this is a key to the solution, you'll survive.
3. Decide on one solution, from the merits of what you've listed. Consider your abilities and current circumstances.
4. Decide on the necessary steps that will lead to fulfillment. Set a deadline for the activities and insert them into your schedule.
5. Take action and follow your schedule.

The Plan for Achieving Wealth, Success and Happiness

1. Do the exercise about worries from the, “*Worries*,” chapter.
2. We talked a lot about meditation and worries. Thomas Keller said that worry was in fact a negative meditation; therefore, he proposes the following to those who don't know how to meditate: “Do the same thing you do when you worry, except obsess positively, instead of worrying!”

3. Another very useful technique to solve worries is this one (also from Keller): make two lists – the first list should include worries you can influence, like your schedule, diet, relationships, etc. The second one should include things that you can't do anything about: other people, weather, etc. Burn this second list and believe the best will happen! By worrying about or for other people, you send them a negative picture, negative thoughts and negative energy. We said before that thought is the strongest energy; so, think positively about people – burn the list!
4. Solve any outstanding issues with your parents through the practice of inhaling the dark cloud, as described in the chapter, "Fear of Disapproval." They need not be alive to do this. Repeat the same procedure with you and your children, if necessary.

Do You Believe This Book Will Assist You in Achieving the Wealth You Seek and Deserve?

Have you already read **The Millionaire Mindset**? Do you believe **it will help you** and others achieve material and spiritual wealth and serve as a guide to bettering your life?

Do you agree with **Kevin Hogan** who said that *"It's worth 100 times the price and you will read it again and again!"*, or with **Joe Vitale** who said *"It was like the best of every business and self-help book I had every seen while still being entirely fresh, new, inspiring and practical."*?

Then **assist your friends on their journey to wealth** – send them your **recommendation for this life-changing book** by **[clicking here!](#)**

6.

Living A New Life

If You Don't Know Where You Are Going, You'll Never Get There – or You Can't Hit a Target You Can't See

Imagine you are sailing on the open sea. Suddenly you become aware that you are lost. You look around, but everywhere you look, it's just the endless sea. You don't know where you are sailing to and therefore you don't have any support to find your way back home.

What is the likelihood that you will turn the boat in the right direction and land in your home harbor?

For a sailor who doesn't know where to go, no wind is good enough. In this situation, his only real choice is to let himself go - knowing the situation and chance will bring him "somewhere."

Isn't the situation with people similar?

They allow the outer world to lead and direct them beyond their thoughts through manipulation. But when they become aware they are not traveling the road they wanted to be on, they simply trust that circumstances will bring them back to the right track. This happens because they haven't defined their goals and therefore have no knowledge of what the right track would be.

What if you are lost in a forest and want to go home – which direction is it and what path will take you out of the forest and deliver you to your front door?

It is not enough to identify the goal; you have to also define the path to reach it.

This is where things begin to get complicated. It's easy to become overwhelmed and think that such a step requires too much effort. Is life leading you where you want to go? Of course it is, if you allow it to. We mentioned before there are several paths available to you and everything depends on which one you choose.

We also said that life was like a river and it helps to swim with the current; but this doesn't mean you allow the stream to do with you whatever it pleases, like carry you out to sea, for instance.

Ask any millionaire if he or she “allowed” life to bring them what they have achieved. No way! They all set their goals, defined the path necessary to reach them and were ready to pay the price for their dream to come true. This means they gave up everything that would hinder them on the journey to reaching their goal. They avoided everything that attracted unnecessary attention, decreased their motivation and will to succeed or tried to pull them away from their goal in another direction.

Here is another recipe to use for each success:

1. Set a goal you want to reach.
2. Mark your path to it; you can achieve a large goal easier if you divide it into several smaller goals.
3. Give up everything that hinders you on your way or tries to lead you away from the goal, at least for a while.
4. Insist on your way until you fulfill your goal.

People who talk (dream) about their goals are different from those who achieve their goals. Many of the dreamers just are not ready to invest in their success. But, does reaching a goal demand you sacrifice everything and “walk over dead bodies” to get there? **No.**

If you enjoy life, the path to achieving your goal is an adventure and not torture. You already learned how to motivate yourself to be able to do each task with joy. Like Paulo Coelho, a traveler and best-selling author, advises in his book, *The Alchemist*: You can “...choose between thinking of [yourself] as the poor victim of a thief and as an adventurer in quest of his treasure.”

Sometimes, self-doubt will try to block your path. You learned how to get rid of it through changing your physical condition and changing your thoughts. You learned how to beat your fear of the unknown as well as your fear of failure.

What then still hinders you?

The only thing left to do now is to make the right choice and plan your goals accordingly. This chapter will teach you how to do this.

Above all, you must be aware that ...

Financial success is not your only goal. Without health, friendship, love, a social life, free time, peace, personal growth and the like, your financial success will be an empty victory. Don't neglect the things that are important. Otherwise, the time will come when you will gladly give up all your hard earned money just to get them back.

How to Set Goals

There is a well-known and expanded method of setting goals, which also includes motivation; if there is no motivation, your desires are not strong enough to carry you through paying the price for achieving them. We've outlined this below for you, step-by-step, and is similar to what Brian Tracy laid out in his book, *Maximum Achievement*.

Step One: Identifying Your Desire – How Big Is It?

Identify that which you are willing and ready to sacrifice other things to achieve. This is the object of your goal. Does the thought of achieving your goal excite you and awaken feelings of great joy? Do you see in your goal the same essence as what you are working and living for?

When you feel a burning desire to answer, "Yes" to all these questions, then you are ready to travel your path, which will bring you to the successful realization of your goals. Sometimes, if you're not led by a pure and burning desire, but rather by greed or a suffering of comparison to others, fulfillment of ideas that others have about you, etc., you will not progress further than this point.

Until you have a pure and burning desire to achieve your goal, you'll only find obstacles and make excuses, which will direct you to other paths, away from your goal.

The following example is from the business world. An average, but mildly successful businessman told me his story. He was in the real estate business. This man did everything necessary to succeed. He invested in marketing, conducted his business according to the successful standards laid out by his predecessors and was always in the right places mixing with the right people. He also had a clear goal – to sell x amount of real estate by x date and to keep and cherish his existing customers. He seemed to have everything needed to meet his success.

However, his challenge soon became obvious. For him, working wasn't fun; it was only an obligation. Business was a necessary "evil" that brought the money he needed to afford a few pleasures and to forget about painful moments in his business career. By the way, most people are caught in just such an enchanted circle – work is painful, you earn to be able to rest and when the money is gone, you have to work hard again to earn it. Do you remember the chapter on your subconscious mind? As long as you harbor negative thoughts within you, the results will be negative as well and when you try to force positive changes from a negative mind-set, you won't succeed.

I asked this executive a seemingly innocent question:

"Which newspaper or magazine do you look for first at the corner stand?"

"A car magazine," he replied.

I told him a story about Socrates.

One of the philosopher's students asked him, "How can I become as wise as you are?" Socrates took him to the fountain, pushed his head under the water and held it there. Caught off guard and nearly gasping for air, the student started to wave with his hands. He never expected something like "this" to happen! When he was really desperate and near the end of his breath, Socrates released him. When the student started breathing again, his teacher asked him, "What was the most important thing to you, when your head was under the water? Money? Love? Honor? Tell me, what were you thinking about and what did you want the most?" The student answered easily and without hesitation. "What? Money or honor? Air! Air was the only thing I wanted more than anything." "You see," laughed the teacher, **"when your desire to be wise is as strong as your desire for air was a moment ago, nothing will stop you."**

I told the businessman, “When you find such satisfaction in real estate as you do in cars, you’ll have all the success you want.” He understood. I asked him why he chose this profession. His primary influence was his uncle, who was successful in the real estate business. He was a role model for success and the most respected person in the family. He told everyone how this business was the only “right” business and that he wouldn’t change his profession for anything in the world.

Clearly. **This was *his* way to success, but selling real estate is not the absolute path to success or one that is right for all people.** His nephew simply copied his external actions, but he couldn’t copy his uncle’s passion and mind-set for real estate – because of that he wasn’t even close to obtaining the same success as his uncle.

A Focused Desire Assures Top Results

We decided to invite the businessman’s uncle over for a conversation to learn more about his underlying attitude about his profession. The following week, they both visited.

First, I spoke just with the uncle. I asked him why he decided to get into the real estate business. “Since I was a little boy, I’ve been fascinated by it. I always imagined myself in this role. Whenever I watched a movie that had such a scene, I stored it in my memory. I still remember actors who played real estate brokers and even the scenes in the movies that fascinated me the most. I can even tell you what they wore! Once, I sat almost six hours in a cinema and watched the same film three times just because of one scene. I think this was the one that tipped the scale for me, when I had to decide what to do with my life. In *my* day, it wasn’t so simple to convince my parents that their son would like to be a sales agent, one who shows and sells houses. Nobody believed in my success.”

Then, I asked him which magazine he looked at first at the corner stand. “I used to buy many magazines about interior decorating and architecture, now I am a subscriber to most of them. I don’t go to the newsstand often, because I think that reading the daily gossip is a waste of time.” I looked at the nephew. It was clear to him now. His uncle continued. “Well, I don’t have any trouble with literature, but I don’t usually have enough time for these magazines. You see, I read every one that is connected to my work. I make new connections there, renew old ones and continually study how the most successful people in

this business make their sales. From each Real Estate Fair, I bring back so much literature that I need several weeks to read it and incorporate the ideas into my work.”

Later, I met the nephew at some fair. He told me that he finally became successful in his business. I asked him what he did to be so much more enthusiastic about real estate. “What real estate? I sell cars!” he answered happily.

Remember: Your desires are not the same as those of other people; if your actions are not in harmony with *your* true desires, you’ll never be successful in your business or as happy as you could otherwise be. Everyone has his or her *own way* that is the right path for him or her. These are the things that you have to do yourself and nobody else can do them for you.

With that said, there are situations that exist where mimicking a certain person is successful.

When is Copying Somebody Else Successful

To begin with, it can only happen when your mind is clearly focused on your goal and all you are lacking is the necessary action to achieve it. This means that your desire and the accompanying thoughts are known to you and have come from you and not someone else. All you lack is the experience (technique) to get the best result.

In this case, you study what other people have done in the same area to achieve their goals. For instance:

- If you want to raise happy and healthy children, you would copy the child-rearing actions of a parent who is famous for it.
- If you want to buy a car and get a good price, copy a professional car salesperson who is active in this field and has above-average success.
- If you want to be in a good mood, copy the habits of a friend who is always in a good mood.

- If you want to become an expert in your chosen business, copy the most successful people in it and then surpass them with your own ideas and success.

When you motivate yourself for reaching a specific goal, write down **why** you want to achieve the goal. If your reasons are strong enough and numerous, you'll find your way faster. You have to consider all the pleasures that fulfilling the goal will bring you. This is the best way to motivate yourself in any area.

Step Two: Become Certain You are Going to Succeed

Your desire can be great, but if you don't believe in a positive solution there is no point in it. Trust yourself even, and especially, when nobody else does, because you know yourself the best and you know what you are capable of or willing to put in the effort to learn.

I grew up in a poor working family. After finishing school, I went abroad, and then I got a job in a big company back at home.

This was back in the days when the socialistic regime was still strong in our country. I felt that I could find my happiness at home. I had to work less at home than abroad – you had to be there eight hours and that was that.

But my salary was ten times lower than I could be earning abroad. It was then that I learned something very important, which later became the basis for my further development. **Perhaps I didn't know what I was looking for in my life, but I knew what I didn't want.** Sitting in an office for eight hours, earning a bad salary and living an empty, aimless life, void of all creativity, from day-to-day, was not the way I wanted to live.

I was looking for better work that would give meaning to my life. I had had enough and had reached the level where I was ready to give up a regular income in exchange for personal freedom and growth. People have to suffer long enough in some relationships before finally reaching the point where they hit the table with their fist and say: "I have had enough!" When this happens because of self-realization, the decision to change is powerful and right.

Maybe I could call this intuition. I knew that with my knowledge and experience I could earn a lot more money. I went to my boss, gave him my

resignation and headed for the unknown. My boss, parents and friends all told me the same thing. “Think twice before you leave; jobs are hard to come by these days.” They even said I was behaving irresponsibly, but I insisted.

Only one friend believed in me – myself!

When I look back at it now, it’s obvious this was one of the best things I had done for me in my whole life. Because of this decision, I was able to begin building a new path for my life. Since then, my business has been abundantly successful. Of course, I occasionally experience failure, but most of the time, I live according to my desires.

However, be careful not to set your goals too high in the beginning. Setting an unrealistic goal won’t do you any good (like becoming a millionaire within a year). This error is often prevalent with some motivation speakers as they feed you various “evidence” of how people can achieve the impossible in a very short time.

But now that you know how the subconscious works, you also know that if you set your goal too high, then “not achieving it” will become the repeated pattern and that is what will stay in your mind. **Whatever future goal you set then, you won’t be able to realize it.** This will cause your failure at even menial tasks, which you have performed successfully up to now. Be aware of various manipulators that will try to convince you that “a person is not unsuccessful when stuck in the mud, only if he doesn’t pick him or herself up and try again.” **Follow your heart and listen to your inner voice.**

Only you know your path and nobody can force theirs on you, if you don’t allow them to. You can feel (ex: towards a certain profession) that this is what you desire, **but it has to come from you!**

I would like to share with you another example from the business world. Lately, I have been working a lot with various dealers and representatives of companies, whom I teach effective sales methods, methods of motivation and secrets of successful salesmanship and communication. I always come to the same conclusion:

He who has found himself in this business and is fulfilling his personal dreams through it doesn’t need motivational seminars to raise his motivation for work.

Motivation is needed for those who don't believe "this is it." Complete the following exercise to check if you have chosen the right path:

Can you imagine yourself as super successful (such as one of the best in the world) in the business you are in?

If not, then don't ask why you haven't succeeded. You have limitations buried in your subconscious that prevent you from reaching a higher level.

Here are some questions, which will help you discover which profession is ideal for you. By that I mean the profession you have the best chance of succeeding in with the greatest amount of happiness – **because you can only be successful in a business you enjoy.**

When you enjoy what you do, you'll educate yourself and keep abreast of the current news in your field. It won't be hard to stay up late watching an interesting discussion among people in your field. You'll talk about it and pass further information to your customers with passion and a firm belief that suddenly you'll find out you are a step ahead of the others in your chosen field or profession. There is only one more step to your goal now, turning this knowledge into money.

A Test: What is Your Ideal Profession?

You can help yourself by practicing the following exercise, which is a combination of advice given by Staples, mentioned before, and Michael LeBoeuf, a self-made millionaire and counselor.

Imagine you have so much money, that you are financially independent (this means you can buy whatever you like, whenever you like). For instance, let's just say you have \$10 million USD, enough that you don't "have to" work for more money. Now, answer the following questions sincerely:

1. What are you doing now, that you would stop doing if you had enough money?
2. What would you carry on with?
3. What would you like to study and in which area would you like to become an expert if money was no object?

4. What should people remember you by and what would you like to hear people say at your funeral?
5. What would you start doing today, if you were absolutely certain you were going to succeed?
6. At what things are you better at than others?
7. If you had only one year left to live, how would you spend this time?
8. Imagine you are doing your chosen work. Now answer sincerely: “Do you see yourself working in the same place, doing your chosen work, in 20 years?” What do you feel when you think about this?

Generally, your hobbies are what you occupy yourself with in your spare time, those things you love to do the most, or as my friend, Bogdan, says: **“If you want to learn what the most important thing to a particular person is, then watch how they spend their time and money, because that is where their heart is.”** So, answer the next questions as well:

1. Which hobbies consume you so much that you forget the time?
2. What attracts you about your hobby, i.e. the subject, the craft itself, etc.?
3. With what things were you occupied as a teenager?
4. What can you do or talk about for a long time without getting bored?
5. How do you imagine a perfect day?

Because every person's work is different, answer these questions as well:

1. Do you want to work at home or far away, traveling or in an office near home?
2. How much contact with people do you want to have?
3. How much privacy do you want?
4. Do you want to work physically or creatively?

5. Do you love to set goals and realize them or do you prefer doing steady, repetitive activities?
6. Do you want to be independent or is it more suitable to you that someone else has the final responsibility?
7. How can you combine all the desires you quoted above into a business, or put in other words, how can you transform your desires into money? For instance, if you like sleeping, this won't help you find your ideal work; it can help you only if you are looking for a job that offers you enough sleep or maybe promote good and restful sleep (i.e. selling mattresses).

Do not censor your thoughts, but allow them to land on paper. Do the analysis at the end. Find common points and you'll find your theoretically ideal profession. Do not be amazed if you don't want to become a great businessperson.

You need to be aware that, according to the estimations made by experts, only five percent of the world's population is capable of working independently (like a self-governing businessperson or manager).

If you have children or you are in a phase of choosing your profession, take this test, because your happiness in life probably depends on it.

Realizing Your Dreams and Desires

Once you know *what* you want to do in your life, you have to make a plan of *how* to bring it about. Let's imagine that you want to become a mechanic, because this is the business you are dreaming about.

You have to make a plan that will tell you *how to move* from the first point. So define, in writing, the possibilities – how you can start. For instance, you can start by reading literature, taking classes, asking questions of those who are already in this business and maybe even asking them to teach you a few basic things. Make choices that are real and have the best chance of being effective. It must be something you feel in your heart is achievable from your view.

Now comes the most important step, fixing the deadline by which you'll earn your first \$100 USD. Say it like this: "I'll earn \$100 USD by this time, 30 days from now doing minor repair work." Of course, you won't open your own shop

right away, but maybe somebody you know needs help in theirs? Think and begin the task. When you earn your first \$100 USD, increase your goal. If you like to do this work, you'll educate yourself gladly and quickly, so challenges will be limited and temporary – all you need to do is take the first step and begin.

There is something else; you have to know about your business or working in general. You will be paid according to three elements:

1. What you do
2. How good you are at what you do
3. How hard it is to replace you

Because of this, you can see why telemarketers have lower salaries than managers, although this isn't a rule per se. If you are the top performer in any business, you can command the salary, respect and everything else common to those who do work that is highly respected, highly difficult or specialized.

Harv Eker, "a business magician," as he is called in the United States, stated this slightly different: **"You are paid according to the value of your work in the market and not according to the knowledge, education or number of hours you put in!"**

Step Three: Define Your Goal and Your Current Starting Point

Do you remember when I asked you to write down if you hit the middle of a circle in the chapter with the Test of Concentration? Here is your next assignment. Specifically define your desires and the time it takes to achieve them. Write it down, draw it and use newspaper clippings. Let me tell you how I bought a motorcycle.

Years ago I saw a beautiful motorcycle in a magazine. "I'll buy one of these one day." I tore the page with the picture on it out of the magazine and kept it. I forgot about it. But sometimes, whenever I cleaned my desk drawer, I found it again. Each time I saw it, I was overcome with the same excitement I felt the first time I saw it and always put it back in my drawer with great care.

Some years ago, I spoke with my friend. The discussion was about motorcycles. “I sold mine,” he said. When he told me the model and year, I smiled.

“Listen, did the buyer take it already?”

“No, he doesn’t have enough money yet. I expect his visit in a few days.”

“Tell him not to bother, if he doesn’t have the money. Give his deposit back and I’ll buy it instead.”

My friend was surprised and I knew this bike was mine. I don’t need to tell you what happened; the buyer couldn’t raise enough money. The day I was supposed to pick up the bike (a few hundred kilometers away) an acquaintance who was in the transport business had to go to that town to make a delivery and would return with an empty truck. So, we made a deal and he brought the bike back to me.

I bought the motorcycle far cheaper than I ever imagined I could.

Setting a Deadline

In the whole procedure of defining your goal, you are in confrontation with one essential question – whether to fix the time of realization (set a deadline) or just wait for a good opportunity to appear.

The answer isn’t so easy. The worst thing you can do is fix a final due date, which is then not realized and you repeat the procedure of not meeting your due date repeatedly. When I was buying a motorcycle, this date wouldn’t help, because the situation just wasn’t right for the purchase.

But often, the time factor has to be determined. An example of the way to do this is given below, in which myself and other business partners set a real goal and how we did this.

Buying a material good is often one of the goals you’ll want to achieve, but this goal is conditioned by your wages and a finite sum of money. So ask yourself:

When do I want to buy this?

The answer is, for example, in six months – so then I'll need \$2500 USD. I have savings of \$500 USD, so I need another \$2000 USD.

So, I should be earning roughly \$333 USD more than my monthly expenses, which means I must earn \$800 USD each month (expenses plus investment) to be able to afford the purchase in six months.

If I want to make \$800 USD each month, I have to sell 40 products, because I earn \$20 USD on every sale.

Here is my success plan: I make a sale to four out of ten prospects I contact (I know this from my sales experiences), on average. I want to succeed 40 times, so I need to contact 100 prospects to sell those 40 products.

To get in touch with so many customers I need to make twice as many phone calls. Because only one out of two calls, on average, results in an appointment – so I have to call 200 people each month or 9 people every day. However, because I spend most of my time away from the office, I should call 30 people on Monday and then I'll have more time during the week to make visits.

100 visits, divided into 25 days, is 4 visits each day. I need less than an hour for each visit, so this is achievable. Now, I have to consider the customers that I have to visit for the second time, because they couldn't decide whether to buy on my first visit with them, this will take an additional 30% of my time. It is still achievable with all variables covered.

It's so simple. **The only thing that separates successful people from those that fail is action**, as we said before.

One of the most important questions is how high do you set your goal. Not too high (for example at buying a car), because if your subconscious doesn't accept it, you know it will respond negatively by saying, "No way, you won't make it," and you won't achieve it.

Set a goal that will be a bit higher than your expectations are for a good start. Because expectations are connected with present acts (and not to your capabilities), you'll achieve it. With that you gain self-confidence and you are a winner. Now you can set a higher goal.

It is good to have dreams. For instance, buying the motorcycle. I let my dream flourish (it was impossible to realize it sooner because only two models

of that type existed in the entire area of our former state). Similar circumstances arose when buying my first car.

Having a dream means having a certain set of circumstances “growing” in your subconscious and allowing it the time to show you the ideal chance to realize it. Sometimes things go slow.

I heard of a case where an apprentice, without schooling, wanted to become the owner of a drugstore. He had no real possibility of achieving such a high goal. But, he persisted in his dream and each night before falling asleep he put little bottles on shelves in his room.

To make a long story short – soon he began working in a drugstore as a regular worker doing various tasks. At the same time, he began formal schooling, after which his career began to climb. Ten years later, the day came when he became the owner of a drugstore. He fittingly named it “Dreams.”

Step Four: Define and Remove Possible Obstacles

It is necessary to use the proper method in defining and removing possible obstacles from your path.

If you were reading this carefully, you noticed that we didn't say - **if** you overcome the obstacles or **what is the possibility** of you overcoming them. Instead, we used the stronger statement – **remove them with the proper method**. This distinguishes the winner from a loser.

First, discover what obstacles hinder you the most. As you improve on and remove each obstacle, move onto the next one and do the same. Be careful not to neglect your primary advantages, nor decrease your performance in the process. If you reduce all of your steps to average (because you have overcome the obstacles and thus improved in these areas, but have neglected to grow your most important assets, that are now only average), you'll be lost in mediocrity. **Now is the time when you have to prove yourself every step of the way!**

Believe in yourself and your abilities, all the time.

Step Five: Ask for Help and Find More Information

Be aware of all the current events in your chosen profession, seek out necessary information and people who are already successful and on a similar path as you are now, copy their actions, etc. Become a **detective for opportunities**.

Swim with the current all the time – adjust. Do not subordinate yourself but adjust yourself. Several paths lead to the same goal; the single, straight path is the shortest, but it is very demanding and may require you to sacrifice in ways you cannot or are unable to commit to. The second path is indirect, but maybe a much more pleasant journey. Only you can decide which road to take.

Be open to new information. If you don't know about something, how can you know if it's useful to you or not?

Take care not to be diverted from your path, for any reason previously mentioned.

Step Six: Work Your Plan

You now have all the information that can help you create the scenario for reaching your goal. Prioritize your tasks; give up all the unnecessary little things, associate with people that support you, etc. Redefine your plan, if necessary, and improve it as new information becomes available adding or removing elements as needed. Remember, your plan is dynamic, so you need to be as flexible as circumstances dictate.

Step Seven: Belief, Persistence and Realization

Live in the belief of achieving your goal, enjoy the feeling of realization and be persistent until the end.

Use all the methods you've practiced to increase your self-confidence and positively direct you towards achieving your goal, such as visualization, affirmation, meditation, etc.

“When you work hard on yourself, life is easy; when you work on yourself “easy” or you don’t work on yourself at all, your life is hard,” says Zig Ziglar. This doesn’t mean that achieving your goals is or should be a torturous process. **You are going to live the way you decide to live...**

Persist until you succeed or consciously decide to change your goal – if you decide to alter or abandon it, make sure you acknowledge that you are “choosing” to do so and recognize that sometimes plans change midstream. For instance, you wanted to buy a luxurious car, but you decided that buying a new house was a better investment. This doesn’t mean you didn’t realize your goal; it simply means that you changed your plan.

Sometimes “swimming with the current” means a temporary hiatus from the active pursuance of your goal – this isn’t failure. Again, it is a change in your plan and a realization the time was not right, etc. You will most likely reap a greater success, because the delay may bring you the greatest profit in the end. You have to be aware of this and acknowledge it, so this move doesn’t rob you of your determination and drain your energy.

Sometimes you may not know if your choices are right or where your actions are taking you. If this is the case, then stop for a moment and answer this question before you resume your activity:

Will doing this bring me closer to my goal, farther away from my goal or will I remain where I am now?

If the action distances you from your goal, then you need to revise your plan and come up with some other way that will get you closer to your goal. Or at least keep you where you are now and prevent you from going backwards.

Losing the Battles, Wining the War

Sometimes it’s worth losing ALL the battles to win the war!

There will be situations in which you will be required to take two steps backward to move one step forward. That’s why it is imperative that you ...

Always have your long-term goals in front of you!

You sometimes have to give up certain things for a short while to generate long-term profits. To illustrate this, let me tell you a story about a boy from America.

It is common knowledge that older children often make fun of the youngest one in the group. In this situation, they made him choose between two coins, one larger and one smaller. Of course, the nickel coin is larger, in size, than the dime.

The youngest boy always took the larger coin and the boys laughed at his stupidity. They repeated this game every time a new boy joined the group.

After a long time of making fun of the same, young boy, one of the boys felt sorry for him. He met with the boy alone and told him: “The other boys are just making fun of you. When they offer you a coin, the smaller one is worth more. You should always take the smaller one.”

The young, seemingly “stupid” boy looked at him, smiled and said: ‘Of course, but once I do that they’ll stop offering me money.’”

Who was stupid in the story? The boy had his long-term goal in sight and gave up the short-term goal (momentary respect and his ego) for it. In the end, he was the winner.

Think about using this case in your daily life.

Above all, Act!

Once again, I would like to reemphasize the real essence of achieving success, without which nothing can succeed, even if you have everything else.

Here we say again: successful people distinguish themselves from others by taking action! They do not waste their intellect or time looking for excuses to be idle or finding confirmations to support their position of, “how difficult a goal is to achieve,” presumably all aimed at finding a reason to quit. **They think less and *do* more.**

I’m sure you have, at one time or another wanted to find a way out with excuses yourself. We all have. Maybe you sought a temporary way out by postponing a task. For instance, you should have taken out the garbage, but you sought a way out and found the solution in sending your son out instead.

“Tommy, go take out the garbage, I’m already in my pajamas.” Sound familiar?

Do the following exercise. Take a sheet of paper and write the following at the top:

What is stopping me on my path to success? What is it about this path that scares me?

Now write down ALL the factors that truly hinder you, listen to your mind’s answer and record it.

By doing so, you may discover that all your “real reasons” are just excuses. Perhaps you really can’t do everything at once ... but **nothing** at all?

Sometimes, Think Less!

Years ago, my friend Thomas told me about an event that happened when he was a boy. He was on a holiday with his school-friend, John, whose father was a professor at the university.

The headlight on John’s bike burned out and John called his father to help him replace it. His father, a man of deep consideration, first evaluated the bike from top to bottom, then lit his pipe and began to ponder the best way to accomplish the task efficiently and thus, with the least amount of effort. John joined him and they thought and discussed the situation, what tools they would need, which screw to remove first and so on.

Thomas, who was used to performing practical tasks, asked them for a screwdriver and the spare bulb. He replaced the broken bulb in two minutes – as he had done on his own bike many times before. John and his father looked at him with astonishment – they weren’t used to handling such a menial task so fast and with such ease.

Exaggerated think time isn’t recommended.

If the centipede had to think, about which leg to lift first to take the next step, it would immediately entangle itself and not be able to move forward at all. The same is true with people. If you stop to think about walking “while” you are walking, it takes you a lot longer to get where you are going.

Engaging in such exaggerated thinking happens when you don't want to do something or in any way doubt what you are doing. So, you look and look for new excuses for delaying or avoiding the task. Things like; do you have enough time? Is it necessary? Maybe you don't know where to start and think you are not trained enough to handle it. You can easily destroy your enthusiasm and the meaning of your goal through these seemingly innocent thoughts because you are focusing on the obstacles. If enthusiasm grabbed you, no task would be too difficult.

Let me close this chapter with the words of the great spiritual leader of our time, Sri Sathya Sai Baba, who lives and works in India and attracts millions and millions of people that visit him:

“Hands that work are more sacred than a mouth that prays.”

The Cup of Life

The process for realizing your goals can now be simplified to a small, but powerful, recipe for success. Staples, illustrates this nicely:

Imagine having a few cups placed in such manner the next one will start to fill after the previous is full and its contents spilling over the edge.

The first cup is **BELIEF**. When you fill this one, belief activates the cup of **CAPABILITY** and it begins to fill. You have to use it completely (i.e. fill up the cup) to reach **ACTION**. When you fill up this cup, the cup of **RESULTS** begins filling and when this one is full, the contents start flowing into the cup of **LIFE**.

If the process stops at any stage, the chain breaks and you remain in the middle of your path and without the desired results.

Love

“There is no road in the mountains. Sometimes people tread in high grass, leaving footprints. If more people do the same and more often, a path arises. If these paths have not been used for a long time, weeds grow over them. And

your heart is overgrown with weeds.” (The thought of a wise man, whose name I have forgotten).

One of our goals is love. We are going to look at it closer, because it is a very specific area.

Several books have been written that were inspired by love or the lack of it, many nights spent crying and many wonderful moments created. Love has caused wars and even created heaven on Earth.

This is without a doubt the most powerful and positive force we know.

Can you imagine a person without love for anything? He or she would be like a computer. Emotions are what distinguish us from other creatures and matter.

You have probably heard the story about a pupil who went to the yogi each day for several years, at exactly 2 p.m. One day, he was late, missing the first half hour of the class. The yogi asked him why and he answered:

“I was saying good-bye to a visitor that was with me for eight years and today he is gone.”

“And who was that?”

“My son.”

How would you describe this – complete understanding and acceptance or lack of emotion?

The highest form of love is total acceptance and understanding, pure and unconditional love. No limitations, no need to turn others into copies of yourself. No attachment, just sheer joy in each move of the beloved person and what makes him or her happy. Being happy for a person that is on his or her own path, love is a force that doesn't set any conditions. **Love isn't needy or fearful; if you are afraid for someone or you can't live without him or her, then you haven't yet reached unconditional love.**

Maybe you are not aware of the meaning of these words. Just think of what people have done in the name of ... love! Jealousy, for instance, is a completely egoistic feeling. If you truly love someone, you don't envy them or force any conditions on them. If you are afraid of losing a person, because you doubt

your ability to hold their love and are maybe even afraid that your beloved will find someone else, you might be tempted, because of your fear, to deny them their freedom and seek to hold them in all possible ways. We discussed this previously in the chapter on subconscious; when you try to reach the goal by force, the effect is always the opposite of what you wanted to happen.

Here is a case that describes a dialog between a mature (A) and an immature person (B):

(A): “Why didn’t you go to the theater with me?”

(B): “Did I disappoint you?”

A: “Well, you do know how much it means to me for us to go together...”

B: “Do you really love me?”

A: “Of course, I couldn’t love you more.”

B: “This means that you wish complete happiness for me?”

A: “Yes, of course, why do you ask me such obvious things?”

B: “Did you consider that, at the time, it was more suitable “for me” to act as I did?”

A: “Well, what about me? Didn’t you think about me and how I would feel? Why do you act only for you?”

Someone disappoints you when your expectations are not fulfilled. However, such a set-up isn’t love. Today, people even get married out of need and not love. If people took responsibility for their own actions, such situations wouldn’t happen. The immature person could simply say: “You are right. How could I have been so selfish to envy you your happiness and thought only about myself and my feelings?”

The dialog shows that immature people are much more egoistic, because they try to “own” a person and search for their happiness through them – which is **impossible**.

Immature people use sentences like: “You are all my life is worth living for.” Or “Life is empty without you.” Or “I love you so much and I think about you

all the time.” And so on. Infatuation is consuming, but love brings the highest freedom.

It’s easy to see how people search for themselves through someone else. They subordinate themselves to someone else, become dependent on them (like an addict is to drugs or a smoker is to cigarettes) and tie their personal happiness to others. Such people are often disappointed, because it is enough the ideas in their minds go unrealized.

“People who need love and someone other than themselves are dangerous people... Because God knows what they are prepared to do to get it!”
(Thomas Keller)

Accept the people you love with all their attributes, good and bad; encourage and help them on their path, **though it won’t be the same path you are on.** You will be happy, because they are happy.

Do you remember the old legend from the first chapter that told how a man and a woman were once “one,” then separated and since then each of them has been looking for their other half?

We all look for “the love of our life.” Finding that special person, how would you describe that feeling to someone who has not found his or hers?

Anyway, this special person would not be exactly like you, as the old legend says and some people think. He or she is also not a prince or princess on a white horse – perfect at first sight and just waiting for you since the beginning of time.

The person who is right for you, will fulfill two criteria, says Keller:

- His or her image suits you and you feel good when others see you with this person
- He or she is a partner who can show you patterns that can help you develop further (through triggering special responses (i.e. anger, worry...) in the areas where you are not in control of your energy).

Do not forget you are here on Earth, the school of mysteries, to learn. Your spouse or partner is a great teacher and that is why you are attracted to them –

they awaken certain energies in you that, for whatever reason, you need to further explore.

It is good to know the person you are living with can share something with you, on which you discover a unity **within yourself** (male and female principle) – the fusing of two energies. Searching for the “love of your life” ends when you find on the inside what you were looking for outside. When you achieve such a state, you can love unconditionally, because you know that you can depend on no one but yourself for your own happiness and you do not *need* anyone to be fulfilled and happy.

We all have both energies – male and female – inside us. The male energy has the power to do the task and the female energy has the key to the solution – knowledge and intuition. When both principles unite and work in harmony, you can act in perfection. Marriage (two energies – male and female – working in harmony) shows us the symbolism of a process that everyone needs to establish in him or herself.

It is fair to warn you about a few things. The Universe made certain that both partners attract each other. Once you are aware of what is going on, of course.

The ideal partner you dreamed about in your youth doesn't exist. “God has forgotten to create him or her ... and then he has also forgotten to tell us that,” says Keller. There are only adjustments to people who more or less suit your idea of an ideal partner. In time, you may see the qualities you were searching for in your youth (beauty, popularity, approval of your friends) diminish in value when the time to build a life with someone arrives. That is when you start appreciating other qualities (support, understanding, comfort, help, sincere friendship, unselfishness, sharing responsibility).

If you can refrain from exploiting the other person to achieve your personal happiness, you will both grow deeply through each other's love. When you truly understand, no one can disappoint you – you can be completely happy.

If you love someone unconditionally, you will even allow him or her to leave and be happy with it. Think how close or far away you are from this in your own relationship.

There is another interesting theory, described by James Redfield as “**the third recognition**” in his book, *The Celestine Prophecy*.

When two people are in love, they are “connected” to each other. But because of that, they abandon the fundamental essence – THE SOURCE. In the absorption of their union, they become sponges, one to the other, feeding off the energy of each other. Because they are unplugged from the basic source, there is no flow of energy coming in and they can’t avoid the complications in their life together. Everything transforms into a fight for energy, which can be seen in escalating arguments and disharmony.

The solution is nonattachment and mutual independence. You have to first be independent to be able to accept and give true love.

Seek Happiness Within Yourself

The same natural laws are true for love as they are for other things. **What you give is what you get.** We’ve described how impossible it is to love someone else more than yourself, but you can’t allow him or her to love you more than you love yourself either.

This is where the second truth comes from; if you want to receive something, you have to give it first.

There are mirrors in love as well – a person you meet that becomes your mirror, through which you learn and grow.

Perhaps your love life is the area where you are going to learn to handle egoism?

We all have a certain amount of ego. It is said that your ego is the only thing you can give to God – because he already possesses all the rest.

Being a bit more precise, you soon discover that most ideas connected to love are directed completely from one person’s ego and exclusively benefit just that person. Most of the time, you cannot even speak of love, only attachment.

Taking a Stand

Along with many others, you have probably, at some point, exploited your beloved loved one for your own benefit. Maybe you chose the places where

you wanted to go or associated with specific people that would notice **you** with your partner, etc.

Eternal indulgence is something that you need to eradicate.

Have you ever said, “I’ll wait another five minutes and not a minute more.”? Of course, you may even say or think it often. But what happens when the five minutes pass? Your attitude changes if the person you were waiting for has not arrived and they are important enough to you to wait longer. “Now, **really** only ten more minutes, maybe something has kept him.”

You read in the preface how much easier it is to think with a clear mind if you are not involved in something right now. So, you can do something that will prevent from falling into temptation of waiting longer than you planned:

When you agree on a time to meet, decide up front how long you will wait.

Tell the person upfront, “I’ll wait 10 minutes, if you’re not there, then I’ll attend to some other matters and we can meet another time.”

At that time, you are not yet emotionally involved in the situation. When you stand waiting somewhere and the time you promised you would wait passes, don’t be tempted to comfort yourself by staying another 10 minutes. Telling yourself the extra 10 minutes won’t change anything or you’ve got nothing better to do anyway.

If you can’t take such a stand for you, even if it may “seem” cruel to someone else, ask yourself **how you could have spent this time in the most useful way?**

Perhaps you’ll discover that you didn’t really want to go at all (you were just going as a courtesy to your partner or friend). Maybe even that these meetings mean no more than another obligation to you or that you are giving up something more pleasant and important to you to go.

If nothing else, use all this waiting time for something more productive. For instance, when you predict you might have to wait, take some good reading with you.

If you are interested in how to break away from the habits of other people and finally gain control over your life and your time, Josef Kirschner’s books are

an excellent source of information. Standing up for you shows that you have respect for you and your time – if you respect yourself, others will too. By telling people upfront how long you will wait for them, you remove the anxiety associated with the feelings of guilt you may have when you begin to exercise your assertiveness.

Partnership

A business partnership is similar to a marriage or a love relationship. People with a common goal and similar ways of reaching that goal join forces because they feel they are stronger together and have a better chance at realizing their goal as a team. A side advantage is that their enthusiasm and energy are passed between them, keeping each motivated and uplifted in the face of challenges. Often, partnerships are formed between personalities that seek strengths in their partner that make up for their own deficiencies.

Problems arise when the relationship becomes unbalanced and control, by one or the other partner, is lost. A partnership can enable supremacy and exploitation of one partner to the other's benefit. This is very similar to the relationship (love) problems already described.

If all parties are mature persons, the challenging situations can be used for personal growth and learning. Of course, it's a different situation if one or more of the partners are not at a level that enables them to respect the other person(s) or themselves or to admit their mistakes and acknowledge the good qualities of others.

The prevailing thought is that partnerships don't work well or equally for everyone involved and further, that everything grinds to a halt when it comes to challenges about money. I would say, however, that two reasonable partners, who can divide tasks and business areas in a manner that allows both to have the greatest profit possible and the deepest joy, are priceless to one another in business.

I have been in a partnership for many years. I have learned a lot during this time and I believe that I can be more successful in business this way.

I have learned the following truth, which I stick firmly to:

A partnership is successful as long as each has the feeling that they gain more than they give. In a good partnership, just like a good marriage, the partners almost compete for ways to help each other or make the other person's work easier.

The Plan for Achieving Wealth, Success and Happiness

1. Make a list of your current goals for your life. Then, determine all the areas of your life that are important to you. Such as family, free time, money, business, friends, personal growth, health, etc. If you have difficulty identifying those areas, just think about how you would spend a perfect day. Write these areas across the top of a paper. Now divide the areas with lines, so you divide each column in three parts again, creating a column "family," which is divided into thirds.

Now, write all of your short-term goals (everything you want to achieve in the next twelve months) in the upper third. Below these, record your middle-term goals (three to five years) and below that, write your long-term goals (ten years and beyond) on the bottom.

Using this, you can direct your daily activities. Check each day, which areas you have progressed in. When you achieve your goal, check it off the list and move to the next goal. This method can be useful in learning to apply balance to your life because you know instantly where you spend too much time and energy and where you need to spend more.

2. Follow the procedure on "How To Set Goals" according to the steps described there. All the time you should be thinking about the following: "What hinders me on my path to success? If I choose this path, do I have any fears?"

Regarding the broader, total direction you are moving your life in, think about and answer the question, "What am I afraid of in allowing myself to act on my inner voice?"

Do You Believe This Book Will Assist You in Achieving the Wealth You Seek and Deserve?

Have you already read **The Millionaire Mindset**? Do you believe **it will help you** and others achieve material and spiritual wealth and serve as a guide to bettering your life?

Do you agree with **Kevin Hogan** who said that *“It's worth 100 times the price and you will read it again and again!”*, or with **Joe Vitale** who said *“It was like the best of every business and self-help book I had every seen while still being entirely fresh, new, inspiring and practical.”*?

Then **assist your friends on their journey to wealth** – send them your **recommendation for this life-changing book** by **[clicking here!](#)**

7.

About Money

Money Rules the World

In fact, most things are directly or indirectly related to money itself or to what money represents. Taking an even broader view, money is involved in every form of crisis in the world today, wars, social injustice, national and class oppression, crime and the destruction of the environment, to name a few.

“Give a person power (money) and his or her true character will be revealed.”

One of the basic challenges of people today is their search for material gain. It seems that whenever they have enough money or material goods, then they don't have the time to enjoy them and vice versa. Jacob Needleman offers an interesting thought in his book, *Money and the Meaning of Life*: **“If you want to take the true measure of someone, observe how he handles sex, time and money.”**

The goal of this chapter is to teach you how to improve your financial position. There are a few, basic ideas that everyone should master to be “your own lucky horseshoe,” as well as some practical advice that is **guaranteed** to make you a wealthier person and in time even a millionaire. Incidentally, the idea of being a “millionaire” is losing its novelty, because it isn't as difficult today to reach this magic milestone as it has been in the past. This is good news for those who have yet to reach it!

Money, love and life are three areas that none of us receive any “Instructions For Use.” Rarely, if ever do people go to experts for advice in these areas. Well, some people see psychiatrists, psychologists, financial advisers, etc. but not the vast majority. You have your hairdresser, mechanic, dentist, personal doctor, etc. to advise you but if you're like most people, you don't have the most sensitive areas of your life, on which your very happiness and well-being depend, “covered.” Isn't this, to put it mildly, stupid?

Even here, as with other advisers, you should lay your cards on the table. What would it look like if you sought the counsel of a doctor and answered his questions about your pain with, “Mind your own business, this is my life!”

What this means is that some things that you are uncomfortable talking about have to be personally acknowledged and then accepted and discussed with those who are qualified to help. To ensure the smooth operation of your car, you go to an auto mechanic. But for advice on how to solve a crisis in your family, you probably go to your best friend instead of the specialists that can help you! Where money is concerned, most do the same thing.

This is one reason this book was written. We have all fallen, at some time or other, for various tricks and schemes that have resulted in the loss of our savings or prevented us from being able to save anything at all. Given these circumstances, it is both understandable and prudent that we don't trust everyone. Unfortunately, too often the really great information isn't written down or spoken about, but simply "done and followed" by those who know it. Too often, this information comes, if at all, when it is too late. Writing this book is an attempt to correct this situation.

"It is logical that losses to one individual are a fantastic gain for someone else. Businessmen and women make a living from people being ignorant, not well enough informed. In fact, lack of knowledge and ignorance is the cheapest material from which money can be made." (Hans Dieter Meyer, The Association of Insurance-Holders in Germany)

The Law of Income

The concept behind any form of wealth is creating income. Are you satisfied with your current income?

Probably not.

Have you ever wondered why this is so?

A typical case, shared often at seminars, is that of a person who has constant challenges with money but disapproves of accumulating wealth, implying that it is dirty and that it spoils and changes people. Further, this person is uncomfortable with people in business who have more money and yet he or she can't succeed. What should such a person do?

Clearly this person is carrying around a mental image that says: “If you have much money, you’ll be ruined by it and you don’t want that. So, it is better to remain poor than seek wealth.” The consequence of such thinking is, not surprisingly, a lack of money.

Get rid of these thoughts if you want to be wealthy someday.

The Law of Income says that wealth is first created in the mind.

A Wealthy Self-Image

People who can’t imagine themselves wealthy are not yet mature enough to become wealthy.

Everything begins in the mind as a thought – life is a game that is directed from between your ears. If you can’t “see” yourself with money, then your subconscious still doesn’t have a clear picture of how to act and therefore cannot help you get there. In fact, **whatever picture you hold of yourself in your subconscious mind is the person your mind is busy ensuring you are.** If your self-image is one of a poor person or someone “struggling to get ahead,” then that is who you will be. Make sure you create and nurse positive pictures of yourself.

Why You Are Not Wealthy Today

There are two reasons that you don’t have as much money today as you desire:

You didn’t think about or plan for today before it arrived. Had you been more aware, *then*, that you would always need money and acted on that awareness in the past, you would be wealthier today than you are right now. Why? Because, you would have intentionally saved money (perhaps even by making small sacrifices over the years) or invested money (even small amounts) and would therefore have more money today than you currently have. Make a list of your expenses for one month; you’ll quickly discover how many unnecessary things you buy and how much you could therefore set-aside for tomorrow.

If you want to free yourself from financial troubles, then start putting a portion of your money into a special account.

The work you have now isn't bringing in enough money. There are many ways to increase, even maximize, the financial and nonmonetary rewards you earn from your job.

Increasing Your Income

If you want to get more money out of your work, consider these options.

1. Change jobs.

Money isn't everything. Financial gain isn't the only consideration when evaluating your current employment. Work that you enjoy doing will give you greater satisfaction, a feeling that no amount of money can provide.

You've probably heard the saying, "Do what you love and the money will follow." **Successful people concentrate on their work, the business, while unsuccessful people focus solely on the money.**

Think it over.

2. Take on an extra job.

Perhaps your primary job gives you great satisfaction, but doesn't yet provide a sufficient income. Taking a second job may be a better solution than changing jobs. Like everything else – it depends on the individual. You know best. You have to consider the consequences; working two jobs means there will be less time for everything else and added pressure. Ask yourself if the increase in income is worth the additional taxes you'll pay, time you will spend, etc.

3. Invest more time in your present job.

Another possibility is to put in more time into your present job. Since you are probably paid according to time or efficiency, your income will probably rise with more time invested. This alternative is similar to the one above, that of increasing your workload, except it doesn't require acclimating yourself to a new job and therefore you don't need to concentrate on (and master) two different jobs. However, the work may be monotonous (where adding an extra job might allow combining mental and physical work, a possible advantage) or less rewarding, thus, it might not be profitable to bet everything, so to speak, on one horse.

4. Be more efficient in your present job.

One good variation is to be more efficient at your present job, which often results in higher earnings. Think about how you can save time and money. Search for bottlenecks and fix them. Consider the **Paret Principle – 80 percent of your income comes from 20 percent of the work done.** Concentrate more on effective tasks and less on auxiliary ones that don't bring in money directly (like preparation, cleaning, etc.).

5. Learn to enjoy your present job.

You'll move towards your goals faster if you organize your present job so you enjoy it more. Make a list of things that make you happy at work or bring you satisfaction from your job. The list might include: what you have, what you have always wanted, where your advantages are, how tasks can be done in a pleasant and fun way and so on. You'll find the job itself probably isn't so bad, it's just that you have been focusing more on the negative, rather than the positive, aspects. Be optimistic and start to take an interest in your field of expertise. Associate with people who do similar work and enjoy doing it - allow them to pass their enthusiasm on to you.

Maybe you won't get a raise at first, but you'll be much happier and not only at work. If I asked you, which you would prefer, money or happiness, what would you say? Well, there, you see...

I promise you that over time you will be noticed – if not by your superiors at work and business associates or partners, then by others. There are always plenty of jobs for a worker who is conscientious and an expert in his or her field.

Those who are the best in the business have doors opened everywhere, regardless of whether such a qualified person is needed right then or not.

Wise employers employ someone the moment they realize that a person can benefit their company. They don't wait for an empty position where they would be forced into a feverish search for an appropriate candidate.

Poverty vs. Being in Debt

There is a world of difference between a poor person and someone in debt – don't confuse the two.

Sometimes the obstacle in your path to wealth is concentrating on money instead on business. This always happens when you worry about how you will pay your bills. **This is very dangerous if you are in sales because your customers will feel that your priority is to make the sale and not to help them.** You can't feel or hear this, but it radiates from you and because you are not aware of it, it's difficult, but important, to rid yourself of this habit.

Is there a way to solve this problem?

Make sure that you always have at least \$500 USD in your bank account. If you withdraw it, put it back at the first opportunity. **When you go out for a sales call take a \$100 USD bill with you.** Why?

First, you'll know that this is not all the money you have, because your account isn't empty, so psychologically, you won't depend on the current sale because you won't feel quite so desperate to make it. This will help you think about something other than your bills and bankruptcy. The second thing is the bill itself in your pocket. How can you say or feel that you are poor, when you always have so much money that you can carry a bill for \$100 USD with you everywhere?

The next matter of business is consistently depositing money into your account. Phil Laut, in his book, *Money is My Friend*, proposes you open and deposit money regularly in a savings account, even if it is only \$10 USD every week, or every month. Do this every time you receive or direct deposit your paycheck, before you have time to miss it.

This way, your subconscious absorbs the thought that you **always** have more money than you really need, because you always have some left for savings and investments. Although you may only be depositing small amounts at first, they will accumulate in the account, earning a small interest and in time, this will become an envious amount.

Try it; it works like magic!

Ridding Your Path of Obstacles

The unfavorable financial situation you are in usually comes from a very specific challenge. Those who do not have money have usually been taught to believe that money is dirty or that it can't be earned in an honest way. So how will you find your fortune, if your subconscious is being fed with things like, "All rich people are dishonest and I don't want to be like that."? What follows is clear...

Perhaps you believe that money changes, even spoils people. If you hold this to be true, wealth will elude you.

You have to be clear about the following fact: "Money itself doesn't mean anything – it's just a piece of paper, a tool that can be used to trade for material goods."

Money is a "stand-in" for the things you want to buy. Does this mean that all the things you buy are bad and rotten? If that's true, why do people desire new cars?

Imagine your job pays you "in cars" instead of money – would you say now that cars are bad and rotten?

Programming Your Mind for Wealth

This is the best exercise for programming your conscious mind for wealth:

Take ten minutes and write down everything that comes to your mind when you think about money and obtaining wealth. Select the most negative thought you have (this one will probably be the cause for all other negative ones) and then change it to a positive affirmation. But make one that you truly believe in. Write this one several times – on your daily planner, on a sheet of paper you put next to your bed or in a visible spot in your car. Repeat it for five minutes each morning and before going to bed. The transformation that follows is amazing.

Myths About Creating Wealth

You have probably read or heard various myths (these are narrow truths that are only valid for a few specific cases, but not in general) surrounding wealth and wealthy people, all of which, if believed, hinder your quest for financial independence. Here are the most common and most destructive:

Myth No. 1: How much you earn depends on how hard you work

We have already discussed this and learned that if this were true, then the physical, blue-collar workers, who have been working hard for years, would be the wealthiest people on earth. Of course, this isn't true. Instead, they form the bulk of the workforce and the vast majority of the middle-class.

If you witnessed your parents coming home tired from a long day's work in your youth, you probably learned that "no amount of money is a sufficient reward for all the effort and sacrifices made to earn it." People who work "just" for the money are often deep in debt because they comfort themselves (for their long hours and sacrifices) with whatever they can buy; the material goods becoming almost trophy-like and serve as evidence of all their hard work and sacrifice. Because they are surrounded by the drudgery of their workplace environment, they want to come home to all the beautiful "things" they lack when working; the things that remind them "why" they are going to work in the first place.

Myth No. 2: Being paid for something you enjoy isn't work and you shouldn't ask for money for doing something that is enjoyable.

Check this with millionaires. They all have so much money that they don't *need* to work anymore. Nevertheless, they work for other reasons: challenge, satisfaction, fullness of life, activity, fun ... and all are connected to *a love for their work*. If there is no joy in doing a certain task, they do something else that makes them much happier and that enables them to realize their dreams. In fact, if you don't enjoy your work, you will never become wealthy doing it! However, just because you enjoy your work, it doesn't mean you shouldn't get paid for it – in fact, *that is the ultimate goal, to get paid to do what you already enjoy doing* so it never feel like you are *at work*!

Myth No. 3: You need to be in the *right* line of business to amass wealth

Do you really think so? This would mean that *all the people* who are involved in the same business would be millionaires. Of course, this isn't true. In each business there are winners and losers, even if the business consists of distasteful (to most) or "impossible" work like sweeping the streets, collecting the trash, working in a factory, pumping gas, selling newspapers, etc. On the other hand, there are "losers" in high-earning positions or businesses as well, like selling real estate, management, medicine or even stockbrokers on Wall Street.

Myth No. 4: You need the *right* education to make a fortune

Are the most educated people really the wealthiest? Not at all! If the *right* education were tantamount to acquiring wealth and achieving success, university professors would be the wealthiest people on earth. Ask them about their salaries, if you get the opportunity. The truth is vastly different – **the wealthiest people are those who can convert their knowledge** (or education) **into money**, in the best possible way. They can be highly educated people (like inventors, scientists, etc.) or almost ignorant. Being formally uneducated does not equate to poor performance on the job or the inability to form a strong enough vision to carry a person to their success – one can easily be an expert without having a formal education.

Myth No. 5: It used to be easier

Statistics show an increase in the number of millionaires in the world every year. Talking about the "good old days" only offers comfort and a convenient excuse. If you look around, you'll see there are people who behaved the same way in the "good old days" as they do now, yet their success has been recent. With technology and progress come new ideas, desires and needs and there are more business opportunities appearing daily to serve them.

Myth No. 6: I'm too old (young)

If you research the life stories of some of the most successful people, you'll see that this isn't true at all. Some become wealthy early in their lives (perhaps from the stock market), while the fortune others may elude them until retirement or beyond. Ray Kroc, was more than fifty years old when he bought and created the first McDonald's.

Myth No. 7: I don't have enough money to start. You have to spend money to make money.

This is no different from any other excuse or “myth.” Like the others, it's obvious this one isn't true either. Many have made their fortunes starting from scratch, living in an apartment or working out of their garage and yet, they developed business empires that are worth billions of dollars today. The other elements of success, discussed earlier, are far more important than having seed money to start a business. But yes, often money *helps* and it certainly doesn't hurt. Like everything else discussed in other myths: money probably helps, but it is not always necessary.

Myth No. 8: I'll begin when I know everything

Do you believe that you will know everything someday? Or even that you'll know enough to ever be “really prepared now?” The more you learn, the more you can see what you still need to learn. Success and obtaining wealth is a dynamic process. Even if you “could” come out of the gate knowing everything there is to know, some of those elements will change immediately and many will change rapidly. If you don't decide now, nothing will happen. Live and learn.

Sometimes millionaires have even *allowed* themselves to go bankrupt and then (even faster) recreate their wealth, sometimes even greater than before. Money itself isn't the obstacle that is keeping you from being wealthy. If you're really good in your business, don't worry, because someone (a bank or business partner) that appreciates your talent, and knows you are a good investment opportunity, will appear and make available the money you need. However, you can't sit around just waiting for this – *make* it happen.

Exercise and build the habit of “taking action” as much as you can. Make your workplace better or more efficient. After all, even if someone else signs your paycheck, **you really work for you**. Even if you are an employee in a large corporation – it isn't *your* corporation – but it is the only corporation through which you can prove what you are capable of right now.

Bankruptcy, at Least Once in Your Lifetime, Can be Good

Edward DeBono tells the following story from his book, *Tactics: The Art and Science of Success*:

Already having had a taste of wealth, at twenty-six, Jim Rogers decided to visit an elder millionaire and ask him for advice. He was surprised by the old man's words. "The best thing that can happen to you is bankruptcy," he advised.

"What? Do you know what are you talking about? Who will take care of my family? Who will pay the bills? How can you propose something like that?"

"In fact there is something better – go bankrupt twice..."

What would happen to a person if he or she really went bankrupt?

You would probably discover "the old man was right." Bankruptcy is a good experience on the path to becoming wealthy. First, you learn that it is all right to make a mistake. Until that time, you maybe believed that life came to you, served on a platter and you just had to wait for it to arrive. Second, you are not so stubborn and capricious now; you begin to look around and expand your horizons.

Above all, the fall helps "winners" to take advantage of the very next opportunity, to grab it with both hands and act regardless of what anyone thinks, because they have no other possibility.

In situations like this, when you are forced to act, your capabilities are tested and proven. Now, there are no excuses (I don't have time, I'm too old, I'd rather do it tomorrow) and you realize you must act right away. The results will amaze you because you will do things you weren't even aware you were capable of.

Such an experience is worth its weight in gold to your future, because you now know how to take action. You know also that you *can* take action as well as what you can achieve if you are sufficiently motivated in the right direction. In bankruptcy, the motivation is usually a fight for survival, but later it can be something else. **It is important to acquire belief in yourself through direct experience. Knowing that you can depend on yourself to survive, that you can pick yourself up and move forward is an incredibly empowering feeling and most valuable experience.**

Welcome such experiences as you welcome success. Are you aware of how much richer your life will be or of the greater heights you can achieve if you first fall on the ground and then resurface in all your glory?

The Law of Savings and Investment

Statistical Inflation, Buying Power and Real Worth

You have to distinguish between statistical inflation and the fall of buying power in general (in other words: between official statistics and the actual situation of how much the prices rose in stores).

Although many people believe that these two concepts are the same in meaning, the truth is a bit different.

Take Germany, for example (their past currency, the Deutsche Mark, well-known for its stability over very long periods of time, enables us to make a long-term comparison). You'll notice that they had an average, statistical inflation of around four percent over a twenty-five year period, but prices rose even as much as twice that (like in real estate) and on average, **always** more than the official data.

Why was this so? Because the manner of calculation is very specific – they put everything in one bag (everything that falls in price and everything that gets more expensive), mix it a bit and dump out the result. It is true that some things become cheaper – but which ones? Are they the things Germans buy every day, the so-called “basket of life” necessities? No! Well, maybe some things, but they are things that affect them the least, like seasonal fruit and vegetables, which they have in their gardens, become less expensive in the summer months.

Seeing this, you can easily conclude that prices in stores went up more each year than was officially presented.

You don't believe this? Find some data on the last year's statistical inflation. Then count the goods that rose in price that were less than this figure (for instance, if inflation was eight percent, try to remember, which things that you bought, rose less than eight percent in price). There are a few difficulties,

aren't there? Now count the goods that became more expensive. No problem here, is there?

You have to be aware that inflation is also a political question, not just an economical one. Why are we telling you this when this isn't a financial textbook? Very simple – to prove it is necessary to enrich your assets through interest rates that are higher than the statistical inflation. That is the only way to retain the buying power of your money (so you will be able to save and afford to buy something after some amount of time, just like you can today).

The following becomes your goal:

To be able to buy more *with* your money instead of simply acquiring more money (paper).

Think like this and your financial worries will soon disappear!

There are only two possibilities: enrich your assets according to **monetary** value or enrich them with **actual** value.

Monetary value is the money you save in cash or at various financial saving institutions – banks, insurance companies, foreign currencies, “your socks” (the money you keep at home). You do this in the name of safety. You have to be aware that absolute safety doesn't exist **anywhere**! Think about the possibilities of fire, earthquake, theft, etc.

What is real worth or actual value?

You can imagine these as things or materials that are tangible – real estate, works of art, antiques, securities or precious metals.

Tangibles constantly rise and fall in price (overall, this “rise” creates inflation, which officials then decrease through some reductions of prices and rates to the almost desired level). Be cautious when purchasing. If you buy when the price is low (**every** price is an agreement between what the buyer is ready to pay and the seller willing to sell for), you should be able to resell it at a higher price. Even if some unexpected event occurs, like with securities where it's easy to imagine an unexpected event, some very elegant and profitable solutions exist.

Looking back in history, the best investment in a tangible with real value was gold. Today, gold bought in 1940 for a dollar will now cost you 95% more to buy. For an ounce of gold, however, you can get the same amount of “goods” as a hundred years ago. This doesn’t mean that you earned more this way, because there are some other factors present here as well (safety, possibility to sell in every moment, etc.).

In talking about monetary investments, it’s important to be aware of something else – **the higher the profit margins the lower the safety levels (the higher the risk).**

This simply means that you won’t find an investment, which is both highly profitable and safe at the same time. If one existed, then companies whose business it is to enrich your capital (make even more capital from the capital you already have) would just “close their doors.”

Are monetary investments profitable? Before you invest, make a comparison by answering the following question:

This investment is profitable and dependable, in comparison to what?

If you immediately answer, “in comparison to investments in real value,” you can easily say that monetary investments are less profitable in general. But are they safer?

This can be a difficult question to answer – **yes and no.** However, something else is more important. Where do the companies that have your savings invest that money? The answer is, in large part, in the **real value** (industry, the economy, real estate) items!

So why invest through an intermediary, giving him part of your profits, if you can do it directly yourself?

Thinking like this will soon present you with two very basic problems – **lack of investment knowledge and insufficient capital.** Without knowledge and a sufficient amount of capital, you simply cannot compete with the buying power of banks, insurance and lending institutions. No reason to despair, however, because many solutions exist. Let’s look at how you can help yourself if you want to invest in securities...

Several decades ago, special funds were established, which put small investors together. The result was, they gathered enough capital to compete with the big companies. They hired experts in their field who manage the assets and the costs involved are divided among all investors and are therefore an insignificant amount for each individual investor. Such funds can invest in various securities, real estate, etc. One of the exceptional possibilities is investing in mutual funds, which everyone can afford without being a top-level financier.

One other thing will influence all your decisions connected with money: the law of supply and demand. Every price is set according to this law; it doesn't matter how much something cost at one time, but rather how much a particular buyer is ready to pay for it, what the market will stand.

The more buyers there are, the lower the supply, the higher the price.

The less buyers there are, the greater the supply, the lower the price.

You have probably experienced this yourself. Especially if you have ever sold a car you have owned. A buyer arrives and says, "I can buy a car identical with this one, in better shape, somewhere else. Sell it to me for X USD and I'll take it, otherwise I'll buy it somewhere else."

Economic law, the power of supply and demand, influences your decision. If there were enough buyers ready to pay the full price, you would politely reply that you do not intend to lower the price. But if other buyers are scarce, then you begin to think and calculate whether you can accept and live with the offer. Is it a greater financial burden to keep the car or to sell it for a lower price? You decide based on what you "think" the circumstances are or will be. If you need the money, you sell and if you don't, you may decide to hang onto it for a while – the market conditions are sure to change.

Harv Eker, said that people know that supply, demand, quality and quantity affect the success of selling a product. The supply equates to how many competitive products are available; demand – how many buyers and their interest in purchasing your product; quality – how well the product is made and performs compared to other similar products in the marketplace.

Even if you have such a product, everything can stop when it comes to money. If you want to earn money, you have to sell the product. **But if your desire is to become wealthy, you need to sell *many* products.**

So, quantity is often the decisive factor. People who are “employed,” because their employer limits their hours, can’t amass wealth. Businesspeople, whose business is organized in such a way that they have to be present to make money, can’t amass wealth “quickly.” They simply don’t have enough time!

The solution is in the system, designed so your work consists **of repetitive activities that don’t require your “hands-on” presence, which bring you money.** The essence of the success of this system hinges on the word, “repetitive,” because it means the activity that will bring you money will occur repeatedly, without your constant effort or vigilance to make it happen.

When you reach such a state, you can earn money even while you sleep ... or are somewhere else – like the beach!

The Millionaire’s Path

Everyone that decides to become financially independent in life should commit this to memory:

Assets can only be created from what you *don’t spend* from what you have earned. It doesn’t matter how much you earn, only how much money you have left from what you earn.

It means that your “actual” earnings are not as important *in the process* of creating wealth. Compare these two cases: You earn \$30,000 USD and spend \$28,000 USD for necessities that don’t bring assets. You are left with only \$2,000 USD for creating assets, savings and various financial and capital investments each month. Or you earn only \$7,000 USD, but still invest \$2,000 USD.

In either case, you accrue the same amount of wealth **because your investment is the same.** If you invest smartly, in time your assets will grow to a sizable amount.

The essential question is: **Where should you invest money to ensure the best conditions for creating profit?**

In the beginning, when you're still a novice in this field, it's smart to stick to this principle:

Do not put all your money on one horse or in one basket. While it's true that profit can be above average in risky investments, the same can be true for the losses as well. Who can guarantee you're going to profit? Don't put your money in risky investments if you can't afford the loss.

Spread capital across several investments.

First, you need to decide what terms you want to have. The terms we would use to define an ideal investment would probably be **safety and profitability**. Definitely profitability, but with an investment that is as safe "as possible." Apart from that, some very important factors exist that the following examples demonstrate:

An Ideal Investment

A businessman invests money in a profitable and relatively safe material investment (i.e. real estate). One evening a neighbor drops by with a special problem, he is buying an apartment in the city. He doesn't have enough money, so he intends to sell his car. He writes an ad and several potential buyers answer. One of them is serious and says he will bring him the money that same day. But later, he calls and cancels the agreement.

The due date for buying the apartment is tomorrow. The businessman's neighbor knows he is interested in good investments. He offers to sell the businessman his luxury car at 15 percent below the market value. He does so because if he doesn't get the money for the apartment today, he will lose it and buying it (over renting it) means he will save 20 percent. He also checked with used-car dealerships and found one that will buy the car at market value, but not until the following week.

The businessman knows buying the car is a smart investment: it is safe and brings in several thousand dollars almost overnight, etc. But what can he do about it – without "available" cash. He invested his money somewhere that doesn't allow immediate liquidation. With his good investment in real estate, he forgot one important fact: **liquidity, immediate possibility to convert assets into cash.**

What he would earn through monetary appreciation of his property over the course of a year, he could get almost overnight with this investment; but he is helpless “now” because he can’t get to his money.

Of course, this wouldn’t happen to a pro who has experience with investments. It also wouldn’t happen if you have a lot of money already. In both cases, you would likely have additional funds that you could simply invest for “this” deal (from a bank account, for example). But for those who do not have a good supply of *liquid* funds, this thought-experiment is a good exercise.

This situation (a businessman buying a real estate and then having an opportunity for a great and even better profit literally knocking on his door) isn’t common, but it is common not to know when you’re going to need money. Can you imagine having your **own** means invested somewhere at eight percent interest rate when some unexpected circumstances appear (losing your job, an accident, an urgent repair). Now you urgently need the money, but can’t get it because of the terms of the contract. Now you have to get a loan at 10 percent interest rate, if you’re lucky. Can you imagine anything more absurd?

Experts agree that liquidity is perhaps one of most important features that an investment should contain.

Once again – if you have plenty of money, you will not bother with this because you know for sure you won’t need that money you have already invested.

Liquid and Transparent

Being familiar with the meaning of this term will inform your investment decisions so they are much better and more realistic. **Transparency means your money is in constant view**, meaning, you know exactly how much you have and where it is right now. Why is this important?

If your investments are transparent, you’ll be able to see when the terms of the investment become unprofitable for you. If your investment is also liquid, you’ll be able to transfer the money to another, more profitable investment.

This combination is powerful and gives you a high degree of flexibility, which you can see is very important.

Flexible Terms

Beginning investors tend to focus on the percentages of the contract, but if you ask the experts what the most important characteristic of a good contract is, they'll tell you it's the **terms** and not the percentages you get. The same goes for financial contracts as well.

Problems occur when a contract demands that you keep the money in an account for a predetermined time (anywhere from five to twenty years, for instance). What if you lose your job, need to pay for your child's education or fix a leaking roof before the time is up?

When you sign such a rigid contract, it is almost certain that an unexpected situation will arise that you can't handle without breaking the contract. Investment companies understand the momentary impossibility to pay (or the need to remove your investment) as a violation of the contract agreement, which they punish accordingly. The worst case would be where you need to withdraw your investment. All the money (including interest) can revert to the company and the contract marked invalid, or you get just a portion (usually very small) of what you were supposed to get. It all depends on the terms of the contract.

Now you have created a huge loss instead of a profit – because you didn't pay attention to the terms of saving or investing.

Investing: Negotiate Good Terms

You can preserve the value of your assets only if you put money into investments that have a higher profitability than the growth of the costs of living. We'll describe this case in DEM (past German currency), because Germany has long-term stability. The data has been taken from German economics.

The easiest way of calculating the growth of living costs is to take the statistical inflation (for instance 4%) and multiply it by 2, which brings you to 8%.

Put another way: The same 100 DEM that bought 100 kg (200 lbs) of bread 25 years ago (1 kg = 1 DEM) would only buy **14 kg** (28 lbs.) of bread today.

How about using houses for an example? According to the statistical data from Germany, the price of an average house in the city then was 50.000 DEM, but today it costs ten times more – 500.000 DEM for the same house.

Let's see what would happen, if we enrich that money.

If you put 50.000 DEM in a bank account at 4% interest rate, 25 years ago, **you would have had 133.290 DEM today – almost three times less than if you bought a house then instead.**

One of the options you have to avoid this “problem” is to invest in the mutual funds we mentioned before. Regardless of their long tradition, some people still don't understand them well enough to compare their many advantages to other popular investment options. This is especially troublesome if dealing with finances is not a pleasure for you or if you don't take enough time to do it well.

The Advantages of Mutual Funds

The owners of mutual funds are investors (a fund is not a legal entity, but a joint venture of investors) who have invested their money in the fund. A mutual fund is formed and managed exclusively to the benefit of its investors. The fund is, above all, intended for small investors so they can indirectly trade in the stock market.

The measure of success of a mutual fund is growth of assets, which is simply the return on your investment. Each investor receives xxx number of units (points) representative of xxx dollars they have deposited in the fund.

The most important advantages of mutual funds are:

Safety

The assets of an investor have to be invested into many different securities. This spreads the risk of the investment over all the investors and decreases the effect of the rapid growth and decline in prices of some securities on the market, which are in the fund.

The investor can see the structure of the fund, which means that he knows which investments are parts of the fund at any moment. With other forms of saving (like banks), investors are not given this information; therefore, he rarely has the knowledge of what investments are included in the portfolio. Put another way, the investor “doesn’t know where his money is at any given moment.”

Costs

At each deposit or payment to a mutual fund, the fund manager charges you a small fee (this depends on the policy of each fund manager) that can be up to a few percentages of that specific investment.

This may sound like quite a lot, but you have to realize that being part of a larger “pile of money,” where the best experts will work to invest it, enriches your money. Considering this, the fund manager’s commission is really minimal, however, you do have a choice – you can pay this commission and the fees to receive more than 10 percent each year ... or you can opt not to pay and invest your money somewhere else with lower returns.

Profits

Profits are not guaranteed with mutual funds just as they are not with banks, which is why it is recommended to invest in them for only a median to long-term period. Average returns on bank deposits are around 4% each year, but mutual funds achieve an average of between 10 and 15% each year, if you observe them over a long period. The investors in mutual funds are aware the monetary investments lose their value from day-to-day.

Investing in mutual funds is one of the safest, profitable and most transparent investments you can have. Above all, they are highly recommended for saving towards your pension insurance, tuition, travel, car or house purchases, etc.

In comparison to other investments, mutual funds offer you the possibility to see and withdraw your money whenever you want. This means that you can actually see what's going on with your investment (is it increasing or decreasing?), day-by-day, via the Internet or daily newspapers. I, for one, have a hard time imagining saving for an extra pension if I don't even know how much money I have saved or if I can't even do with it what I please.

Because you can see what's happening with your assets in a mutual fund, every day if you want, the experience can scare a beginner. They may decide to sell their option because of a momentary decrease in value. Though not recommended, it can easily be done. You simply demand a withdrawal from the fund manager who processes your request and then, according to the law, transfers your money to you within five business days after receiving your request.

You can protect yourself from such careless decisions if you will remember this simple rule about mutual fund investments: you lose your profits if you get scared and withdraw the money at the first sign of a decrease. Technically, you can't gain or lose any of your investment until you remove it from the fund, even though it will rise and fall while your money is in there. Such fluctuations are normal and common; in the long run, you will make money.

An investor, who isn't informed about the ways of the stock market, invests in a manner that experts call "the herd instinct." He buys securities when their value grows and sells them when their value decreases. This investor doesn't realize that by the time he receives word (from "the herd" source, usually newspaper) "the value of the fund is increasing," it's already too late to purchase and reap profits because the event has already happened. The right way to handle this is to sell when the value is "in process" of increasing and buy when it's "in process" of decreasing.

The already mentioned dispersion of securities assures you a calm sleep. If you bet on five different horses at a horse race, you have a much better chance that one of them will be the winner, a lot better chance than betting on just one horse. There is also one little known method that can assist you in keeping an eye on your assets and help you to make large amounts of money, even when the value of your securities may be decreasing.

The Cost-Average Effect

This method, “**the cost-average effect**,” means: **the golden rule is to invest the same amount of money, regularly, over a few years** (a permanent, standing order is recommended). This kind of regular investing brings some extra profits because you are protected from two sides; when the price is low (the value of securities is decreasing), your money buys more shares. When the price is high, your money buys less shares; this method keeps you investing regularly but protects you from buying a lot at expensive rates.

You can start investing in mutual funds with very small sums of money. Fund managers make certain that individuals can buy shares at essentially better prices (the cost-average effect) with minimal amounts and thus, can better avoid the risks of the monetary markets. Fewer worries translate into better sleep. You don’t need to constantly think about the incremental fluctuations in the price of the shares you have bought, and you can get rid of the annoying decision making, which sometimes leads to the wrong decision. (Source: Business Week)

There is another advantage to investing in mutual funds, in comparison to middle and long-term forms of saving. Monthly deposits are **voluntary**, which means there is **no** prescribed amount, which has to be deposited each month in the mutual fund (an advantage of the investment).

Moreover, “monthly” deposits are not a requirement; instead, you can deposit according to your desires and financial ability. Conceivably, you could make deposits one month and then not deposit anything for the next three months, invest heavily the fourth month and nothing in the fifth month, etc. It’s all up to you and your individual budget.

The majority of other middle and long-term savings contracts do require a regular deposit. A missed deposit one month could mean a breach of contract, which can have considerable financial consequences – sometimes; you may lose everything you have deposited up to that point.

The only weakness of such irregular monthly deposits into the mutual funds is that you deposit less money overall this way, which means less units bought overall. Said differently – less money on your account. Apart from that, this method does not allow you to take advantage of the benefits of cost averaging,

which might have enabled you to realize an extra increase in your overall assets.

A Safe Investment With a 30% Plus Annual Return

If you had invested **\$10,000 USD** in the Pioneer Fund in 1928 (and you didn't withdraw the deposit), your assets would have been worth **\$21,344,277 USD** in 1991.

If you had invested **\$10,000 USD** in the Templeton Growth Fund in 1954, your investment would have been worth **\$4,995,828 USD** on March 31, 1999 (source: Slovenian Entrepreneur, October 1999).

In Austria, the most successful mutual funds have achieved more than a 30% annual return, on average, from the years 1996 to 1999. The best Austrian mutual fund, Apollo Styrian Global Equity achieves an astounding 36.2%, on average, return yearly.

Let me offer some sound advice: Regardless of all the information available on mutual funds, do not invest in them without seeking professional and expert advice or attending a professional seminar.

Advanced Investor Opportunity: Investing in Securities

It is important to know that by investing in securities (just as in other forms of investment), you enable the money **to circulate**. The same rules that apply for everything else in nature, also apply to the financial world as well. If money was meant "to sit" somewhere it would have been called something other than "currency," which comes from the root word *current* and means **to circulate**! You can imagine this circulation of money as you would an organism. Your blood has to circulate all through your body continuously; if your blood stops circulating, your body starts to die and life ends soon after.

Why do companies issue securities at all and what do they mean to you, as an investor?

Certain companies issue securities (which means they sell a portion of the company to investor buyers, who hold, in security, the portion of the company their papers say they purchased). They do this intent on **receiving an influx of**

fresh capital, which enables them to finance new projects, employ new and better workers, buy new equipment and solve other financial matters. The buyers of these shares (securities) of the company, which they buy because they believe the company will be successful, sometimes receive dividends, which represent their portion of the profit of the company. Usually, these dividends are paid yearly, or sometimes quarterly. If the company runs the business successfully, the interest in the investor's securities grow and the price of the shares should increase with the increase in demand for the shares.

You can create a positive return through securities investments in various ways, such as through dividends, capital profits, increases in the price of shares, new shares, etc.

Investors who purchase large or even huge numbers of shares of a certain company can influence the business politics of that company through the Supervising Board (Board of Directors) and they can even choose those who manage the company. If they think the company is not being run well (which usually equates to a decrease in profitability), they can change the management by voting.

Help With Investing in Securities

As is common knowledge, brokers can help you decide where and how much to invest, because they are well-informed of what's going on daily in the stock market. Investors often make the mistake of **learning the "hottest" trading information from the daily newspapers**, which is, of course, impossible. It is much better to leave this job to the professionals, who are active "16+ hours each day," simply because this is a part of their lives. They are constantly aware of what is happening on the foreign and domestic stock markets and of course, they are also aware of the politics of the companies that offer their shares in the markets.

Trading stock positively affects the entire economy of any given country. Circulation of capital is beneficial for investors, because they can get more for their money. Additionally, large institutions, banks, insurance companies and others that buy securities, enrich a part of their assets and, in exchange, the companies that issue the shares benefit from the influx of fresh capital.

In the end, even the states benefit, because they receive more taxes from the participants who have enriched their capital, and that means, the more individuals earn, the more capital circulated in the economy. **The wealthier its citizens are, the wealthier the state.**

Do you know what Winston Churchill had to say about this? People in socialist countries, where the stock markets don't work, have criticized the capitalist system, saying it promotes the uneven distribution of wealth. Churchill provided an excellent reply to that particular argument when he said, **“The problem of capitalism may be an uneven distribution of wealth, but the problem of socialism is an uneven distribution of poverty.”**

Buying Securities

Your “assets” are the sum total of all your “disposable” investments and money, such as cash in your pocket, money in your bank accounts and savings, equity in your insurance policies, various real estate, etc.)

These assets can be divided in many different ways. The first division is:

1. **Tangible Assets:** Things you can see and touch, like a big house, expensive car, a yacht, etc.
2. **Intangible Assets:** Things you can't see, like money in the bank, securities, mutual fund investments, life insurance, etc.

Most people prefer tangible investments – mainly because they lack knowledge about the various financial instruments and possibilities, but also because of ignorance and a general lack of interest.

The second and perhaps the most important division is:

1. The assets that bring more assets
2. The assets that decrease other assets

This division comes from the fact, **most tangible assets do not earn interest, pay dividend returns, etc.**, unless you rent them out. For instance, your car decreases your assets because its value depreciates – literally the second you drive it off the car lot, if it's new.

The Science and Art of Investment

Why all these divisions and enumerations? Above all, to get you **to think about** what is going on with your assets or, put differently – “where does your hard-earned money go?”

If you want to connect this to investments, the conversation usually stops at: “Well, I’d love to invest, but I can hardly make ends meet as it is.” But in reality, you don’t need more than a few dollars each month to start investing (like with mutual funds).

A primary challenge, when trying to decide about an investment in securities, is **attachment to “tangible assets.”** If you want to be completely neutral, it is sometimes good to break free of all barriers (especially the emotional ones) that attach you to a certain asset.

This is an essential difference in comparison to intangible assets, to which you probably feel less, if any, of a special or emotional attachment to. When you have loosened some of these barriers, you can start investing.

There are Traps Everywhere: How and Where to Invest

Getting your approach right and gaining information is your basic task of the day. Learn how to listen and compare various offers and you will find the best opportunity for you in a surprisingly short time. **The safest** forms of investing are **treasury bonds**, which have the highest stability but usually the lowest return.

How do you make your decisions when investing in securities? The **risk vs. return** relationship is decisive. The securities with higher risks have to have higher returns and vice versa. To decide between different securities, get information from media or choose one or more stockbrokers or investment bankers, which are registered for such business, or better yet, find some professional investment counseling and asset management advice.

Developing Investment Skills

It's time to look at some skills that will show you the truth of Rockefeller's statement that *"it is better to think an hour about money than work for it all month."*

You want to buy a car. So how can you use your current situation to make your money work for you?

Today, you can easily buy a car on credit or through a leasing program. As you know, you'll have to have either a vehicle to trade in or a deposit, for anywhere from 10 to 30 percent of the value of the car, depending on your credit rating.

If you intend to buy a car worth \$30,000 USD you'll have to invest anywhere from \$1,500 to \$6000 USD (a trade-in offsets this out-of-pocket expense) to gain the right to co-finance it with a certain company. You'll pay the balance, plus interest, over three to five years of equal, monthly payments. To make the following example easy to calculate, let's say your credit rating affords you a 20% down payment and you have no trade-in. The price of the car you want to buy is \$30,000.

The total payment is approximately the same as the present price of the car. So, **you would pay \$6000 USD at the purchase and another \$30,000 USD during the next three to five years**, to pay back the debt (this is only an example and not based on a concrete offer). What does this mean for your financial portfolio? If you want to answer this question, you have to put yourself in the future, three to five years down the road, when your debt is paid off.

You have a car, for which you paid \$36,000 USD. While you were paying for your car, its value dropped to approximately \$10,000 USD, and that's only if you kept the miles low and the car in good mechanical and aesthetic condition. What's clear is that nobody will admit to overpaying on the account of this borrowed money. Your car has the same market value, after a certain time, as someone who purchased the identical one for cash.

In three to five years time, you lost \$20,000 USD. Price of car when you buy: \$30,000 USD minus price of car today: \$10,000 USD or approximately \$6,670 USD yearly (if your loan was paid over 3 years). **Plus, you lose your**

initial investment of \$6,000 USD, which totals a loss of approximately \$8,670 USD each year. **This means that you had to channel \$723 USD of your earnings each month just to maintain the same asset level (just to remain at the same wealth level as before the purchase).**

If you didn't earn this much, you took a substantial bite out of your overall wealth.

How can you protect yourself from the situation in which your assets are dropping instead of growing?

Here, you'll see two possibilities. One will be adjusted to a cheaper car and the other one to a more expensive vehicle.

How to Create Wealth When Buying a Car

John decides to buy a car priced at \$9,750 USD. He decides to purchase it with a lease. He makes a deposit of \$3,500 USD and the rate over the next three years is almost the same, as the car would cost if he paid it with cash. All payments combined, John will pay \$13,250 USD (a deposit of \$3500 plus \$9750 USD of regular, monthly payments) for it.

After a year, the company that made his car comes out with a new model, which will cause an additional decrease in the price of his car. He decides to sell the car so he won't lose too much money. Because the prices of used cars drop with years, his car is worth only \$7,750 USD at that moment. If he doesn't sell it, he'll get only \$ 6,000 USD for it after two years, when his debt will be paid off. His loss would be \$7,250 USD, or put differently, **almost the price of *another* car.**

In both cases the loss is huge.

Is there a way out of this mess?

Before deciding on the purchase, think about how urgently you need such a car. Perhaps you could be satisfied with a car that is a year old instead of brand-new?

Like most people, if you have money challenges, it is mostly because you don't make a "purchase and investment" plan that you stick to no matter what.

If you had made such a plan for this year, two years ago, you would have anticipated your upcoming purchase and taken a part of your earnings and invested it in something with a good, monthly interest rate. This would have enabled you to take out a loan for a lower amount now or even make the purchase with cash. **Yes, cash!** But let's return to our example to see what can be done.

If you agree you can be satisfied with an older car, you'll pay \$7,750 USD for it instead of \$9,750 USD. This is your first saving, but it isn't the largest one. In the previous case, a lease would cost you \$3,500 USD. Can you avoid it? **Yes, if you think ahead.**

Instead of paying the \$3,500 USD deposit outright for leasing the car, you put this money in a good interest-bearing account instead and leave it there for a year. With this, you also put money in a special "car" account each month. You find out, that by regularly saving a few hundred USD each month, you can save \$7,500 USD in a little over a year.

This shows, if you had thought about the purchase a year before, you wouldn't have needed an expensive loan or leasing agreement and would have saved \$3,500 USD instead of losing \$10,000 USD over the course of the year. You would buy a year older car and save an additional \$2,000 USD (instead of paying \$9,750 USD for it you would pay \$7,750 USD). What you should do is drive your old car for one more year and save money each month.

Solutions for Buying Expensive Goods

Here is another case of wise planning when buying a car worth \$75,000 USD.

One of the possibilities is a cash payment. Popular opinion says it is cheapest to use your own money and not to take out a loan or enter into a leasing agreement.

This is true until you start to increase your profits by using borrowed money to earn more interest than the rate for paying the money back.

When you manage to do so, you'll "use" the savings institutions (banks or other) to help you increase your assets.

Instead of paying cash for an expensive car, you decide to take out a loan or enter into a lease agreement. You pay only \$25,000 USD upfront, purchase a house, condominium or real estate for the remaining \$50,000 USD and rent them out.

What does that bring? You pay the remaining installments (for the next five years) from the monthly revenues you receive by renting the place out. Now, look at how this affects the situation after five years, when your car loan is paid off.

In the first case, when you pay with cash, you have a car worth \$25,000 USD after five years (presume the real price decreases two thirds over five years) – and this is about all.

So, you would create a loss of \$50,000 USD from your assets.

In the second case, your car, worth \$25,000 USD is also paid off, but, in addition you have real estate that is constantly increasing in value. If you choose a good location and buy it for a good price, value **always** increases; if you put in a profitable business as well, the price can increase more than 100 percent.

Suppose that value increased from \$50,000 USD to \$60,000 USD in only five years.

Now you have a car, worth \$25,000 USD and real estate, worth\$ 60,000 USD.

And that makes a difference of \$60,000 USD in comparison to the first possibility. If you look at it from the investment side (the input was \$75,000 USD in both cases) – you have a \$50,000 USD loss in the first case and a \$10,000 USD profit in the second case.

Investments that Can Lead You to Millionaire Status

Such situations are possible only when you invest in material goods. The point is to use other people's money. The best examples are renting property, because a renter is buying momentary advantages (but nothing tangible, the rest is yours) or to invest savings so that your investments earn interest higher than the amount you are paying for the loans.

How is this possible?

Certain securities exist that can deliver a 15% or higher yearly interest rate with certain deposits (like \$25,000 USD). If you borrow money at better (cheaper) terms, the difference creates your wealth.

Real estate lends itself well to this, if you make some good choices. The same is true with securities, art, antiques, etc.

Your Investment Dollars

Sometimes, a person can find him or herself in an especially favorable financial situation and ready to invest **all** of their money, and maybe even money they've borrowed, to create wealth.

Do not forget about the safety and wisdom of diversifying your investments. Always have some money on hand!

Having the investing skills shown above does not ensure that all the ideal terms, which ideal investments demand, will be present when you are ready to invest. In that case, you can only “play” with the money you don't urgently need or you don't count on it. **Neither extreme is a good one!**

Before we look at Einstein's secret, take a rest from financial matters and look at an event, which happened to Anthony Robbins. While taking a walk, he met a poor man who asked him for fifty cents. Robbins reminded him to think twice about how much money he wanted.

The poor man repeated that he wanted only 50 cents.

Robbins again warned him to *think again* about how much money he wanted. Anthony Robbins is known for his generosity and goodwill, always prepared to help people in need of financial or other assistance.

“Mister, I ask you only for fifty cents,” insisted the poor man. Robbins gave him the coin and said to the man: **“May you always get as much from life as you expect!”**

The poor man understood the message and without taking the coin rushed towards his destiny – a more successful one. He now probably demands more from life.

How much do you demand and expect from *your* life?

Einstein's Secret

Which of his own discoveries do you think Albert Einstein thought was the most important? Nuclear energy? The Theory of Relativity? **NO!**

By his own words, he considered his biggest discovery to be the practical use of the compound interest rate.

What you'll learn now, is the last stop on your path to building wealth – **The last, but perhaps the most important tidbit of all.**

Einstein's Rule 72

There is a simple rule, which will help you calculate (in just a few seconds) how much interest and time you need to double your money.

- If the interest rate is 3% yearly, you need 24 years to double your money ($72/3 = 24$).
- At the interest rate of 6%, you need 12 years to double your money ($72/6 = 12$).
- At the interest rate of 8%, you need 9 years to double your money ($72/8 = 9$).
- At the interest rate of 9%, you need 8 years to double your money ($72/9 = 8$).
- At the interest rate of 12%, you need 6 years to double your money ($72/12 = 6$).
- At the interest rate of 18%, you need 4 years to double your money ($72/18 = 4$).

Interest Rate and Investment Duration

Let's say that, for instance, you're investing money every month, for 20 years. If you invest \$100 USD each month at a permanent average interest rate of 9%, you would have \$64,350 USD of savings after 20 years. You put in \$24,000 USD (12 months x \$100 USD x 20 years) and you would earn more than \$40,000 USD in interest.

What happens if you save five more years?

Instead of \$64,350 USD, an added \$6,000 USD (12 months x \$100 USD x 5 years) at the same interest rate would result in approximately \$106,530 USD after five more years.

The Difference of Two Percentage Points: A Forty Percent Higher Payout

The difference of two percentage points in interest can equate to more than a forty percent higher payout!

You decide to invest \$10,000 USD at an interest rate of 7% for the next twenty years. During this time, your investment increases to approximately \$38,700 USD. You can calculate this yourself by adding 7% to the \$10,000 USD the first year, then take this new amount and add 7% of this value; repeat this another eighteen times, once for each year.

What happens if you invest your money for the same period of time, but at a two-percent higher interest rate (9%)?

In this case, you have \$56,000 USD at the end of the period, which is more than a 40% increase over the previous investment, which was only a two-percent **difference in rate**.

Secrets of Saving: Turn \$16,000 USD Into a Million – Anyone Can Do It

Here we discuss the value of saving when you're young and the secret of how you can become a millionaire with just a \$16,000 USD investment and a little time.

James and Mary are both 23. They decide to save money for their future. They each choose a different method of saving:

- Mary begins to save immediately. She deposits \$2,000 USD on the first day of the year, every year until she's 30 at 10% yearly interest rate. After that, she doesn't invest any more, just leaves all the money she has already invested in the account. She invests a total of \$16,000 USD.
- James decides, on his 30th birthday, to start saving. He too finds a 10% yearly interest rate, invests \$2,000 USD on the first day of the year, every year, until he is 69 years old. He invests a total of \$80,000 USD (40 x 2,000).

What is the situation over the years?

MARY		
Age	Investment	The amount she has at the end of the year
23	2,000 USD	2,200.00
24	2,000 USD (2,200 + 2,000)+10%	4,620.00
25	2,000 USD (4,620 + 2,000)+10%	7,282.00
25	2,000 USD (7,282+ 2,000)+10%	10,210.20
27	2,000 USD (10,210.20 + 2,000)+10%	13,410.22
28	2,000 USD (13,410.22 + 2,000)+10%	16,974.34
29	2,000 USD (17,974.34+ 2,000)+10%	20,871.77
30	2,000 USD (20,871.77 + 2,000)+10%	25,158.95

She leaves the money on the account and doesn't invest anymore		
40		65,255.85
50		169,256.86
60		439,008.70
61		482,909.57
62		531,200.53
63		584,320.58
64		642,752.64
65		707,027.90
66		777,730.69
67		855,503.76
68		941,054.14
69		1,035,159.55

James		
Age	Investment	The amount he has at the end of the year
30	2,000 USD	2,200.00

31	2,000 USD	4,620.00
32	2,000 USD	7,282.00
33	2,000 USD	10,210.20
34	...	13,210.22
35	...	16,974.34
40	...	40,768.57
45	...	79,089.40
50	...	140,805.50
55	...	240,199.90
60	...	400,275.53
61	...	442,503.09
62	...	488,953.40
63	...	540,048.74
64	...	596,253.61
65	...	658,078.97
66	...	726,086.86
67	...	800,895.55
68	...	883,185.10

69	...	973,703.61
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The comparison of deposits and investments:

It is interesting to look at both investments according to time periods.

When both are 40, Mary already invested \$16,000 USD and already earned \$65,255.85 USD. During this same time, James invested \$22,000 USD (11 x 2,000 USD) and currently has only \$40,768.57 USD.

At the age of 50: Mary has invested a total of \$16,000 USD, but she has \$169,256.86 USD now. James has invested \$42,000 USD (21 x 2,000 USD), and he has \$140,805.50 USD now.

At the age of 60, Mary has still only invested \$16,000 USD, but her investment is worth \$439,008.70 USD. James has now invested \$62,000 USD (31 x 2,000 USD) and his investment is now worth \$400,275.53 USD.

When both are 69, Mary becomes a millionaire with a total investment of \$16,000 USD. She has \$1,035,159.55 USD in her account. On the other hand, James' had to invest \$80,000 USD (40 x 2,000 USD), but he still only has \$973,703.61 USD in his account.

Mary has earned more than James and invested only 20% of what James had to invest at the same interest rate.

If you have children, share this example with them. The only advice I can give you is this: start saving today. It is never too early. On the contrary, it doesn't matter if you are eighteen or fifty years old – make the decision to begin investing “something” on a regular basis, today. As you have just seen, each year you delay will cost you more and bring you less.

The Plan for Achieving Wealth, Success and Happiness

1. Once again, read this whole chapter very carefully and pause at any place that seems strange and unfamiliar to you, perhaps even “stupid” or “foolish.” This is very important. Some people are so certain of the dark side they think money *should* have that they never allow such advice to sink in! “My goal is to become a better person and not to become rich,” they say.

But the fact is that spiritual people have a lot of money. John Gray, the author of many best-selling books, says that money only **multiplies** or emphasizes your inner condition. If you are unhappy without money, then you’ll be even more unhappy with lots of it.

Without a doubt, money gives you a certain energy in life. Imagine winning a few million dollars – wouldn’t you behave a little bit differently? Besides, as Thomas Keller says, **„money is “clairvoyant” and will do exactly what you think of it in your life. If for you, it’s the root of all evil, it will be just that, for you. If it is good and you feel right about having it, so it will happen.“** Sri Sathja Sai Baba thinks about wealth like this: **“There is nothing bad if a person is wealthy, because God gave him this wealth to manage. It is a person’s free will what to do with it.” So, do not close the door and don’t hinder yourself on your path. Money is the divine energy!**

2. Begin making deposits in a special account, even small amounts, TODAY.
3. If you are not pleased with the state of your finances, then set this, correcting your finances, as your goal, which means you will either limit your expenses or you’ll earn more. Read about the possibilities and choose the one that suits you the best. Don’t forget: **everything is possible, if you want it bad enough!**

4. Very important: Invest and deposit your money according to you intuition and inner voice. Today there is more and more gossip about how the financial system isn't based on a healthy foundation and that it is only a question of time before the big financial shock happens.
5. Perhaps now, while you're reading this book, everything is different. But perhaps it's not ... Whatever the case - the lust for money shouldn't tempt you so much that you wouldn't listen to your inner voice. Above all, diversify your capital. There are many good investments available, purchase of land or businesses (to rent out), investments in new businesses, in "actual worth," ...
6. To end this chapter, think about the following words by our architect, Jani: **"We shouldn't ever work again for the money we've already earned. On the contrary, the money we've earned should be working for us!"**

Do You Believe This Book Will Assist You in Achieving the Wealth You Seek and Deserve?

Have you already read **The Millionaire Mindset**? Do you believe **it will help you** and others achieve material and spiritual wealth and serve as a guide to bettering your life?

Do you agree with **Kevin Hogan** who said that *“It's worth 100 times the price and you will read it again and again!”*, or with **Joe Vitale** who said *“It was like the best of every business and self-help book I had every seen while still being entirely fresh, new, inspiring and practical.”*?

Then **assist your friends on their journey to wealth** – send them your **recommendation for this life-changing book by [clicking here!](#)**

8.

The Basics of Working With People and Why Learning the Basics of Selling is Vital to Success

Whatever business you are in, you always find out that one thing, in the end, proves to be the decisive factor: **how well you handle working with people.** If you want to offer something, recommend something, do something, demonstrate something, etc., you always need another, interested person to talk with.

A worker must converse with his boss or maybe with other subordinate workers. A secretary is the coordinator between the Director and other employees as well as external business partners. A man converses with his wife and children. A homemaker has to deal with the grocery clerk, neighbors, sales representatives, etc. We are all playing different roles of salesperson, buyer, negotiator, manipulator or manipulated person all the time.

The better you understand and handle these relationships, the more successful you will be in all areas.

Who is the most successful in business? Many people could tell you one simple truth: **The most successful people in business are those that handle working with people the best through knowing their character, listening to them, adjusting themselves to them and fulfilling their expectations.**

The American Carnegie Institute conducted research on how much of an engineer's success is influenced by technical knowledge and how much by other things. **The result: Only 15% of his success depended on expert knowledge and 85% on the ability to successfully communicate and work with other people.**

If you recognizes this and make the effort to gain all the necessary knowledge, attributes and effective habits in this area, you will be welcome everywhere. You will have many friends and a distinguished position. Let's look at where each of these attributes is most effective – at work, home and elsewhere.

You can look at all the advice that follows as “sales advice” or as “advice on dealing with people,” but in fact ... these are one in the same.

Understanding

How many people do you know that are always ready and willing to take responsibility for what happens to them? Probably not many ...

People rarely want to hear the truth about themselves, especially if they haven't been successful.

Too many people prefer to find hundreds of excuses that will protect them from hearing anything bad about themselves. You have only two choices when dealing with people like this:

1. Put them “on solid ground”; show them that everything, in the end, depends on them.
2. Be understanding of their effort, acknowledge their intentions have been the best and then give them encouragement.

Choose the first possibility and you will only prove to you **how right you are** and **how wrong they are**. Between the lines, you are saying: “I would have handled this differently. It's your fault. If you gave this more thought initially, things could have been different. I can't help you at all; I can't even empathize with you because you made a mistake and you have to suffer the consequences.”

It might also happen that you start a heated argument with them, one where everyone is “compelled to defend themselves and their decision.” It is impossible to find common ground in this scenario.

Do you remember the case about the IBM co-founder, Watson and his reaction to his employee's mistake that cost the company a fortune? He viewed this money spent as an investment in the employee's training. Why should he fire him, when he has now invested so much money in him?

All great people think similarly. They encourage people who then become devoted to them. Benjamin Franklin once said that he wouldn't say a bad word about any person; but he knows everything about them that is good.

Here is another truth to learn. Remember the term “critical mass?” Let's use that knowledge here. We said that we are “in a specific vibration” (or state) all

the time. Vibration can vary, but we are in *some state* all the time. **The more time you resonate with a specific vibration, the more that vibration comes to define you – and the more this becomes your “personal truth.”** As you view life through this filter, everything that does not match this framework becomes strange or you simply do not see it. When you hit that critical mass, you begin to identify with this state – often this state becomes your identity and other people can feel this vibration when they deal with you.

Here comes the tricky situation: **we do not “understand” others, because we don’t or cannot “resonate” with their vibration.** You are so much in your world and your “personal truth” becomes so powerful that it immediately overwrites (or holds or influences) everything else you want to look at. Simply put, it doesn’t allow anything to come into “your world.”

This happens all the time. For example, say you want to see a situation from a different point of view, one you are not familiar with. However, as soon as you try, your mind says to you: “This is stupid. Who would do this *that* way? No, no, this is far too strange to even consider. You will do better to stick to you and what you know.”

What can you do? There is only one solution - if you find yourself in that kind of situation often, then you desperately **need to expand your awareness and focus.** Life is not only what you see, but also much more. **When you expand your focus you will also see the truth of others, not just yours.**

When this happens, you won’t have challenges with understanding and accepting others – because **you will be able to see their life from their perspective.** If your only perspective on life is limited to just the “small picture” (your view of life), understanding others will be an ongoing challenge. The understanding referred to here is true understanding that comes from the heart, not only from the mind. It is easy to tell someone that you understand him or her, but if you cannot *feel* the way they do, this doesn’t help you at all. Your reaction will come from “what **you’ve learned about what to do** if someone is in that kind of situation.” This is never as effective as when it comes from your heart and *true* understanding.

Another challenge is that in every situation, something remains “open” – this is the “small stuff” you’ve never discussed before. In this case, you can only do things like “treat others like you want them to treat you.” This is very good – *if you know what others want!* If your expanded awareness does not “cover”

another person's truth, however, give you the expanded awareness to have a better idea of what they might want, then you can't know. You can do your best and do everything that *you* would want in that kind of situation, how *you* would like to be treated – but people **won't appreciate or even recognize your "good work"** simply because **they wanted something else**.

No seminar, about communication, selling or anything else will replace that lack of understanding that comes from your "small picture" of life. When your awareness expands, so you can *feel* the person you talk with, just **do what you feel is the best** in that situation.

This is a truth of life: simple, but very strong and everyone can use it. Do not try to find shortcuts in life. Don't expect you will be able to understand or assimilate the "perfect communications skills" taught in seminars – if your awareness is not expanded enough to "get it" when it's offered.

This knowledge can be used in business as well. How you behave in business is soon evident by how you behave towards your business partners. A salesperson that can't accept a different opinion will never be successful. **He or she wins the battle (to prove their expertise), but loses the war (no sale will result).**

It is also plain that jumping from the first step to the seventh isn't advisable and is no recipe for success: you can do it, but it might come at the sacrifice of solid ground beneath your feet. Companies worth millions that played such games are now just history.

If you associate much with people, you have probably noticed people like this. One of their negative attributes is that they don't know how to listen. One of the biggest favors you can do someone is to listen to them; you may be the only person in the world who took some time for him. **What would you appreciate most in the person you are speaking with, given the same situation?**

Everyone can be "wise" and criticize, and most do exactly that. In his book, *How to Win Friends and Influence People*, Dale Carnegie wrote a thought by Thomas Carlyle: **"A great man shows his greatness by the way he treats little men."**

Emerson said this a bit differently: **“Every man I meet is my superior in some way. In that I learn of him.”**

Focus on Their Desires, Not Yours

One of the problems of selling and negotiations (which is almost everything you do) is that it's easy to think too much about *your* needs instead of paying attention to the desires of the people you are speaking with.

Everyone wants something from you – for himself. You'll always be successful if you ask yourself these questions before beginning a discussion:

“How can I help this person? How can I assist them in solving their challenges, increasing their profits, better their reputation, add to their health, increase their pleasure and make their life easier?”

My friend, the architect, is in very high demand. To the question of what he ascribes his success to, he answers: **“I listen to my customer carefully, then I transfer their dreams and desires to the paper. This is the bulk of my work.”**

The most successful people are the best solvers of other people's problems!

Some complications occur if you *think* that what you offer is the same as what your clients want or need. Put yourself in the other person's shoes to understand what they are interested in. **Don't just guess or make up answers!**

Do you like strawberries and cream? Maybe your answer is yes. But when you go fishing, what do you use as bait, a strawberry or a worm? Of course, the answer here is easy. But on the other hand, people do absurd things and are not aware of them.

Another example:

Mr. Clark is a car salesman. He visits all the automobile fairs to learn the novelties of his industry, associates with experts and reads magazines. He makes a list of advantages regarding the competition for each car: sometimes it's the price, sometimes safety or additional equipment. His advertising

always points out these advantages. He was very consistent in doing this and expected huge increases in his sales.

When a buyer came to his car lot, he presented each car according to what he had found out during his comparison research. He justified his statements and showed how they were practical. He even asked the buyer if he had convinced him that what he was telling him was true and he usually got a positive answer. But that was all he got from them, no sale.

When he shared this with me, his business was doing really badly. Despite having many visitors that he had treated with kindness and attention, he just couldn't get to the final step – selling the car.

Mr. Clark had a problem he wasn't aware of; he didn't know how to listen to his customers. He treated them as if they were copies of him and had the same thoughts he had. **However, because every person is a planet in and of himself, motives for buying differ for everyone.**

I recommended he test the following sales method: don't force your desires on your customer; instead, imagine you're helping a friend buy a car. So don't just push your opinions onto your customers; instead, focus your attention on some things you believe the customer forgot, but are in need of attention. You can do this by posing certain questions to them that will help you find out what your customer is thinking without uttering statements that don't illicit a response.

“What do you use now? Why did you decide to buy this particular one? Are you satisfied? What do you like the most or what one feature would you change, if you could? What do you think it's missing? Why did you opt for the change? Have you ever bought from us and why? How would you like to do business in the future?”

Mr. Clark, had another challenge, he loved talking. When he exploded with enthusiasm, he just couldn't be stopped. It would be fine if he just talked about what interested the customer, instead of discussing special features and details that were of no interest to his prospects.

After he finally acknowledged this problem, we decided on a special tactic: he would look at each customer that walks in his establishment as a person he really needs to listen to. This will enable him to sense their desires and at the

same time prevent him from talking too much. He will of course ask questions, which will help the customer express his needs and desires.

After a week, we met again. He felt a bit embarrassed, because he admitted that he finally realized he was acting “like a horse with blinders” that prevented him from seeing left or right, just in front. He didn’t improve his sales during this time, but he succeeded in getting his prospects to come back. He said, “When I listened to what the customer was talking about, I learned, directly or indirectly, all the necessary things I needed to get them excited about the purchase. It’s unbelievable how easily I reached the goal by talking half as much.”

We agreed he would let me know when he sold the first car using this method. I promised him to take his family for a trip, if that happened within a week. I didn’t have to wait long; it happened in two days. In less than six months, he achieved his sales plan for the year and exceeded it by 120% by the end of the year.

You’ll always be successful, in business, if you concentrate on your customer’s desires and not sell your own. And if this makes you happy, you *will be* happy – *and* successful.

Here is another example from Andrew Carnegie’s life, a man who knew this rule very well:

A relative of his complained that she didn’t get any answer from her sons who were studying at the university far away. They were so busy working that they had no time to write back. “I am so worried something might be wrong,” she complained. The cunning Carnegie knew where the problem was and he offered her a bet for a hundred dollars the boys would answer his letter without his asking them to. What did he do? He wrote them a nice letter and closed with a sentence telling them he put a banknote for twenty dollars for both of them in the letter, which he purposely neglected to put in. He didn’t have to wait long for a reply: “Dear uncle Andrew, Thank you for the letter, but you forgot the money...”

“Do Unto Others as You Would Have Them Do Unto You”

Always, before you say or do something, ask yourself, “How will this influence the person it affects?” If you don’t know, put yourself in his or her place and ask how you would feel if someone treated you the same way you want to treat that person now.

If your answer doesn’t make you happy, try it in a different way. Turn the sentence around, be considerate, hold the news for a better time or even refrain from doing anything (if your intentions are just to prove you know better).

Little things sometimes don’t seem to mean much, but in fact, they mean everything. You probably know the saying, “the biggest projects can fail because of trifles.”

Do Not Avoid These Words

When was the last time, in a serious conversation, you admitted **you were wrong** or that **you hadn’t mastered something** or **you needed help** at some task? These are the kind of things that sometimes, if your self-esteem is low, you can be afraid to admit. Why? Because we think they will lower our importance in other people’s eyes and we will lose their respect. But the truth is just the opposite – **those that understand, will appreciate you even more**, because you have been sincere and honest. When you admit these things, you save time, possibly money and decrease the stress level for everyone.

The Secret of Successful Communication

Have you ever intended to call a friend, but before you could do so, the phone rang and it was *that* friend calling you! Or you wanted to suggest a small trip to your partner and they suggested the same thing, before you had said anything?

What about having your car break down on the road? You are desperate, because you’re now late for work, and at that moment a car-mechanic drives by, stops and repairs your car. Is this a coincidence?

Wise people and spiritual teachers have proven the Universe is full of vibrations. Einstein illuminated, through his work, that what we feel as something firm, is a vast space with patterns of energy that flow through it. Modern physics confirms this, because it was discovered that substance is really energy, or in other words vibration. It means that all of us are waves and vibrations in the Universe and that each individual has a specific area and range of vibration – **a field of energy**.

We talked about this example earlier in the book: Imagine that each individual has some sort of a radio transmitter and receiver built-in, which can transmit and receive at a specific frequency. When you transmit a certain message, people on the “same” frequency receive it. The better you get at transmitting and receiving, the more people you invite into your life.

Each individual has his own attributes, thoughts, emotions, abilities, level of consciousness and the seeds of karma from their previous lives. Each action has its reaction and consequence – what you reap is what you sow – the seeds you plant are what you harvest. Put differently – everyone contains the whole personality at a physical, intellectual, emotional, soul level and even more.

There are causes and consequences in each individual that present themselves as “fate” in their life in the World. **Certain rules exist in the Universe that you must respect if you want to be successful.** Violate these laws, consciously or unconsciously, and often a quite painful, natural response follows. This is often explained as “evil fate” and you don’t even know why it happened.

It’s not “punishment,” but in fact a consequence of your ignorance and inattention, with the best intention to direct you to your path once again. Everything you transmit with words, thoughts and deeds, will attract the same and thus multiply. That’s why wise people give such meaning to “positive” and good-hearted thinking.

Effective and Successful Communication

Dale Carnegie, one of the fathers of communication, said much about the universal need to be loved, respected and remembered. An accomplished public speaker that consistently demonstrates his understanding of the core of human nature and connectivity, Carnegie says, **“If you want to win friends,**

make it a point to remember them. If you remember my name, you pay me a subtle compliment; you indicate that I have made an impression on you. Remember my name and you add to my feeling of importance.”

We all want to be loved and respected. Carnegie takes this to a universal level when he reminds us of the worldly impact our connections have: **“You have it easily in your power to increase the sum total of this world’s happiness now. How? By giving a few words of sincere appreciation to someone who is lonely and discouraged. Perhaps you will forget tomorrow the kind words you say today, but the recipient may cherish them over a lifetime.”**

The kind of relationship, purpose and goal you have with the person you are dealing with and the way you treat them makes all the difference in the world. This is so important, whether you are cultivating a friendship, a business deal or servicing a customer.

People will love to listen to you, if you treat them as equals. A bad foundation for communication is in looking at people from the level of subordination or superiority. The golden rule of successful communication is: **“Communicate with others like you want them to communicate with you.”** Your mind-set and belief in a successful conclusion to the discussion is important with every communication in your life.

The most common mistakes are the ones made in communicating when you desire to reach something (usually to sell or make a deal), you:

1. Try to persuade, instead of asking the right questions from which you could learn what the customer needs.
2. Don’t listen enough.
3. Become emotionally involved, to the point where if the product is rejected, you feel rejected as well.
4. Don’t know the meaning of your mission (the purpose of the communication).

Smile – A Wonderful Means of Communication

You probably know the saying that “nobody is so wealthy that he doesn’t need it or so poor that he can’t give it.” What is it? **It is a smile.**

In this fast-paced world and the fast lives we live, in a society of consumption, smiles are less and less evident on the faces of people we pass by. We each have our own reasons for being engulfed by our own thoughts and for being serious. But how much nicer the day becomes when a stranger awards you with their smile ...

So, smile when you meet people and at every opportunity you get ... something incredible will happen. **The world will change**, if not for the people you smiled to, for sure for you, because you’ll attract what you give in your life – smiling people. Can you imagine being surrounded by happy and kind people? This would feel like heaven on Earth, wouldn’t it?

Self-Confidence and Successful Communication

Research abounds in the US about what people fear the most. The findings are extraordinary: people are more afraid of speaking or performing in public than of death itself? Yes, you read it right!

The reason is clear – a bad self-image. Just think how often in your life you have been the target of laughter by your parents, teachers, friends, because of your abilities (or lack of), your looks or your intelligence. The problem began right when you started to believe in yourself. The disrespect you experienced thus far could not be overcome with self-confidence and now you are not confident in your ability to communicate with others. Probably because you are subconsciously afraid to do or say something “stupid” and suffer again the consequences of becoming a target of laughter, criticism and accusations.

Even Einstein stressed that one negative comment demanded eleven or more positive ones to counter the single, negative one. In other words, it means that you need 10 times more of the positive thoughts to wipe out the one negative thought. Various workshops and classes in communication and public speaking can help with that. Repetitive positive experiences, in front of people who are your equal, reduce the fear and will enable you to regain some of the self-confidence you lost so long ago.

Ten Tips For Successful Communication

Because I really wish you to step on the path of successful communication, I recommend that you write down the following ten tips; place the list somewhere that will remind you to read it several times during the day. These instructions were written by Nikolaus B. Enkelmann, a successful lecturer, and taken from his book, *The Power of Rhetoric*, which I highly recommend to everyone who wants to learn more about the “profound” material–spiritual rules of successful communication.

1. The world trusts a name.
2. Become a master at praising others.
3. Learn the skill of speaking successfully – by speaking!
4. Don’t be afraid of the stage (autosuggestion – I’m successful)
5. Practice each day.
6. The first impression is made by the actions of the body, the second by eyes, voice and knowledge.
7. Everything thrives on respect.
8. The quantity of words is not important; it’s the efficiency of your speech.
9. The secret of success is also the secret to inner peace.
10. I practice to be masterful.

Learning to Sell

We already discussed the fear of rejection. Let’s see how this fear is expressed in sales and how it can be abolished.

Every sales representative knows that rejection is a part of success. It is impossible to expect that all people will say, “yes” to your offer. A good sales representative knows that and “takes it for granted.”

Bad ones know that too, but it is still an obstacle for them. They take rejection too personally; they don't understand that a buyer doesn't want the product, rather they hear it as: "Don't sell stupid things, you see that no one needs them." How can a person with such thoughts succeed?

Common Attributes of the Best

The first and most important attribute that successful people share is, they **believe in themselves**. Without this, you can forget about success, even though you may be selling very good products or services. Words don't sell, energy and enthusiasm do. It is far easier for an enthusiastic salesperson to sell a bad product than vice versa.

The second attribute is **belief in the product, which equates to trust in the company**. If you know the products you are offering are excellent, you don't need to be skilled in complicated sales methods to persuade a prospect about their quality or to make a purchase.

The next attribute, which arises from the first two, is **belief in the benefit inherent in the purchase**. Not for the good of the sale (because your pocket is in need of some monetary "stimulation"), but **for the benefit of the customer**.

If you have these attributes, you won't have the feeling you are imposing something (a big problem of sales representatives) on your customer, but always a feeling you are helping them!

If you have ever doubted in the goodness of your deeds, then you missed developing one of these attributes. This goes for your personal life too, not only in sales. The attributes can be described like this:

Belief in yourself, belief in your idea (product) and belief in the benefit received by the person you talk with about it.

How can you improve these attributes in yourself?

You should start from the basic problem, which has subconsciously been present in you, all or most of your life:

Often, when something doesn't work out, it's because you didn't improve on it gradually; instead, you jumped to the top from the bottom stair.

For example, you want to strengthen your discipline. You decide to get up an hour earlier the next morning. You set your alarm clock and fall asleep. Next morning, “in the middle of the night” the loud bell wakes you up. Once you remember the clock is set only so you can do more work during the day, you **start to bargain with you. You begin to think about how you could make a better effort during the day so you wouldn’t need to get up so early.** You remember that you have some spare time for lunch, which you can use productively instead and you can cut the time you spend reading the newspapers. Answering phone calls won’t take up much time and now you are wondering why you wanted to get up earlier at all. Satisfied, you **reset the alarm clock for the normal time and go back to bed.**

It was a mistake, because the temptation to stay in bed was too strong. Wouldn’t it be easier for you to get up ten minutes earlier the first day and reserve the morning hours for the pleasant tasks? With the extra time, you could read a favorite magazine, take a longer bath, fix a nutritious breakfast, etc., to start with.

Each day you could make a bigger step that would easily bring you to success at the end, getting up an hour earlier.

How Ivan Learned to Sell

Ivan decided to sell machines that were worth a few thousand USD. His challenge was similar to the challenges of his fellow sales representatives – he didn’t trust his abilities and understood each “I won’t buy” as “the machine isn’t good, why do you offer me something like that?” So he decided to begin with a different skill.

He ordered a package of chemical pens, which he has used for years and has been very satisfied with, from a wholesale dealer. His plan was to offer a pen to each prospect as he wished them well. He knew from experience why this pen was so good and the price (\$1.00 USD) wouldn’t be intimidating either.

He decided to do this for the next two months. He offered a pen to his friends with these words: “Look, isn’t it nice? Not only does it write wonderful and last long, it doesn’t smear and the price is good, too. Here, you try writing with it. What do you think? Fantastic, isn’t it? I was surprised myself the first time I wrote with it. I can’t believe they only cost \$1.00 USD. Do you want one?”

The result was unbelievable. First, he abolished his fear of failure and rejection, which was uncomfortable at first, because a few friends rejected the offer. But he later used each rejection to ask the reason and learned about their needs and desires. Then, he got used to the fact that people weren't rejecting him; they were rejecting the chemical pen. He didn't blame anyone for that and still considered them friends who perhaps just didn't have the need to make the purchase at that particular moment, which had been very hard for him to deal with in the past.

Apart from this, his sales were going really well. Ivan's basic motive was to conquer fear and gain self-confidence, so at first he didn't even think about sales success.

He improved his sales skills so much that after two months he could offer the pen to almost anyone in casual conversation, whether he was in an elevator or at the bank counter, and closed 70% of the sales successfully.

He learned that he had one particular challenge in the past – **he was afraid of whether the prospects would buy**, so he was also afraid of asking the buyer: “Do you want it?” He expected that he would just talk (do the presentation) and the buyer would, if he were interested in the purchase, just stop him and say: “OK, I've heard enough – I'll buy it!”

Today he comments on this differently. “If you don't ask for the sale at the end, you are not selling, just having a nice and interesting conversation. Although the answer is sometimes “No,” I don't despair; I just ask for the reason behind their decision. I explain this question in a way that their answer helps me with the next prospect, someone who might think the same way as this person. Without this knowledge I wouldn't know how to offer the products to similar prospects as I wouldn't know their desires or needs. I learned that people love to express their opinion if only they have someone who will listen. I love to listen, because this way I can learn everything I need to help me offer them **the same thing** in a different way, the way they desire **and then they buy**. Lately, I love to ask a few standard questions up front – what do they currently use, why they use it, what they like or dislike about what they're currently using, etc. This way I have all the information I need even before I make them an offer.”

Obviously, Ivan understood very quickly the secret of successfully closing a sale: to learn what the prospect wants and then offer the product in a way that fulfills their expectations.

One more thing needs to be considered here – sales ethics. The right salesperson can sell almost anything to every person. But a successful and ethical sale is the sale where both parties are satisfied and not only for the first moment, but also tomorrow, next month and a year later.

When you help people, you don't feel guilty and don't have "a lump in your throat" when you meet the customer again. In fact, it is just the opposite. You are glad to run into them and happy for the opportunity to ask them how satisfied they are with the products, now that they've had an opportunity to use them. You were sure, when you made the sale, the product would make their life easier and more pleasant, now you get to find out if that is truly the case.

How does Ivan's story end? He is progressing steadily with his success in sales and is about halfway to his stated goal. He now has to transfer these newfound sales abilities to his basic business, which is selling expensive machines.

There were, in fact, no problems. He wrote down the advantages of his product in comparison to the competition and included all its good attributes. He developed a few versions of a sales conversation because he now knew that all people don't have the same desires. You can buy the same thing for many different reasons. Somebody buys a specific car because it fashionable, another for safety reasons, a third because of terms of payment, the next one because his girlfriend wanted it, another because his neighbor has one just alike and on and on. **But all buy the same model.** "The primary part of the sales conversation is done at home, in solitude, when you prepare yourself," he found out.

The one thing all his sales conversations had in common now was that he listened most of the time and buyers talked; about their problems, desires and dreams. In the end, he showed them how his product could bring them closer to their dreams that had almost lost their luster because of their daily burdens. Or he showed them how he could help them achieve greater success in business or as individuals. His sales "pitch" now depended on what was most important for the prospect.

Sometimes he came across a wavering prospect. He knew that he could make that sale, but at the same time, he also knew that his product wasn't what the prospect desired. **In such cases, he recommended what he thought was right.** He even gave out the addresses of his competitors if he saw that it was best for the prospect.

“Sometimes this didn't seem right, because I didn't know what I would achieve, but I feel that I can create the greatest benefit for the prospect and I this way. The result came later because those same prospects are now **my best clients**. They told their acquaintances in business circles about my help – and they do the same today. Their friends and acquaintances come to me, because they know that I'll advise them what's best for them. **I have to admit that I have never enjoyed business as much as I do now.**”

All the most important sales knowledge is gathered in this simple example. But this isn't everything you can get from it. Because of your increased self-confidence, success and general joy, you don't get better only in sales, but in everything you do. Ivan described it like this: “I have always been restrained. Now I see this was the fear of being different or a fear of stepping out. I ducked so everybody would just leave me alone and I wouldn't have to defend myself. When I, for instance, ordered fish in a restaurant and I got something else, I had my thoughts, but I didn't say anything. Today, this wouldn't happen. I always stand up for me and often I take things as a joke and don't embarrass people. In fact, humor is universal and I can use it when everything else fails.”

All this is true. Look at yourself. If you are a timid person in your personal life, you are timid in business as well. If you are afraid of approaching the opposite sex, it's also hard to make new acquaintances in business.

It is essential for each person to learn the basics of trade because it is through this that most can abolish their fears and prejudices.

Perhaps there is one more important thing – the fear of crowds (for some, two people are already a crowd!).

You can get rid of the fear of crowds (and many other fears that feed it) often by speaking in front of larger groups. You can learn this in many courses. I heartily recommend, to everyone, to start learning– if you have a fear, this is reason enough to take the course.

Demand First, Then Supply

Often, we succumb to the temptation, because we think a certain product is going to create a demand by itself due to its qualities. In fact, it is just the opposite; the better the terms are and the less we explain them, the more suspicious it looks. For instance, you intend to sell \$100 USD for \$90 USD. Is the offer good? Of course, but does it mean that people will come in droves with their money? No.

A while ago, I heard about a financial project, which was excellent. There was only one challenge – there was no demand for it. The product had good features and it didn't have much competition in the market, but sales were horrible, because people didn't know the product and it was strange to them. What is strange and new provokes fear. How can somebody expect to present a person some novelty in the financial market, in two hours, and then expect the customer to take all their hard-earned savings and give them to a stranger to manage?

Because of this, it's important to make things more familiar and give people more information to make them enthusiastic enough for the purchase. How do salespeople handle this challenge? With discounts, except **the money isn't usually the cause for not buying**, but something else. And discounts don't help. There are other ways...

Do you like trousers that are wider at the ankles? Let's say no. The price for a pair is \$100 USD. You see them in the shopwindow, but you are not interested.

A week later, you pass by the same shopwindow and the price is now \$50 USD – a 50 percent discount! The shop owner thought the shop would be full of buyers, but nothing happened.

Usually, if you didn't like something yesterday, you are not going to like it today, until you get some new information, a different idea. What can you do in such a case? **Put yourself in your customer's shoes!**

People usually have their own ideas about most things, even a guide or a role model, especially when it comes to fashion. As a clever salesperson, identify your target market. Maybe they are teenagers. What do they wear? They probably imitate their many music and movie idols. Now you need to find out

what “the hottest thing” to wear is nowadays. You find out and then you find a picture of a very popular music star wearing almost the same trousers you were trying so sell so desperately in your shop. Cut the picture out of the magazine, enlarge it and point out the likeness: **XX is wearing them – and you can, too!**

Energetic Selling

This chapter is a special appendix from Nikola Grubisa’s forthcoming book, “Energetic Selling: How to Influence People Without Saying a Single Word & Other Secrets”. It is a complete guide that explains precisely how to motivate yourself to sell and act in any life situation to achieve maximum success – in a way that everyone benefits! It also gives very specific sales instructions, which have two common attributes: they are very efficient and are beneficial for all participants in the sales process. Because it is written for businesspeople, it talks mostly about business situations, but if you change the questions a bit, the same things are valid in your personal life as well. To find out when the complete manual is going to be available, please check with Mr. Joe Vitale.

Life is primarily one big sale. But almost no one talks about the real **cause** of sales success.

What is the primary cause for each success or failure? Energy!

“Everything in life is a battle for energy,” said James Redfield, in his book, *The Celestine Prophecy*. It is true! Something else is also interesting:

If physical laws are valid for all “things,” then they are valid for people as well! This energetic influence of one person on another is called “Energetic Selling” – because it really acts subconsciously and everyone can use it – without “learning.”

This information has such importance that companies and entrepreneurs, who use it in their business, achieve great sales records! This didn’t happen with only one person, but to everyone that accepted this way of selling and used it to benefit himself and his customers. It is interesting that it has no connection to:

The products we sell,

Customers or the market,

Specific economic situation ...

.... Just simply with **us!**

It means that everyone who assimilates this information, regardless of what, where and to whom he sells, improves his business several time over! Clearly, some basic things have to be considered (like not to sell a product worth \$10 USD for \$200 USD), but this is it!

Let's look at some of the more important features of energetic selling...

Define Energy

Everything in life is “a battle for energy,” therefore, it is important to know what kind of energy people approve of and what kind they do not.

First, look at how this plays out in a sale or what each customer desires to have.

Each person wants to have products, services, life situations and people around that:

1. Offer a solution on how to stop the drain of their life energy
2. Offer a solution on how to gain more life energy

They don't approve of actions, which:

1. Don't offer this solution or offer a solution that is not effective enough in comparison to the energy we offer for such a solution (money, time, etc.)
2. Offer a solution that hides other energies in the background that we don't want (pressure, dependency, too much work or too much energy put into achieving particular goals).

It's interesting to look at what mental *states* take or give life energy, which ones people want and those they avoid (if possible).

Energy is taken by:

- **Worry**, uncertainty, a feeling that you have to do something or everything will be wrong, stress situations, **loss**, distrust in the future, **a feeling of dependence**, a feeling that you can't influence your future, **a feeling that people don't acknowledge and appreciate you**, health and emotional problems, **expectations, yearning, etc.**

The consequences of this energy drain are tiredness, despondency, depression, loss of will and the power to work, loss of motivation, a feeling of inferiority...

Energy is given by:

- Success and positive results (the solutions to situations) in general, pleasures, confirmation of your qualities and acknowledgment, money, gifts and prizes, a feeling that life is turning to the better, friendships and a feeling that you are not alone (all the time, help is available), enthusiasm...

The consequences are a good mood, happiness, cheerfulness, peace, joy, love for everything, faith and belief, a feeling of being fulfilled...

Applying Known Facts

How does energy relate to facts already known?

You have probably heard there are but two primary motivators that are the most important for people:

- To avoid pain
- To gain joy and happiness, have fun.

Can you see how similar these primary motivators are to the facts of energy drain and gain? Actions that drain energy are those that cause pain (in the widest sense of the meaning); but if you get rid of them, you have more energy (the same goes for your clients). Actions that supply energy are those that give you joy and happiness.

Put differently:

- Showing people how to avoid pain and solve their challenges (to stop the drain of their energy) ...
- Showing people how to increase their joy and happiness (take in more energy); then they will be more interested in buying something from you.

The primary secret of successful interaction with people is hidden here. Everything else you've heard, up to now, was a consequence of the universal law, which defines people's destiny.

“Learning” Energetic Selling

Energetic selling can become very simple once you reach the following state:

- You are conscious of it;
- You are living “in your heart” (not amid grudges, doubts, fear, ... rather, you have a lot of QUALITATIVE (neutral) energy, which enables you help others unselfishly in resolving THEIR situations). This also means that you have raised your vibration to a level that you see and respond to everyone from your heart. No matter what the vibration of the person you talk with, no matter how he or she responds – you stay in your heart. That means you have to be strong (have a lot of “qualitative” energy) and come from your integrity, not allow yourself to be dragged into another person's energy.
- You decide to give your customers neutral energy, so they can do with it whatever they please. Even over your own ego or personality.

Neutral energy is APPROVAL of everything that “people we are in a relationship with” desire, without any judgment from you, impositions or the need to bring forward your opinions or involve yourself without an invitation. It is an unconditional affection and a philanthropic heart for your clients.

How do you know when the person you are talking with has gained more (neutral) energy? It is actually very simple. They have gained more neutral energy when they have a **better opinion about themselves** when they leave your company. Also, when they **think about themselves** after leaving your

presence and not about you. And finally, when they leave you more joyful than they were when they arrived – then you succeed.

Getting Top Results With Energetic Selling Techniques

The easiest way to make sure you're engaged in "energetic selling" is quite simple. Prepare yourself for every meeting, using the following list of guidelines, and check yourself throughout the meeting to make sure you're still on track. Evaluate yourself again, after the meeting. This early vigilance will enable you to form the "habit" of energetic selling. Once you do this, you'll "always" act from the energetic selling platform and your business will record your successes!

Act in a manner that SUPPLIES (qualitative/neutral) energy, rather than taking it.

Direct all your conversations toward current strategies of stopping the drain of life energy from another person, show them how they can gain more energy, etc.

While doing this, think about the desires of the other person. Make sure you are committed to helping the other person, unselfishly, in realizing their goals, regardless of your own "lower" goals (i.e. ego, admiration of others...).

You can't lose if you do business this way. From now on, when we talk about working with customers, pay attention to what is going on with the energy. Once you begin practicing and implementing the techniques outlined in this manual, you'll become a real expert in recognizing this. Then, it's work time!

Preparations for Energetic Selling

In the beginning, I suggest that you work with a friend. This way, they can evaluate, from a neutral position, when you move from "the energy of the heart" (unselfish help, the desire to fulfill the goals of all people) to somewhere else (anger, fear, taking offense, the need to be right, focusing on your own desires – all actions that drain energy).

In sales situations:

You're going to find out that all long-term, successful businesses and personal actions are always only those that supply energy to people and don't take it away!

In other words:

Your client (buyer) will always be satisfied when he feels he is getting much more than he is giving (paying) – and this satisfaction is delivered through various forms of energy (safety, self-confidence, recognition, feeling of being loved, etc.).

The Million Dollar Question

What is your mission in life?

This may be the most important question you ever ask yourself and answer. Why?

Because the answer to that question is the blueprint your subconscious works from and everything you (your subconscious) strive for will come about in such a way to match this blueprint! Do you know what the most common answer to that question is?

My mission in life is to help people.

Remember this answer. Now we'll look at something else that will show you why more than 90% of people aren't successful in business.

Your Search for Happiness Directs Your Mission in Life

Imagine the following:

You are standing on the street giving flowers to all those who pass by.
With no strings attached!

Giving flowers to strangers, even though it would make a lot of people very happy, may not something you can imagine yourself doing. If so, then how about giving each of your customers an extra product or service, worth a lot of money, as a present and thanks for their business. You could make it really special by making sure your gift is something the buyer “really” needs

urgently, although it costs a lot – of course, you give the gift without any obligation for your customer to reciprocate.

What kind of feeling would this give you?

Probably, a great one! Moreover, you would feel warmth in your heart because you're fulfilling your life mission of helping people, wouldn't you?

The next question is:

When you intend to visit a customer to offer a new product or service, do you have a similar feeling of enthusiasm, joy and happiness?

Or even more directly:

When you stand in front of the customer and are selling, do you have a feeling you are imposing something on them or helping them?

When the customer makes a purchase – do you feel as you have given him a gift ... or that you have taken “hard earned money out of his pocket?”

Are you “stealing their money” or does the purchase bring at least a 10 times higher value to the customer than what he paid for it?

The same goes for your private life – substitute any other person with “the customer” and “the product” with “idea” in the examples above and it's the same concept.

Please, answer these questions sincerely, because quite often the cause of a bad attitude toward the product, customer or yourself is hidden somewhere in here and is the cause of your lack of success in sales.

The questions you have just read are the most credible indicator of where you stand in the sale. The same goes for each personal situation of yours, whenever you talk or negotiate! Just alter the questions a bit:

Do I have a feeling of imposing a certain idea on the other person ... or am I helping him or her the way he or she wants?

The Recipe for Failure in Life

You won't believe how many people have a feeling of imposing when they're selling. How can you be successful if:

- You want to help people (your mission!), but you feel like you're stealing their money
- Your goal in life is to have a good time, but selling is difficult and you don't enjoy doing it
- You want to do something completely different that is more fulfilling because you have a feeling that is your mission and not what you are doing now (selling goods).

Do You Need Customer Confirmation?

There is another, prevailing characteristic that prevents people from succeeding in sales:

Some people need the customer's confirmation during the sale, just to continue!

If you have this characteristic, this is what it looks like when you try to sell: You demonstrate your product to the prospect that's standing in front of you and say:

“This function is unique to this product and is necessary to achieve the kind of quality in operation you should expect from a ...”

You now look at the prospect. If he nods and bends forward with enthusiasm, you explain further with even more excitement. However, if he is calm or makes even the slightest gesture that might indicate he “isn't quite so excited,” you freeze and panic. In your head, you start to say things like: “Oh no! I'm not going to make this sale now ... Oh, but all of my presentation is based on him being interested in what I am saying and showing him right now! This person is different though and doesn't think the way I was told that customers do! He's probably thinking of my competitors and their product right now and what they can offer ... Maybe I should mention them in my presentation and let him know that we're better ... What if my explanation of this feature is too

complicated and he isn't following me? Maybe I should repeat the explanation, because it is important for me to get an approval from him so I know we are "on the same level."

At this point, **instead of continuing with your presentation, you try to get an approval from the customer.**

If you get it, you continue your presentation with relief. If not, you stop right there and insist you have solved the situation or you continue, but with less confidence, enthusiasm, energy and joy. In other words – even if you decide to continue, you are stuck.

The "doubting worm" creeps into your thoughts: "What now? He probably doesn't like the product. Let's see how he responds to something else, because I really have to do it well, otherwise I don't know what will happen. Oh, that same gesture again, this is going to be a disaster." Now doubt is joined by tension and nervousness. The result that follows is obvious ...

You cannot be successful if you can't get through these and similar obstacles in your life!

(End of summary)

Being a "Hands-Off" Entrepreneur

Many people are aware that satisfaction in business and the feeling of "completing their mission" is priceless. The challenge occurs, however, when you have to choose the right business, the right vehicle for success (one that has a future, that will bring money to the table as well as enable personal and business growth and development). Maybe your situation is such that, this or that "could" have been done somehow ... if it weren't for the investment that now has to be made, and it isn't long before your business stalls. However, it doesn't need to be this way. There is the possibility of collaborating in various systems that already have an established business that wouldn't demand a large investment.

We are talking about Multi-Level Marketing (MLM). But don't be fooled by or scared off by the name. Regardless of whether you have already tried MLM

and are perhaps even involved in one right now, and regardless of how you feel about MLM in general – read this chapter; you just might get a new perspective on things. Besides, you can apply the information in this chapter to other areas just as easily, such as choosing your own private or home business!

What Does MLM Have in Common With “Expecting More Out of Life?”

When you decide you want or need to earn more money than your regular job pays, several questions arise. How, where, when and with whom can you reach your goal as soon as possible – that of earning more money in an honest, pleasant and effective way.

The truth is that most people live in a negative environment. The people around them fill their heads with everything *they* think they *can't* or *shouldn't* do. Therefore, their decision to earn more money is not well-received by their friends or family, partly because they know it means they will have less time to spend together, which means it will require a sacrifice on their part as well.

We recommend Multi-Level Marketing, as a solution, for the following reasons:

- **To build self-confidence:** many people have challenges with self-confidence! If you want to be successful in an MLM system, you just have to do it – willingly or not. Therefore, the system itself forces you to take actions that will ultimately build your self-confidence;
- **To reduce or eradicate fears:** fear of rejection, fear of making new acquaintances, fear of appearing publicly, fear of selling, fear of change;
- **For a chance to broaden your horizons and expand your perspective on life;**
- **To instill and develop a desire to help others** – multi-level marketing is sometimes the easiest way to gain that feeling, because you can *only* succeed if you help others to become successful;
- **To inspire the desire for independence;**
- **To develop and cultivate a desire for leadership and organization;**

- **To attract new, fresh energy** – new winds will blow in your life when you meet new people and work with them in a new business;
- **To continue to feed the ever-present need for education and personal growth;**
- **To learn to stand up for you and your ideas and not “allow yourself to be misled;”**
- **To master stress and other challenges with new vigor and conviction.** Sometimes, you learn just how much you allow others to lead you as well as how much you define your own life (this applies to MLM systems that impose on people and don’t allow them to follow their own ideologies);
- **To develop and implement self-discipline;**
- **To learn how to be motivated for action;**
- **To learn about yourself (perhaps even to discover what you don’t want to do)**

There are as many reasons as there are people who work in MLM systems!

The Laws of the Market

When you enter the world of sales, you are in for a dramatic change, especially if you decide to search for a brighter future in multi-level marketing. Suddenly, you are inundated with people telling you about what can be done. You become a link in their chain and you receive help from experienced lecturers, managers and marketers. They dedicate their time to help you become successful and independent, because this way you will one day be able to teach others and so bring material benefits to your “students,” yourself and everyone that has helped you.

Many people entered this world shy and without any self-confidence, but overcame these challenges with the help of education and through taking positive action – they became self-confident and independent links in society.

Which Company is Right for You?

Though many people try to bypass this step, it is important to return to the basics. This is actually the most important part, because this is where it is determined how successful you are going to be in this project.

So the question is, which net-marketing system is suitable for you? By the way, some people focus on a single, bad company and judge all others by their bad example. For instance, a real estate company goes bankrupt and it isn't long before people are saying that all real estate companies are bad. A bank mismanages the investments of its lenders and soon people are withdrawing their money from other lending institutions. The truth is, however, there are good and bad companies in **every** branch and industry!!

The information presented here is just as important (and perhaps even more so) to those who are already involved with an MLM company as it is to those who are just thinking of joining.

Recognizing the Right MLM

The first real question is, "What does, *the **right** MLM company* mean?" The only fair answer is, "**It depends on the person asking.**" Those who choose to work in multilevel marketing are generally divided into two basic groups:

- Those in the first group seek a new vision of life, new and creative ways of spending time, search for new goals in life as well as their own identity, want new acquaintances, etc.
- Those in the second group are primarily seeking an additional or new primary source of income.

Even the *way* MLM companies do business is divided in a similar fashion: their goals are either vision, associations, improved quality of life, ... or easy money. Or a combination of both: some MLMs build their growth on the vision of their members, others on easy money. The truth for most MLM companies is mostly somewhere between.

The first group doesn't emphasize making money overnight; it has a long-term vision, selected products, quality service and cares for the customers; the second group prefers momentary advantages that benefit the buyers.

It should be pointed out that fundamentally, all multi-level marketing systems work according to both principles, but one of them is prevalent over the other, though it can even go so far as both principles operating within a single system.

Why is this so important?

Because it is a very important factor in considering and ultimately deciding which company (principle) you want to join to achieve maximum success and maximum satisfaction at the same time.

The first thing you have to confront is: **“What is your vision (or goal or mission) in life? What do you want to achieve and how do you want to spend your days?”**

Here is everything you need to decide. The first question, which reveals the essence of multilevel marketing, tells you a lot about your future success – **are you ready to recommend its products and services to your friends, acquaintances and strangers?** If the answer is “yes,” then proceed. However, if your answer is “no,” then think about why that’s so and try to look at this from a different point of view. If you are afraid and fear rejection, it is good to be cautious.

Don’t join an MLM system just because you want to compensate for bad experiences from other areas of your life. The MLM will then become just an excuse and your contacts a “shoulder to cry on.” That’s why it’s extremely important that you know what you want to achieve with an MLM system and if you’re not achieving it, simply and promptly walk away.

Don’t allow yourself to be absorbed by the system! You may really like the system or experience, but decide on your goal and walk away once you reach it, if you feel like doing so.

You don’t ever need to be stuck somewhere just because you feel you are accepted – while in return, risking your energy in a way you don’t like. You can only be successful in life if you do the things that make you happy and fulfill you and not by “suffering because it’s going to be better someday.” **Suffering only creates more suffering:** because you’re operating from a vibration of suffering, every action on your part continues to contribute to the

“critical mass” of suffering! **If you want joy, insert joyful attributes into your life!**

Secrets of MLM Marketing Success

The main challenge that most individuals encounter in multilevel marketing is: “Why am I so uncomfortable recommending the purchase of a certain product?” We would do well to spend a few minutes with this one.

The answer is clear – you **don’t believe** it is the best that can happen to your friends ... and it goes even further; if you can’t persuade yourself that a product is good, how can you (without feeling guilty) persuade others?

The first condition of success is **belief in yourself**, then **belief in the product**, which is offered by your MLM. This is followed with **belief in the company (mission)**, which is always in the background (producers, distributors, MLM system), and **belief in the benefits of the purchase for your customers**, of course. (We said all this a few chapters ago when we talked about success in selling. MLM is just one application of this.)

Will the customer spend his money wisely by purchasing this product? Is this the best decision the customer can make? If you believe in the MLM system and the company you are involved with, the answer is going to be a resounding “Yes!” This is the foundation. Listen to you as well as your experienced sponsors – the mentors who are affiliated with you. You must choose an MLM that deals with products you like, use and truly believe in. If you are the kind of person “who only believes in what you see when you can hold it in your hands,” then you shouldn’t base your living on trading in securities or financial investments. You need a quality “material” product.

If you polled a large number of people who are currently involved in MLM, many will say they didn’t believe completely in the beginning, but over time their perspective changed. It is true, but more often something else happens: if you are successful, you earn some money. Belief in yourself, product, company and the benefits for your customers comes *from* that success (or from earned money). So, money confirms to you, “There are people who need it. *Now* when I see this I believe.” And you, in the process, develop belief in the business.

This system is the reverse – it is a change according to **consequence**, not the product, but this isn't that important. It is more important to make certain that success “sucks you in” in such a manner that you will be content and happy about it.

So you decide how you will approach MLM. You can choose products you like or something that you are not so enthusiastic about right now, but you believe people need and you will develop your belief later when success comes. Of course, if you don't believe you can succeed, you should maybe give it another thought...

Asking the Right Questions

There's an excellent method you can use to validate this and we can demonstrate it with a practical example. A friend invites you to try multilevel marketing, but you are not interested. However, he insists and shows you the calculations, pictures from collective travels, all of which you like. The only question you need to answer right now is: **“Is this compatible with your vision of life?”**

Money and traveling are probably compatible with your vision of life (there aren't many who would disagree with that statement), but looking for customers and recruiting new business partners is a “little less” compatible with what your vision involved. How will you decide? Make another list! Put all the hard work and what goes with it on one side and all the pleasures, such as money and new friends, on the other.

Do you think you would enjoy such a life? If your enthusiasm does not rise to the level of joy – is it at least bearable for you? Could you get up in the morning with joy this way? If your answer is negative (and we are presuming here you are going to achieve success, travel a lot and make good money), this matter deserves real consideration on your part.

But, if the answer is positive, then you have to ask another question: **“How will this change my life – will it make it better or worse?”** Don't forget the things that go with the advantages (which our mentors sometimes forget to mention), i.e., less time for friends, family, sports, added burdens, erratic work hours, etc.

Even if all of this is acceptable to you, you need to adopt a realistic view. Are you ready to learn, adopt a new way of thinking, associate with and meet new people, gain the necessary self-confidence, speak in favor of the advantages of the system's products and perhaps even appear in front of a large audience to speak?

One last thing – don't forget about the money. Only you know best how important money is for you. The more important it is, the more time you need to dedicate to this question. If you feel comfortable doing so, ask your friends and mentors how much *they're earning*. Not how much they *will* (someday) or they *wish* or "they have chance" to earn, but how much they are earning now, today. Compare this to how much they work and the conditions they work under. Test the reactions of their customers by accompanying them to a new customer call – it's worth investing some time for such an opportunity.

You know, if you never try anything new, you'll never have anything new.

Now compare their appearance and presentation to yours. What would you improve? How would *you* present the product? If you perform similarly to your friend or mentor, the result will be similar. Do it better and the results will be proportionately better. But how do you know **how much better** your success is going to be, if you perform better? You don't. The only way is to **test**.

The Meaning of Education in Life

Apart from businesspeople, I also teach young people who don't yet have clear ideas regarding their future. They are unsure about their profession and the place they want to work (which are two different things; your profession may be an economist, but you can be an economic adviser, manager, professor, etc., – all require something unique).

Biographies prove that all successful people are or were experts in their respective fields. They all invested a lot of time improving themselves, but they didn't formally perceive this as education, rather, it was simply interesting information because they enjoyed it.

Many people have a kind of fearful respect for schools and an uncomfortable feeling regarding them because they remember the past and having to learn

various things they weren't interested in or even disliked. This isn't the true purpose of education. **The point is to learn about things that help you to build a good and happy life.** This doesn't only apply to professional or formal education, but also to a general one that expands your horizons, helps with your personal growth, etc. When this happens, you learn with pleasure or at least without resistance.

The most standard path of education leads people through elementary school, high school, university and finally to employment (begins after high school or sooner for some) and often even unemployment!

We usually decide the kind of work we'll be doing *after* this process of education. It is not strange, then, to not find any good use for most of the things you learned in school. Professional seminars and courses follow (foreign language, computer programming or similar) and then you start working. Does this match your idea of an ideal day? Read the following case.

Jean has always been a good student. After elementary school, she went to high school and excelled in Economics and because she had high ambitions, she continued studying at the University of Economics. She finished successfully, although a year later than she originally planned.

She applied for a job. She was lucky, because after only two months of interviewing she was offered a position as a purchasing manager in a pharmaceutical company. During this time she saw that life wasn't turning out like in the movies. On that basis, she accepted the job, although her idea of work was a little different: a successful businesswoman with a laptop and cellular phone and meetings where she negotiates better terms.

They registered her for several evening courses. Her schedule looked something like this: phone calls in the morning, rushing around, tension, adjustments, improvisations, responsibility, correcting the errors of others, only two hours of spare time and two courses in the evening.

We met, for the first time, two years after she took this job. She complained that this is not how she imagined her life would be. "But this is just the beginning, I'll get used to it in time," she added immediately, like she wanted to apologize for saying something that most people would have kept to themselves. I asked her: "That's great Jean, but what if you don't get used to it? What if you'll still be haunted by the desires from your youth and the

visions of your ideal work?” She didn’t say anything, so I continued: “Do us both a favor and think, for a minute, about living the next 40 years like this. Do you feel happy?” She couldn’t remain quiet any longer. “What?! Happy? I’ll go crazy if things go on this way!”

Together we reached the consensus that she would have never accepted this job if she had been aware of the consequences. However, now she couldn’t afford to quit the job, because she had a car and a lease to pay off, rent for her apartment and other costs. She could, however, find something else.

We made a list of things she loved to do. From the list, she chose four that could help her earn some money on the side. Tennis was one of them. We defined all possible ways and discovered it would be the easiest if she began as a tennis instructor for beginners, in her spare time. She checked around and a week later, she had another job as a tennis instructor for children.

To shorten the story – a few years went by. She married the owner of a big sports center. She is now managing, organizing and running the business, but sometimes she teaches too, if one of the tennis instructors is ill or otherwise absent. Her husband handles most of the sales and she makes sure things run smoothly, in harmony. “I’m not sorry for one hour I spent in the previous company,” she says, “because if nothing else, I learned something very important, I discovered **what I didn’t want** to do in my life.”

What about the education? “I use all my experience quite successfully in the business I am in now. The university gave me a general view and a broad perspective, but some things I had to learn in the moment and I still do. In fact, I’m grateful to the university because I learned to be selective – how to choose the most important information from what was available as well as how to learn quickly and the ability to adjust to new situations.”

All businesspeople and other successful people agree that learning never stops. Flexibility and constant adjustment to new directions and circumstances is necessary. If the opposite happens and you lose your competitive edge, someone can pass you by and leave you behind like just a page in history. Like Ray Kroc, the founder of the McDonald’s chain of fast-food restaurants, said: **“People are like apples, until they are green, they grow; when they ripen, they begin to rot.”**

Find the areas in life and a professional field that you are interested in and enjoy. Educate yourself, but choose only those subjects that please you (if not, then this field isn't the right one) and not because "it is required." If you insist long enough, you can become such an expert and you'll have little trouble converting your knowledge into money. This will be the business that will bring you pleasure and enough money to live the life you've imagined.

Urgent vs. Important

Jean was lucky because she stepped out from a life she felt pushed into at the time. She found out soon enough there are **urgent** and **important** things in life; she chose to do what was "important" and in doing so, did the right thing. It's easy to become so blinded by urgent matters that you don't see what's going on and forget about the important things.

Before you decide about your profession, you would do yourself a great service to ask yourself **why** (exactly) you want this and **how much you want it**. Don't choose something out of fear of criticism, a profession that is only more favorable to you because of what others think. Is it really something for you?

Take the simple test that Jean did. Imagine your profession. Now think about doing this for the following 30+ years until you retire. **What do you feel?** Are you happy? Do you think, "It's fine, for a start, but then I'll do something else?"

Be sincere. Perhaps you still have time to avoid a big mistake – maybe the biggest one of your life!

Failing to Choose the Right Profession: What Happens

If, initially, you didn't choose a business you enjoy, this doesn't just reflect in a momentary dissatisfaction, but everywhere. How can you be happy in life, if you're in a bad mood eight hours every day (job) and bring that bad mood home with you (it's difficult to just switch it off)? You might just be tempted to search elsewhere for comfort in the evening, such as a pub. Of course, because life is hard (because your undesirable work is stressful) you fall asleep worried, dreading tomorrow's unpleasant tasks that await you. You will once

more take a look back, as you have many times before and ask, “Why me? What am I doing wrong? Why does luck always turn away from me?”

People despair, seek comfort, complain for two-thirds of their lives and then sleep the remaining time. What does such a person get from life? Where is the point?

“Choose the work you enjoy and the money will follow,” is not just an old phrase, but also one of the basic truths in life if you want to live happily. Even making great money in a business you don’t enjoy doesn’t compensate for this because in the end, **you just buy things to forget about the “torment” it took to earn this money.**

For instance, you reward yourself with a vacation to “find rest from the difficult, day-to-day life and forget about your worries.” But no matter how you turn the matter, there is only one solution – **choose the kind of work you love doing!**

The Plan for Achieving Wealth, Success and Happiness

Ask yourself and answer sincerely: “When I do my work, do I have a feeling of giving to people or taking from them?”

Ask yourself and answer sincerely: “What am I doing that I know it is not best for me? What I should be doing, but I’m not?” Write down the answers on paper. **And start taking action!**

Do You Believe This Book Will Assist You in Achieving the Wealth You Seek and Deserve?

Have you already read **The Millionaire Mindset**? Do you believe **it will help you** and others achieve material and spiritual wealth and serve as a guide to bettering your life?

Do you agree with **Kevin Hogan** who said that *“It's worth 100 times the price and you will read it again and again!”*, or with **Joe Vitale** who said *“It was like the best of every business and self-help book I had every seen while still being entirely fresh, new, inspiring and practical.”*?

Then **assist your friends on their journey to wealth** – send them your **recommendation for this life-changing book by [clicking here!](#)**

9.

**You Always Have
The Opportunity
To Choose**

You always have a chance to choose – not only in your profession; if your decision is right, the signs will show you that you are on the right path. You will easily solve challenges, you will receive help from “unexpected” people and events and the thought of achieving your goal will fill you with pleasure and joy.

Don’t get discouraged if, near the end, you get a feeling something might not be right and start doubting your decision, because challenges are going to start surfacing right at that point. It’s always like this **and you have to hold your own**. This is like the final test, to see if you are the one who deserves to taste the sweets of success; if you truly believe, it won’t be difficult.

A friend of mine has been working in tourism for many years. Suddenly, he got into severe trouble and was even considering quitting everything. But he held out and put a giant effort towards completing his plan. Today, he’s the model of a successful young entrepreneur and he knows that he did it right. But then, it was hard and seemed like everything conspired against him.

As long as you feel you’re on the right track, don’t ever give up. You might lose many “friends,” but the most loyal friend will remain with you. *This* friend has always been there for you and will be with you to the end, whether you want it or not. However, I hope that after all this time you became a good friend to him as well – **you yourself**.

If you manage to win **this friend** to your side, you’ll never be lonely, depressed or sad again. You won’t need confirmations from others because you’ll have enough from you. Be careful not to lose this friend.

Maybe you’ll feel, occasionally, that he abandoned you, but this is not the case. He is always there with you to show the way, if you decide to let him. But sometimes you just disappoint him so much that he moves away to his solitude and lets you discover your own mistakes; however, when you call him he always returns.

Do not try to change your friend to become like you (your intellect) – believe in him and give yourself to him. He won’t disappoint you; you just have to allow him to lead you. If you resist, you might confuse him and make a horrible mistake in such a moment.

Be good to him and you'll receive even more love than you have given him. Learn to love at each step. When you learn that, you won't need anything else, because love is what you could use to describe everything you have learned.

“There is only one religion – the religion of love.

There is only one language – the language of the heart.”

(Sri Sathya Sai Baba, the great spiritual teacher of today).

Spread love wherever you go. Take it with you and give it away to everyone. Maybe they don't know they need it, but you know you want to give it. That way you can do the most – for them and for you.

Now go.

P.S.:

**The Story of a Boy
Who Achieves
Everything:
Miracles Do
Happen!**

This story is about a boy who didn't have "many chances to succeed in life," at least not from where he started in life. But still ...

The boy, now an adult nearing his forties, was born into a poor family with uneducated parents. His father finished four years of primary school and worked as a physical worker in a factory and his mother was a cook in the city hospital. The boy wasn't too enthusiastic about learning and his parents didn't know how to teach him that. He barely made it through the elementary school. He had even more challenges when he had to move from the city to a village school, where he was the target of much laughing and physical abuse by his stronger schoolmates, which greatly affected his self-image. He lived more from "day-to-day."

He had something inside that distinguished him from others – he never succumbed or allowed sorrow and "a lack of faith" to overtake him so much that he would lose hope for a better tomorrow.

After finishing elementary school, he decided to become a salesman. He chose this profession because he was impressed by the capability of certain people who closed "big" deals with only one tool – their brain. The school was in a larger city, which also meant more freedom because his father was very strict. (Today he remembers his father with gratitude, because he is aware that he tried his best to give him a better life). He wanted to "correct" his negative image of himself and of the "unfair world that brought him to such an unpleasant situation" (thinking that was the consequence of many physical strokes from his father and schoolmates) with cigarettes and alcohol. He hoped to gain the respect of those around him, but above all he wanted attention from girls, just like every other young boy that isn't the center of attention wherever he appears.

He soon left school, because during that time he had to work in a warehouse instead of learning sales and working with people, which was his desire and goal. The tradition of the "old school" was such the apprentice had to do all the hard work in the warehouse to harden and become a good trader. This still hasn't changed much in some places.

The day came when he "left" school and became a little more independent – he got a job in a company. Of course, it wasn't in an office or anything like that - but as a physical worker.

Day after day, getting up at 5 AM and going to work, he knew that this wasn't everything he could muster from his life. On the inside, he felt he was "born for something bigger" and not for the work that he was enduring so much suffering to do now.

But he also knew that he must take the first step, if he wanted to change his life. He knew that he needed to get off the treadmill he was on. He also knew if he just waited and did nothing, he would miss something precious and his path would then bring him to the same destiny as his parents. He didn't want a lifetime of working in an undesirable workplace, lack of money, lack of time for himself and his family, unrealized desires, nervousness, stresses, fears and more.

Your Destiny is in Your Own Hands

After thorough consideration, he decided to take his life into his own hands.
Just like that!

Because he had a weak body (he was "wider" around the waste than the shoulders), he started to take part in sports – athletics, bodybuilding and fighting skills. His self-confidence grew with his physical strength and he wasn't getting beaten up anymore either.

His uncle, who was a professional sportsman and making his money as a fitness instructor abroad, helped him a lot. He had a very special approach for motivating the boy to train hard. Every time he came to Slovenia he promised him a reward for his progress – for instance, if he lifted more weight above his head the next time or did an especially difficult karate move correctly, etc. This was an excellent way of motivating the boy to set goals, which for the second time in his life, at the age of 16, brought him to the sea. He took that trip with his uncle, who awarded him for passing a karate exam. The first time, he went to the sea on a school trip.

After six months of the physical work he was doing after leaving the trade school, he registered at a "professional" school before taking that trip. At the end of his first year there, his name was published in the newsletter of the company (that gave him his scholarship) as one of the best students. He ended school successfully and began working.

Not long after, a new disappointment came. His new workplace wasn't much better than what he was doing before, without any education, and his salary was small, as was appropriate for a beginner. He started working two shifts to make more money, but he was still making less than the average income at that time.

In his desire to earn more, he made an agreement with his boss: he would continue working two shifts (16 hours) and instead of getting paid for his extra work, his boss would give him the next month off. He planned to use this time for some other work.

His request was approved. He got his spare month. Now how to use it well?

Decisions that Bring You Closer to Your Goal

As far as money went, he knew exactly what he wanted – to earn enough money to at least live a good life and not one burdened with daily costs like what often happened to his parents.

He started earning money when he was 7 by picking up stones and balls at the golf course and caddying for the golf players. He made some money later, during his winter holidays, by working in factories to buy clothes, a bike, a motorcycle and make enough money for a vacation. True, he was able to afford things that he otherwise wouldn't have been able to, but this wasn't it. He spent everything he earned for the most urgent things. Now that he was working in the factory, he didn't want to be in the same position as before.

A Month of Vacation...

He decided to use this spare month to work abroad.

He went to his uncle's in Germany, where he performed various work. He noticed that he made three times more money by shoveling snow in Germany than he did working in the factory where he was employed. He also did physical work in fitness centers, where he met certain people with whom he did business later in his life. This way he also improved his knowledge of the

German language and learned about the habits (capitalist) of German people. (He lived in “socialist” Yugoslavia.) His first month there, he earned more than he earned in the factory with all his overtime hours.

Work and sports activities abroad enabled him to meet many successful people that taught him **to think differently**. One of his great wishes was also fulfilled – he met Arnold Schwarzenegger, who gave him hope for further work in the personal and sports area.

With the help of his “important friends,” he received his first well-paid offer as a sports model. A poor guy from the country finally got really lucky.

This is where everything started. His dreams came true (fast sports cars, motorbikes, travel, expensive clothes, beautiful girls, admiration of others, etc.), but...

Making so much money brought the poor boy, who had never before tasted the sweets of money, into a new world. His lack of self-confidence transformed into arrogance, egoism and self-centeredness. He was on a fast path to losing his hard-earned identity.

How Life Painfully Directed Him to the Right Path

He would probably have continued his life in this direction if a big break hadn't happened in his life.

He had been fond of fast motorbikes since he was a young boy ... and he finally had the money to buy one ... “the best one.”

Then it happened. It was a beautiful day and he went for a Sunday ride towards the coast, when a bus driver missed the “stop” sign ... They told him later, he was very lucky he survived at all.

Diagnosis: broken left knee, torn nerve in the right leg and the prognosis of a stiff left leg and a paralyzed right one. They operated on his left knee and inserted the necessary screws and wire to speed its healing. They tried to

relieve the painful nerve in the right leg with electrical impulses. He lost 20 pounds, literally overnight, because of blood loss and other side affects.

But he didn't give up. He practiced (with both legs in plaster) every day in the hospital, because he believed he would not only walk someday, but also do everything that healthy people do. His health improved and after a month, he left the hospital on crutches.

He went to the coast, hoping to heal his wounds faster. Barely able to walk towards the coast with crutches, he met with psychological problems as well. Before the accident he could beat several good athletes, he could do squats with 400 pounds on his shoulders, and now he couldn't even walk without crutches. He felt like a useless scum of society. He would love to hide and because of that, he felt even more hurt about the pitying looks of by-passers who were watching a tall, unhappy, muscular man, who was trying to look as normal as possible, with curiosity.

After six months, when he stopped using crutches and was able to bend his knee a little, the long procedure of healing the paralyzed right leg began. For a year, he was treated with physiotherapy and regularly receiving electric stimulation for the injured nerve and the knee agitation.

Because of the pessimistic doctor's prognosis, the twenty-year old boy had only two choices: to give up or continue. He decided to continue ... so he released himself from the care of his pessimistic doctor!

Never Give Up – Belief and Endurance

He began inquiring about the best neurosurgeon. When he found him, he tried to make an appointment, but he learned from the nurse the doctor wouldn't be available for several months and there was no chance of being treated by him sooner.

Quite disappointed, he opted for a desperate move. He went to the closest telephone, searched for the number of that doctor and called. His endurance and belief rewarded him. The doctor himself answered the phone. He told him his sad story and asked him for help – **and the doctor agreed to see him immediately!**

He was admitted, immediately following the examination, into the clinical center. The operation lasted six hours, but they managed to repair it again. The process of healing, that would last several years, began.

Although he couldn't live the same life he once led, even with work, because he had to use orthopedic devices, **he didn't lose his will**. He continued to practice and registered to study further. After several years, his injuries partially healed and he continued with sports. Despite his first doctors' predictions of not being able to walk again, he received the bronze medal in the state bodybuilding competition.

Finally, the sun began shining for him in the emotional areas as well. With all the suffering he had gone through, he began to look at the world and people in a different light. He met his wife, who he now has two wonderful children with and she accepted him as he was with all her love. A new chapter in his life began.

Nothing Will Ever be The Same

He began working in a factory again. Even though he had a new education, he couldn't get an acceptable job – just promises. After a few short trips abroad, where he earned extra money doing what he did before, he made a decision.

He went to his boss one morning without a previous announcement, thanked him for his understanding and expressed his desire to quit working there. His boss was irritated and asked him: “Are you aware of the consequences of your decision? Do you know how hard it is to get a job nowadays? Do you know what you want and what you are doing?”

He answered with words that later became his motto in life: **“You're right. Maybe I don't know what I want ... but I definitely know what I don't want!”**

Soon after this decision, he received a business opportunity that offered better conditions than working abroad because he could choose when, where and with whom to work – it was work in multilevel marketing. With endurance and all the life experiences he had gathered to that time, he soon achieved envious results.

He soon took charge of a larger group of people – more than a thousand. He gained knowledge from the fields of insurance, the stock market, banking and finances. Above all, he acquired the knowledge to lead people and communicate and sales were important to him – he used that to train other people.

Because of those experiences, he had a great epiphany: **“If you wish to be satisfied and successful in business, it is important to work at what you enjoy. You can find such work by doing all kinds of work you didn’t enjoy. The secret of success is to work with love, even though it may not be the work you initially desired.”**

Soon after, he and his friend built a huge business, opened a fitness center and through that fulfilled their material desires.

Despite all his challenges in life, he succeeded. Nothing stopped him or weakened his desires, not his family or the people around him, health problems or anything else. He proved that everything is possible. If he managed, **everyone** can. You only have to follow your own desires and look at every new day with belief and trust.

This is the advice of that boy. And I know his story very well...

... because that boy is me.

But the story doesn’t end here.

The Second Chapter in Life

I now had a new goal before me.

An unexplainable desire to learn more about myself unfailingly dragged me out into the world. I began to ask myself: “Where did I come from? Where do I go? What is the sense of my being on Earth and what is my mission here?”

I traveled almost around the entire world to get those answers, until I decided to find the truth in a rare and beautiful place where I hadn’t been yet – India. I heard an interesting story there, which brought me close to a great wise man.

Unbelievable Experiences - Miracles

In 1990, a wise man in the south of India decided to build a hospital that specialized in the most difficult heart and eyes surgeries. The hospital was supposed to open a year later, in 1991.

Experts from Switzerland, who were evaluating the possibilities of realizing this project, said the climate wasn't appropriate for such a hospital. They also said they would need at least seven years to build such a hospital in Switzerland, using the latest technologies.

The first three months of 1990 passed and they still had not started construction. Everyone asked the wise man if he had changed his mind. No, he was still sure that they would soon start building and the hospital would be finished in the agreed-upon time.

Then miracles started to happen.

The first one was that they built the hospital in seven months.

The second one is that it is well equipped, technically to run for the next thousand years.

The third one is that since 1991 nobody has died in it, even during the most difficult surgeries. And they do approximately 5,000 surgeries each year.

The fourth one is that treatment is free – for everyone. The relatives of the patients can stay and eat (free) during the time of their loved-one's treatment in a building near the hospital. More than 10,000 people are on the waiting list for their surgery.

The costs for building the hospital were around fifty million USD.

Some of the distinguishing characteristics of this hospital are peace, quiet, love and the respect of the doctors (some are world-renowned experts) for their patients.

The wise man that founded this hospital also founded several hundred other educational institutions (primary, middle schools, universities). He brought in

the “Water” project, where 700 villages (about 5 million people all over India) receive healthy drinking water.

His work focused primarily on forming healthy life habits with children and teens, in unity of thought, words and acting, so their future can be based on truth, love, peace and nonviolence.

His educational program “Sai Education of Human Values” is already used in 112 countries throughout the world. Some countries even accept him as a part of their educational system on a national level. One such school was established in Harlem (USA) where problematic children, expelled from classical schools, attend. In one school year, these children became not only solid pupils, but also excellent pupils under extremely harsh grading criteria.

Obviously, the value of human love, a deep mutual respect, virtue and goodness, are what every human being craves, but especially so, the young and sensitive souls that need our love and attention more than they need bread to eat.

The founder of this program would say, “What use is all the global knowledge, if we can’t establish true values with it? If there is virtue in the heart, there is beauty in the character. If there is beauty in the character, there is unity in the home. If there is unity in the home, there is order in the nation. If there is order in the nation, there is peace in the world.”

His name is Sri Sathya Sai Baba.

The School of Miracles

A great number of doctors collaborate with him. One of them is Dr. Aggerwal, who is well-known for inventing a small device that uses vibrations to cure: the device reads the magnetic record, which is the same as the sick organ.

I personally witnessed recoveries of some patients. It is interesting that Dr. Aggerwal has three medical centers all over the world (one in Oxford), where they provide this kind of treatment free. He taught 600 people around the entire world, but the condition was that they have to treat people free, like he did. His vision is that people could treat themselves in the future.

The Influence of Miracles

We can look at miracles in different ways. Some don't believe in them, others are enthusiastic, yet others worship such a person and "fall on their knees before her." People like Sai Baba, don't desire any advantages before others on the "scale of life," because everything flows from **unity**. Someone who is more famous and more active in the media only has **a different mission** than you or I do. Nobody is more or less important. What one person is capable of doing so is another.

Each individual has a priceless role in life and is irreplaceable when structuring **the cosmic composition**. When we become better aware of this, the world will change. Then the words of Jesus will come into being: **"What I did, you will do also ... and even more!"** This won't happen as long as we don't learn to **love ourselves**, because nobody can love the Creator and others if he doesn't love himself. Our challenge is the more we like a person, the easier it is to accept them and their actions. But when they do something we don't approve of, we become negative. We have to be aware **that people need love the most, when they deserve it the least!**

It is important to realize that each person has his own individual truth, which serves you and I to learn from. **It is not necessary that your truth is mine and vice versa**. In the end, we'll discover that our goal is the same; we only chose different paths.

Impossible, but yet...

Let's remain with the topic of miracles for another moment.

My wife Mojca was also invited for a conversation with Sai Baba. He gave her a golden ring with three diamonds that he simply **"took from nothing** – materialized" it. (He also gave her his signature – with it he blessed this book you hold in your hands). Or, as some experts say, he took it from another dimension. This is not unusual for him; I know some people who are wearing his golden or silver rings, others things he donated "vibuti" (holy dust that has healing and above all transformational effects), chains, watches, etc.

He also signed this book you hold in your hands for her and blessed it.

But this is far from everything that this wise man is capable of.

He **cured a paralyzed person**, who had spent several years in a wheelchair, in the presence of 30,000 people from all over the world. Soon after that, he materialized in front of everyone the smallest **golden Holy Bible** ever known.

I can confirm this is true, because my wife and I were among that crowd. It is interesting that people from various religions and cultures from the entire world were present at this event, even though it took place during Christmastime, yet we were all like one big family. **“There is only one true religion, the religion of love!”** says Sai Baba.

Miracles Happen at Every Step

This didn't end the miracles I witnessed during my travels in India. One “typical” day and while on my way home, I made an incredible connection with Sai Baba. Although I was sitting on the terrace of my Indian friend's house, I “spoke” with him as though he were sitting in front of me. Whatever I asked, I received the answer.

Among other things, I “found out” that I wouldn't be able to sell the business I was trying to sell then in my hometown in Bled, Slovenia. Even more, he told me that my friend Rado, who was working in another company then, would decide to rent and manage the place. This experience seemed really incredible, so I checked it out immediately after returning home to Slovenia.

I told Rado what I heard and he said, with obvious surprise: “I've been thinking quite some time about that, but I didn't dare mention it ...”

For five years now, Rado has been managing the fitness center quite successfully. With this step, he made huge progress in his personal development.

The second information I received during meditation was even more incredible. Before departure to India, I had just begun to work on an agreement

with one of the leading vacuum cleaner selling companies in Slovenia. They wanted to spread their activities to Croatia and asked me to lead the project.

I asked about developing this business and received an unclear answer, that things would move, but not as I expect. But I should realize what I promised to that point.

I did everything we agreed on that was in my power, but “something always went wrong.” I had had enough – this wasn’t the business for me. So I stepped out voluntarily.

Three months later, the general manager of the company called me and asked: “How did you know?”

“How did I know – what?” I replied.

“Don’t you know what has happened?”

He told me about the huge problems in Croatia, because all vacuum cleaners had a manufacturing error – a malfunction of its vital part. All buyers made claims against the product, which resulted in additional costs, negative business references, distrust and unsatisfied customers in general.

The third information I received, but hadn’t understood then, was that I was to describe my life in a book. A friend reminded me about that while ago, when he suggested that I would best explain the experiences I want to share with people if I tell my story.

Was that just imagination, a coincidence or something else? And for whom – for me this information was a miracle, which saved me from many problems.

Exploring the Secrets of the Future

During that same journey to India, I experienced something else that has remained deeply ingrained in my memory.

An ancient library in Bangalore (some say it is 5300 years old) is one of the many mysteries hidden in India, where 3,665 books are stored. Each of these books is assembled from 365 palm leaves, 18.9 inches long and 2.4 inches

wide, thickly written with small handwriting in the Tamil language. When these leaves become too fragile, the wise men copy the whole book onto new leaves, which happens every hundred years.

Thousands of years ago, mysterious writers wrote in these books about the lives and destinies of many people who lived before them or had yet to be born – until today. The basic data was taken out of a lesson from an Indian wise man, whose name was Shuka Nadi. The name **“Shuka”** means **“God’s wisdom”** and **“Nadi,”** a certain moment in life.

Tradition says that this text is the copy of God’s plan and that all kinds of knowledge, which appeared from the beginning to the end of creation in the world, are kept there. The most mystical specialty of this library is that it doesn’t keep the data of all people ever born, but of those, who come, will or did come to Bangalore to find their destiny. It is possible to learn the past, present and future time of the person who visits the library.

The events uncovered by reading the leaves are important for the inner and outer growth of a person, although they rely on quite concrete and practical themes. The destiny isn’t written as something unchangeable and determined in advance, but more like a general direction, which can be changed by the free will of an individual.

Discovering “The Story of YOU” – Written Five Thousand Years Ago

We announced our visit to Bangalore just before we left for India.

When it was my turn for the discussion, an elderly gentleman, who “was reading” the palm leaves, told me some information from my present life. Although we had never met before, he knew a lot. He told me some details from my previous lives and missions in future years, up to my death. He asked me if I wanted to learn about the time of “leaving the body,” which he also told me about.

The information I got was very compatible to what I received through past-life regression (look into previous lives), astrological cards and those received by different wise men.

Something More Than They Taught Us

Why do I describe stories about miracles? For me, these miracles were only the proof **that something else exists**, something more than our parents or schools could tell us. You know, the biggest challenge in life is that we don't receive any instructions for it at birth. Miracles we experience every day have the purpose of making us **aware of the meaning and the mystery of living** on Earth.

Don't be misled by my personal experiences with Sai Baba. All things are presented to us with a certain purpose, which is hidden behind the "miracle" events themselves. As DeMello said – the goal is **"to wake up"** and learn the Universe and human beings, as part of it, have a much more important meaning and task than we are aware of. But people are too often directed to the event itself instead of to the message it brings.

What Interests You the Most?

An adventure that happened to me four years ago expresses this clearly. I was invited to the introduction of a new book, which described the secrets of the Resurrection of Jesus. With the help of the "Cloth of Turin," which covered Jesus after crucifixion, **the 2000-year-old secret** is revealed. The editor of this book wanted to tell us how we could learn more unexplained things about this historical personality by using modern technology (they made Jesus' picture according to the prints of him – it is radio carbonate research).

The question of an older person followed: "Does it mean that modern technology will help us learn what Jesus **ate**?" Without waiting for an answer, another, quite enthusiastic, lady said: "Perfect! So we can establish Jesus' **blood type**...?"

Extraordinary questions ... It suddenly became very important what Jesus ate and what his blood type was, etc. **But nobody was much interested in what he was teaching or in the example he was providing!**

We often miss the point of a message, because we don't want to appear different, we "greet people" in the "small details" – like walking, dressing, looks, wealth, etc. Instead of being similar in what makes that person great! It's written in the Holy Bible how Jesus warned to watch for **phony prophets**, which he explained with the words: **"Not through their words, but through their deeds you will recognize them."**

With the descriptions of various institutions and hospitals that Sai Baba built with the help of his adherents, I wanted to point out what obvious and concrete "physical" deeds these are. Although it is more important what he started in the hearts of his visitors. **"If we want to see, we have to look with our hearts,** because the essence is hidden from the human's eyes," is nicely written in the book about a little prince.

After returning from India and other sacred places where they find love inside, many people change their personalities a great deal and start to look on life from a different perspective. Because of this desired change in the heart, an Indian wise man pronounced these prophetic words: **"My life is my message."**

You Don't Have Time for Miracles?

In this time of consumption driven society, material wealth is prized above all, but there just isn't enough time for God or Creator (or – the Creator within yourself).

But still, we need so little to experience a new moment that directs our attention to the greatness of life and our important role in it. I too, often find myself in a situation (because of my heavy schedule of professional commitments) where I "forget" about my path, my mission, me. But never so much to allow any events to deter me from searching for the truth.

I wish to introduce you some excellent people who I had the pleasure of meeting on my path.

The first one is Stephen Turoff, an English surgeon who **performs surgery without narcotics and instruments**. He lives in England and heals with the help of the so-called “psychic surgery.” If I hadn’t experienced this personally, I probably wouldn’t believe it today.

My wife had huge problems with her spine, the consequence of the many aerobic courses she taught. She went through all the necessary testing in hospitals and the diagnosis was always a clean bill of health, although she suffered unbearable pain.

Stephen performed the surgery we mention above on her and I was standing next to him. I watched with surprise in my eyes how his fingers vanished into the part of the body, where her spine was. Without a drop of blood (and mostly without any instruments, just his hands), he penetrated the skin and operated on her internal organs. Above all he “sews” (without any tools) the wound afterwards and you get a healthy and typical scar – for two hours!! After that, the scar is gone with all traces of the procedure.

After the operation, my wife felt relief and the pain was gone.

Our minds, of course, have difficulty accepting this, but it’s even more difficult to accept the problems are gone after the “operation” (at least for a couple of months). But they return if we don’t consciously abolish **mental (thought)** cause, which caused the disease. Doctor Stephen is love personified. In the waiting room, where people from all over the world gather, pictures of Sai Baba are hung and “vibuti” (holy dust) simply appears on the pictures. The surgery cost us about \$30 USD and the waiting time was three months.

The second person I would like to introduce to you is a shaman teacher, Foster Perry. He and his wife have been regular guests in Slovenia lately. At his group therapy sessions, he achieves outstanding results by “cleaning” certain bonds and obstacles from the past, which have remained in the physical body, energetic body (aura) and energetic centers (chakras). The most amazing discovery is why someone has a pain in a certain part of his or her body. He says that our energetic body still holds wounds from our previous lives (if you believe in reincarnation, which means the soul is eternal, but simply changes its home – the human body). Although his work seems superficial, the results are excellent.

And you already know the third one, Thomas Keller. His wealth, especially, is in direct communication with the world of angels and the Creator. He is a student and broadcaster of Paul Solomon's knowledge. In fact he is **“an intermediary between the world of angels and us.”** Thomas emphasizes that each person has an individual truth, which has to be respected. A **cosmic truth** also exists which Thomas calls, **belief, hope and love.** Individual discussions with him are outstanding because, he answers all your questions with the help of angels.

The Path to Miracles

If you want to experience miracles, you have to first desire them and then recognize them in your daily life.

The easiest way to experience miracles is to confront your life and with love accept each situation that it brings (as a gift). Sometimes it takes a great deal of courage to do this... But, where there is love, there is no room for anything else...even fear!

Like Paul Solomon said, a while ago, **“Two life forces exist in the world – love and fear. There, where real unconditional love is, there is no room for fear.”** One excludes the other. We can't love someone and at the same time be afraid for that person, because **unconditional love doesn't know fear.**

The Latest Miracle

I realized that all experiences of mine that often hurt a lot (especially the thought of being paralyzed) are a gift (for which I'm grateful) that directed me to the right path. Besides, without that experience I couldn't understand other people in need.

Let me describe the miracle I experienced with my friend on an island in Thailand – Koh Samui, where I wrote these last sentences of the book.

My friend Jani (the architect), who decided to travel to this warm place because he was overworked and had severe pain in one part of his spine, was

with me on that gorgeous island. The second day of our stay on the island, he read the book “Journey of Souls.” A chapter that discussed “not being afraid of strangers who bring messages from the Creator’s kingdom” attracted his attention.

While he was reading that chapter, a man around fifty appeared from somewhere. He told Jani that he came from Japan. Although he couldn’t know anything about Jani’s problems, he expressed a desire to bless him in the sea. Jani complained that he couldn’t go into the water because of the severe pain in his back. The stranger insisted and headed between the waves completely dressed. Jani remembered that chapter on strangers and stepped into the water too.

The Japanese man showed him how to put his hands together to pray. Jani obeyed and the stranger started to pronounce words in an unintelligible language, which Jani repeated. A while after the stranger dunked Jani’s head under the water and then they prayed again, the stranger warned Jani not to ever repeat that ceremony. He took a small notebook and a pencil out of the wallet and asked Jani (not for money) for personal data, because he wanted to remember him.

After writing the data down, he said good-bye and ran along the coast. Jani watched him and then turned away to look where I was. After a while and still a bit confused and surprised about the experience, he wanted to look for the Japanese man again. Although the entire coastline was visible and you could see for miles, Jani couldn’t see the man because he just “vanished.” He soon felt a part of his pain was gone and the next day he was cured completely.

Can we call it a coincidence that Jani read the mentioned chapter at that particular time? When otherwise he would have rejected such a proposal from a stranger? Is it a coincidence that his pain was gone nearly overnight? The fact is, in this new millennium, more and more miracles will happen, if we are ready to believe in them.

Recognizing Your Own Destiny

You don’t need to take the first plane to India or somewhere else to recognize your destiny, because all answers are inside you. But if you are unable to help

yourself, you can go to people that are already one step further and can succeed in reading your secrets.

Eight years ago, Mrs. Zorina made **an astrologic card** for me and it is incredible how everything happens like she told me and wrote it down back then, just like with any well-prepared plan. Although the information is precise, it depends on you whether “the stars will act” on the prophecies. It depends on your thoughts, belief and mind-set. Your inner dialog is expressed on the outside and not vice versa.

Zig Ziglar, the author of the best-seller, “See You at the Top,” penned an interesting thought: **“I don’t believe in stars, but I do firmly believe in the one, who created those stars.”**

Because “*someone*” created us as well, the easiest way to discover our destiny is by **researching life** (learning) through self-observation and observing our responses to certain events. We may change those responses in the future and our lives will change in response toward the direction desired.

The texts of **Shuka Nadi** that we mentioned before, prophesized the future based on universal laws. These laws presume:

- a) **A Connection between thought and time,**
- b) **An awareness of each moment in the present time** (karma – a consequence of former deeds, words and thoughts),
- c) **Using mantra as a seed for positive thinking.**

The fundamental message of the palm leaves is to conquer the egoistic visions because we are caught in regional, national, racial, social and mind forms. We must overcome the limitations of our thoughts and **it is necessary to think of all people like one loving family.**

The easiest way to accomplish this is by helping each other to reach the aim of our travel – back to unity. A French poet, Charles Peguy, wrote: “Don’t try to find God alone. If you do, he’ll ask you an unpleasant question: **“Where are your brothers and sisters?”**”

Seeing the Future

Warnings of radical changes, which will happen on the planet in the coming years, a consequence of our **disrespect for nature and natural laws** are also written on the palm leaves. But Shuka Nadi appeals to the **restorative forces that reside inside each of us**, even in the darkest moments. This is the seed of **positive thinking**, which can bring radical changes and common happiness in **unconditional love**.

Thomas Keller gave similar warnings at one of his seminars:

At every change of the millennium, a master appears who helps people advance further on their paths of growing. At the break of this millennium an arrival of a master, who is a master of **the law of one**, is foretold. In his hands, there is a **key** for restoring **the energetic balance** on Earth. This master knows how to use the energy, which is here. Above all, he desires to demonstrate to us how we don't have to exhaust the planet for our survival.

With his discovery, such a master presents a big change for people because, in the future, we'll discover that industry, mass planting and animal breeding won't be necessary for human existence, development and welfare. This means **the end of the system we live in** and the birth of a new quality of life. But people don't opt for changes easily – (because we are afraid of change and are prepared to do everything to prevent it), that is why the master is in danger and still waits to disclose himself. Angels say the master will appear **when there are enough people who will love themselves and others unconditionally**.

Science believes that life has to be destroyed to be able to live it. They think that trees have to be cut down, if we want to be warm. But it isn't true! Earth has energy, which circles all the time. By destroying, we break its circle (for instance, a rain forest is the Earth's immune system)! We don't need to destroy and study to live.

All we have to do is: **love and appreciate ourselves as divine creatures**. The world that exists within a person creates the world outside! So, my inner setting changes the surroundings around me. **If the world in us changes, the world outside will change also**. If we desire love, we have to create and search for it in ourselves. It is important to discover **that we are the creators**

of our lives. This is one of the most important pieces of information from the ancient school of mysteries.

Each part in us will collaborate in the “divine plan,” if we love ourselves. You don’t need to believe this, if you don’t want to... but it is true nonetheless and thus worth a try. You need just a moment to decide in favor of a change. Regardless of whom we are, what we are or what we’ve experienced in life, **“Choose love!”** advises Keller.

When Miracles Happen

Miracles happen every day, we just don’t want to see them or can’t perceive them from our mind-set. Even life itself is a miracle, which human beings cannot create artificially – only the place of fertilization can be changed.

The whole Universe is a miracle and has a certain rhythm and sense and we are part of it. Can we influence the weather tomorrow or change a season? No one, not politicians or millionaires and other influential people, can succeed in this. Whether we want it or not, we are only a part of this creation.

I believe in time humans will exceed their limitations and develop further. We will surpass personal egoism and begin explore, intensively, eternal questions: Who am I? Where am I going? What sense does the evolution of life make? Personal energetic forces will be recognized. More and more people exist, who can see “the invisible” energy (aura) around a person, plant or animal, with only their eyes. In Oxford, there are people who have developed these universal capabilities we possess but have yet to learn how to use.

I remember being invited to walk over an 800-900 degree Celsius hot glow. What seemed impossible a day before, was suddenly possible today, came true before our eyes. All of us, my whole family, walked over the “glowing carpet” several times. A miracle? For whom? I learned in India that some yogis stand on one foot and meditate for days and even weeks.

Things we can’t explain (for now) happen. Perhaps tomorrow will be different. Until then we don’t need to deal with those questions, because the time will come, when we’ll learn it all. **Instead, prepare yourself to greet the future as a better person.**

Said differently:

LIFE IS A GAME – PLAY IT!

LIFE IS A CHALLENGE – ACCEPT IT!

LIFE IS A DREAM – FULFILL IT!

LIFE IS A GIFT – BE GLAD OF IT!

LIFE IS AN ADVENTURE – BE PART OF IT!

LIFE IS A SECRET – DISCOVER IT!

LIFE IS A FIGHT – GIVE YOURSELF TO IT!

LIFE IS BEAUTY – GLORIFY IT!

LIFE IS A COMPOSITION – COMPOSE IT!

LIFE IS A CHANCE – USE IT!

LIFE IS A SONG – SING IT!

LIFE IS A GOAL – ACHIEVE IT!

LIFE IS A MISSION – COMPLETE IT ...

... and end the game!

About The Authors

Boris Vene

... is known as one of the most distinguished European international speakers, motivators and personal coaches in the areas of leadership, communication and development of human potential.



In his rich career he has been responsible for the business records of many of the most reputable Slovenian and European organizations, as well as for the remarkable personal growth of many individuals and groups.

His large references list and the number of thank you letters he receives from his customers and partners prove his expertise, success, great heart and gift for working with people. He has devoted his life to personal growth and the discovery of human potential.

During his rich life Boris Vene has achieved many victories. **Some of his accomplishments are:**

- **Record sales** in many Slovenian and foreign multi-level marketing systems along with founding his own.
- Trained entrepreneurs in many different countries.
- Traveled over many countries and continents with a desire to understand various cultures and people and has, among other things during his travels, lived with the spiritual teacher **Sri Sathya Sai Baba** in India and communicated with Shamans and other spiritual teachers.

- **Helped entrepreneurs to negotiate in an ethical manner** – one that allowed all parties to win in situations that began apparently unsolvable.
- **Successfully solved many communication problems** among employees and between employees and their employers.
- Helped to establish and maintain business relationships.
- **Assisted the jobless** and those who worked under bad conditions to build successful careers.
- **With his work as an Investment Adviser**, he helped reinstate the value of saving, which was destroyed during the times of hyperinflation. Some of the people he assisted gained more than 100% returns over several years.
- The author of a series of lectures, workshops and seminars (**Life Energy Lectures**) based on recognizing the life energy and using it consciously and daily in life and business
- Consultant and trainer of many large, mid-European corporations, as well as several small to mid-sized companies interested in dynamic growth and development, and the Slovenian Government
- **A leader in many corporations and international projects** that deal with developing organizations and human potential through the method of respecting human values and include economy, ethics and ecology
- Today he's **a speaker and lecturer at many elite world conferences** (such as the **Worldwide Lessons in Leadership Series** (with Nelson Mandela, Bill Gates, Dr. Stephen R. Covey, Dr. Martha Rogers, etc.), a lecture on the international boat Marco Polo, Softcom 2000 conference, etc.) and international professional gatherings in the area of development of human potential.

His goal in life is to teach by example everyone who is willing to listen, that **you can achieve anything you desire in your life** – without giving things up, through joy and happiness and not suffering. He grows nearer to his goal every day.

Nikola Grubisa

... is one of the most appreciated and esteemed counselors for sales and marketing in Slovenia.

His knowledge comes from rich experience and exchanges with the marketing leaders of the world with which he cooperates.



Highlights from his career include:

- Opening a pub with his friend long ago to which they attracted a full house on their first night without any advertisements (only mouth to mouth) and covered their complete investment for the pub in their first week of operations.
- Opening an advertising agency, with a friend, without any previous advertising knowledge. They needed only one phone call to make the leading advertising agency people interested in them and started inviting them to meetings ... and paid them large sums of money.
- A regular contributor of various articles on sales, marketing, motivation, personal development, etc. for Slovenian business magazines.
- Taught many managers and directors the way to approach customers in a different, extremely affective and ethical way, while increasing their revenues, decreasing their costs and motivating their employees to better enjoy their work.
- Author of many books, scripts and other educational materials.

Boris and Nikola

... are today two of the best recognized experts in working with people and personal and business growth. Because they start with the causes and not »rescuing« the consequences, the effects of their work are not only immediately seen, but also hold for the long-term.

They lecture together at municipal administrations, province units of the Service and Economic Chamber, business centers all over Slovenia, and at Gea College and other educational institutions.

Together they have lectured to thousands and thousands of listeners in Slovenia, Croatia, Austria and Germany.

They are well-known by the majority of successful companies in Slovenia and serve as hired counselors at some, provide special seminars and workshops for employees at others, while many others send their employees to them for seminars and special training.

Here are just a few:

Adria Airways (the only Slovenian passenger flight provider), Amway, Atlas American Express, Bank of Slovenia, Slovenian Parliament, Concorde, Croatian Telecommunications (HT), Slovenian Telecom, Krka and Lek (global pharmaceutical corporations), Oriflame Slovenia, Minolta, Network21, Petrol, Breweries Zlatorog Lasko and Union (the largest breweries in Slovenia), Postal Services Slovenia, Renault, Slovenian Railroads, ELAN, SoftCOM Plus 2000 - Business Forum, Unichem, Worldwide Lessons in Leadership, Kmecka Druzba (the largest investment company in Slovenia whose mutual investment fund Galileo generated the largest ROI in Europe in 2002), World Trade Center Split (Croatia), Winener Stadtische ...

Their primary work is **helping corporations achieve better results of their employees as individuals and of the company as a whole.** Their work in corporations and with individuals is never focused only at generating greater business results or achieving greater happiness, joy or harmony – but is always a combination of all these factors.

Here are just some of the answers they offer:

- How much our success is connected with our environment, personal direction, carrying out our mission in life, etc.?

- How to use the same motivational approaches ancient religions and organisations do to each day attract thousands of people and attach your employees to your corporation?
- How to use special techniques and the view of life such as our children use, so that we too can live such a joyful, carefree, full and harmonic lives they are living (in combination with the wisdom and responsibility of an adult)?
- How to use the ancient shaman techniques of spirit and body healing to remove the illnesses of the modern society?
- How to develop organisations that will be based on each individual taking responsibility, personal motivation, mutual respect and integrity and the clear identity of each individual?
- How everyone can use his working position (job) to achieve his personal goals?

“The time has come for us to unite all of the experiences and »primitive knowledge« of the ancient civilizations with the findings of modern science and society – and then we will live even more fully and with even more content.”

Conducting Business With The Authors

Boris Vene and Nikola Grubisa are available for the following bookings:

- Presentations
- Business and Personal Consultations
- Workshops

They also organize special workshops that are based on the principle “We are all eachothers’ teachers” and in praxis constructively solve life and business problems.

Request More Information

If you would like to know more about how you can book them or if you in any way wish to conduct business with them, including *publishing this book outside of the United States of America*, please contact their agent Mr. Rok Hrastnik at **Rok@TheMillionaireMind.net**

He will be more than happy to assist you in any way possible!

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The Millionaire Mindset Bonus Reports

1. Reverse Engineering: The Best Process Available to Effectively Identify and Achieve Your Goals

Where is your motivation seated? If it doesn't originate from your long-term vision, then you are in danger of never reaching your ultimate goals. Goal setting has always been problematic, at least for most people. Primarily, this is because motivation and goals must be in the right relationship to each other for success to occur. It isn't exactly a science; in fact, it would best be described as **motivation and goal alignment**. You've heard the saying, "I can't see the forest for the trees." It's the same concept. Your motivation is the "strength" behind achieving your goals. Misaligning your motivation means you are in danger of exhausting your strength before you reach your goal. Ultimately, what happens is a shift in focus, from your long-range to your short-term activities and this results in subjective and short-term, rather than objective and long-term motivation: being motivated only when you achieve good results and de-motivated when you don't.

As you can guess, subjective motivation doesn't lead to successful goal realization. Why? Because it's inevitable, you will find yourself in situations where your expectations aren't met. And when that happens, you will need the strength and energy of solid, long-term, objective motivation, more than ever, to move forward.

So, how do you identify your goals and develop a strategic outlook (objective motivation), so that the goals themselves motivate you to reach them every single day? People usually put their goals in motion by picturing, in their head, a specific result and then “acting with their best intentions and effort,” *hoping* they move towards their goal and not away from it.

Often this method of goal setting just doesn’t offer enough motivation. The greatest problems are:

When moving towards your goal, you don’t really know whether you are taking the fastest path or even if you are moving in the right direction (the direct path isn’t “always” or necessarily the best path!). Sometimes, you will discover, much later, that you wandered off from your path somewhere without even noticing it...

You don’t know what awaits you on your path to the successful realization of your goal. Therefore, it’s easy for your subconscious to begin imagining various “scenarios” (which are usually negative) about what might happen to you on the path you’ve chosen – and you don’t want this! Because you aren’t certain what waits you, and at the same time fear something horrible, you start having doubts and worries. This often leads to seeking excuses to stop instead of confirmations to move forward.

Because your path is unique and thus “true” only for you, this means that no one has ever walked on it in exactly the same way before – you don’t even know if realizing this goal is realistic in practice – yet. You might be tempted to start looking for various confirmations in the form of, “that person already did this and this is how they did it.” If you can’t find them, your mind may begin to reject “your” desire to accomplish it. “No one has ever done this in this way – why should you succeed?”

As you can see, these are all very realistic reasons why people often fail. Surprisingly, it usually happens right in the very beginning, when the goal must be identified and the path drawn out. What now?

There’s a very special way that will help you identify your goals and consistently motivate you to keep moving forward. This uniquely effective process will erase all the challenges listed above as well.

The “Reverse Engineering” process is pretty simple and as with most things in life, you only need to do it right to reap the rewards and be successful.

The primary difference between this process and other goal setting systems is that you don’t begin from your existing situation and blindly move forward from there. As you can see, you would be forging ahead without knowing what lies ahead. Instead, you begin with the “realized” goal (as if you’ve already achieved it) and move *backwards*, drawing your path as you go. Thus, you now have very precisely set guidelines (short-term goals) on how you will achieve your ultimate goal – and you have all the activities you need to reach it written down in detail.

You will also be able to “see” what awaits you in the future, down the road. In reaching for the top (your realized goal), you’ll be able to clearly see where the next step is that you need to take or where you have to move to achieve the next level.

The System That Enables You to Achieve Your Goals and Motivates You Every Day to Move Forward

Let’s look at an example of how to put this system into practice. You might discover, as some have, that, in fact, you already use this system subconsciously. Here, you will learn how to consciously apply it and use it in practically any situation.

Many people want to travel. However, “I want to travel” is not a goal, it is a generalized desire. A desire is not a goal unless it is specific and has a deadline. We alter the goal to: “I want to spend the month of December, of this year, in Sydney, Australia and Auckland, New Zealand.

Now you have the foundation. **What else do you need** to achieve this goal? **Time and money.** For the sake of our example, let’s say you’ve already requested and been granted the time off from work to go on your trip. The final hurdle, then, is to solve the challenge of money. In order to do that, the “money matter” must be broken down – let’s see how it can be solved.

Before we continue, let’s pause and look at how you might act had you not considered the advice of the Reverse Engineering process. When would you usually head for Australia? Clearly, once you have enough time and money.

Put simpler: **once you save enough money and take a month of absence from work.**

In other words, you start goal setting from the origin of your current situation and take a step towards you goal. In this case, taking a forward step means putting some money away to start saving. On Friday, you put a portion of your paycheck into your "vacation fund."

However, when Saturday comes and you go shopping, what stops you from being distracted by something you'd like to have now? Such as:

"If I don't get this dress (or this suit) now, when it's on sale, I'll never get it.
I'll start saving for Australia next month."

When you purchase the dress (or the suit or whatever it may be), you take a **side step**. (Why not a step back? Because you were disciplined enough to actually deposit some money into your "vacation fund," even though you are now dipping into it.)

Over the following weeks and coming months you "really start saving money." But then winter comes and you find yourself dipping into the fund again to buy new tires for your car, pay for unexpected heating costs that seem to have suddenly risen or any number of things ... Thank God, you have some money on the side, right?

And so on...

This tactic, where you move towards the goal from your current situation has a distinct flaw that is easy to see in case:

You aren't really certain if you are **ever** going to have enough money and time to go to Australia. In other words: whether you will ever be in the position to really reach your goal.

Even if you have set the goal of saving enough money,
you still have no idea when you'll have enough saved to go!

And even if you do get the money by December,
you still might not be able to go, simply because you would have had to request your time off from work (given it's a whole month you want) at least a few months in advance.

By the way – do you see any resemblance here to business situations? It applies in all areas – many people often have the problem of **not being certain how, if or when their actions will bring them to their goal**. In addition, they feel powerless, even though they are doing everything possible to move things along faster and in the best possible way.

Effective Goal Setting

“Reverse Engineering,” as we already discussed, is the most effective way to identify and achieve your goals. This process **turns goal achieving on its head!** It means that you first imagine a goal as if you’ve already achieved it (enough money to travel to Australia) and identify what had to be done just before realization that enabled you to achieve your goal. Then, you just proceed backwards: what needed to be done one step earlier. And then earlier, etc.

Thus, you so originate from **the already achieved goal and move backwards through phases, until you reach your current situation**. Here’s what the process looks like when applied. Again, we’ll focus on the financial part and assume you can easily arrange the leave of absence from work, now that you know “when” you are going.

Realizing Your Goal With Ease

What is the last phase before reaching your goal? It’s actually having the money, let’s say \$5,000 USD for instance. Now, take **one step backward**. What is the easiest way possible to make the money you need – is it “all in one shot,” like taking it out of savings or cashing in some stock or is it easier to put aside \$500 USD each month for the ten months you have before you travel? Only you can make this determination; do you make enough money that you “can” set aside \$500 USD each month? Will you have to earn it some other way? Or is this the “trip of a lifetime,” and thus one that you can justify using all your “reserve funds” for? For the sake of our example, let’s say you’ve decided to earn and save \$500 USD each month for ten months.

You are now one step closer – **you’ve discovered you need to save \$500 USD every month from now until December**.

What now? **Take another step backwards.** “How can I make an additional \$500 USD per month? If you know your **personal statistics**, it’s easy.

What is your personal statistics? Just **an overview of your current situation or an overview of the results you are currently achieving.** Here is an example of a sales rep that’s paid commission on his sales:

He makes \$50 USD with each product he successfully sells. His experience shows him that in order to complete *one* successful sale, he needs to have an average of five meetings or presentations. In other words – on average, he makes a sale to every fifth prospect he speaks with. However, just to “schedule” the meeting to present the product, he needs to make phone calls – and on average, every second prospect he calls agrees to a live presentation.

Therefore, he needs to make ten phone calls and five presentations to sell one product for a \$50 USD commission.

This is his **personal statistics** that have been calculated using **facts**, not desires or thoughts.

It’s pretty simple from here forward. If he knows he has to sell an additional ten products per month to make an additional \$ 500 USD per month, **he needs 50 additional presentations and 100 additional calls.**

Take one more step backwards and you can even determine his activities each day. Presuming there are 25 business days in the month (just for ease of calculation), he needs to do two additional presentations and make four additional phone calls per day in order to reach his goal (of \$500 USD) at the end of the month:

2 presentations per day x 25 days = 50 additional presentations
4 calls per day x 25 days = 100 additional phone calls

Clearly, this is the work that needs to be done in **addition** to the standard amount of work you do on a monthly basis, because the money you make with what you ordinarily do goes towards your living expenses.

If you persist, you will reach your “great goal” in ten months. The question is:

Are you ready to put in the additional time, energy
and whatever else it takes to achieve your goal?

If the answer is “yes,” you will reach your goal with far more certainty than if you took the “standard” path. This, of course, doesn’t go exactly the same way for every person on the planet, but what does? Inevitably, it will turn out that one month you sell more than your quota and less in others, but you have a “clear” picture of exactly what you need to be doing to accomplish what you’ve set out to do.

There’s an additional argument to consider: in this case, when you use “Reverse Engineering,” **you can often determine your goal in regards to time and thus “see” it more clearly at the same time. Thus, it is easier to think of it as “reachable”** – something you miss when you goal set from the origin of your current situation and take the “standard” path.

Think about it. It’s quite daunting, for most people, to even consider being able to “gather” \$5,000 over ten months for a fabulous trip. The standard way doesn’t break it down; thus, it doesn’t allow you to develop the “belief” that you CAN do it upfront. Thus, you are easily sidetracked because deep in your subconscious, you doubt you can achieve it anyway – so, it remains a “wish” that is masked as a goal.

Now, once you can see what you need to do to achieve your goal, if you decide that pursuing this goal “right now” just might take too much energy or really isn’t within your reach, that is OK too. At least this way, you won’t hold it in your mind to come back and bite you later. “If only I had tried harder back then, I would have surely realized it! Oh, what I missed...” or something similar. By consciously “choosing” against that goal at this time, you are free to focus on other things and enjoy the coming months – maybe even take a holiday to a closer destination and save the trip to Australia for another year.

The “Reverse Engineering” Process Delivers an Additional Lesson

Using the “standard” system of goal setting, people attempt to save money from what they are already making, instead of earning more to set aside. In other words, they try to put some money “off to the side” with the same income.

It’s probably very clear, by now, how difficult this is in practice: as long as you are making the same amount of money, in order to save anything, it’s

necessary to give up certain things you've "been" spending this money on. Any way you cut it that amounts to a "decrease" in your current lifestyle – changes you need to consciously make.

Example: Say it costs you 80% of your income for fixed living costs and currently you use the remaining 20% for occasional purchases, such as clothes, gifts, luxuries, additional living costs, etc. This means that you are currently spending 100% of your paycheck every month and have nothing left over that you can set aside.

If you now want to save 10% of your income for the trip to Australia, only two things are possible:

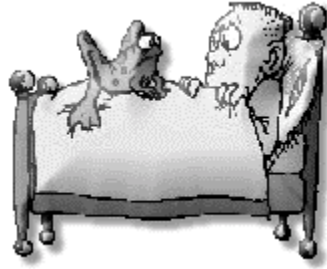
Either take this money from somewhere – give up something you are currently purchasing
– or make some additional money.

This may sound simple and "clear," something everyone "knows" – but in fact, few people are ready to accept it and do something about it. Namely, it's perfectly clear to most people that they can't give up something they are already spending money on, yet, on the other hand, they are not ready to invest any additional time or effort to make more money. **Instead, they still think they can successfully set aside some of their paycheck while making the same amount of money as before. In practice, it just doesn't happen.**

The simple fact is, you have to be realistic and "choose" to change or alter the path you are on, if you want to achieve your goals. The Reverse Engineering process allows you to do that effectively and with ease!

2. Top Secret - Motivate Yourself to Success!

... based on the Andrew Carnegie and Charles Schwab success systems



How can a frog deliver you to millionaire status? Read on! This report contains information you will never forget. You will never again look at a frog in the same way – prepare to be changed forever!

Once you read this report and implement the “live frog system” into your daily schedule of activities, you will have taken the farthest leap you’ve ever made forward on the path to achieving your goals and dreams. **The following system created millions for one of the wealthiest people of his time ... and for all his coworkers that started using it as well!**

Today, we live in a world that never stops demanding our time and attention. The sheer volume of tasks that demand our attention on a daily basis make success elusive and it’s easy to get sidetracked from the path to achieving our goals. Rather than being outdated, the “live frog system” is even more relevant and more effective today than ever before! **From all the motivational systems available to date, we give you one of the oldest, simplest and very best.**

So, grab your frog and get ready to Motivate Yourself to Success – the Easy Way

The following story will better acquaint you with the system. It’s a thought experiment; so don’t forget to really ponder the dilemma!

At 8am, you were informed
that you **must** eat a **live frog** TODAY!
It’s now 10am – how do you feel?
Did you eat the frog yet?
What have you been thinking about the past two hours?

The question you should be pondering is: “Do I eat the frog now and get it over with OR should I put it off until the last possible second and spend the day searching for a way to get out of it?”

The answer you give is demonstrative of how you handle all your difficult, but necessary, tasks. The answer you give is the difference between achieving success in your life or chasing after it, endlessly. This report is about why you should EAT THE FROG and how to do it!

Andrew Carnegie eats the frog, so does Charles Schwab and so does every person you know that is successful, because **successful people EAT THE FROG before they do anything else.** In fact, successful people end every day finding the frog they will eat first thing the next morning! **They WANT the frog and so will you.** Read on!

You won’t be surprised to learn that 97% of the world’s population does not eat the frog - right away, if ever. After all, just the thought of it probably makes your stomach churn – like the contestants on NBC’s Fear Factor when they are told they must eat a handful of live roaches. Yuk! However, *most of those contestants DO EAT the cockroaches!* Why? They eat them because they are sufficiently motivated to do so.

What’s important to note is that 97% of the world’s population (the ones that don’t eat the frog for breakfast), are not nearly as successful as those that do. However, what if you knew that eating this unusual meal would grant you entrance to the most elite club on earth – would give you the keys to the millionaire’s kingdom. Then, would you eat the frog? You bet you would, you’d lick your lips and ask for more!

By now you have probably surmised that “eating the live frog for breakfast” is a metaphor for “doing the distasteful, but important (or necessary) tasks first.” Why is this important? It’s a known fact that most people tend to put off things that may be extremely important but very unpleasant. Unfortunately, this habit leads to failure instead of success.

Select an area of your life that is very important to you. It can be anything from business, family, money, etc. Now, think of all the activities associated with that area and especially all the tasks you would rather not do regarding that area.

At this moment, you are granted the opportunity to transfer your **most unpleasant task** to some other person. Write down the task and note who you are transferring it to, and then we'll begin...

Surprise! First off – **no one** is going to complete this task in your place!!! Like you, they will put it off indefinitely, if they can. Even worse – the situation associated with the task you are looking to get out of only gets more difficult the longer you postpone it!

Here's where "eating the live frog" comes in.

Knowing you **must** eat the frog "sometime," what if you just popped it in your mouth and swallowed it right at 8am, first thing in the morning, for breakfast.

Now it's 10am and "everything bad" is already behind you!

I can almost hear you sigh in relief. The frog has been eaten and despite its unpleasant taste (although I understand frog legs taste a bit like chicken), you can now focus on your normal affairs. Not only that, but, compared to eating the frog, everything else will seem **really easy and quite "ordinary."**

Let's go back to the *most unpleasant task* you wrote down, from above. Here's the real kicker:

Whatever you wrote down as the **most unpleasant task**
is your **"live frog"**
and all you need to do is just eat it!

Further, whatever you told yourself about "why" you are giving this task to someone else is probably **the most important thing you need to remove or correct** on your path to achieving your goals. Why?

This task is perhaps not as important as some others, **but because it is so unpleasant, it will affect everything else you do until you get it done!** Whether you realize it or not, some part of your mind will be occupied with this task until you complete it. That means that it attaches itself to everything you do, making every task a chore, until you release it by taking care of it.

Unfortunately, 97% of the world's population "puts off" eating the frog as long as possible. They don't realize that if they ate the frog for breakfast, then all the tasks that are more pleasant, and perhaps even more important, could be completed much faster and with less effort.

Consider this:

If you do this *unpleasant* task right away, first thing in the morning, before you even start thinking about excuses, the worst that can happen to you on that day is already behind you!

In other words – you could be feeling great by 10am (even though you suffered a little at breakfast), **because the worst that can happen today is already behind you.**

This means you will experience greater joy in your work, have more energy and feel more motivated. At the end of the day, you will have accomplished more than you expected and be filled with satisfaction. All of this will foster a deeper commitment to your chosen path than you have ever felt before – you are now moving forward in life instead of treading the same, well-worn path of mediocrity that 97% of the world's population is stuck on.

If you don't EAT THE FROG now, it will be hanging over your head until you do. Uncompleted tasks (that you know must be completed) become a breeding ground for stress.

Even worse – you might complete 10 other tasks today, but because you didn't complete THAT task, **at the end of the day, you will feel tired and unmotivated, as if you hadn't completed anything at all.** That single task, left undone, will rob you of a sense of accomplishment and plague you every day until you do something about it!

In order for you to succeed in life, it's important and necessary that you begin each day by doing the unpleasant tasks immediately! **EAT THE FROG FOR BREAKFAST!**

If you make it a habit to live by this principle, you will never be plagued by unfinished tasks that consume your energy for success. What does this mean?

A swift advance in all areas and a fast track to your success!

Two things matter the most:

Select the most important task of the day, the night before – find the frog;

Motivate yourself to complete that task first thing in the morning - eat the frog for breakfast!

Having trouble finding your frog? Let's solve each point separately, beginning with the first.

Ask yourself:

“If I left tomorrow for a month-long trip (no one here to handle my tasks) and I only have time to complete one task before I go - which would I select without question?”

This is probably your “live frog.” The more realistic, sincere and open you are in answering this question, the greater success you will achieve.

And now for point number 2:

Whatever you've identified as “the task” for tomorrow, write it down as number one on your list, the first thing on your schedule, with all the other, less important tasks beneath it. Place this list (some people call it a “To Do” list) or your schedule right in the middle of your desk. In the morning, when you come to work, open it, see what you've written and begin that task **immediately!** If you cannot complete the task in one step, at least start doing it.

Don't do anything else, get a cup of coffee, check your mail or email, nothing – until you complete this task. Then you can reward yourself by taking a swig of your coffee (or tea) to wash the frog down!

If you succeed in motivating yourself to first write down what the most important task of the next day is at the end of **every day**, and then really succeed in motivating yourself to do this first, your life will be changed forever!

Doing this every day ensures that everything you **need** to do will be done immediately.

Side Effects of Eating the Live Frog

This system will help you achieve something you can't even appreciate until you put it in motion and watch its power unfold. **Your stress level will decrease almost immediately; you'll be more organized and better able to meet your deadlines; your goals will be realized in record time; you will**

witness what it feels like to move *forward* in your life, in the direction you desire, independent of others and far, far away from the negativity of your past. And this is just the beginning!

This is the recipe for Andrew Carnegie's success. Moreover – once he shared this formula with his coworkers, they too joined the ranks of the elite society of millionaires.

This is the same advice given by Charles Schwab, “the King of Steel,” for increasing your wealth. He suggested that each day should be started with writing a list of tasks and marking them according to their importance. Then start from the top and work your way down. Even if you complete only two or three from the top of the list, you will be successful.

The Secret of Andrew Carnegie and Charles Schwab

It's up to you to start using this system today!

This simple system is profound. If you apply it “consistently,” you can expect to achieve **all** your goals in life.

As mentioned above, place your list in the center of your desk and look at it first thing in the morning. Mark the tasks off as you complete them, in the order of importance you have indicated. At the end of the day, make a new list for the following morning. Find your frog and eat it for breakfast, every day and you will *leap* into the 3% group that are achieving their goals and living their success!

Start doing this today and commit to doing it for one month! The additional reward will be your new habit – you will complete each difficult task immediately and with great pleasure, because you'll know you are taking the biggest leap to your success by doing so. In time, not only your business life will improve, but all areas, especially your personal life.

To remind you of this system, use the frog below – print it out and tape it to your computer, your schedule, your coffee cup, your bathroom mirror or wherever will best remind you to EAT THE FROG for breakfast. I guarantee you that seeing your frog in the morning will put the smile of success on your face!



3. The Success Calendar: How to Gain Control Over Your Life and Live in Harmony, Just the Way You Always Wanted

If you want to aim your life in the direction you want to go, you first need to **know what your ideal life would look like**. Once you've identified *that*, then simply use your success calendar to enter all the activities that will bring you to this life!

Let's get busy! Grab a piece of paper and answer the following questions:

Describe your "ideal" day. What does it look like? What are you doing? Who is there with you?

At the end of your "ideal" day, you smile and say,
"Today was fabulous! My life feels complete and meaningful. I am full of joy!"

What activities filled your day that made it worthy of such a description?

If you're like most people, your list of activities will likely include family and friends, hobbies, personal and spiritual growth, your work or business and such. Be creative! Don't hold yourself back; allow your imagination to illuminate your path.

Write ALL your answers down on the piece of paper you prepared above.

Now, add any areas that are **important and crucial in your life**, but are perhaps not included in the previously mentioned activities: money, health, harmony and such. Don't cheat yourself here. Write down everything that is important!

Combine both lists and you will have ALL the areas that are really important to you, not just those **necessary to your survival** (such as your business and money), but also those that bring you **the most joy and pleasure**. This will make the picture really complete and help you begin to see what your “ideal” day would consist of.

Look at the following sample. Skip the ones that aren’t important to you.

The areas that are important to me, the interests, activities and people that enrich my life are (for example):

Health, business, money, family, friends, free time, travel, rest, personal growth, helping others and making the world a better place, etc.

Now, let’s do a simple exercise.

Divide the piece of paper in as many columns as there are areas you’ve listed above PLUS one additional column you’ll leave blank for now. **Note:** If you have and can use Excel, just make a spreadsheet to the following specs, or make a “table” in a Word document that looks like the sample below.

Leaving the first column (the one farthest to the left) empty, list each of your “areas” across the top row such that one area heads each of the remaining columns.

Now you need three rows under your list of areas, named accordingly: Short-term Goals / 1 year, Mid-term Goals / 3 to 5 years and Long-term Goals / 15 – 20 years.

Your paper, table or spreadsheet should now look like the example below, with enough columns to match the Areas of importance you listed above:

Example:

	Health	Family	Money	And such ...
Short-term goals / 1 year				

Middle-term goals / 3 to 5 years				
Long-term goals / 15 – 20 years				

You are now ready to complete your “**Success Calendar.**” You will use your “ideal day” to show you the path. Please fill all the empty spaces with the goals in your chosen area in the given time periods. **Start at the bottom** and work your way up by answering the following question about “each” area and column across the top of your calendar:

“What does it look like to me to have “ideal” xxxxx (where xxxx is replaced with the topic of each column)?” Ex: “What does it look like to me to have ideal health, or ideal family time/relationships, or what is my ideal bank balance/earnings” and such.

How would you want your health to serve you if everything were ideal? Perhaps you would want to get rid of certain pains, be more dynamic, have an ideal weight, beautiful and healthy teeth, etc.? We are discussing the **long-term vision** you have in this area (later we will also define the path or steps to reach it, which become your short-term goals).

Take the time now to write down all your desires in the appropriate space on your calendar. Really take your time and consider your desires! You can either write in short sentences or bullet points. It doesn’t matter if you have one or hundred desires, write them all down. You cannot achieve a goal you cannot first identify!

Example:

	Health	Area 2	Area 3	...
Short-term goals / 1 year				

goals / 1 year				
Middle-term goals / 3 to 5 years				
Long-term goals / 15 – 20 years	Ideal weight (X lbs.) Beautiful teeth No back-pain Great stamina ...			

There you go! Now, focus on the path necessary to achieve your goal – the steps should begin to materialize and clarify the path you must take to achieve them – ask yourself: **“What do I need to do, what steps must I take, to reach this goal and achieve my ideal state?”** The creation of your calendar moves from the “general (ideal state) to the specific (steps to achieve it).” Once created, you implement it from the specific (short-term goals) to the general (long-term goals) to achieve your ideal state in each area. Thus, your Mid-term Goals will consist of a combination of your both your **vision** and **concrete steps** regarding what activities you must be engaged in to achieve your Long-term Goals.

Don’t forget that it’s often more difficult to sustain a certain level than it was to achieve it; so, in any area that you can conceivably achieve your goal in 1 year, your Mid-Term activities will be centered on “sustaining” your achievement. For example, let’s say you have 140 lbs listed under your Long-term Goal for Ideal Weight. Since you currently weigh 170 lbs., you only have 30 lbs. you want to lose within the 12 months of the Short-term Goal category. This means, you pleasantly discover, that you only need to decrease your weight by 2.5 lbs/month – a goal you could easily achieve within 12 months. Thus, your Mid-term Goals in this area should be all about sustaining this weight reduction: walking 2 miles/week, exercising vigorously 3x/weekly, and such. Your Short-term Goals in this are will then be very specific. For

example: no candy, soda or sweets, consuming X grams of protein and X grams of carbohydrates each day, no fast-food (or only fast-food x times/week), 40 min of weight-training every other day and 1 hour of walking every other day, and such.

On the other hand, if you have 200 lbs you want to lose, your activities in the Mid-term Goals area will likely still be partially centered on “losing” the weight as well as on beginning to “sustain” your ideal weight. It might be unrealistic, and possibly even unhealthy, to count on losing nearly 17 lbs/month.

Once you have outlined the Mid-term Goal activities, the next step is to ask yourself, **“What do I need to begin doing today to assist me in achieving my Mid-term goals, which will enable me to achieve my Long-term Goals in this area?”**

This is where specific activities come in to place. These activities become the new habits you want to develop and, as you can see, these Short-term activities will bring you to your Middle-term Goals and on to the Long-term results you desire. Now you see why it is easier to fill in your “success calendar” from the bottom up – you need to identify “where” you are going before you can successfully set a course to get there.

Once you’ve completed one column or area, move to the next until your calendar is complete.

Remember, in some areas, you will achieve your Long-term Goals very early, perhaps even in a year or two. However, this doesn’t mean you can abandon your goal – you will still need to **sustain** it. This can sometimes be harder than reaching it... make sure your plan includes “goal maintenance.”

That said, it may turn out that your priorities and desires change – maybe some of the areas or goals you wrote down today won’t be as important to you six months or a year from now. You might even find you no longer want to pursue a goal on your calendar. That’s OK too. You can cross them off your list and calendar and replace them with new goals and activities. What’s important here is that you are making these changes “intentionally,” after careful thought, and not because you’ve forgotten about them or abandoned them because of fear of failure or other reasons. You can always modify your “success calendar,” **so long as you are honest with yourself and sincere in your**

efforts to define your true desires. You will do yourself damage to cross off something you desire that simply seems too difficult. Why? Because you don't just stop desiring it merely because you cross it off your calendar – it will remain in your subconscious and affect you negatively on very deep levels.

In time, you will probably need to make a new calendar, as often as your goals and desires change in the months and years to follow. No worries – all that matters is that you observe yourself and remain true to your desires.

Delivering the Goods: The Benefits the “Success Calendar” Will Bring You

Now that you have your calendar ready, how do you use it? First, post it in a very prominent spot. Like affirmations (short positive thoughts spoken in the present) it's important that **you believe, with your heart and soul, that you can achieve** what you wrote. Second, **read your Short-term Goals daily and your Mid-term and Long-term Goals weekly.** In fact, say them aloud as often as you can and repeat them to yourself as often as you remember and **as many times as possible.**

Your goals are affirmations and repeating them often is the only way they will ever be effective in changing your life and bringing you what you desire. Once you achieve one of the goals, mark through it and write a positive word or phrase that acknowledges your success. “Great job! You made it!” Don't forget to “celebrate” your accomplishment in some way. Rather than simply deleting the goal from your list, leave it there; seeing your accomplishment will give you additional energy and self-confidence to master the other goals on your calendar.

The following activities will help you achieve exceptional benefits:

1. **At any given moment, you can see where you are focusing your energy, what you are devoting your time to and what you are neglecting.** Just look over your calendar and mentally list the activities you've accomplished or neglected in all the areas you've listed as important. Daily assessments are necessary – it takes 21 days of constant vigilance to create a new habit. After the first month, weekly assessments are probably fine. However, if you discover you are neglecting the activities you've listed as the stepping-stones to your

ultimate goal and success, you need to write these activities down in your notebook and refocus your time and attention so you can accomplish them.

2. Say you discover you have been paying too little attention to your family and devoting too much of your time to your business – reserve a whole day the following week to spend quality time with your spouse and children. **Write this down in your appointment book so that it has the same importance as your business meeting – because it does!** If you don't write it down, some other "offer" might lure you and once more, you will find yourself saying, "I just didn't have the time." You always have enough time to do what is important; managing your time is a skill you can easily acquire with practice.

A simple tip: at the end of any week where you have the feeling of being "empty," off-balance or incomplete, maybe even like you wasted a lot of time or didn't accomplish as much as you wanted to, look at your "success calendar." **What area did you neglect?**

Because your goals represent your desires, you carry them around inside you, subconsciously. This is why, when you haven't kept to the activities you have laid out to achieve your goal, it registers deep inside and materializes in feelings of restlessness, feeling off-balance or incomplete, maybe even feelings of frustration and anger. Or perhaps you were doing "some" activities in a specific area, but not enough in the areas that matter to you most. In both cases you might feel that **you are missing something, that life isn't going the way it should, that you are a helpless victim of fate**, and similar. Once you've identified what is making you feel so uncomfortable, then you can further your activities in that area and you will actually and consciously "feel good!" In fact, doing so brings harmony to your life every day!

3. Your calendar will ensure that you never again **feel like someone else is directing your life or that you are heading down some unknown path that is not of your choosing**. On the contrary! Every glimpse at your calendar tells you that *you* are **directing your life, crafting your activities and creating your success in just the way you want!** Every glance at your calendar reminds you that *you* choose what you want to do and where you want to go. You have listed the activities that will

lead you to greater wealth, happiness and success – when done with joy, what may seem merely tedious and necessary (your work) becomes your workshop of creativity and fun!

4. The “Success Calendar” is your *road* to success. **You now know exactly what you must do from this day forward** if you are to achieve the life you dream of and desire. Even more, your faith in your ability to achieve your goals has deepened simply because the path that leads you to them is now clear! You just need to stick to the path you’ve laid out - and don’t forget – **the path, not just the goal, must be joyful.**
5. **You no longer need to compare yourself to others, so you will never again envy someone who “appears” to be closer to their goal than you are to yours. Why?** Because your path is “your” path and thus the best path for you to follow, regardless of what currently surrounds you. You now realize your life is *not* worth less than anyone you might be tempted to compare it to, no matter what their lifestyle consists of. You will achieve your goals according to your own rhythm, in your own time, as outlined on your “Success Calendar.” This new mindset will help you overcome being burdened by other people and their goals.

In reality, your “Success Calendar” assists you in focusing your attention on the things and activities that are useful for *you*. Every hour you spend engaged in the activities you’ve outlined to reach your success is one less hour you have available to bring about failure. Exploit each day to its fullest. Rid your life of the time-stealing, dream-robbing activities that have no real value and you will discover how easy it is to implement those that are important to your health, wealth and happiness.

4. An Action Plan to Make Your Sales Skyrocket and Your Happiness With Conducting Business Soar!

Selling and marketing are an integral part of every business, no matter what industry you are involved with. It's even more so on the Internet – whether you are an independent businessperson, an ISP (Internet Services Provider), an ASP (Application Services Provider), an affiliate program owner, a Fortune 500 Human Resources manager or a struggling mother trying to earn additional income online.

Something specific determines the success of your selling and marketing everywhere and it is not connected with how well you sell, communicate, market or write ad copy. It's being content with what you do, or even more accurately, it's being happy in the day-to-day conduction of your business. If you don't have that, you are missing the basic ingredient necessary to achieving personal happiness.

And isn't this the reason we are all in business anyway – **to achieve personal happiness?**

Let's look at how a person “should” be acting to generate as much profit from their business as possible, be happy, extremely content doing it, and of course achieve the desired business and personal success.

Step 1: Customer Analysis

First, you need to **know what your customers want and need.**

If you have been in business for a long time, it's essential to know “**what drawer your customers have placed you in.**” We all have a certain “label” for every company we deal with and we use this label even when communicating with others, telling them about this company, bad or good. For some, you might say they are good but expensive, another is difficult and never spends enough time with you, a third one doesn't honor their stated bargains, a fourth really doesn't have much of an offering and never answers their email, a fifth is trying really hard but their efforts just aren't cutting it and so on.

This label (your opinion) is passed to your friends, acquaintances, business associates and family ... and either build a company's reputation or slowly deteriorate it. It's the same with web sites – you like some and can honestly say they give you the best information on a certain subject. You like others because of their design but not their content ... you really detest some because of their bad customer service and difficulty navigating their site and others you either like or dislike based on a positive or negative experience you've had with them.

This is something all humans do ... categorize ... **and it's something that your customers are doing as well, whether you like it or not!**

Fortunately, this information hides within it something very useful: no matter what people are saying and thinking, you can use this information to discover which areas of your business you need to improve on and what your customers **really want and need**. You can be certain that if they don't like something about your business or your web site it's because they want and need just the opposite. You've heard that all press is good press (free PR) – same thing here – all feedback (good or bad) is good.

What can you do about this? Take what they don't like and start doing the opposite, all in the name of better serving your customer's wants and needs.

In order to act on this information, however, you first have to know it! Make it your priority to find this out as soon as possible. You will instantly start feeling better about yourself and your business, because you will know you are doing all in your power to better the experiences your customers have with you.

This, however, is not everything. It's also essential to know **how your customers perceive your actions towards them**; not how **you think you are acting towards your customers**. For example, you might be trying really hard to satisfy your customers, but you're not doing what *they* need to be satisfied, therefore, no one knows *what* you are doing and thus, they don't appreciate your efforts. Put differently – jump inside your customer's skin (or shoes) and watch how you react towards *your* expectations.

Are you giving your customers what they want and expect? Do you even know what they expect? Are they content when they leave your store, office or web site?

There's a very basic marketing rule that says **the customer is content, when he or she receives at least as much as they initially expected.**

Discovering your customer's expectations now, will give you a basic idea on what you need to do to better satisfy your customer.

Sometimes you may be pleasantly surprised to hear your customers respect you and are sharing their positive assessment of you and your business with their friends, telling them what you did for them. Maybe you gave them a special deal on a service you don't normally offer, but did so as a one-time favor for their convenience. Now they are spreading the word to the people they know and perhaps creating even higher initial expectations than you can easily satisfy. Is this good? On the contrary – a positive word won't always bring you long-term customer satisfaction. If someone enters your store or sends you an e-mail request with expectations you can't meet, he or she will leave disappointed.

To wrap this up: the first step in achieving better results in your business and greater happiness conducting your business is careful **customer analysis**. Unfortunately, most business owners and marketers know this ... **but don't do it!** Don't be one of them ...

Step 2: Defining The Critical Factors of Your Success

Now that you know what your customers think about you, what they want and need and what you have to do to improve their perceptions, you need to find out how your business functions in its present foundation. You need to break the entire process into smaller, easier to control elements that have a decisive impact on your lack of success.

In doing this, you will define your **critical factors of success**. These are **the main elements you need to make your product sell well and your business successful**. These factors could be (the following are just some of the possible factors that can affect your sales success; you should know which of these specifically affect **you**):

Purchasing (quality, on-time delivery, etc.)

Promotions and advertising (generating visitors to your web site, store, etc.)

Business discussions and acquainting your customers with your product (selling, web site, web site ad copy, auto response follow-ups, etc.)

The actual purchase process from the viewpoint of your customers (“the shopping cart experience”). By the way – did you know that more than 40% of shopping carts are abandoned before the customer approves the purchase? Definitely a critical success factor!

After-sales marketing activities (building relationships with your customers, up-selling, etc.)

After-sales customer support (Are you giving your customers the help and support they need to maximize the benefits from using your products?)

You could even narrow your factors to a specific project or even a specific process in your business (such as email marketing). Be creative!

Remember, these are just *some* of the elements that influence your success. You need to define which are relevant for your business and your customers.

It’s very important that you do this task with utmost care and detail, because you will find out which elements of your process are your weak spots and thus fail to satisfy your customers and which help you make the most sales. You now want a clear image of where you are failing or **what elements are holding you back from achieving greater success in your sales and business.**

Once you know what these critical factors are, you can study each and see, specifically, **what needs to be improved.** The following rule: “A chain is only as strong as its weakest link” is really true here. For example, if you are experiencing difficulty with purchasing, even if all of the other elements are working 100%, you will be losing sales. You won’t be able to supply either the quality your customers seek in your products or an exact time they can expect to receive them. In addition, if your customer acquisition and making a sale to a first-time customer are perfect, but you are only making sales on the back-end – you are missing out on most of your profits!

It won’t help you much if all of your factors are perfect, except one, because that *one* factor is your weakest link and challenges the integrity of the whole

chain. It's enough to hinder your complete process and destroy the effectiveness of the other factors, even though they're currently perfect.

Once you reach the level of *knowing* what you are doing well and where you need to do better, what your customers want and what they don't need, then use this to form a **competitive advantage** over your competition as well as in all of your promotional activities. Make certain your customers *find out* how hard you are working for them and what you are ready and willing to do to make their experience and satisfaction as positive as possible.

Alternatively, you can also find your competitive advantage with the following question:

Are you offering your customers or visitors something they really want and need, but can't get from anyone else? KNOW what it is they are getting from you that they aren't getting anywhere else and you've discovered your competitive advantage!

Whatever "it" is, it is likely the most important, if not the only reason why your customer entered and remains in a business relationship with you.

Step 3: Defining Your Action Plan

So, now you know what your customers think about you, what "drawer" they've put you in and how they perceive your actions towards them. In short, you now know where your strengths are and where your weaknesses can be improved upon, your unfulfilled potential.

Using this as a foundation, you can now define concrete **goals** that will give shape to your Action Plan: are you going to conduct marketing that will improve on your solid market stand (if that is currently one of your strengths). Or should you try to reposition yourself by orchestrating a campaign that will attempt to "move you into a different or more desirable drawer." That is, if being in an undesirable drawer is currently one of your weaknesses.

It may be the case that you are already doing your best, but your customers aren't in a position to notice it. In this case, you need to reorganize your customer communication because what you are doing now evidently is not effective enough in showing your customers how much you care.

At the same time, you can use your critical factors analysis to attempt to improve your inner processes: you now know how your business really works; decide what you want to act on and improve upon, when to start and how to do it. Then do it!

Out of all of this, you will create extensive **project goals**, along with the primary goal you want to achieve with this project. You could say that the primary goal is a short-term goal (bring your old customers back to your store, open a new store, etc.) and the others are your long-term goals. The latter will have a lasting, positive influence on your business, your person and your success.

All you need to do now is **watch and analyze the results, and adjust to your customers as best you can**. Doing this time, take care of your existing customers and build your image on healthy and timeless foundations: integrity, honor and trust.

When the market situation clearly shows you it's time to organize your business differently, set "reorganization" as a new goal and work on it, even if you "think" you don't have enough time to pull it off. It is vital to update and upgrade your business to the changing times, especially on the Internet, where, as Bill Gates is fond of saying, business moves "at the speed of thought."

This way you will always be "a strong player in the game" and won't feel like you are missing something or that others will pass you by. If you are still worried about giving people what they want, ask them **what your competitors could do that would persuade them to alter their loyalty and patronage to your business**. Then do this yourself!

It's time, now, to get your hands dirty and start working! That's the recipe for success!

5. Transforming Your Workplace Into Your Dream Job

... or What To Do When You Feel Your Job Is Just a Useless Part of Your Day

Work should be a place you “want” to go, even a place you look forward to spending time. Unfortunately, for the vast majority of people, “work” is just a four-letter word for suffering. Many feel their ideas and needs are not important to their colleagues and supervisors; others simply feel they are punching a clock and counting the minutes until lunch or the end of the day. Few people feel valued, needed, uplifted, creative or joyful while working. Further, and perhaps the saddest of all, **many see their job as the most useless part of their day, the part that steals their time away from other, more pleasant activities.** The sad fact is, *too often* and *too many* people describe their work experience in the following way: “I hate my job.” or “My job sucks the life and energy out of me one day at a time.” Is this how *you* feel?

If so, **it’s time to turn your dismal workplace into your dream job!** Are you ready? Great! Let’s move forward and change this ulcer-inducing perception to something much more pleasant and constructive!

If you want to eradicate the feeling, that work is nothing more than a waste of time – the feeling that the only reason you go there is to collect a paycheck, all you need to do is **align your personal goals with the goals of the company where you work.** Before you start saying things like: “Why should *I* align *myself* with this rotten company?” and the like, hear me out.

In reality, your dissatisfaction with your job has likely been a problem that began early on in your employment with your current company. The fact is – if you want to be happy, you only have three choices. You can leave your job and find one that “does” make you happy (keeping in mind that there will be aspects of “every” job and company that you don’t like). You can quit working for other people and start your own business or **you can implement the techniques outlined in this special report to turn your current work dungeon into the castle and job of your dreams!**

The key question you must answer is:

“Can I realize *my* goals by working at my current job?”

In all honesty, your job “can” directly assist you in realizing many of your goals – if that isn’t obvious to you, then the root of your unhappiness with your job is that you are too narrowly focused on what you think your job should be bringing you. What most people overlook is the huge role their current job plays in “indirectly” assisting them with reaching their goals. This shift in perception is crucial because it means that you really aren’t working for anyone but yourself. In other words, you are working to have your goals met, not to make your boss rich. So, this is the first alteration you must make:

Realize *you are working for yourself*, to further *your* goals, no matter *where* your paycheck comes from – because it isn’t just about the money!

For the sake of an example, here is a list of goals *we* came up with that might be on the above-average employees list. I say, “above-average” because they are the only class of employees who actually have a list of goals.

- Be a “better” person
- Learn how to adopt a positive perspective regarding fear and doubts
- Develop trust in my life and in the future
- Open myself to wealth
- Live with more joy and less stress
- Have more friends and a more active social life
- Have more contact with nature
- Spend more time participating in sports

As you can see it’s not *entirely* impossible for your current job to directly help you realize the above goals. However, what’s more likely is that your job plays an *indirect* role in the process of achieving your goals.

If nothing else, it will provide you with an example, energy and support to decide to start realizing *your* goals.

Perhaps your current work situation provides you with even more opportunities to achieve your goals than you realize. You'll never know, however, until you alter your perception of the role your job plays in your life, thereby opening yourself up to whatever positive energy exists in your workplace. And it *does* exist!

Asking the “right” questions is key. You might be surprised to discover that your daily responsibilities and your current work routine provide you with exactly what you need for an even faster realization of your goals!

Discovering and accepting this will prevent you from feeling that you're working *just to make money*; and if you want to feel a real sense of accomplishment, you need something “worthwhile” to do at home as well. Does your job fulfill you? Answer this:

“When I return home from work, do I feel a sense of accomplishment and satisfaction or do I feel the whole day was just a loss?”

If you answered with a resounding “No” to the first part and loud “Yes” to the second, then you appear to view your job simply as a “device to make money,” a means to an end that offers you nothing more than a paycheck. If you feel this way, you're not alone. **What will distinguish you as a winner, however, is what you do *now* with this realization. Do nothing and you will continue to feel like a victim and don't stand a chance of breaking out of the mold of mediocrity.**

No matter where you work, you can *choose* to view this time spent **as an opportunity to realize your own personal goals.** Look at it this way: successfully managing your own energy and power means you are in the position of *always* choosing only what you want; being in complete control with regard to yourself and your time and knowing no one can take this control away. If one of your primary goals is to *learn* how to manage your own energy and power, then isn't your “hated” job an ideal place where you meet the greatest challenge to do so? Here, you can learn how to stand your ground and demand better conditions for yourself, conditions that will fill you with joy. In addition, because you dislike where you work, the risk to you is minimal.

This tiny shift in perception gives you back your life and has the power to turn any J.O.B into the job of your dreams! You can often see a situation

completely different if you just view it through a different lens. Here is how you execute such a shift:

“From now on, my goal in my work place is learning how to control my energy; this means that I will choose anger, discontent, sadness, envy and other negative emotions (that carry with them negative energy) as little as possible. I will view each “seemingly negative” incidence as a welcome opportunity to learn how to control my own energy in such a way that it never drifts to the negative state. If something really angers me, I will simply say: Great, a new opportunity. You go right ahead and yell at me; I’ve decided I am not going to get angry, that nothing is going to put me off balance ...” This way, **you will always view your job as a free workshop** (even better – you’re getting paid!) **where you receive 8 hours of life lessons that are crucial for a more joyful life.** If you succeed in winning over the temptation to get angry with your boss, then you will improve your relationships with *everyone*, not just your co-workers and supervisor!

There is an additional benefit. Thinking like this will probably make you feel a whole lot different *after* work – wouldn’t it feel great to come home knowing you already have many “successfully completed tasks” behind you, like you’ve already done alot for yourself that day?

The key question that will bring you to this success is:

“How can I use my everyday tasks (challenges) at work as an opportunity to realize my personal goals?”

The positive answers you’ll receive offer you all the freedom and open possibilities to now view your job as **the most useful part of your day**; not only as far as income goes, but because it gives you the best opportunity for accelerating you personal growth. You’ll feel content, satisfied and most of all, energized because you’ve invested your time in a positive endeavor. It all starts with **changing your outlook on the current situation!**

Once again, **the secret is in your decision and intention, focus and trust!**

On the other hand, if your personal goals were very clearly and directly connected with the goals of the company you work for, like becoming the best at what you are currently doing, for instance, then **you will even be highly paid for realizing your personal goals.** Apart from that, you’ll have the

added satisfaction that all the while, you are really doing exactly what you need to in order to grow and move forward towards your desired goals in life. That is why every new day at work is not a prison, **just another step towards “fulfilling your own personal legend.”** (This is how people that really enjoy their work see things and you can too!)

Why Do People Associate Work with Suffering?

If you are always focused on the end-result, instead of the process – **if you are always worrying about the parts of your work project that you have no control over, then you leave little opportunity for experiencing “joy” in your workplace.** Most people think there can only be “joy” in a successful end-result. Unfortunately, that means a good share of employees across the world “suffer” while carrying out a certain task, because all they see is how they can reach the end as soon as possible ... successfully, of course. They also have a preconceived notion of what that joy will feel like when it comes.

In other words, most people have a very narrow range for experiencing joy. **“If this task ends exactly the way I expect it to, I will be happy; if it doesn’t, I won’t.”** The secret is in focusing your energy **on the elements of the task you can personally influence** – and leaving the rest to “the powers that be.” Find your joy and ultimate happiness in the process and then “let go” and allow the universe to surprise you with the end-result! If you do this, you will actively *create* your own success and always be involved in **that area that brings you the most joy – the work process!**

By detaching yourself from a specific end-result, and instead seek happiness in “creating,” you will have acquired the greatest wisdom. It is in this wisdom that you have the most freedom, where others stand back and allow you to do things your own way (as long as, of course, your goals are aligned with the goals of your company). At the same time, you’ll experience satisfaction and feelings of accomplishment “throughout” the project and not only at the end of the task where it carries the greatest risk of disappointment.

If you succeed in finding such content in the path itself, you can never be disappointed!

Get Paid to Dream and Actively Reach For the Stars!

You might be thinking this is impossible, but many people are paid for exactly that. You must keep your dreams alive and actively reach for them, in your job and in your personal life as well. If you don't, you are in danger of being trapped in the "doing as others direct" syndrome.

It's a hard fact to hear, and even harder to accept, but people treat you exactly as you *allow* them to. When you begin a new job, or even a new relationship, you teach others how to treat you by what you allow. The unspoken terms you negotiate in these early stages let your immediate environment know who you are and how to treat you. Moreover, you do so in a very clear and direct way! It's your first day at work and ...

You're probably a little nervous, maybe even terrified of the new circumstances you find yourself in. A crowd of new people surrounds you. You don't know the common or accepted practices and even your vocabulary goes through a slight adjustment as you acclimate yourself to the "lingo" of your new environment. Maybe you even feel like you don't belong here (yet) and that it will take forever, if ever, for your new coworkers to accept you and similar.

Your first day is stressful as you jump at every opportunity to show everyone your good side and your willingness to cooperate. When a coworker brings you coffee spiked with sugar and cream, you don't tell him that you only drink tea. When your new supervisor informs you there will be a lot of overtime (contrary to what you were told in your interview), you smile and say, "That's OK," even though it now means you must cancel another activity you really enjoy. What you "allow" to happen to you, in the interest of "fitting in," are all the things that six months from now will be the reasons you hate your job!

These, and other similar acts, teach others how to treat you and what the boundaries are. If you don't set the boundaries and define the rules yourself, I guarantee they will do it for you.

If you don't, you'll soon be equating your job with being the victim of some kind of corporate torture and both your work and spirit will suffer. **The longer you wait to inform your work environment of *your* truth, the worse it gets.** By that time, you will have already adopted the perception that you are

sacrificing yourself for something, when really you are losing yourself along the way.

It's always the little things that pile up – so while you're thinking you don't want to be petty and it's just easier to try to ignore the little annoyances, it won't be long before they all add up to, "I hate my job." The worst is that everyone around you thinks they are doing *you* a favor, because you always react with seeming joy.

The adjustment goes both ways. Your actions let other people know what they can expect from you. Therefore, if you behave contrary to who you really are in the beginning and then react completely different, down the road when you're feeling less pressure to comply, the people around you will feel like they don't know you and also like they've been lied to. Which is only natural; they know you as a different person! Apart from that, it's going to cause conflict when you suddenly decline the overtime that you allowed them to believe was "OK" with you.

How are they going to look at you now? People often feel you are doing something *against them* – even when you are just being fair *to yourself*! **Once we stop getting something we've grown accustomed to and expect (based on previous experience) to still receive in the future, we get a feeling something was taken from us.**

This is really far from the truth – but haven't you yourself ever gotten this kind of feeling?

Can you now see some of the things you might have been doing wrong all along? The good news is it's never too late to rectify the situation; you just have to start, now. Show others what you want, what your goals are and what you want to achieve. As long as this isn't in direct conflict with their desires or in conflict with the company's goals, you will do great!