

FOREWORD BY BOB PROCTOR



The
MILLIONAIRE
MINDSET

How Ordinary People Can Create Extraordinary Income

GERRY ROBERT

THE INTERNATIONAL BESTSELLER

Gerry Robert is an awesome mentor. Now he has shared his wisdom in book form. Read it, study it and apply it. It will change your life and your finances. How do I know that? It changed mine.

PETER FIELD

Author of
Lighten Your Load

If you want a book that will both inspire and challenge you, then look no further. This is a real meat-and-potatoes type of book.

POLLY AND MIKE MCCORMICK

Authors of
Girlfriendz Guide To Real Estate

A masterpiece! Pure and simple.

JANIS KOEHLER-VOS

Author of
The Success Toolbox for Entrepreneurs

I was captivated from start to finish reading *The Millionaire Mindset*. To come from poverty to waking up millions of people is remarkable. The author reaches down into those places where paradigms control behavior and provides you with a game plan to alter them forever.

I loved it!

DR ANIL AGARWAL

Dentist and Author of
Extreme Practice Makeover

I loved using the worksheets and doing all the exercises in this book. *The Millionaire Mindset* goes beyond the theory. It is one of the most practical books I've ever come across. I highly recommend it.

DR KARL PARKER

Author of
The Parker Path

You will love it. Just read the story on page 13. It says it all.

MAX CARBONE

Author of
Scoring Eagles

Brilliant! A formidable piece of writing guaranteed to get you out of that rut and rethink your life's priorities. Full of action plans to stop procrastination and set you on the track to financial independence.

DR. ARTHUR G. ROBINSON

Robinson Shipping

What a GREAT BOOK!!! I like the part where it taught me to write down my goals and review them DAILY.

JEROME TAN

Entrepreneur

The Millionaire Mindset is a very revolutionary book. It gave me an idea that helped me stay focused and motivated about money each day.

The book is practical, too!

HEEN MING, PHOON

Executive Chairman

Bestec (South East Asia) Snd Bhd

This book is based on proven and tested principles and the best part about it is that it gives a clear line of action of what to do and gets the reader to participate by writing down his goals! I highly recommend

The Millionaire Mindset to people who need direction!

BRUCE SEAH

Speaker and Author

The Millionaire Mindset is one of the best self-improvement books of the century. The concepts mentioned in this book are awesome and mind-blowing. If you want to become very wealthy, you must read this book!

KOO HANG BOON

Executive Webmaster

MALAYSIA-BEST.COM

Gerry Robert's book *The Millionaire Mindset* is one of the classics in motivation and achieving one's goals. It is on the same level as other classics such as *Think and Grow Rich*; *Rich Dad, Poor Dad*; *7 Habits of Highly Effective People*; and *The Richest Man in Babylon*. Gerry's book causes one to search deep within and make the paradigm shift necessary to achieve quantum leaps in success.

MATTHEW J. GILLOGLY

Director of Golf

The University of Baton Rouge

This is a "must read" book for entrepreneurs. An invaluable book of insights into becoming a millionaire. I find this book to be filled with great content, and I would not do without it.

ROY BOEY

Author

One of the most practical handbooks I have ever come across. I was especially impressed by Gerry's offer to e-mail him for guidance.

VICTOR LIM

Executive

Raffles Hotel, Singapore

If you are serious about wealth, the concepts in this book will blow you away.

DAVE BROWN

President

Classic Conversations

This is a great book from a great dad!
COREY, TREVOR & EVAN ROBERT
Gerry's Kids

I've read other books that Gerry has written, and this is really his best. I've been to all the seminars and read all the books on this subject, and I can tell you that this book will help anyone that wants riches.

SUZANNE ROBINSON

Century 21 Real Estate

Hall of Fame Member

Gerry, your book will help everyone who wants more out of life.

GARY TARGETT
Suncor Developments

If this book doesn't motivate you, nothing will. It proves that it's not what you are born with that counts; it's what you do with what you are born with.

DAVID OGUNNAIKE
Author of
Millionaire Genius

This is a story about an ordinary, everyday person and his extraordinary achievement and serves as a reminder to all of us that anything is possible with the right mindset.

LYNN ANDERSON
President
ASAP Management

The Millionaire Mindset is an incredible book. It has helped me refocus my energy. I am well on my way to a bright, promising and prosperous year. Thanks, Gerry!

AUDREY LINSTER
Entrepreneur

This book has power. Power to inspire you to dream again; power to move into action; power to change your thinking - thereby creating a whole new world for yourself. Yes, *The Millionaire Mindset* delivers!

DR JONATHAN FOX
Orthopedic Surgeon

As an optometrist, author and learning difficulty expert, I can attest to the power of *The Millionaire Mindset*. It will get you to see much more clearly the magic within you so that you can clear away any obstacles to progress in your life.

DR LOU SPINOZZI
Optometrist and Author of
What Your Bright Child Can't See

I n t e r n a t i o n a l B e s t s e l l e r

The
**MILLIONAIRE
MINDSET** GERRY ROBERT

How Ordinary People Can Create
Extraordinary Income



OTHER BOOKS BY GERRY ROBERT

Conquering Life's Obstacles

The Magic of Real Estate

The Sales Mastery System

A Tale of Two Websites

Multiply Your Business

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Dedication

This book is dedicated to my financial mentor, Bob Proctor. His insightful, honest, sometimes harsh and frequently painful advice, helped me overcome the poverty conditioning with which I was raised. No one has ever caused me to think, and I mean really think, like Bob has. I will always be grateful for his impact on my life, which increases each time I study this material.

This book is also dedicated to everyone who wants more out of life, even in the face of personal criticism, adversity and financial hardships.

I dedicate this book to my family most of all. They teach me that I am wealthy beyond measure because I have them in my life. I trust they will learn this material from observing my life.

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ACKNOWLEDGMENTS

Out of all the books I've written, this one has taken the longest to write. Frankly, it took me almost 40 years. It goes way beyond what I've done with some of the other books. This book isn't just a research project; it is a proven and tested system from the University of Hard Knocks. It's actually a life's work. What you will read in these pages is a compilation of years of trial and error (way too much error!).

I have to acknowledge the people who helped in teaching me this material and who are helping me live it in my daily life. First and foremost is my wife, Anne. Some of my escapades have caused her much pain. I'm truly sorry for this. I've been away chasing my dream, sometimes for too long and too far away. She still loves me and I'm glad we are a team. She has taught me much about perseverance and faith. Even after 23 years of marriage, I'm still nuts about her. Going on that blind date was the single best decision I've ever made.

I learned the lessons in this book from many people who have entered my life. Some of the more powerful lessons about this subject have come from personal contact with, or the writings of, people like Dr. Robert Schuller, Zig Ziglar, Ken Blanchard, Mark Victor Hansen, Barry Spilchuk, Jack Canfield, Dr. Laura Schlessinger, Bob Proctor, Robert Kiyosaki, Veronica and Richard Tan, Robert Ringer, Howard Cracower, Dr. John Maxwell, Bill Bright, Bill Hybels, Tom Hopkins, Anthony Robbins, Peter Lowe, Dr. Billy Graham, Jerry Gillis, Norman Sharkey, Bernhard Dohrmann, Dean Potter and Jeff Hill, (another success story from The Penny Drive Projects).

I would like to acknowledge my team at LifeSuccess Publishing. Kandi Miller, Andrew Hunter, Lloyd Arbour, Charles Beaumont, Aimee White, and Rick Miller were invaluable to me in publishing this book, and they are the best to work with. You guys are the best team in the world.

I also want to acknowledge my personal assistant, Erin Woodward, who keeps me organized – not a small task I assure you. Erin is a bright light, and she spreads sunshine throughout my life and our company.

The "Partners" at LifeSuccess Publishing are also the best group of partners I have ever had. Mark Meyerdirk, Kim Klein, Gina Hayden, and Bob Proctor mean the world to me. You inspire me to be more than I am or ever would be without you.

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FOREWORD

I am frequently asked to write forewords for books, especially books on topics such as money, wealth, paradigms and success – most likely because I've spent the past 40 years teaching these topics to people. But it was a special honor to be asked to write the foreword for *The Millionaire Mindset*. Why?

First, because I've known the author for almost twenty years now. I have watched his own personal and professional development. I have observed how seriously he has studied and applied this material in his own life. Gerry Robert is not writing from an academic or theoretical point of view. He lives what he writes.

Second, the information presented in *The Millionaire Mindset* can help you with some of the most perplexing questions all of us face today. Questions such as: "Why am I not doing what I know I should be doing?" or "How can I bring out the best in myself?" or "What can I do to live my life with purpose?" or "How can I make more money?"

We are rarely taught the answers to such questions. After you read this book you will be armed with the tools to live the life you dream about. This book helps win the war on poverty. Gerry Robert knows too well the ravages of poverty. He has pulled himself out of it and has helped people the world over do it too. Would you like to be one of them?. You will find within the pages of this book, a powerful step-by-step plan to create a better world for you, your family and the planet. And Gerry is ready to help you with it.

Treat this book as a workbook. Don't just read it, it's too important for that. Work it. Do what Gerry suggests. If you do, you will never again have money worries. You will discover that you were born rich.

Bob Proctor
Best selling author
You Were Born Rich

(For more information on having Bob Proctor coach you, please visit www.ccprogram.com)

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PREFACE

Larry Walters was a truck driver, but his life-long dream was to fly. He tried to join the Air Force, but his poor eyesight had disqualified him. So, one day he took matters into his own hands.

He went down to the local army-navy surplus store and bought forty-five large weather balloons and a tank of helium. He blew up the balloons, attached them to a lawn chair (which he temporarily anchored to his Jeep), packed a BB gun and some sandwiches, and cut the anchoring cords.

Larry's launch climbed faster and higher than he expected, and in a matter of minutes, he rose to an elevation of 11,000 feet! Now scared about shooting out any of the balloons at such a high altitude, Larry stayed up there, sailing around for fourteen hours.

Eventually he drifted into the approach corridor for the Los Angeles International Airport. A PanAm pilot radioed the tower about passing a guy in a lawn chair who had a gun in his lap.

Finally the Navy dispatched a helicopter and performed a successful rescue.

As Larry was being led away by the authorities, a reporter called out and asked, "Mr. Walters, why did you do it?"

Larry replied, "Hey, if you want to turn your dreams into a reality, you can't just sit around."*

Isn't that the truth? This point was brought home to me further from a movie I watched, "The Closer." I want you to picture how this scene opens. In a large, dark auditorium you see hundreds and hundreds of people waiting to hear a speech from the top income earner. He is the top of the top. They are all there waiting to hear his advice on how to become a superstar like him. The lights dim and the only thing you really see is a spotlight focused on the podium. Then, he walks out and says this:

In the great musical South Pacific, Mary Martin sang,

*"...If you don't
have a dream,
if I don't
have a dream,
how are we going
to make a dream
come true?"*

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* Flemming, Sermon Notes, Oct. 18, 1998, Springvale Baptist Church

"What does it take to reach this level of success? What are you willing to give up in pursuit of your dream? Stop kidding yourself. Go after what you want. A man does not strive for greatness and embrace mediocrity. There is no compromise in a dream. Compromise is an excuse for falling short while you lay on your couch in front of your TV with your remote control and your glass of beer, watching someone else run with your dream.

Do me a favor. Don't wake up one morning when your hair is gray and the elastic has gone out of your waistline, with shaving cream all over your face and ask yourself, 'What have I been doing for the last 30 years? This isn't my life. This isn't where my passion lies.' Don't be afraid of your ambitions. If other people hold you back then you don't want it badly enough, and don't tell me you do.

Other people don't stop you from dreaming. You stop yourself. You get in your own way because you are afraid of what you might become, even if that something is a wonderful thing."

This book will allow you to design a wonderful, wonderful you. Dale Carnegie once said, *"Any idea you choose to keep in your mind will begin at once to form through the most convenient physical form."*

Where Dreams Become Reality

There is something mysterious and magical about you. Every day, images of great and grand happenings roll across the screen of your marvelous mind. You have dreams... you have always had dreams, as far back in your life as your memory will take you.

You dream of who you would like to *"BE."*

You dream of things you would like to *"DO."*

You dream of what you would like to *"HAVE."*

You dream of places you would like to *"GO."*

Then... just as mysteriously as those beautiful pictures of a more prosperous life appear, something within you causes them to fade. Thoughts fill your consciousness, and you experience a KNOWING. You become convinced that they were merely dreams. They are not real, couldn't be real! It would be nice,

really nice, but mentally you are back to what is actually your reality. Your material world is back in control, and you will continue to be the plaything of outside forces. Periodically you will have your “DREAM BREAKS”, but that is all they are – dream breaks.

Yet deep within you, that small spark of hope is always there – maybe... just maybe.

In *Millionaire Mindset* you will learn HOW to make your DREAMS your REALITY. It's not just a system of instruction... it is an experience – a magnificent experience. Your personal effectiveness multiplies, you will hit new heights. Any thoughts or feelings of ineffectiveness or inferiority will be shattered. The results you obtain will be difficult to imagine.

*“Humankind's economic output over less than one hundred years has already exceeded the economic output of the previous one hundred centuries.” **

Paul Zane Pilzer

**The Law of
Attraction attracts
to you everything
you need,
according to the
nature of your
thought of life.
Your environment
and financial
condition are the
perfect reflection
of your habitual
thinking.**

- Joseph Edward

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You are involved in SUPER LEARNING. Incremental or gradual improvements are something of the past. You are capable of and will experience exponential improvements in your performance.

Your dream IS your reality.

* Pilzer, Paul Zane, *God Wants You To Be Rich*, (Fireside, 1995), 109

INTRODUCTION

I come from poverty. I was raised in Ottawa, Canada, in a family that lived mainly on welfare. We lived in "the projects," and my parents had many problems. My father had a drinking problem, and my life growing up was really tough. I am the last person who you would think would write a book teaching people how to change their thinking and how to live their dreams.

It wasn't always this way with me. On September 6, 1977, my life completely turned around. I began the process of changing the way I thought about myself, about my world and what I could accomplish in my life. In just a matter of a few short years, I was earning a six-figure income. Then I met my financial mentor and my life changed yet again.

Mark Victor Hansen, co-author of the *Chicken Soup For The Soul* books, is a friend of mine. Over a dinner in Toronto he insisted I meet this man named Bob Proctor. Mark told me how much he had learned from this man, and since Bob and I both lived in Toronto we could probably develop a great relationship. I was thrilled. Mark made arrangements for me to attend Bob's seminar the next day. I met with Bob for a few minutes and gave him a copy of my just published first book, *Conquering Life's Obstacles*. Bob impressed me. By listening for three hours, I learned more than I had in years. I was completely blown away by his knowledge and his ability to teach. I still am.

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One Question and Two Statements

Bob called me the next day at home. I was thrilled. He invited me to his home, and we started what would become one of the closest and most meaningful (and most difficult) relationships I've ever had with anyone.

On this second visit with him, Bob asked me one question and made two statements that literally changed the course of my life.

The Question: He asked me, "What's the most you've earned in a year?"

I very proudly told him I was earning \$100,000 a year. I had recently written my first book and was giving speeches all over the place and feeling quite good about my new business. I had only been in business for myself for less than two years at that time, and I thought he'd be impressed about my grand total. He wasn't.

The First Statement: He looked at me and said, "That's garbage..."

I couldn't believe my ears. How dare he! I thought, "*How can he possibly think that \$100,000 is garbage?*" None of my friends at the time were making that kind of money. Didn't he know very few speakers make this kind of money, especially in their first few years in the industry?

"What are you talking about?" I shouted back. "I am only in my twenties." I couldn't believe what I was hearing. Then, he finished the statement. *"It's garbage for you to make in one year what you could be earning in a month!"* That almost floored me. I nearly fell off my chair. I couldn't believe this guy thought I could actually make in one month what I was earning in a year.

So, instead of accepting what he said and asking him for help, I started arguing with him. I said, *"Bob, you don't understand. I come from poverty. I don't have any business experience like you. I am not a great speaker like you or have the connections you have. I don't have any education. Heck, I got kicked out of school when I was fifteen. What are you talking about making in one month what I am now making in one year? You've got to be joking."*

Bob had the ability to quickly diagnose mental problems, and he looked at me and called me this very scientific name. On the second time I met with this man, he looked at me and made the second statement.

The Second Statement: "You are a jerk."

I felt terrible. I felt devastated, and when I realized what I was doing, I thought I completely lost any chance of having him help me. I thought I had blown it for sure. So, I shut up and listened.

He said, *"Anyone who would reject that kind of idea has to have mental problems."* Ouch, that hurt. Still, I remained silent. He continued: *"Gerry, I have been making that kind of money and more for fifteen or twenty years now. I am telling you, that deep within you is the potential for you to make that kind of money "and more" in a month. All you are doing is fighting me on it. Anyone who would do that I would have to call a jerk."* He said it again!

Bob isn't always easy on people who ask him for help. He's not always polite. He has the ability to get through to people in a way that is sometimes difficult to hear. When I realized what I was doing, I simply shut up. When I shut up long enough and started listening to him, I rejected long-held beliefs about my self-worth. I started playing around with his fantastic ideas, and the results were astounding.

The Result

I earned a million dollars in one year. Why? Because I made a necessary shift in my thinking. I got a *Millionaire Mindset*. It doesn't mean there were no problems. You should see some of the problems I've had to deal with. They don't matter. I acquired a different way of thinking, and as my thinking changed, my life turned around too. For the better. Forever.

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Why is it when some people win the lottery, that within in a few short years they are broke again? It's because they never learned the secrets of thinking like a wealthy person.

On the other hand, I have seen people at my seminars (we have had over 1 million people come to my seminars and hear me speak live), who seize this way of thinking and turn their lives around. One man, Bellum Tan of Singapore, made \$300,000, within a few weeks after attending my Money Mastery Boot Camp, from a single idea he learned in class. Bellum hasn't even started. He will become one of the Mega-Rich because he works hard on changing his thinking.

Results change when people change their thinking. Yet I see people who are constantly living their lives pay check to pay check, struggling all the while. They are trying to figure out how to get out of the woods, always going in circles, listening to the wrong people, and making poor choices over and over again. It seems life is such a drudgery and yet I have seen ordinary people, without business experience, simply take off financially. This is exactly what happened to me. I didn't win the lottery. I simply acquired *The Millionaire Mindset*. You will too, by applying the strategies in this book.

It may not be easy, and there will be times when I am going to be blunt – although not as blunt as Bob. I am going to cause you to think about things you've never thought of before. Do us both a favor: don't reject the idea. Realize that if you're going to go to another place in your life financially, then you are going to have to do some things differently, and *doing* first requires *thinking*.

If you change your thinking, then you will change your actions, and if you change your actions, then you are going to change your results.

In Africa the natives use an ingenious method for catching monkeys. They hollow out a coconut shell by cutting a small hole in one end. The hole is barely large enough for a monkey's hand. Inside the hollowed shell they place a few peanuts. They connect the coconut shells to a thick, strong cord and wait in hiding for the monkeys. When a monkey discovers the nuts inside the shell, he reaches in and grasps them in his fist, but the hole is too small to allow the tightly clenched fist to escape. The native pulls on the cord and the monkey, who won't let go of those peanuts, is caught.

Lots of people are like that. Too often we hold tightly to our own peanut ideas for fear we may lose them when all the while it is these very ideas holding us captive and preventing the freedom for which we long.³

I am glad you decided to leave the past behind and look forward to a brighter future using *The Millionaire Mindset*. There will be many confrontations throughout this program; confrontation between your old programming and your new programming.

*"If you are going to win a battle, you must ensure that the mind controls the body.
Never the other way around."*

General George Patton

You are in a battle. The battle will be between your old conditioning and new conditioning. I will make statements that will go directly against what you are conditioned to do, think and be. You are going to hear voices inside your head that are going to come from your programming that will go directly against what you are going to read in this book. All I am going to ask you to do is trust in the process. Through this system I'll give you everything I can to make the mental shift you need to make so you can have more of what you deserve in life, be the kind of person you want to be, go to the places you want to go and in the style you want to go, irrespective of your old conditioning, your friends, and maybe even what your spouse thinks you can and should do. I am going to give you everything I've got. Everything in this program is designed to be practical and useful.

The Treasure

Alice Grey wrote a story called the *"The Treasure."* The cheerful girl with bouncy golden curls was almost five. Waiting with her mother at the checkout stand, she saw them, a circle of glistening white pearls in a pink foil box.

"Oh, please, mommy, can I have them? Can I have them? Please, please, mommy?"

Quickly, the mother checked the back of the little foil box and then looked back into the pleading blue eyes of her little girl's upturned face.

"A dollar and ninety-five cents. That's almost two dollars. If you really want them, in no time you can save enough to buy them for yourself. Your birthday is only a week away and you might get another crisp dollar bill from Grandma."

As soon as Jenny got home, she emptied her penny box and counted out seventeen pennies. After dinner, she did more than her share of chores and went to the neighbor's house and asked Mrs. McJames if she could pick dandelions for ten cents. On her birthday, Grandma did give her another new dollar bill and, at last, she had enough money to buy the necklace.

Jenny loved her pearls. They made her feel dressed up and grown up. She wore them everywhere, even to bed. The only time she took them off was when she was swimming or had a bubble bath. Mother had said if they got wet, they might turn the back of her neck green.

Jenny had a very loving daddy and every night when she went to bed, he would stop whatever he was doing and come upstairs to read her a story. One night when he had finished the story, he asked Jenny.

"Do you love me?"

"Oh, yes, Daddy, you know I love you."

"Then give me your pearls."

"Oh, Daddy, not my pearls, but you can have Princess, the white horse, from my collection. The one with the pink tail, remember, Daddy? The one you gave me. She is my favorite."

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"That's Okay, honey."

He brushed her cheek with a kiss. About a week later, after the story, Jenny's daddy asked again.

"Do you love me?"

"Daddy, you know I love you."

"Then give me your pearls."

"Oh, daddy, not my pearls, but you can have my baby doll and you can have the yellow blanket that matches her sleeper."

"That's Okay, sleep well, God bless you, little one. Daddy loves you."

And as always, he brushed her cheek with a gentle kiss. A few nights later when he came in, Jenny was sitting on her bed with her legs crossed in Indian style. As he came close, he noticed her chin was trembling and one silent tear ran down her cheek.

"What is it?"

Jenny didn't say anything, but lifted her little hand up to her father and when she opened it, there was her pearl necklace. With a little quiver, she finally said,

"Here, Daddy, it's for you."

With tears gathering in his own eyes, Jenny's kind daddy reached out with one hand to take the dime store necklace and with other hand, he reached into his pocket and pulled out a blue velvet case with a strand of genuine pearls and gave them to Jenny. He had them all the time. He was just waiting for her to give up the dime store stuff so he could give her a genuine treasure.

What are you holding onto that is preventing God from giving you the genuine treasure? What are you hanging onto? What beliefs are holding you back?

Poverty Consciousness

What are your views on money? Wallace D. Wattles said this:

*"Whatever may be said in praise of poverty, the fact remains that it is not possible to live a really complete or successful life unless one is rich."**

On the other hand, Piper had this to say about the subject...

*"Buying things contributes absolutely nothing to the heart's capacity for joy."**

Where do you stand on the topic of becoming wealthy? That is the all-important question and one we will examine in this book. If you are like most people, you will fall somewhere between Wattles and Piper.

As we begin this material, I want to walk you through a simple exercise to help you get into a prosperous state. I would like you to relax your body right now. Mentally let go of all your problems and stresses of life and play this mental game with me. Imagine

* Wallace D. Wattles, *The Science of Getting Rich*.

* John Piper, *Ten Answers To Life's Most Perplexing Problems*, (Multnomah Publishers, Inc., 1998), 130.

your accountant hands you a piece of paper which officially declares you a millionaire.

How are you feeling right now? As you scan down the numbers, the big box on the bottom says you are worth over a million dollars. You feel great. You think of your accomplishment. I want you to dream with me. Now that you are worth more money, you can accomplish some things in your life. I want you to think of what kind of car you are going to drive. What kind of clothes are you going to find in your closet? If you are a millionaire, or maybe a multi-millionaire, to what location will you fly for your next vacation? Can you see the hotel? Can you see what it is like to fly in the front of the airplane for a change? You sit down in that first class seat. It is leather and huge and there are attendants all around you.

Can you feel that? A limo picks you up at the airport and takes you to the hotel of your dreams, and your bags are taken to a fabulously luxurious room.

I want you to think of the house of your dreams. How large is your lot? How big are the rooms? What does your bedroom look like? What kind of furniture do you have in your living room? Since the house is paid off, there is no stress of a mortgage. You have money to spend to put some things into a house. On what things would you spend your money? Would you get a pool? Some really nice lawn furniture and deck furniture? What kind of toys would be around your house? Let yourself dream. Now that you have achieved the things you want to achieve, what are you going to do for you? I want you to see yourself writing the check to the charity of your choice. Maybe you are seeing someone less fortunate who needs your help. I want you to visualize yourself writing that check for whatever amount would be helpful to that person. Doesn't it feel great? I want you to keep dreaming of the places you'd go and how you would walk now that you have received this paper officially declaring you a millionaire. How are you feeling inside? How are you looking at your spouse differently? How are you viewing your world? It is finally happening to you. It will happen for you. As long as you get a *Millionaire Mindset*.

Let's talk about how you can get the most out of this book. I don't think there is any question that we have done everything we can to make sure you get the most out of this program in terms of learning experience and changing your behavior. Somebody said education doesn't mean teaching people what they do not know. It means teaching them how to behave like they do not behave. What we want to do through this book is change the way you behave. In order for us to do that, we have included many aspects

**Faith is the ability
to see the
INVISIBLE,
Believe in the
INCREDIBLE,
In order to receive
what the masses
think is
IMPOSSIBLE.**

Clarence Smithson

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in this program I think are very rare in an educational product. What I want to do now is walk you through some very simple things you can do to maximize your effectiveness in this course.

First, I want you to go about thinking and talking like a millionaire. Don't go around negative people and start talking to them. I want you, in your own mind, to start getting involved and thinking and feeling what it would be like to have a million dollars. Start talking to people who are positive about it, and start talking to friends who might be open to this kind of thinking. We'll talk later about a mastermind group and the different things in which you can involve yourself. For right now, I want you to spend time thinking about what it is like being a millionaire. Think about it, talk about it, and make this your study for the next little while.

If you have any questions, if you have any problems, if there is anything bothering you, or not working, or you want to improve on, e-mail me, gerry@gerryrobert.com. You can send me an e-mail at any time and you will usually get a response within 48 to 72 hours, depending on whether I am traveling. I've included this information because when I think of the times I grew the most it was when I had an opportunity to respond and correspond directly with the author of the material. Take advantage of my offer. Every single day I deal with countless e-mails from people who have questions.

This book is designed to turn your maybes into realities.

“Poverty is a degrading, dehumanizing, cancer-like disease of the uninformed mind.”

Mark Victor Hansen

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**MILLIONAIRE
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CHAPTER 1



MAGIC
THINKING
THE KEY TO SUCCESS

MAGIC THINKING: The Key to Success

Bob Proctor, my financial mentor, sat me down and shared how his mentor, Leland Val Van de Wall, had influenced him. Bob was a fireman. Being a fireman is a secure job. He was “set” for life if he wanted to be. As a fireman Bob was earning \$4,000 per year, a handsome sum back then. He didn’t have to work very hard, and he could never be fired (no pun intended). Instead of being satisfied with that, Bob read a little book that was quickly becoming a bestseller called *Think And Grow Rich* by Napoleon Hill.

Bob took the book to heart, and studied it the way some people study the Bible, and before too long, he convinced himself that he could achieve his higher income goals by changing his thinking. He decided he would have in his possession the outrageous sum of \$25,000. Not only that, he also decided that he would quit his fireman’s job. People thought he had flipped. No one quits the fire department. That was absurd! So was an ex-fireman setting a goal to have \$25,000 in the bank. Just to be on the safe side, Bob gave himself ten years to acquire that worldly sum of money.

It didn’t take him ten years. In fact, he told me he went from being a fireman making \$4,000 a year to an entrepreneur earning \$125,000 and he did it within twelve months. He was so shocked with his results that he didn’t even know what had happened to him. He wasn’t sure why he had experienced such enormous success. All he knew was that he had followed the path laid out in that little book and he was winning.

Several years later he had the opportunity to meet the man who would become his mentor, Leland Val Van de Wall. He approached Leland and explained his colossal success and told him he didn’t know why it happened to him. Val sat him down and in fifteen minutes explained the secrets of the “StickPerson.” This simple concept, which I will explain shortly, was developed in the 1930s by Dr. Thruman Fleet. It explained succinctly why Bob had experienced such success.

When Bob explained Dr. Fleet’s “stick person” concept to me I wasn’t experiencing very much financial success, but when I caught the concept, when I grasped the power of this simple little diagram, my life (and bank account) grew like crazy. This allowed me to boost my income to over \$1,000,000 in the early 1990s.

*Mind is not a “Thing”
Mind is an activity
Mind is an image-maker
Mind operates by law*

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The Universal Laws

There are some laws that are universal. They have been around forever. They work whether you know them or not – whether you use them to your advantage or not. Laws work all the time irrevocably for everybody, irrespective of anything. The force of gravity exists between all objects. This is the universal law of gravitation. Therefore, if you step off a building, no matter who you are, the force of gravity will pull you toward the ground. The same holds true with the universal laws in this book. The laws affect every person in the same way. It's important to gain an understanding of these powerful tools which will allow you to experience what you want out of life.

Choice, not chance, determines destiny.

The Law of Sowing and Reaping

The law of sowing and reaping is the first of the universal laws. It is the law of cause and effect. Whatever you sow and plant in the garden will produce a crop. For every cause, there is a corresponding effect. Use this law to your advantage. You are going to manage what you sow and you are going to manage what you reap. What you sow is a cause, what you reap is an effect.

*What is impressed upon the mind
must be expressed in the body.*

If you sow poverty thoughts into your subconscious mind, guess what you are going to receive? If you sow wealth-building thoughts and thoughts of prosperity, you will produce whatever you plant in the treasury of your mind. Whatever you sow, you are going to reap. You cannot plant one type of seed and produce a different type of harvest. That's a law. If you sow wheat, wheat is what you'll get every single time. You are no different. Your wonderful subconscious mind is exactly the same.

The Law of Polarity

This universal law is powerful. I use it every day of my life. There are two sides to everything in nature except gravity. Every circumstance in life has its opposite, every situation can be seen two ways. If something is very bad then it holds the potential to be very good. If a situation is terrible then it can also be fantastic from a different point of view. If something is terrible, it has the ability to be fantastic on the other side. You can't have an inside without an outside. It can't be a long way up and not be a long way down. If you have an inside of a book then you must have an outside of the book. There are two sides to absolutely everything. Why is it so many people only focus on one side?

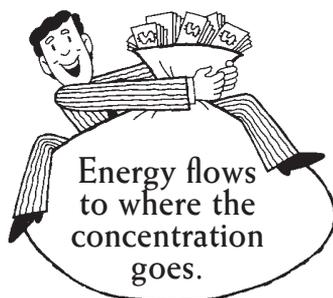
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You are free to choose whatever you want to concentrate on. Understand this: if your situation is dire and bleak, or bad and sad, ugly and mean, it has the ability to be absolutely fantastic. No matter where you are today, everything you encounter is affected by the law of polarity that says there are two sides to this. Start training yourself to see the good in everything. Start training yourself to see the opposite. There are two sides to everything.

When Donald Trump was \$981,671,000 in debt, (that's almost a billion dollars in the hole) do you think Donald ever worried that he wouldn't bounce back? No. He understood that if something is bad, then it holds the possibility to become very good. In everything there are two sides, and I learned to think, train and discipline myself to see the good in a situation because it is always there. The law of polarity is a powerful law.

The Law of Germination

This law says whatever is planted requires some time before it comes to fruition. Every idea, everything you plant, requires a certain action, a certain amount of time before the outcome is realized. You need to sow your ideas, allow them to germinate, give them lots of energy and then you will reap the rewards. Remember what Val Van de Wall says,



The only way something will grow is if it receives energy. You have to apply a lot of energy, but be patient. You'll get what you choose, but you must give it some time. Sometimes people become impatient when they want to acquire higher incomes. If it doesn't happen for them in the first couple of days or couple of weeks, they give up. They quit. They usually blame somebody like me who sold them an educational product and claim it didn't work. It didn't work because they misunderstood the law of germination. You can't force things to happen. If you plant a carrot, it's not going to do you any good to sit there and, as the little shoot comes through the ground, try and yank it a little bit every day. That isn't going to make the carrot grow any faster. What you often have to do with some of these ideas, especially these wealth-building ideas, is relax and let them take their course. It will happen, it simply requires energy applied consistently over time. So keep giving it energy and be patient. Remember, force negates. This is going to require some thinking and some change and it is a process that will occur, but you have to understand the law of germination.

The Law of Vibration

This is a powerful law. Everything on the planet vibrates. Thoughts are vibration. This is as esoteric as I am going to get, but let's face it: thoughts are things, and every thing vibrates at a different frequency. Somebody who is earning \$30,000 is thinking \$30,000-a-year thoughts, but the person who is earning \$3 million a year is thinking three million dollar thoughts. That is a fair conclusion, wouldn't you agree?

What we have to do is raise our thinking to a higher level so we can "vibrate," as it were, on a much higher frequency. You need to think on a higher level so that you are able to see and attract certain things into your life.

Let me illustrate the law of vibration. I have a friend whose brother-in-law sells exotic cars. He called me up one day and said, "*Gerry, you have to see this car. It's so beautiful.*"

Sure enough, it was fantastic. It was a gold-colored Mercedes-Benz. It was awesome. I saw it and bought it right away. One of the main reasons I bought it was because I had never seen a gold-colored Mercedes before. The beauty for me was that there were so few of them around. I was impressed. He brought it over the next day. As I drove it home I felt like a million bucks. But as I was driving home I saw ... SIX gold Mercedes-Benz cars. I couldn't believe it. I was ticked off because I had never seen one before... or had I?

You see, it's what my mentor calls a *cell of recognition*. I never had a cell in my brain called *gold-colored Mercedes*. I might have seen a thousand of them, but I had no cell of recognition. There was no vibration within me called gold Mercedes until I bought the car, and then I saw them everywhere. They were all over the place.

I started thinking that this is the same when it comes to earning money. If you are not vibrating at high income levels, you'll never see million-dollar ideas. If you are satisfied with a little, then you'll never see opportunities to earn more.

Change your vibration and you will change your results. Million-dollar ideas are in resonance with million-dollar vibrations. If you want better results, change your vibration. We attract those things with which we resonate, so change your resonance.

In a book called "*Why Not Me?*"* Paul Monaghan talks about buying a \$1000 suit when he could barely afford it and how it made him feel like a million dollars. You want to get yourself in a good vibration. Find the best restaurant and the best hotel in your city and go there often. Get yourself into a million-dollar vibration and you will see; you will start attracting and seeing million-dollar ideas all around you. Earning money is a game if you know how to get yourself in the right vibration. I have had many challenges in my life. There have been times when it looked like things were going to completely fall apart, and at times they did. But you know what? I was never really worried because no matter what was going on in the physical world I was always vibrating at a higher frequency on the inside.

What you think about, you bring about.

* Paul and Dan Monaghan, *Why Not Me?*, (Prime Books, Inc., 1992), 67.

Whatever is impressed must be expressed. Whatever you think, about you bring about. Be careful what you think. Never think about what you don't want. Don't talk about things you don't want. Don't entertain ideas you don't want showing up on the canvass of your life. Don't sit around gossiping, whining, complaining and griping like other people. If you don't want it, don't think about or talk about it. Put it out of your mind. You have the ability to choose.

STRATEGY 1-1:

Use the Stick person concept.

What does your mind look like?

You were born with the most sophisticated and complex instrument the planet has known – your marvelous mind. Very few people have any concept of what the mind actually is like, how to describe it, or how to alter it forever. Sure, everyone says you need to change your *mind*, but no one tells you what it is, what it looks like and exactly how to change it.

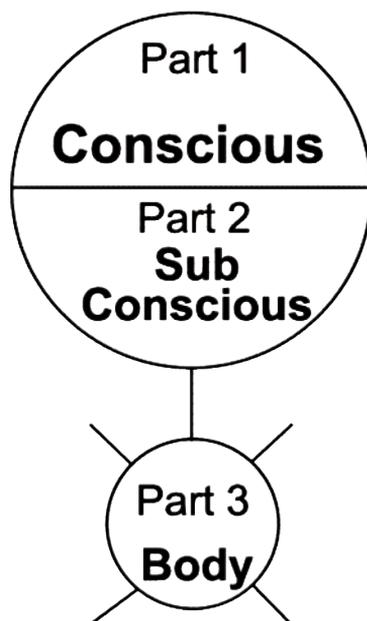
We were not born with a manual on how the mind works or how to maximize its use. Without this information, thousands of people wander through the deserted halls of dreams, always hoping, but rarely achieving.

We believe we have discovered the best concept in the world today to describe the mind, how it works, and how to change it. The beauty of this model is that it is not difficult to understand.

The Stickperson concept referred to earlier was developed in the 1930s by Dr. Fleet, the founder of Concept Therapy. He came up with the idea that we have three levels of existence: the Conscious Mind (Part 1), the Subconscious mind (Part 2), and the Body (Part 3). As we tend to think in pictures, Fleet invented a picture of the mind.

Part 1 - The Conscious Mind

This is the part of you that thinks. You have the ability to choose which thoughts you will entertain. This is the place where ideas are formulated. You bring information into this part of your mind, through your five senses.



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Your freewill resides here. Pain, pleasure, and limitation originate in the conscious mind. This part of your mind serves as a filter for what you will allow to be impressed into your subconscious mind.

The conscious mind is made up of six mental muscles. Some people call these your higher faculties. It really doesn't matter what you call them. What's good to remember is that they are part of you, and you can develop each one to create more awareness in your life and improve your results.

Perception

You can develop your ability to view your world differently. You can decide how circumstances will affect your life. You can develop better ways to perceive your reality.

Imagination

There is a power flowing into you that can allow you to create big ideas. The power of your imagination is more powerful than all the nuclear power present in the world today. The ability to dream is probably one of the most under-used tools we have at our disposal. If you are like most people, this muscle was squashed when you were a kid.

Willpower

This is the muscle that allows you to concentrate. Most people are easily taken off course because they have never developed this muscle. You have the power to mentally focus on your goals and never be taken off track because of your current circumstances, environment, or situation.

Intuition

This is often referred to as your sixth sense. This is an actual mental faculty. You have the ability to pick up information through your intuition in a way that is unexplainable by modern science. Oddly, women seem to have a more highly developed sense of intuition than men, but men do have it.

Memory

You have a perfect memory. You never forget anything. You may need training as to how to retrieve it through your conscious mind, but it is perfect.

Reason

You can think. You have the ability to accept or reject any thought; reason is what you use to decide. Many people choose to never use, let alone develop, this mental muscle. It's a pity they don't. The world would be different if they did.

Imagine you come home one afternoon and find your front lawn littered with garbage. If you are like most of us, chances are you would probably be upset; but you would

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clean it up. During the clean-up you might wonder who on earth would want to do such a disgusting thing.

Then imagine that the following afternoon you come home and find your front lawn is again littered with another truckload of garbage. You'd probably be twice as angry as you were the evening before, but you would probably clean it up again, and again be wondering, "*Why would anyone want to do something like this?*"

Now imagine a third afternoon, you come home and the front lawn is again littered with garbage. This time you decide that you have had enough. You vow to put a stop to such destruction and aggravation. You would probably take whatever measures were necessary to stop the insanity.

Now, think of all the garbage that is littered on the greatest front lawn in the world – your mind. Most people allow garbage to be dumped into their minds and refuse to do anything about it. The garbage we are talking about is negative thinking. If we are not careful, it's easy to allow others to pollute our minds.

You have to guard the front lawn of your mind. The tool to use is called reason. You can use your reason to accept or reject any ideas. You must not allow yourself to suffer from "stinkin' thinkin'." Be sure your guard is always on duty. You are responsible to ensure he does his job.

*You become what you
consciously think about.*

Earl Nightingale

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Part 2- The Subconscious Mind

This part of you is certainly the most magnificent. It is your power center. Every thought your conscious mind chooses to accept, this part must willingly accept. It has no ability to reject it.

For every idea your conscious mind conceives, your subconscious mind will create whatever is necessary to fulfill that picture. If you have pictures of poverty in your conscious mind, then your subconscious mind will create exactly that, in reality, right on schedule.

All your prior conditioning from parents, teachers and authority figures is found here. Whatever is impressed in this side of your personality will be expressed through the only medium it can, your body.

Part 3-The Body

This part of you is by far the smallest part of who you really are. This part is the part that expresses what is happening on the inside. Your body never lies.

Whatever is impressed on your mind will express itself on the physical plane through your body. Your body is an instrument of the mind; it materializes the exact pictures

impressed on the mind. This involves behavior. Behavior and actions determine results. Want better results? Change your behavior. Want better behavior? Change the pictures in your subconscious mind. How do you do that? Change the pictures in your conscious mind.

You either choose your thoughts or accept them from an outside source. These thoughts develop into images or ideas in your conscious mind. You then impress the images upon your subconscious mind, causing feelings. The feelings cause actions and the actions cause results.

The Farmer's Field

The conscious mind is like a farmer deciding what to plant in his field. The subconscious mind is like the farmer's field. It has no choice as to what will be planted. When the farmer plants a corn seed, corn grows in the field. When a dandelion seed is planted in the farmer's field, the farmer will reap a dandelion.

It would be foolish to think that by planting a dandelion seed, a stalk of corn would emerge from the ground, yet many people believe this will happen in their lives. When you think a negative thought, or concentrate on visions of failure, the results for you will be failure.

You decide which seeds you will plant by the thoughts you think. It is no more possible for you to think negative thoughts and reap positive results than it is for a farmer to plant a dandelion seed and harvest corn. Some people have been careless in what they have planted over the years, and now they have a field overrun by weeds. It will take a little time to clear the field. Start planting corn right away, and soon you will have a rich and bountiful harvest.

We have no idea how the forces of nature turn an acorn into an oak tree, but we know it will. Your subconscious mind utilizes all of the forces of nature to produce results.

It is no more difficult to plant a seed of corn than it is to plant a weed seed. The subconscious is the servant of man; learn how to use it by giving it commands that will produce the results you want.

Begin by asking some critical questions. The quality of your life is largely determined by the quality of questions you ask. Start to think more effectively. Use the following questions to get the ball rolling:

- Why do you live from paycheck to paycheck?
- How do you really feel about your current job?
- What keeps you from improving your life the way you promised you would?
- How do you feel when people around you oppose your efforts to improve yourself?
- How do you think "winners" think about themselves? Can you think that way, too?

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The Captain & Crew Concept

STRATEGY 1-2:

Put the Captain & Crew to work for you.

Here is a powerful concept. I want you to think of Part 1, your intellect, as the captain and Part 2, your subconscious, as the crew. People can direct their subconscious minds to eliminate doubt, create better results, change relationships, and attract everything they need into their lives. How? By using the captain and crew concept.

The captain is your conscious mind. When you think something, it is viewed as a command by the crew. The purpose of the crew is to fulfill all of the commands of the captain. So when you think, *"I'm so tired,"* your crew interprets this as a command from the captain and produces "tiredness" in your body.

It can be scary, but think about this: Every thought you have becomes a command to the crew. Whatever you think, the crew will hear as an order and oblige the captain. Your crew is your subconscious mind. It exists to obey the captain. It responds instantly and automatically like clockwork. It is a law and it is always true. The crew responds to the captain's command. No matter what you say as the captain, the crew will interpret it as a command and move into action to make that thing happen. The crew only has a one word vocabulary and that word is "YES."

The crew has no ability to reject ideas. Whatever the captain says, the crew puts into action to produce in a person's life. It has no ability to say "No." In fact, it doesn't even respond to jokes. People say things like *"I almost had a heart attack"* or *"It almost killed me to feel this way,"* or *"I am such loser."*

The person making \$35,000 a year is sending out thoughts to his crew that say "I am worth \$35,000 a year," and that is what the crew produces. I did this. I was making \$100,000 a year and then all of a sudden as the captain of my ship I started saying, *"No, I am going to make a million."* Then the crew started coming up with ideas on how I could do that. My conscious mind began attracting into my life every idea, every person, and every relationship to fulfill the commands. It worked for me, it will work for you. Every time you say anything, it is interpreted as a command by the crew and it has always worked. All we are going to do in *The Millionaire Mindset* is use it to build a brighter, better, happier future for us and our families.

The power of your mind

I know some of you are thinking that this sounds a little bit like hocus-pocus. I am telling you there is more power in your mind than you can ever imagine, and it is the power of your mind that has produced your results thus far, good, bad or indifferent.

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You live on three levels of existence simultaneously. You are a spiritual being, you have an intellect, and you live in a physical body. You're not a body, you just live in a body. You're not a brain, you use your brain. Who are you, really? You are a spiritual being.

The most powerful part of you is not the physical. It is your spiritual side, your subconscious mind. It is the power to originate thoughts, get the crew working on those thoughts and make an unbelievable amount of resources available to you that are already within you. Most of us are locked into our physical awareness, but our physical bodies are the smallest part of our existence. We look at our past results, such as how much money they earned last year, and they allow those results to dictate the thoughts about how much we can make in the future.

If I had done that in my own life I would still be earning only \$100,000 a year. Instead, I changed my thoughts. I don't care what I earned in the past. The past does not equal the future. I sent that message down to my crew and my crew produced a million and more per year. Most people look at their bank accounts and say, *"I can't be a millionaire. Look at how little I have in the bank."* I say, look at your bank account and visualize being a millionaire, driving the car you want to drive, having the toys you want to have, going to places you want to go to and living the lifestyle you want. Most people have an *"I'll believe it when I see it"* mentality. Mark Victor Hansen has been saying for twenty years, *"Believe it and you will see it."*

I was speaking in Hong Kong once when a man put his hand up and said, *"I thought we should be realistic?"* I always get a kick when someone asks such stupid questions in public.

You tell me what's realistic about my income going from \$100,000 a year to \$100,000 a month? Many concepts come from unhealthy, unhappy and broke people. That's how they justify what is going on in their lives. Don't be "realistic."

Your conscious mind is hooked up to your subconscious mind. Your conscious mind is like a captain. Your captain responds and is connected to your crew who will do anything you want. The crew is hooked up to the universe. There is no limit there. I don't know how this works and we are not going to get super-esoteric here. This is not going to turn into a theological discussion. I am not going to take a lot of time talking about God⁷ and the universe and cosmic concepts. You have a power within you that, for most people, is dormant. They never really think. James Allen said,

**Mind is the master power that moulds and makes and man is mind.
And ever more he takes the tool of thought and shaping what he
wills, brings forth a thousand joys, a thousand ills.
He thinks in secret and it comes to pass.
Environment is but a looking glass.**

James Allen circa 1903

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This is a master power available to you, and you are using it now. Use the power of your mind to take yourself to the next level. Everything starts as a fantasy. Right now you are reading this, and the thought of your ever becoming a millionaire might be so wild, so beyond your imagination it almost makes you laugh. Don't worry about it. Everything worthwhile starts out as a fantasy, a dream.

When I recorded the audio tapes for the home study version of this book we recorded the whole thing on a computer. Imagine that! Somebody had a fantasy of one day taking a tape machine and digitizing it and putting it on a computer. That was a fantasy before it became fact. If you hold on to a fantasy long enough and start playing with it, it turns in to some theories about how you can do it. Theories that are worked on, developed, and energized turn into facts.

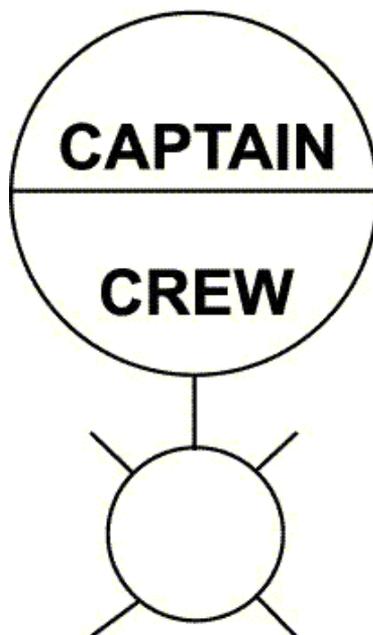
There is a power available to you in your mind, and if you use it it will have a fantastic effect on your life. We are going to direct the power of our minds to produce happier lives for ourselves and our families and help create a better world.

The Captain

Your conscious mind is your captain. The captain gives orders to the crew, and it's their job to carry out every single order. They take their orders from the captain via thoughts. Whatever you think is interpreted as a command from the captain and the crew goes to work INSTANTLY to oblige the captain.

The Crew

Your subconscious mind is like your crew, which exists to obey your commands *instantly* and *automatically*. The crew has a one-word vocabulary. Whenever you, the captain, give a command, the crew always responds with the only word they know, and that word is...



"YES! "

The AWESOME Power of Authority Figures

Mary came into my office, and I started to speak to her about how to improve her financial picture. I said to her, "*Mary, you need to have your own business. Start some sort of a home-based business. Get involved in taking care of your own things. You are*

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never going to become wealthy working for somebody else. Heck, most of the millionaires that are created are working for themselves. There are not that many million-dollar jobs around."

I could see her start to fidget, and she was becoming very uncomfortable. When I pushed her on it I said, "*Mary, what's the problem? When I started talking about being your own boss it seemed to have hit a chord with you.*"

"Oh, Gerry, my father told me I should never work for myself. I should find a secure place to work and stay there and work hard, study hard, and work long hours."

I asked, "*Mary, how old are you?*"

She said, "*I am sixty-three years old.*"

I said, "*Mary, how old is your father?*"

She said, "*My father is dead.*" Here was this sixty-three year old lady listening to her father. She was not able to achieve what she wanted to achieve in her life because she was listening to her father who had been dead for years.

There is an awesome power affecting you right now – the power of your authority figures. Your aunts, uncles, religious leaders, educators, and people who have been around you have influenced you. Val Stet calls them Uncle Twit and Aunt Wart, and they represent the people who dumped concepts into you when you were young. People go through their lives unhealthy, unhappy and broke most of the time, never realizing they are doing that because of concepts planted in their minds by authority figures with the best of intentions.

My parents have both passed on and I loved them dearly, but when it comes to the earning of money, they were dead wrong. Why didn't your parents tell you money is always flowing? All you need to do is think a certain way, move into action, think positively, see yourself already having it, move it into action, and attract it into your life. Why didn't your parents tell you that? I'll tell you why. *Their* authority figures told them things like:

Just be happy with what you have.

Money doesn't grow on trees.

A penny saved is a penny earned.

We're not rich, but we are happy.

You have concepts within you put there by authority figures. It's time to yank those out. You were probably told things like: "*Go and get a good education, study hard and once you get a good education with good grades, you'll get a good job in a good company, work hard and long and stay there for twenty-five years, receive a pension and be set for life.*" K.C. See puts it this way: **You get a chicken little education so you can get some chicken little degree so you can go and impress some chicken little**

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companies and go to work for some chicken little boss so you can stay in that chicken little company getting some chicken little paycheck for thirty years while listening to some guy you hate your whole life so at the end of thirty years you get some chicken little pension. That's not a life, that's chicken feed.

It's called "take home pay" because you would be embarrassed to take it anywhere else. These concepts come from people who are unhealthy, unhappy and broke. What we are going to suggest is that you start evaluating those concepts. You have my permission to evaluate any concept.

You are strong enough to go against authority figures. One bad habit usually spoils a dozen good ones. Habits are either the best of servants or the worst of masters. Those habits are deeply ingrained in most people. You can be a millionaire. You don't have to wait fifty years for it to happen. It can happen in the next two years. It can happen in the next year for you. You can make a million dollars a year. If I can do it without a business education and with no capital then you can do it, too. I did it with an intense desire and a willingness to learn and put myself out. That's the key. I was willing to do certain things I am going to ask you to be willing to do and to go against those old concepts that were placed in your mind by authority figures in your life. It is a tough thing to do, but you will be well rewarded.

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The Power of Choice.

The beauty of being human is that we can reason and we can choose our thoughts. You can choose to create options and responses to produce wonderful results in your life. An animal receives stimulation and automatically responds. I know many people like that. They go through life and they are never, ever sure they have options. Life can be tough. People just respond without thinking - without thinking that there are two sides to everything and that, as human beings, when we receive a stimulus from an outside source we have the ability to create options in our lives. You have the ability to choose the thoughts in your mind.

What you argue for, you get to keep.

A guy said to me the other day "I could never be a millionaire!" and he started to explain why he could never become one. Guess what? What you argue for you get to keep. "I could never be a public speaker like you," said another lady, in Hong Kong. No? Why not? **What you argue for you get to keep.** Be careful what you argue for. Many people argue for things they don't want in their life. You have the power to choose. This program is about choice. How are you going to choose for yourself? Be careful what you argue for because that is what you get to keep.

The concept of "lack" (there isn't enough to go around) originated from the British economist, Thomas Malthus. While working in India in the late 18th century, Malthus calculated the population increasing exponentially (2, 4, 8, 16) while food production increased only arithmetically (1, 2, 3, 4). As Hansen points out in *How To Achieve Total Prosperity*: "The truth is that Malthus did not know about the simultaneous inventions of refrigeration-created out at sea-and hermetic sealing, plus other enhanced food preservation and growing techniques that made Malthus wrong."*

STRATEGY 1-3:

Gain control over your authority figures.

The Little Life

"Habit is either the best of servants or the worst of masters."

Emmons

Before you reached the age of reason, authority figures in your life implanted concepts into you which, upon further reflection, you might want to reject. We are now going into a section that will allow you to examine some of those concepts and show you various exercises to overcome their impact on your life.

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STRATEGY 1-4:

Use the 8 money-making habits.

*"The mind is a powerful magnet and as such ATTRACTS whatever corresponds to its ruling state. EXPECTATION dictates what that ruling state will be and therefore governs what corresponds to the mind and what is ATTRACTED into your life. EXPECTATION can be either a blessing or a curse, but either way it is certainly one of the most powerful unseen forces in your life."**

Bob Proctor

In this section we will talk about eight money-making habits that will allow you to start attracting something much better in your life.

I remember a friend of ours, one of the people who came to the seminar, who wanted to find a record producer for her album. She is a great singer, and in a short time she got into the right vibration. She started to visualize her CDs, and before you know

* Mark Victor Hansen, *How to Achieve Total Prosperity*, (MVH and Assoc., 1981), 31.

* Bob Proctor, *You Were Born Rich*, (McCrary Publishing, Inc., 1984), 91.

it she had it. On the other hand, I knew a guy whose whole focus was losing money. He had inherited millions from his family. He was concerned because he didn't get what he thought was his rightful share, and before you know it, because he was so focused on what he lost, he lost what he had.

You have to change what is going on in your mind by learning to think more positive thoughts so you will attract more positive results in your life. You attract precisely what you expect. People who expect to get laid off generally do get laid off. People who expect to lose money in Vegas generally do. They say, "I am only going to lose \$200." They go there expecting to lose. People who expect to get colds and headaches do. People who expect to lose their luggage do lose their luggage.

Listen to what Marden said:

*Deep within dwells those slumbering powers.
Powers that would astonish him, that he never dreamed of possessing.
Forces that would revolutionize his life if aroused and put into action.*

STRATEGY 1-5:

Discover who you are listening to for advice.

*"The trouble with people is not that they don't know,
but that they know so much that just ain't so."*

Josh Billings

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To Whom Are You Listening?

At my seminars, often you'll see a person turn to the person next to him and ask, "Hey, Charlie, do you think any of this will work for us?" My question is "Why the heck are you asking Charlie?" So many times people ask the wrong people for advice. Why do people ask sick doctors how to get healthy? Why do they ask "broke" people how to get rich? What a joke!

I want you to imagine you follow the advice in this book and you make a long list of your "Heart's Desires." Write down everything you really would like to achieve in your life. See that list complete and full.

"The material lifestyle of almost every American has steadily risen since the end of the Second World War. Little of this is evident in our mass media, which, whether preparing for the nightly news or tomorrow's headlines, must continually weigh maintaining our interest against a balanced reporting of the day's economic events."

Paul Zane Pilzer

Imagine you take the list to the people I've listed below. Each one represents the different people to whom you might show that list. I would like you to then write down what you think their reactions would be to that list.

What would your *Parents* say to you if you showed them your goals? *Professor Knowitall* refers to your educational leaders. What would your professors or teachers think about that list? What would they tell you if you told them you read this book and wanted to achieve all the things on this list? *Rev. Sour Puss* represents your religious leaders. Many religious leaders have strong opinions about money, wealth, goal-setting, and achievement. What would your religious leader say to you if you showed him the things you would really like to achieve? *Mr. Teeth* refers to the news media. What do you think a reporter for your local news channel would tell you if you showed him your list? Would he be encouraging? Would he help you? Would he tell you to be "realistic?" What would his reaction be? *Pal Al* refers to your friends. Imagine you go to a group of your closest friends and share your list with them. What would they tell you? How supportive would they be? Would they ridicule you? The last category is *Coach*. Your Coach is me. What do you think I would say if you showed me that list?

On the next page, write out one or two sentences for each. The results may startle you. You might want to change how often you visit these folks and how long you stay when you do visit.

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STRATEGY 1-6:
"Reaction Worksheet."

On this page, write out how you think the following people will react after seeing you Heart's Desire list.



Parents



Professor Knowitall
(Educators)



Rev. Sour Puss
(Religious leaders)

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Mr. Teeth
(Media)



Pal Al
(Friends)



Coach
(Gerry Robert)

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Money-Making Habit #1: Magnetize Yourself To Prosperous Beliefs.

*"Money swore an oath,
that no one who did not
love money should have her."*

Old Irish Proverb

The beliefs you have about money are important. If you want a *Millionaire Mindset* then you will need to examine what you think about this thing called MONEY. Some people believe (and I am one of them) that *"Money cannot cure poverty."* *So, if it can't, then what must one do to acquire a prosperous lifestyle?

STRATEGY 1-7:

Identify your beliefs about money.

Magnetize yourself to prosperous beliefs. Most people who are unhealthy, unhappy, and broke have poverty consciousness. They have poverty beliefs. When you get into this material, you will hear statements like this from your programming:

Be happy with what you have.
Don't feel bad.
Don't get your hopes up.
Be realistic.
Who do you think you are?
There's not enough to go around.¹¹
People with money are evil.
People with money are not ethical.
People with a lot of money only care about themselves.
It can't happen to you.
You are unlucky.
It can happen to her/him but not to you.
You are not smart enough.
You don't have enough money to make big money.
You don't have the right education to make it big.
Everyone can't be a millionaire.

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* Phil Laut, *Money Is My Friend*, (Pelanduk Publications, 1989), 6.

Money doesn't bring happiness.
Money is the root of all evil.
Wealthy people are crooks.
Money corrupts.
Rich people only care about money.

Who said only wealthy people think about money? I know of many people who are broke who think about money all the time. People with money are not ethical? Come on! Who do you think is robbing the banks? A millionaire will not stick up a convenience store or rob somebody at knife point! These silly poverty beliefs need to be challenged. It is okay to evaluate any idea, and I am going to do that by having you do something that might be painful.

I want you to think about money. I am going to walk you through various concepts related to money. I know you have heard things about the love of money and all the problems associated with having money, but I am going to have you flip it around and think about what problems you have had because you have lacked money in your life. Think about it. It's a hassle to be broke. I know. I know what it is like to have the car repossessed and the house foreclosed upon and be humiliated because of lack of money. As a kid I remember having to wear my sister's coat to school. I repeat, I had to wear a girl's coat to school.

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Money Pain

Write down what pain you have experienced due to lack of money. Write down what problems you have faced due to of lack of money.

Money Words

Think about money words. Don't think long about this. Write down whatever words come to your mind. What single words come to your mind when you think of money? Go ahead. Start writing now.

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Money History

Think about your money history. What money words or associations did you learn, either implicitly or explicitly, about money? Start writing now what you've heard in your history about money.

Money Falsehoods

Write down the most foolish thing you've ever heard about money. What is the worst nonsense you've heard about money? I've had people tell me their parents believed if you had a lot of money, you could be kidnapped for a ransom and that money caused people to go to hell. What is the worst money concept you heard growing up?

Money Benefits

You need to attract money into your life, and you'll never do that if you primarily believe that money is bad and that only evil people have money. What you must do is start thinking about how you can attract more money into your life. You have to change your views of money. Money is good! I want you to write down how you would feel if you suddenly became rich. How great would it be? How would you feel if you had enough money to live the life you choose?

Think about the pain money has caused you and the things you grew up with and the history you have with money. You have to get yourself involved in seeing that the beliefs you have about money in many cases, were negative. Let's face it. Most of us grew up with poverty consciousness. We need this exercise to start magnetizing ourselves to prosperous beliefs, and I am going to give you many strategies on how to do that. You must shock your subconscious mind so you see money differently.

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Money-Making Habit #2: Magnetize Yourself to Mental Strength.

Condition Yourself For Wealth
(*Out with the OLD and in with the NEW*)

It is impossible to add anything to a container that is already full. It is equally impossible for you to have new beliefs while the old "opposite" ones are still firmly fixed in your subconscious mind.

STRATEGY 1-8:

Use the Master Steps to attract your Heart's Desire.

The MASTER STEPS To Attract Your Heart's Desire.

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- | | |
|----------------|--|
| Master Step 1. | List the old poverty beliefs. |
| Master Step 2. | Ridicule/Challenge/Oppose the old poverty beliefs. |
| Master Step 3. | List the Empowering Alternatives. |
| Master Step 4. | Use the MONEY MAGNET Affirmations. |

Poverty Beliefs

Money doesn't grow on trees.
We are poor, but we're happy.
We can't afford it.
We can't have it all.
Be realistic.
Save, save, save.
You never know what disaster tomorrow will bring.
A penny saved is a penny earned.
Clean your plate. There are starving people in the world.
Be careful.
I'm unlucky.
It can happen to them, but not to me.
Money doesn't buy happiness
Bad news comes in threes.
I can't be rich.

*You must have money to make money.
Rich people are unhappy.
If you are rich then you can't be spiritual.
Wealth corrupts.*

*"The greatest of evils and the worst of crimes is poverty...
our first duty – a duty to which every other
consideration should be sacrificed—is not to be poor."*

George Barnard Shaw

Example

Step 1: List the old poverty belief, such as:

"Money is the root of all evil."

"I can't be rich."

Step 2: Ridicule/Oppose/Challenge the old belief.

Ridicule *"Money is the root of GREAT shopping."*

"I can't pitch!"

Challenge *"The lack of money is the root of all evil."*

"Show me the bum who says I can't be rich."

Oppose *"Money is the root of all evil for the evil person, but I
am loving, good and generous."*

*"I can, must and will be rich. I will do it happily and
easily."*

Step 3: List the Empowering Alternative

*"In my hands, money is the root of great sharing and
love."*

*"Great riches come to those who serve greatly, therefore
I am rich."*

Step 4: Money Magnet Affirmations

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"Money is great, grand and wonderful! I attract it in ABUNDANCE to provide the wealth I desire, to help others, and to create a better world for all."

"I choose my destiny, and for me ABUNDANCE is part of that picture. I practice Money-Making Habits. I change easily, quickly and permanently those things which prevent me from attaining my goals."

*"It is impossible to solve your financial problems with money."**

Phil Laut

Bob Proctor adds...

"Money will only give your financial problems temporary relief."

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THE 8 MONEY MAGNET AFFIRMATIONS

Money Magnet Affirmation 1

"Money is great, grand and wonderful! I attract it in ABUNDANCE to provide the wealth I desire, to help others and create a better world for all."

Money Magnet Affirmation 2

"I have great mental strength. I control my emotions. I have vibrant mental health, and that allows me to enjoy the process of acquiring my Heart's Desire."

Money Magnet Affirmation 3

"I have my Heart's Desire. Everything to which I set my mind comes to me according to plan. It happens every single time. I simply keep attracting more and better things into my life."

Money Magnet Affirmation 4

"I have tremendous persistence and determination. I am always and totally focused on my Heart's Desire. I succeed because I am committed to what I want. I have Mountain-Moving faith operating in my life."

Money Magnet Affirmation 5

"I choose my destiny, and for me ABUNDANCE is part of that picture. I practice Money-Making Habits. I change easily, quickly and permanently those things which prevent me from attaining my goals."

Money Magnet Affirmation 6

"I am a Master of Massive Action. I am very active. I enjoy making things happen. Things seem to fall into place for me! Money comes my way because of my positive habits and actions. I know what questions to ask to generate solutions, and I act IMMEDIATELY on the answers I get."

Money Magnet Affirmation 7

"I have great confidence. People like me and I like people. I am a giver. I am concerned about others and seek to give to them. I am drawing to myself everyone I need to assist me in reaching my goals. I make friends easily. I am lovable and capable."

Money Magnet Affirmation 8

"Money is flowing my way. All the cash I need to fuel my projects is on its way. Everything I need is in motion toward me. I am a magnet for money."

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Money-Making Habit #3: Magnetize Yourself To Your Heart's Desire.

STRATEGY 1-9:

Follow these 6 steps to receive your Heart's Desire.

From birth to age 18, a girl needs good parents; from 18 to 35 she needs good looks; from 35 to 55 she needs a good personality, and from 55 on, she needs cash.

Sophie Tucker

How to Receive Your Heart's Desire

- Step 1. Be crystal clear about what you want and by what date.
- Step 2. Make a written description of your Heart's Desire and carry it with you ALWAYS.
- Step 3. Use the following four forms of impact to affect your subconscious mind.
 - a) Emotional impact: You will see better results when you get in touch with the "feeling" side of life.
 - b) Visualization: This is the process of actually seeing in your mind's eye the things you desire.
 - c) Affirmations: These are statements to yourself about yourself.
 - d) Spaced Repetition: Involves working on this over a period of time.
- Step 4. Train your "crew" daily using the Magic 30-Day Exercise

Write out your heart's desire every day for 30 days. This will have an amazing effect on your life. Saying it isn't enough. Try writing it fresh every day for a month. You'll see why I start every day with my memo to the crew.
- Step 5. Start IMMEDIATELY. Go as far as you can; when you get there, the next step will become clear.
- Step 6. Eliminate procrastination, worry, doubt, fear and the negative use of "HOW."

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Money-Making Habit #4: Magnetize Yourself to Unrelenting Persistence.

*Nothing in the world can take the place of persistence.
Talent will not; nothing is more common than unsuccessful men with talent.
Genius will not; unrewarded genius is almost a proverb.
Education will not; the world is full of educated derelicts.
Persistence and determination alone are omnipotent.*

Calvin Coolidge

Hang In There

*"Don't sweat the small stuff.
Remember, it's all small stuff."*

Trying to become wealthy can be tough on a person. It can be tough on a family. Many people lack the mental ability to hang in there in the tough times. You can control your thoughts. You can practice perspective by changing the way you interpret your circumstance, situations, and environments. *"The task is not to see a new world, but to see the world with new eyes."* The people who can change the way they view their world will win without fail.

John Milton said, *"The mind in itself, in its own place, can make a hell out of heaven and heaven out of hell."*

You will experience in life the results of the dominant thoughts within your mind. Why is it some people choose to see the worst in a situation while others choose to see the best in the same situation? Why do some people constantly see what's gone wrong while others look for what's right? Which one do you think will succeed on this great journey you're on?

Everyone has obstacles. Everyone needs perspective in the face of those challenges. Your response in dealing with the storms of life will dictate the results you achieve.

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STRATEGY 1-10:

Remember there is something to learn
in every challenge.

Hang In There and Learn

Challenges of life will come. The only place on earth where there are no problems is a cemetery. Every place and every person will be hit by the storms of life. If you remember there is something to learn in every problem then you can learn to grow from the storms rather than being crushed by them.

W. Mitchell said, *"It's not what happens to us that counts, it's what happens in us."* He was right and he should know. Mitchell was a serious burn victim and then suffered a plane crash, which left him paralyzed. He is an inspiration, someone who has sought to become better through adversity. Mitchell is probably one of the most "up" people on the planet, largely due to the lessons he learned about life and how to live it while recuperating from his injuries.

*"You're less likely to lose too often than to quit too soon."**

Dave Weinbaum

Take a good look at the obstacles in your path. Instead of cursing them and wishing them away, ask yourself what you can learn from your situation. How can you become a better person in spite of your personal obstacles? Someone once said that we experience life as painful until we learn our lesson. Remember, above every stormy cloud is a bright sun which never fades.

There is something to learn in every adverse situation!

STRATEGY 1-11:

Remember there are two sides
to every challenge.

Finally, brethren, whatever is true, whatever is honorable, whatever is right, whatever is pure, whatever is lovely, whatever is of good repute, if there is any excellence and if anything worthy of praise, let your mind dwell on these things.

[Philippians 4:8]

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Hang In There and Find The Gem

There are two sides to every coin. The Chinese call this the Yin/Yang principle. Every negative has a positive. You just have to look for it. One person's disaster will become the vehicle for another person to become wealthy. See your challenges in life as blessings in disguise and try to uncover the hidden opportunities.

During the Great Depression not everyone went belly-up. Some people actually became rich. When you see a problem you are looking at an opportunity. One of the fastest ways to become wealthy is to solve other people's problems or ease their difficulties.

Many successful businesses have been born out of someone's problem. A man took surplus sawdust from the lumber mills free of charge and formulated several wood-burning products from it. He saw the lumber yards had a problem with excess sawdust. They didn't know what to do with it. He acted and began a wonderful business.

"If it's going to be, it's up to me."

STRATEGY 1-12:

Remember, every challenge
goes away.

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Hang In There and Be Patient

Every problem will go away. Either it will change or you will. No problem is permanent. It can't be permanent because everything is in a constant state of flux; everything changes. Worry is useless. Instead of being ready to give in, remember that every problem has a limited life span. Things will get better. Seek to grow.

"Tough times never last, but tough people do."

Robert Schuller

How about Communism? Or the Berlin Wall? Who could have guessed that the entire Berlin Wall could be demolished in a few days or that Communism in Russia would crumble in a few weeks?

Look at your problem and ask, *"Will this matter five years from now – what about next year?"*

*"Worry is like a rocking chair,
it will give you something to do,
but it won't get you anywhere."*

STRATEGY 1-13:

**Remember, if you can generate
ideas then you can solve problems.**

Hang In There and Think

*"THERE ARE NO PROBLEMS,
THERE'S ONLY A SHORTAGE OF IDEAS."*

Problems are not the problem. Ideas are the problem. Every single problem, challenge, or storm you face today has as its solution an idea waiting to be used. Understand that the only thing between you current and its removal is an idea.

Get your eyes off your problems and onto solutions. You may not be able to do anything about what has happened, but you surely can, and should, do something about finding a solution. That solution may seem like a fantasy right now, but keep in mind that the airplane was nothing but a fantasy until two brothers started searching for ideas to made their fantasy come true. Fantasies can become facts.

*"I was convinced that if you thought small, you stayed small,
and I had no intention of staying that way."*

Ray Kroc

It was Christmas Eve. The large country church was filling up. The air was worshipful and festive. Families came from far and wide to enjoy the majestic organ playing the beautiful carols of the holidays. Suddenly, a problem arose.

The service was about to begin when the organist discovered a church mouse had chewed through the inner workings of the massive air chamber. With only minutes to spare, the organist quickly composed a replacement carol, which he played on his old acoustic guitar.

The chords were simple and the melody sweet. That evening was the first time the world had heard the famous carol *Silent Night*. By focusing on the solution instead of the problem, the end result was spectacular.

STRATEGY 1-14:

Remember, you are not alone.

Hang In There and Be Grateful

EVERYONE HAS PROBLEMS.

"The man with no shoes grumbled in the street until he met the man with no feet."¹⁴

You're not alone. Even the most "together" people have storms to face. In fact, the people who are winning the most in life often have the biggest challenges in front of them. The people who win the most in life are often the biggest risk-takers. You're not alone. Align yourself with others who may be facing what you are facing. You could, perhaps, solve your problems together.

Upon returning from an extended international business trip, I had an overwhelming number of urgent telephone messages. Most of the calls were from successful business contacts or partners who were waiting for my direction on current projects. It was the last thing I wanted to deal with; I was tired and wanted to relax, but I had to return the calls.

I quickly put things into perspective when I realized this was a problem I would have given anything to have had only a few years ago. I was successful, and people wanted to work with me. My point is, the more successful we become, the greater the challenge. Never forget, the greater the obstacle the greater the opportunity.

"Robert Fulghum, author of *All I Really Need to Know I Learned in Kindergarten*", puts it this way: *"I've always thought... that anyone can make money. Making a life worth living, that's the real test."* *

Money-Making Habit #5: Magnetize Yourself To Money-Making Habits.

We are what we repeatedly do.

Aristotle

MONEY-MAKING HABITS

Most people know what they need to do to become wealthier. Most people know their finances would be in better shape if they refused to buy on credit. Most people understand the need to save a certain percentage of their income for retirement or contingencies. Most people know that if they watched less television they would have

* Tod Barnhart, *The Five Rituals of Wealth*, (HarperCollins, 1996), 11.

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more time to generate income. Once these habits become a part of your lifestyle, you will be on your way to financial freedom.

In our seminars, I have people write down the two habits that would help them improve their financial lives. I have them fill in the form I've reproduced for you on the next page. It's a powerful tool that can help you finally do the things you know will help you. If you e-mail me the commitment on the following page, I'll help hold you accountable. *

Suggested Money-Making Habits

- Read a positive, personal development book for 30 minutes per day.
- Plan the next day before you quit for today.
- Listen to an instructional audio tape in your car.
- Watch sixty fewer minutes of television.
- Refuse to gossip. Speak positively of others.
- Write a "Thank You" note to someone every day.
- Save 10% of your income.
- Refuse to buy anything on a credit card for which you cannot pay cash.
- Create one MSI (Multiple Source of Income) per month.
- Attend a Mastermind group once a week.
- Work on your goals every day.
- E-mail me your goals.
- Take a successful person to lunch every month.
- Find a mentor and do what he/she says.
- Start a date night with your spouse.
- Write one page per day of your novel.
- Exercise to relieve stress.
- Read a book about selling.
- Start a networking meeting weekly.
- Do something kind for someone every day.
- Clean your desktop.
- Smile.

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STRATEGY 1-15:

Commit to acquiring two new money-making habits.

Money-Making Habits Worksheet

If I...(list two money-making habits)

1. _____
2. _____

every single day then I know I would magnetize myself to money.

I make an irrevocable commitment to myself to instill these two habits into my life. I will begin at once. I will practice these habits until they are a part of my life. I will seek the assistance of my coach¹⁶ and my mastermind partners. I will inform them of these two habits and will become accountable to them to make these habits permanent in my life.

My signature below is my commitment.

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Money-Making Habit #6 Magnetize Yourself to Massive Action.

"Pray for the potato, but grab the hoe."

Rick Leduc

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STRATEGY 1-16:

List the reasons you think people don't act.

Failure to mobilize can be listed as one of the biggest problems in the world. Many people have good intentions, but don't act upon those intentions. Why do you think that is? Give that some thought. What stops you from acting on good ideas? I believe that when you find the answer to that question, you will have taken a giant step forward in your growth process.

*"The moment you let avoiding failure become your motivator, you're down the path of inactivity."**

Roberto Goizueta, CEO, Coke.

Why don't people act?

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Act boldly and unseen forces will come to your aid.

Dorothea Brande

Money-Making Habit #7 Magnetize Yourself to Wealth-Building Associates.

You are only five people away from anyone on the planet.

Mark Victor Hansen

You can literally magnetize yourself to Wealth-Building Associates (W.B.A.). You can cause people to call you, bump into you, even crash into you if need be. If you become magnetized to the right kind of person then you will most surely have your Heart's Desire.

How many wealthy people do you know? How much time do you spend with millionaires? How often do you sit down with people who are willing to help you receive everything you want in life?

* This was Goizueta's response when a *Fortune* magazine reporter asked him if someone had slipped something in his drink to make him bring back Sergio Zyman to Coke. Zyman was the person who orchestrated Coke's marketing fiasco called *New Coke*.

Unhealthy, Unhappy and Broke people
hang around Unhealthy, Unhappy, Broke people!

Let that be a lesson. Move out of your comfort zone. People are willing to help. Let 'em! Learn to magnetize yourself to W.B.A. (Wealth Building Associates)

How?

1. Identify what skills, talent, advice, resources and contacts you need.
I remember when I first began in the speaking and training business. No one knew who Gerry Robert was, and I figured I needed to piggy back on the coat-tails of other, more established, speakers. I was invited to be a guest on Robert Schuller's *Hour of Power* at the Crystal Cathedral in Garden Grove, CA. I knew I could capitalize on that to get me contacts. It sure did. I identified people who could help me, and then I contacted them to help. They did.
2. Visualize them magnetized to you.
Play mental movies about meeting the people you want to meet. Imagine what you will say to them. Imagine what you will talk about. See yourself having dinner with them.
3. Generate a W.B.A. "HIT LIST"
This is a list of people you want to meet in your lifetime. With whom would you like to become friends? With whom would you want to sit down and ask questions? Whom do you need to meet? Make a list on the next page of those people. In my first book I made a list of 101 people. I've already met 47 people from the list I made.
4. Let everyone know you want to meet those people.
Talk about your "Hit List" all the time. Post it on your website. Declare to the world you intend to get to know these people, and even ask the public for help.

My Top 10 Hit List. (*You will help me meet these people, won't you?*)

1. Oprah Winfrey
2. Bill Gates
3. James Taylor
4. Tiger Woods
5. Prince Charles
6. Richard Branson

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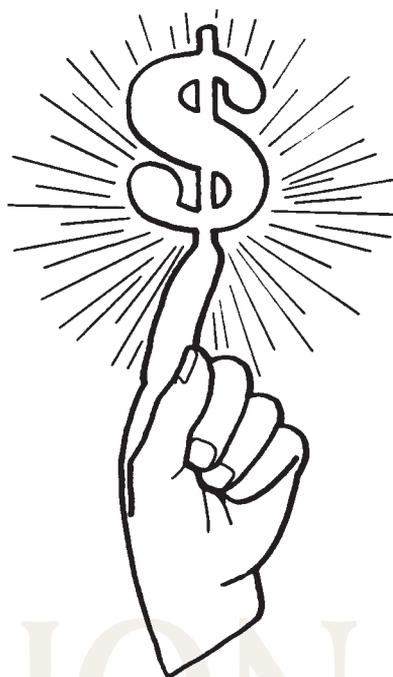
7. Nelson Mandela
8. Donald Trump
9. Barbara Walters
10. Wayne Gretzky

5. Create your "Script."

A prepared script is useful to have when meeting these people. Of course, celebrities are different from ordinary people. Try to meet the most successful person in your city, your company, and your industry. Call them up on the phone and read the script. Here is an example of a helpful script.

"Hi, my name is _____. We've never met, but I really admire you. The reason I'm calling is I would like to meet briefly with you. I'm trying to hit new levels in my business life and I know I could learn from someone like you. I will only need 37 minutes of your time. When we meet, I will have a list of well-thought out questions. I will take notes and I will act on the advice you give me. Also, I will report back to you all my progress."

6. Start calling!



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STRATEGY 1-17:

Make a list of people you would like to meet and learn from.

MY W.B.A. HIT LIST

(Make a list of 20 people you would like to meet one day.)

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____
11. _____
12. _____
13. _____
14. _____
15. _____
16. _____
17. _____
18. _____
19. _____
20. _____

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Money-Making Habit #8 Magnetize Yourself To A Program of Progress.

Ineptitude rivets your expectations to the floor.

Oscar Wilde

Your early programming directs your life and controls the quality of your results. It is a powerful force in your life. Make no impact on everything you think and do.

We are creatures of learned habits! It was Van de Wall who said,

*You have learned NOTHING,
until you have a new PERMANENT change in results.*

Val Van de Wall

STRATEGY 1-18:

Start your day with a quiet time.

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The process of change is often slow and tedious. One of the things that has worked well for me is the practice of a daily quiet time. I start most of my mornings reading, meditating or listening to something inspirational on tape. I'm currently listening to a series by Dr. John Maxwell from Injoy Club. He's a powerful Christian communicator, and he gets me to focus on the spiritual side of life every morning. It's a great way to alter the programming with which I grew up. Some people start the day by reading the newspaper or listening to TV reporters. What a dangerous thing to do.

It was James Allen who said, *"People are anxious to improve their circumstances, but unwilling to improve themselves; they therefore remain bound."* The most awake people I know are always the best students. They are the ones listening to tapes, reading, and working on improving themselves.

The other morning I read this,

*"In every era, including our own, people have tended to believe that the days of great wealth-gathering opportunity are over. The era just past has almost always looked better." **

It was fantastic! I was responding to some e-mails from people in Asia who feel the current economic woes are dreadful. They said the very thing Gunther said in the above quotation. These people felt since Asia is in such a difficult situation, that you can't get

rich. I'm here to tell you, in every situation, you can get rich. Someone has become rich in every single economy since the dawning of time. Make a regular practice of studying. The daily QT (quiet time) is one way.

Find a place you can book an appointment with yourself without being disturbed. Book that appointment every day at the same time if possible. Get a good book (this one is a good start!) and study it. Listen to a tape. Keep a journal. Do it regularly.

*The greatest discovery of my generation
is that human beings can alter their lives by altering their attitudes of mind.*

William James

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Visit www.gerryrobert.com for your copy of the forms and worksheets in this book. These are what you will need to implement the ideas in this book. You can print copies of these forms for whenever you need them. Share them with your team, friends or colleagues.



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CHAPTER 2



HABIT MAGIC

TURNING YOURSELF ON TO
SELF-DISCIPLINE

HABIT MAGIC: Turning Yourself On To Self-Discipline

Robert J. Ringer said, "Success is not dependent upon one's being blessed with superior intelligence or special skills, nor does formal education, hard work, or luck play a major role in an individual's climb towards success... the difference between success and failure is not nearly as great as most people believe..."

*Success is a matter of understanding and religiously practicing specific, simple habits that always leads to success.**

STRATEGY 2-1:

Master your habits.

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No habit is unbreakable. Every habit can be subjected to our control. Show me any person with a strong sense of self-control and I'll show you a winner. Conversely, a loser has little self-control. The subsequent sections of this book are immaterial unless we develop the ability to change those habits that hamper our success.

You are more likely to act yourself into feelings than feel yourself into action.

Dr. Jerome Brunner

The really high achievers in life have a common denominator: they have mastered their habits. Take a look at the really poor achievers in life: the opposite is true of them. The under-achievers have failed miserably because they lack self-discipline. They always let things slip. They seem to have not given enough attention, nor had the concern, for the important things in life.

These people have chosen the path of least resistance. They have tried to take the easy way out because it meant less work on the hard things in life, namely change and

***"The chains of habit
are too light
to be felt until
they are too heavy
to be broken"***

Warren Buffett

* Ringer, Robert J., *Million Dollar Habits*, (Ballantine Books, 1990), 1-2. Ringer makes the point that his book is based on these three premises. I loved his book.

control. Who are the most productive and successful people you know? Would they be characterized as people who have mastered habits? Are they highly disciplined people? How many people do you really know to whom you would give the label “*highly disciplined?*” Can you name ten? Five? Two?

DELAYED GRATIFICATION

“Doing more of what doesn’t work won’t make it work any better.”

Charles J. Givens

Delayed gratification can be defined as the delaying of the reward or pleasure phase and counting on, even scheduling, the investment or problem phase first to more fully enjoy the benefits later. It’s getting the unpleasant task done first to enjoy the gratification more deeply later.

How far would hockey superstar Wayne Gretzky have gone if he had tried to put the blessing or victory phase before the *workout* or investment phase? When the game came, he wouldn’t go very far without the early morning runs and late night practices. There’s no way he could handle the game without delaying certain pleasures to more fully enjoy the victory phase later.

Delayed gratification means working on problems NOW. It may be tough. Sure, it will stretch you, but you must agree that for you to really enjoy the pleasure or payoff phase you will work hard first. You forgo now so you can reap later.

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STRATEGY 2-2:

Make a list of all the habits you would like to change in the next two years.

If you are like most people, you probably wish you were more disciplined. Many times a day, you might think critically of yourself for postponing (sometimes indefinitely!) those things you know you want to change. There are certain things you know you should be doing, yet you never seem to tackle them.

The psychological cost for a person is far too great to be living in that vast wasteland called *Lack of Discipline*. You know exactly what you need to do. For some reason, perhaps lack of motivation, lack of initiative, or not having a plan, you have permitted yourself and your life to become cluttered with undesirable habits. The time to change all that is now! A new habit can be formed (generally speaking) every 21 days. Here then is *The Millionaire Mindset* plan of action for your habits.

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HABIT WORKSHEET 1

Write at least 35 habits. Don't worry about prioritizing them yet.

Changing or acquiring the following habits would improve the quality of my personal and professional life:

1. _____
2. _____
3. _____
4. _____
5. _____
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31. _____
32. _____
33. _____
34. _____
35. _____

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STRATEGY 2-3:

Make a plan of attack to acquire 35 new habits.

Ask yourself this very important question:

“What habits would lead to a better life for me personally and professionally?”

In the next two years, at 21-day intervals, you can change or acquire 35 habits in all areas of your life. The beauty about the way we are going to deal with habits in *The Millionaire Mindset* is...

- we will develop a new positive habit every 21 days,
- we will only work on one new habit at a time,
- we will develop a fail-proof plan for each habit.

The Two-Year Plan

For most people, coming up with 35 positive habits will not be difficult. Our contention is that you already know what you need to do to earn more money, have better relationships, enjoy better physical health and improve your emotional well-being.

Step 1

Make a list of at least 35 habits you would like to change over the next two years. Hopefully you have already completed this exercise on the previous page. Do not prioritize your habits yet. Ask yourself, *“Which habits would make me happier, healthier and wealthier?”* Let your mind wander. Don't overlook those things you have tried and failed at in the past. If you have tried to quit smoking for 10 years and you want to do it again, write it down.

The key is to write down at least 35 habits which will improve your personal and professional life.

Step 2

Prioritize the habits. You will only work on one habit at a time. You will aim for 100% adherence for at least 21 days, then you will begin another. Throughout this program, you will always be working on changing one habit.

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Write the dates for each new habit. Next time you feel guilty for eating too many sweets, you can relax because you will know that you are going to be giving that up on a certain appointed date.

Red dots

This next step is very important to your success. You must place a red dot on a prominent calendar at twenty-one day intervals. You want a visual reminder you that are to start a new habit. Place a red dot on your calendar to remind you to begin another positive habit in your life. The dots will be a constant reminder and source of encouragement to stick with it.

Step 3

Every 21 days you pull out another Worksheet and presto! In two years, you will be almost perfect. You will have implemented many habits that have eluded you thus far.

*“Wealth is largely
a result of habit.”*

Jack Astor

STRATEGY 2-4:

**Follow the 6-Step process for
developing discipline in your life.**

Step 1: Define Purpose.

Identify one habit or area in which you would like to become more disciplined. The first step is to identify one specific behavior you would like to change. It should describe something you now do that you would like to stop doing, or something you don't do consistently and would like to do regularly.

You can use this step to describe the outcome you would like to accomplish. You must, however, confine each worksheet to one specific issue or behavior. Attempting to do too much may be discouraging. Each worksheet will take you through this 6-Step process.

Step 2: Find role models.

Ask yourself, *“Who is doing it right?”* By identifying one or more people who have discipline in this area, you will see that if others can do it, so can you.

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The people you list in this section need not be personal acquaintances of yours. You may not know them personally. They may be alive or dead. The point is to cause you to think about specific people who you believe had control in this area. That is, people you will emulate.

Step 3: See Success: List the benefits of becoming self-disciplined in this area.

Now ask yourself, *“What’s in it for me?”* You want to consider why you want to develop in this area. By listing the rewards, you will be willing to work harder. You need to feel, smell, taste, see and touch exactly how it will be once you are strong in this area. This step gets you to focus on the benefits of becoming disciplined in this area. You could consider listing the pain of NOT becoming disciplined here as well.

Step 4: Delay Gratification: Consider the danger zones.

Now, consider where you might fall. You need to give some thought to the danger zones. You know that if you are going to become more disciplined then you will be tempted to fall off the wagon, to be led astray, to procrastinate. If you have been attempting to become more self-disciplined for some time then you know that for you there is a pattern of failure to persist. What happens? You start off strongly then, before you know it, you are doing the very things you said you wouldn’t, or you stopped doing the things you said you would and know you should.

List all the potential times, situations and areas that may cause you to fall, then list how you will handle them. If you know you eat too much on business trips, this is a danger zone. By acknowledging it you can plan on how to handle it.

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6 STEPS TO SELF-DISCIPLINE WORKSHEET

Step 1: Define Purpose
What do I want to do?



Step 2: Find Role Models
Who does it right?



Step 3: See Success
What's in it for me?



Step 4: Delay Gratification
What are the danger zones?



Step 5: Use Advanced Decision-Making
To what do I commit?



Step 6: Get Support
Who will hold me accountable?

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Step 5: Use Advanced Decision-Making.

You gotta be tough if you're gonna be dumb.

Author Unknown

You cannot win in life if you are controlled by whimsical or situational decision-making. If you are to succeed then you will need to consider, in advance, how you will live your life.

In this step, give some thought to what specific actions you will need to take to accomplish the goal listed in Step 1. For example, if you wanted to become more disciplined in the area of exercise, one decision made in advance could be to exercise upon waking for 45 minutes every morning while watching a video workout tape.

A PERSONAL NOTE.

Let me share with you how I put this idea to practice in my life. My family has a history of early death. The two main causes are heart disease and alcoholism.

My father died at 54 from alcoholism. My older brother, Ivan, died at 27 from virtually the same illness. My mother died from heart-related problems. I have several aunts and uncles who died from heart failure. My sister had a heart attack when she was 33. I decided that those two options didn't really appeal to me. I know that if I'm going to succeed in my goal of not dying young from a heart attack, or liver disease then I need to take a few steps.

For me, those steps involve planning on the pain period first. They include exercising regularly, weight control and, as far as the alcoholism issue, not drinking. I am willing to subject myself to that to reach the goal of living better and longer. I am delaying the gratification those things would bring to live longer.

Now comes Advanced Decision-Making. I made a decision to not drink. You see, I'm a smart guy. I figured out that if I don't drink, there is no way I'm going to die from alcoholism. Pretty smart, eh? I decide in advance – DO NOT DRINK.

When well-intentioned friends come to me on a hot day in August, while I'm beside the pool, and offer me a very cool beer, there is not even a question in my mind. The answer is "No."

In my case, that door is shut on the basis of a decision I made in advance. If I waited to decide every time I am offered – I would drink. The same applies when I am upset and want to drink or

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when I feel depressed. I simply don't listen to that little voice inside my head that says "Go have a shot of whiskey, it will relax you. It will make things better."

Advanced Decision-Making says: "It's already been decided. I live my life based on decisions made in advance. The decision cannot, will not be reversed."

You decide in advance you will do this. You don't wait until the morning to see if you "feel" like doing it. You have already decided in advance how you will live your life. Wayne Gretzky did not decide every morning if he "felt" like practicing. No way. He got up to practice every morning at 4:00 A.M. He did so because he had decided in advance that if he was to become the world's greatest hockey player then he would have to practice.

He got up because he thought the investment was worth it. He did not wait to see if he felt like practicing. When the alarm went off, he got up because that's what he (and his dad) decided in advance that he would do.

Step 6: Enroll a support team.

This step is one of the most crucial. If you don't do this step, you are cheating yourself out of the real power behind this system. It is vital for you to finally becoming the strong and self-disciplined person you know you can be. Resist the temptation to avoid this step because it may be uncomfortable. It will literally change your life.



In this step, you enlist the assistance of someone you respect to help you become disciplined in this area. Think of someone whom you respect and someone who will be strong enough to hold you accountable for certain decisions you make about becoming disciplined. Call this person and tell him or her that you are involved in this material and you have identified certain areas in which you intend to become more disciplined. Send this person a copy of the worksheet and tell him you would like him to hold you accountable for the actions and decisions on the sheet.

This will force you to do what you said you would and know you should. Talk to this person at least once a week. Allow yourself to become accountable to this person. This has transformed my life and that of my students worldwide.

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STRATEGY 2-5:

Avoid the three lies.

WATCH FOR THIS...

THE THREE LIES OF THE HABIT DEMONS

Every time we break a commitment and fall back into a bad habit, we have bought into one of the three lies of the Habit Demons.

Think back to when you started a bad habit. Think about what happens to every alcoholic who falls off the wagon or every person who gains back the weight she lost or all the people who waste piles of time dealing with issues they once had under control. These three lies rear their ugly heads, we buy into them, then fall.



LIE #1

"ONCE WILL BE ENOUGH"

"Just have one beer, one smoke, one dessert." Anytime you hear something inside that sounds like this, it's lie #1. Is one beer enough for an alcoholic? No, one is too many and a thousand is not enough. Whenever you hear "once" or "just this time" let a red flag remind you about the Habit Demons' lies.



LIE #2

"MESS IT UP GOOD"

Once you give in to Lie #1 and do something you know you shouldn't, then Lie #2 kicks in. *"Now that you've blown it, mess it up good."* It looks like this for someone trying to control the bad habit of eating late at night: *"Just have one piece of pie. One little piece can't hurt you. You deserve just one small piece."* So you cut yourself a piece. Soon afterward you hear Lie #2. *"Well, now you've done it. You might as well have another piece. Wouldn't another piece taste great? You've already blown it, so why not mess it up good? Go ahead, have another piece and why not top it off with some vanilla ice cream?"* So you give in and feel terrible. Then comes Lie #3, which is the final stage of loss of control.

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LIE #3 "GIVE UP"

By giving in and doing what you did not want to do, you feel terrible. You have *"messed it up good."* Now the natural progression is to stop trying, simply "give up." What this lie tries to get you to say is, *"I'm worthless, I'm hopeless, I will never be able to control my habits. I'll quit trying."*

Reject all three lies; they are false. Once is rarely enough. If you are tempted to do something wrong *"once,"* check out if it's not the first of the three lies.

If you do mess something up, don't mess it up worse. You don't have to go any further. You can resume control. Exercise that control now. Never believe Lie #3. Never quit trying. You have immense value and you are never hopeless. The winners in life recognize and refute the lies of the Habit Demons. Jim Sharkey, a man who has had a tremendous impact on my life, once said, *"No man is a loser until he quits trying."*

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CHAPTER 3



GOALS MAGIC

THE ULTIMATE TOOL FOR
FINANCIAL SUCCESS

GOALS MAGIC: The Ultimate Tool For Financial Success

Helen Keller was once asked, “*Is there anything worse than being blind?*” She replied, “*Yes. The most pathetic person in the world is someone who has sight, but no vision.*” Ms. Keller was very perceptive. Many people have aspirations and dreams, but prefer to sit and do nothing instead of planning their fulfillment.

We have the power to control our destiny. The key is having goals and tracking them diligently enough to see them come to fruition. I don’t agree with Peter Thomas when he said, “*Success is the attainment of a predetermined goal; failure is nonattainment.*”*

As long as you are moving in the direction of your goals, you are a success in my view. If you are moving in the right direction then you will do well in life. Ask any psychiatrist if patients on psychiatric wards have clearly defined goals and know exactly what they want out of life. I think you can imagine what the answer would be. Ask the manager of a top-producing sales force the same question. You will discover that the most successful people in business, and in life, practice goal-setting as a regular part of living.

In his book, *Man’s Search for Meaning*, Victor Frankl, successor of Sigmund Freud, argues that the “*loss of hope and courage can have a deadly effect on man.*” As a result of his experiences in a Nazi concentration camp, Frankl contends that when a man no longer possesses a motive for living and no future to look toward, he curls up in a corner and dies. “*Any attempt to restore a man’s inner strength in camp,*” he writes, “*had first to succeed in showing him some future goal.*” I have no intention of spending time on a psychiatric ward, but I do want to be counted as a high achiever in life; it makes good sense to set goals as the winners do!

We live in a busy world. Many people confuse activity with accomplishment. Many of us are so busy we find it difficult to stop long enough to ponder such things. We can never achieve success in life without first considering where we want to go. We wouldn’t set sail on the ocean hoping to get somewhere.

When you reach for the stars, you may not quite get one, but you won’t come up with a handful of mud either.

Leo Burnett

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Why Set Goals?

The FBI went into one town to investigate the work of what appeared to be a sharpshooter. They were amazed to find many bulls-eyes drawn on various targets with bullets that had penetrated the exact center of the targets. When they finally found the man who had been doing the shooting, they asked him what his secret was.



The answer was simple: he shot the bullet first and drew the bull's-eye later. In application: Do we allow our activities to determine our goals, or do we have our goals determine our activities? A bumper sticker reads:

"Don't Follow Me, I'm Lost , Too."

You can accomplish a lot in life. Get your eyes on what you want. Don't think of the reason you can't have something. Focus in on how. Remember what Warren Buffett said. Speaking to a group of students, the billionaire made this statement about their potential to succeed in life:

*"Everybody here has the ability absolutely to do anything I do and much beyond. Some of you will, and some of you won't. For the ones who won't, it will be because you get in your own way, not because the world doesn't allow you."*²¹

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STRATEGY 3-1:

Make a list of why you think so few people set goals.

Now that you have considered the benefits of goal-setting, give some thought to why you think people, perhaps even yourself, do not make it a consistent practice in their lives.

I think the reason people do not set goals is...

GOALS

They keep you focused.

They give you something for which to aim.

They keep solution ideas flowing.

They give you enthusiasm.

They chart your course in life.

They give you purpose.

They help you stay productive.

They give you clarity in decision-making.

They provide a measuring stick for considering ideas.

They help you stay organized.

They help you sell yourself to others.

They help you judge your productivity and effectiveness.

They will make your boss happy.

When you feel good, who's making you feel good? YOU ARE! But, you simply have a rule that says you have to wait until A, B, and C occur before you allow yourself to feel good. WHY WAIT?

Tony Robbins

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STRATEGY 3-2:

Ask yourself the "What if...?" question.

How would you answer the ultimate "What if..." question:

If I had to live my life over, what would I do differently?

Dr. Anthony Campolo, Professor of Sociology at Eastern College, St. Davids, Pennsylvania, shares the results of a survey where 50 people 95 years and older were asked: "If you could live your life over what would you do differently?" The answers surprised me. These old folks said that if they could live their lives over they would:

1. **Reflect more.**

These seniors said they would take the time to think about what was going on and live their lives along well-thought-out priorities. They would contemplate the meaning of life, family, work and much more.

2. **Risk more.**

These wonderful people said that they would have taken more chances in life. If they could re-live their lives, they wouldn't be so scared to take risks. They would have developed more courage to venture out of their comfort zones.

3. **Do things that would out-last them.**

They wanted to know their lives counted for something, that long after they left this world their impact would somehow live on. We all can learn something from these people about setting goals. Consider what they said as you set the course for your life.

"It's better to be a lion for a day than a sheep all your life."

Sister Elizabeth Kenny
Australian Nurse

STRATEGY 3-3:

Create your Heart's Desire dream list.

Get away from all the distractions of life and choose a quiet spot where you will not be interrupted. Finish the sentence at the top of the Heart's Desire Worksheet. It says...

If I had UNLIMITED money, time, talent, abilities and support from my family, here's what I would do with my life...

Then, create your Dream List. Have your spouse, partner or children fill them out, too. This will be a very special time for your relationship. Relax and let the ideas pour into your mind. Don't evaluate your potential for achieving each item you write. What you write will excite you and inspire you. It may make you laugh. It will motivate you. Most of all, it will help you consider your Heart's Desire. Ideas may come slowly at first, but, with persistence, hesitation will give way to speed and excitement. Your heart has desires. No matter what anyone says, *YOU CAN HAVE YOUR HEART'S DESIRES*. You are not bad for wanting to achieve your goals. Wealth is a good thing and you are deserving of it. Success is for you. All of us have Heart's Desires. The first step of turning those dreams into reality is to get those dreams out in front of you where you can see and feel them.

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*"Ninety-five people out of a hundred settle for whatever they get, wishing they had more all the way from the cradle to the casket, never understanding that they could actually have all they wanted."**

Bob Proctor

YOUR HEART'S DESIRE WORKSHEET

If I had UNLIMITED money, time, talent, abilities and support from my family, here's what I would do with my life...

My Dream List

1. _____
2. _____
3. _____
4. _____
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20. _____
21. _____

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STRATEGY 3-4:

Pick your A1 goal and transfer it to a goal card.

From your Heart's Desire Worksheet, select the #1 most important goal. This is easily determined by asking, "*Which goal excites me the most?*" Don't worry about whether you know exactly how to achieve the goal at this point. Simply decide which one is most important and exciting to you.

Then, write out this goal on a goal card. In *Think and Grow Rich*, Napoleon Hill wrote that this was the secret of all the men he interviewed for the book. He found that, without fail, each wealthy person he researched had his main goal written on a 3x5 card. They carried their main goals around, loose in their pockets and read them often. So should you. Countless thousands of people who use this simple technique will vouch for its effectiveness.

I carry mine with me everywhere. I reserve my front right pocket for my A1 Goal. Nothing else ever goes in that pocket. Every time I put my hand in my pocket, guess what pops up on the screen of my mind? My A1 goal, of course. Is it a bad thing to constantly have a picture of goals in your mind? I think not.

"If working hard for money produced wealth then it would produce wealth in every case."

Phil Laut

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STRATEGY 3-5:

Write out your A1 goal, in full description, every day for 30 days.

A powerful way to train your "crew," is to write out your Heart's Desire Worksheet every day for 30 days. This gives your "crew" a strong and precise order from you, the captain.

The problem with many people is they quit before the 'crew' has actually registered the request. Or worse, the captain changes his mind every six minutes. If you want to really have an impact, then write this sheet out every day for 30 days. I promise, you will be pleasantly surprised.

CATEGORIES OF GOALS

Work Goals

What goals do you want to reach in this area? A raise? A promotion? Would you like to win some award or special recognition? Where do you see your career going? Would you like to change your career?

Monetary

How much money do you desire? What will your bank account or investments be like in the future? Would you like to make a million dollars? Would you like to own more real estate? What will your annual income be in five years? When will you build the new wing down at the cancer hospital?

Social

Which organizations will you join? What will your social life be like in the future? Would you like new relationships? Would you like to make improvements in this area? What kind of friend will you be to others?

Physical

What state will your body be in next year at this time? If you plan to lose weight – how much? When? Would you like to eat better? Would you like to have more energy? Going to start exercising soon? When? Where? With whom?

Mental

How will you develop your mind? What would you like to learn more than anything else? Can you think of some books you would like to read or courses you would like to take? What will they be? Memory training? Public speaking? New language?

Family

What would you like to change at home? Are you spending quality time developing solid relationships? What goals do you have for your family life? What trips, events, plans will make you richer on the family side of life?

Spiritual

What aspect of your spiritual life will you develop? Have you sensed a certain emptiness that spiritual development may solve? What will you do about it? What will your involvement be in spiritual organizations?

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10 Steps To Effective Goal Setting

STRATEGY 3-6:

List what category this particular goal pertains to.

Step 1: List the goal category.

Because you will have several goals in one binder or file, it will be helpful for you to list from which category this particular goal comes. You will be introduced shortly to the Goals Mastery Worksheet that will provide a place where you are able to write all this information. The Worksheets are extremely powerful tools to help you achieve your goals. You will fill out one for each of your goals. You will be asked to select one goal as your A1 goal. This is your priority goal.

STRATEGY 3-7:

Write down your goal.

Step 2: Put your goal in writing and make it specific.

To say you want to be rich or happily married is more of a wish than a goal. For a goal to be effective, you must describe in detail what it will look like.

If I set a goal to be a millionaire, I need to define that goal in measurable terms. What will my bank account look like? What car will I drive? Some experts say you should go as far as to describe the color of the car.

Use what behavioral scientist Dr. Robert Mager calls the "Daddy Test." Write the goal and say, "*Daddy come watch me ... (state the goal).*" If Daddy would know exactly what you are doing, then it passes the Daddy Test.

For example, if you say "*Daddy, come watch me be a millionaire,*" Daddy would not know exactly what that means. If I rewrite the goal and say, "*Daddy, come watch me pay cash for a new, red Rolls Royce,*" then Daddy would know exactly what I would be doing – therefore it is a clearly written goal.

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STRATEGY 3-8:

Determine when you will achieve the goal.

Step 3: Give it a deadline.

Deadlines often scare people away from goal-setting. Will I feel like a failure if I don't reach my goal on time? Don't worry, it can be changed. Perhaps the date is wrong, but setting a deadline does provide a target.

Besides achievement deadlines, consider breaking down the goal into smaller pieces and setting milestones. Milestones are indicators along the way that will help you track your progress.

If you set a goal to lose 25 lbs. in ten months, you could date a goal for each of the ten months. In the first month you should have dropped 2.5 lbs., the same the second, third and so on. Isn't it easier to break it down and set shorter deadlines? Anyone can lose 2.5 lbs. in a month. If you broke it down even further, it would mean you would lose less than half a pound a week.

STRATEGY 3-9:

Think about the danger zones or obstacles.

Step 4: Identify the potential Success Blockers.

You can count on obstacles. You'd better expect them! Anything worthwhile in life will have a price to pay and hurdles to conquer. Successful goal setters identify those potential problems first before they encounter them. This puts them in a much stronger position to overcome them.

Last year I set a goal to lose 25 lbs. I considered the Success Blockers, the obstacles that would attempt to block the achievement of my goal. For me, the obstacles to that goal are that I hate exercise and love food. I travel often and spend time in fine hotels. I'm not the type of person who can travel on a plane all night, get to my hotel room at midnight, and order a salad from room service. This is even more difficult when there is prime rib and cheesecake on the same menu.

That was a potential obstacle for me. Considering this ahead of time allowed me to plan how to handle the obstacle when faced with it. It didn't always work! I'm a sucker for cheesecake.

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STRATEGY 3-10:

List what you will need to accomplish the goal.

Step 5: Write out a list of skills you will need to develop to achieve the goal.

If you set a goal to sail around the world then you might have to develop some navigational skills. It probably would help. If you want to write a book then you may need to develop grammatical skills. This step forces you to consider ahead of time the tools you will need to see your dreams come true. Make a list.

STRATEGY 3-11:

Consider who can assist you.

Step 6: Identify the resources you will need.

Chances are, you will require the assistance of certain people to see your dreams fulfilled. Who are they? How should you approach them? What should you ask them? Is there an association or fellowship you could join? Some goals require the assistance of professional helpers. Thousands have stopped excessive drinking with the help of the world-renowned Alcoholics Anonymous Twelve-Step Program.

Step #6 drives us to identify the people, places, organizations and resources necessary to accomplish great things in life. (I found there is a lot of help available for those who stop long enough to consider, shut-up long enough to hear, and humble themselves enough to ask.)

When I first began in this industry, many of the “big guns” in the speaking/training business freely gave of their time to help me. They were delighted to help someone who had the courage to seek assistance and to put into practice the advice they gave.

STRATEGY 3-12:

Determine what is in it for you.

Step 7: List what benefits this goal will bring.

Every goal has a price and requires a certain degree of sacrifice and hard work. When you list the benefits of the goal, you stay motivated to stick with it.

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For my first “international” business trip, I went to Bermuda. I actually went four times in 1988 to train sales people for a bank. When I set my 1989 goals, doing more training in Bermuda was high on the list. I cut out pictures of the hotel in which I stayed because it was such a quiet and lovely resort.

We were right on the water in Hamilton by the harbor, and we could watch the cruise ships come in. The warm sunshine, the smell of the sea air, and the colorful trees and flowers in that picture got me excited.

I put a picture right on my computer. Every time I would wonder why I should be working so hard, I would see the hotel, and I was mentally transported back to Bermuda and kept working toward the goal.

This strategy is an important one. Be sure to list the benefits and consider the emotional advantages. What’s in it for me? How will I feel if I accomplish this goal? How will it affect my self-esteem? How will my mind be affected when I reach this goal? Get feelings in the picture. Contemplate the emotional benefits of the goal.

“Wealth to us is not mere material for vain-glory but an opportunity for achievement, and poverty we think it no disgrace to acknowledge but a real degradation to make no effort to overcome.”
Thucydides, 413 B.C.

STRATEGY 3-13:

Write out what has to happen for you to accomplish this goal.

Step 8: Include a workable plan.

Time management expert and author Harold Taylor says,

“Don’t expect to achieve your goals without adequate planning. Planning moves things from where they are now to where we want them to be in the future. It translates intention into action.”

Sit down with your daily planner and schedule when you will work on your goals. Make a plan that is realistic given your situation, but develop an action plan. List the steps involved and when you will work on them.

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A WARNING:

One problem some people run into at this point is that they don't know how to achieve the goal. They honestly have no idea what to do to begin. They have never done the thing they are presently shooting for and, sincerely, are at a loss. Fear not, this is usually a good thing.

If you knew exactly how to achieve the goal on which you are working, you most likely would have already achieved it. If you are having difficulty coming up with a plan of action, simply write as much as you can and more will come later. I call this my "Stars Not R's" Principle. You must keep your eyes on the stars – that is, the goal you are shooting for – and not on the "R's," the present results.

Many people have formed a habit of abandoning good and valid goals because they do not know how to get there. A mentor of mine once told me, "*Forget even trying to figure out what to do next. That's God's job, not yours.*" Don't become frustrated if you do not know what to do next when it comes to achieving your goal. Continue to visualize your goal as if you already have it. The road will be shown to you if you hold the image of what you desire strongly enough. Keep your eyes on the "Stars."

STRATEGY 3-14:

Get a support system to ensure you achieve the goal.

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Step 9: Build in accountability factors.

Have you tried to achieve a certain goal only to fail time and time again? You feel the goal is worthwhile and you would like to see it through, but you just can't break through. To achieve goals, make yourself accountable to someone you respect.

I have an advisory board that holds me accountable for certain professional goals. I call them my "ATTILA THE HUN COMMITTEE." If I say I will have two chapters of my next book written by the 15th of the month, they ensure I do. I have been massacred at some ATTILA COMMITTEE meetings for not meeting deadlines. They don't let me get away with anything.

This step may seem extreme, and it might well be for some goals, but other goals that are essential can be achieved by using this strategy, particularly if you have had difficulty with certain parts of the goal. If a goal is important to you and you need help, find someone whom you respect, who is not afraid to confront you and who will honestly hold you to your goals. You might get together weekly or monthly to review your progress. Accountability is vital to goal-setting success. It may be one of the toughest strategies to practice, but it does produce results!

STRATEGY 3-15:
Move into action.

Step 10: List what specific actions you will take in the next 24 hours, week, and month. We call them Action Commitments.

This is the most crucial aspect of goal-setting. This will either bring you joy or frustration. If you set a goal and take no concrete action to achieve it, you will be raising your dissatisfaction levels. You will frustrate yourself to no end. You have written a goal, considered a deadline, and thought about the obstacles you will have to face in obtaining the goal. You have written down the skills you will need to develop, and named people who will help you achieve the goal. You have thought about all the benefits to achieving the goal, developed a plan and even considered becoming accountable to someone about the goal and YOU DO NOT ACT? Never!

No student of *The Millionaire Mindset* will allow himself to be counted among the heaps of those with dead dreams, dead dreams caused by inactivity.

Step 10 may very well be the most important of all the steps. It moves you beyond goal-setting into goal-achieving. Sounds much better, doesn't it? In the space provided in the Worksheet, list what specific actions you will take in the next 24 hours. You want to record all Action Commitments in your calendar, planner or day-timer. Do the same for the following week and following month.

What you do in the crucial days and weeks following your goal-setting sessions represent the most important block of time you have. Throughout the first few weeks, you have the opportunity to capitalize on your focus and momentum which has been created during the exercise. The successful commencement of these activities by the end of the first week or month provides us with another boost of energy, propelling us toward the attainment of the goal. Beginning these activities motivates us to continue with the process until new and more powerful habits are developed. No matter how grandiose your goal might be, action can and should be taken within the next 24 hours. Deciding to simply spend fifteen minutes in visualization can be an Action Commitment.

My problem lies in reconciling my gross habits with my net income.

Errol Flynn

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STRATEGY 3-16:

Fill out a Goals Mastery Worksheet
for each of your top 10 goals.

Using your A1 goal, and those from your Heart's Desire Worksheet, select the top ten goals you would like to achieve within the next three to five years. Fill out a complete Goals Mastery Worksheet for each goal. Collect these in a master file or binder called Goals Mastery. It is helpful to attach color photos or exhibits of the goal. A picture of the exact house or automobile is a valuable tool in goal achievement. Review these Worksheets frequently.

GOALS MASTERY WORKSHEET

Today's Date: _____ Goal #: _____

Step 1: List the Goal Category:

Step 2: Describe the goal. (Be specific.)

The goal I will achieve is ...

Step 3: Give your goal a deadline.

I will achieve my goal by...

Step 4: Identify the potential obstacles.

Here are the danger zones...

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Step 5: List the skills you will need to develop.
To succeed, I will need to work on...

Step 6: Identify helpful resources.
These people, organizations and resources will help me achieve this goal...

Step 7: List the benefits.
Here's what's in it for me...

Step 8: Develop a workable plan.
Here's what has to happen for me to achieve this goal...

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Step 9: Become accountable.

I will ask the following people to hold me to this goal and action plan...

Step 10: List your Action Commitments.

I promise to do the following:

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Visit www.gerryrobert.com for your copy of the forms and worksheets in this book. These are what you will need to implement the ideas in this book. You can print copies of these forms for whenever you need them. Share them with your team, friends or colleagues.



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CHAPTER 4



MONEY MAGIC

THE KEYS TO MASTERING
YOUR WORK

MONEY MAGIC: The Keys To Mastering Your Money

Money isn't everything... but it ranks right up there with oxygen.

Rita Davenport

Achieving a personal fortune is a beautiful thought. For most people it never becomes anything more than a thought. Our lives are geared toward improving our financial situations, and most of us spend an inordinate amount of time each day in the pursuit of *earning a living*.

It's sad that people who work to earn money their whole lives so often end up with little or nothing to show for their efforts. People spend time each day thinking about debts and bank balances, worrying about what they owe, and dreaming about what they would like to own. Unfortunately, most of us have little idea of the precise condition of our current financial position. You will, perhaps, find this chapter to be one of the most important, practical, and immediately-felt lessons in the entire book.

*"Most people, in their drive to get rich, are trying to build an Empire State Building on a six-inch slab."**

Financial planning is crucial. It's vitally important because, in many cases, not even the men and women behind the most profitable companies in the world are successful money managers. **Managing** your money well means Mastering Money.

STRATEGY 4-1:

Create order using the Money Mastery Filing System.

"Order," someone has said, *"is the first law of the universe."* Many people who experience financial problems can easily trace their problems back to poor organization and sloppy record keeping. When tax time comes, or you need to convince someone of your financial situation, it is embarrassing to look through drawers, shoe boxes and other assorted storage areas.

Robert T. Kiyosaki, *Rich Dad Poor Dad*, (Tech Press, Inc., 1997), 51.

Lack of order and proper record keeping costs time and money and causes frustration. By creating your Money Management Filing System, you can get your records under control in a short time and then spend a minimum amount of time and effort maintaining the order. The savings on stress, alone, will make this exercise worthwhile to everyone looking to improve their financial situation.

A good Money Management Filing System will save you hours, save you tax dollars, and enable you to have your current financial situation completely and accurately at your fingertips in minutes.

The System will allow you to:

- * Know exactly where all vital information is regarding your finances.
- * Maximize your tax deductions.
- * Prove loss when filing insurance claims.
- * Have a place to monitor your goal achievement.
- * Have tax return information immediately available.
- * Provide instant proof for expenses.
- * Have a place for your important papers and personal data about your finances.
- * Have a system of quickly locating warranties and guarantees.
- * Provide instant information for loan or mortgage applications.
- * Have a place for your will and estate planning information.

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STRATEGY 4-2:

Gather the materials for your Money Mastery Filing System.

Step 1: Create the filing system.

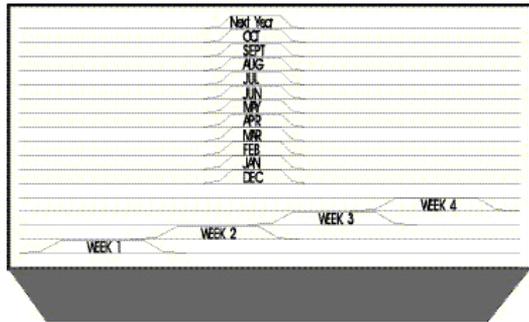
Every system will be tailor-made for your specific needs, but generally will contain files for receipts, bills, statements, contracts, agreements, records, and personal papers.

There are two main parts to the filing system. The first is your alphabetical files and the second is a Bring Forward System containing 17 files.

Alphabetical Files

To create your alphabetical system:

1. Purchase 50 regular size red or yellow file folders.
2. Purchase a two-drawer file cabinet.
3. Choose the file names and categories you will use.
4. Label the files.
5. File the folders alphabetically.



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Bring Forward System

To create your Bring Forward System:

1. Purchase 17 regular size green or white folders.
2. Number 12 files, one for each month, with a thick marker.
3. Number 4 files, "WEEK 1," "WEEK 2," etc.
4. Label the last file "NEXT YEAR."

Separate these files from the Alphabetical Files if possible.

How to use the systems.

The alphabetical files should contain one file folder for each of the following items

Airline Frequent Flyer Programs
Clubs
Educational
Important Personal Papers
Investments
Master Data Worksheet

Bank Accounts
Creditors
Guarantees/Warranties
Income sheets
Last Will and Testament
Money Worksheets

Credit Cards
Directories
Household Papers
Insurance Policies
Letters
Mortgages

Newsletters
Retirement
Thank You Notes

Photographs/negatives
Taxes
Travel

Receipts
Telephone
Utilities

Once you place all relevant papers in the file system, you will feel the benefits of ORDER. It's a nice feeling, particularly if you have been rather disorganized in this area. Remember to customize the system. You are not limited to the above list; add as many files as you need.

In your Bring Forward System you will have one file for each month, one for each week and one for next year. Here's how the system works. Someone says you have to file a report on the 15th of September. It's now February. How do you remember to file the report on time? It's simple. Write a brief note about when you have to file the report, attach the note to the report and put into the file marked "September." Come September, you have long forgotten the matter until you pull it out of the file and presto! This is invaluable to create order. This system can be used to recall birthdays, anniversaries or special events. Simply drop the applicable papers, notes, or advertisements in the appropriate monthly file.

At the beginning of each month, pull open the monthly file, remove each item and place it into the weekly file. You have 4 of them to use. If the report is due on September 15, on September 1 when I retrieve the September file, I simply take the report and put it in the file marked "WEEK 2." At the start of week 2, I do what the note tells me to do. I have stopped worrying about it or trying to memorize what I have to do. This is a fail-safe method of bringing forward information that needs your attention at some point in the future. It's no longer in your head, it's in a system that eliminates errors and is 100% effective.

The last file marked "NEXT YEAR" is an extra file in which to place information that does not need your attention until next year.

STRATEGY 4-3:

Fill in and make copies of your Master Data Worksheet.

If you died tomorrow, would your spouse, loved ones or beneficiaries have a record of your personal affairs? Not maintaining a record of your affairs will present them with a nightmare, should anything happen to you.

What follows is your Master Data Worksheet. It is a fully integrated and comprehensive tool to handle all the information about you and your affairs. Once completed, make a copy and insert it into your Alphabetical File System. Send a copy to your attorney and place a copy in a safe deposit box.

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MASTER DATA WORKSHEET

Information current to: _____

Personal Data

Name _____

Address _____

Home Telephone _____

Business Telephone _____

Date of birth _____

Place of birth _____

Birth Certificate # _____

Located _____

Citizenship _____

Social Security # _____

Passport # _____

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Name of spouse _____

Address _____

Date of birth _____

Place of birth _____

Birth Certificate # _____

Location _____

Citizenship _____

Social Security # _____

Passport # _____

Date of marriage _____

Place of marriage _____

Marriage license is located _____

Names/Birth Dates - Children

1. _____

2. _____

3. _____

4. _____

Adoption papers Yes/No

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Adoption papers located _____

Employment Data

Name of Employer _____

Address _____

Phone Number _____

Position/Title _____

Reports to _____

Life Insurance coverage Yes/No _____

Policy location _____

Beneficiary _____

Profit-sharing, pensions,
other benefits contact _____

Business Interests _____

Business Name _____

Location of business
documents/agreements _____

Company Lawyer _____

Address _____

Phone Number _____

Home Phone _____

Location of Company _____

Records _____

Physician Name _____

Address _____

Office Number _____

Home Number _____

Pager _____

Location of my
tax returns _____

Financial Planner/Name _____

Address _____

Office Number _____

Home Number _____

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Cell Number _____

Other Family Advisors _____

Name _____

Address _____

Office Number _____

Home Number _____

Cell Number _____

Life Insurance Data

Life Insurance Company _____

Agent _____

Address _____

Office Number _____

Home Number _____

Cell Number _____

1. Whole life insurance _____

Location of policy and # _____

Coverage amount _____

2. Term life insurance _____

Location of policy and # _____

Coverage Amount _____

3. Employment group life _____

Coverage amount \$ _____

Automobile Insurance Data

Auto Insurance Company & Policy # _____

Agent _____

Address _____

Office Number _____

Home Number _____

Cell Number _____

Location of policy _____

Policy number for _____

Policy number for _____

Policy number for _____

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Amount of deductible _____

House Insurance Data

Company _____

Agent _____

Address _____

Office Number _____

Home Number _____

Cell Number _____

House policy number _____

Location of policy _____

Amount of coverage _____

Amount of deductible _____

Safekeeping Data

I have a safety deposit box Yes/No

Location _____

Box number _____

Location of keys _____

Membership Data

I am a member of these organizations and clubs

Name/Contact/Telephone

- 1. _____
- 2. _____
- 3. _____
- 4. _____
- 5. _____

Real Estate Data

Principal Residence _____

Address _____

I own/I rent _____

Ownership title _____

Other parties with an interest in home _____

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1st mortgage holder/landlord

Company _____

Contact name _____

Address _____

Telephone _____

Mortgage # _____

Monthly payment \$ _____

2nd mortgage holder _____

Company _____

Contact name _____

Address _____

Telephone _____

Mortgage # _____

Monthly payment \$ _____

Investment Properties

Address _____

Telephone _____

Ownership title _____

Other parties with an interest in this house _____

1st mortgage holder _____

Company _____

Contact name _____

Address _____

Telephone _____

Mortgage # _____

Monthly payment \$ _____

2nd mortgage holder

Company _____

Contact name _____

Address _____

Telephone _____

Mortgage # _____

Monthly payment \$ _____

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Banking Data

Name of bank _____
 Address _____
 Telephone _____
 Check Account # _____
 Savings Account # _____
 Other _____

Location of bank books _____

Credit Card Data

	Company	Card number	Interest Rate	Grace Period
1.	_____	_____	_____	_____
2.	_____	_____	_____	_____
3.	_____	_____	_____	_____
4.	_____	_____	_____	_____
5.	_____	_____	_____	_____
6.	_____	_____	_____	_____
7.	_____	_____	_____	_____
8.	_____	_____	_____	_____
9.	_____	_____	_____	_____

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Loan Data

I owe the following people:

	Name	Tel.	Payments	Balance Owing
1.	_____	_____	_____	_____
2.	_____	_____	_____	_____
3.	_____	_____	_____	_____
4.	_____	_____	_____	_____
5.	_____	_____	_____	_____
6.	_____	_____	_____	_____
7.	_____	_____	_____	_____
8.	_____	_____	_____	_____
9.	_____	_____	_____	_____

Owed to me:

1. _____
 2. _____

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3. _____
4. _____
5. _____

Location Investment Documents

- Stocks located _____
- Bonds located _____
- Mutual funds located _____
- Other investment records located _____
- Last Will Data
- My will is located _____
- The executor/executrix named in my will is _____
- In the event of his/her death _____
- Special instructions regarding my funeral are specified in my will, letter, other _____
- Location of above documents _____

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STRATEGY 4-4:
Make an irrevocable commitment to invest at least 10% of every dollar you earn.

In 1810, at Ruthful Village in Dumfriesshire, Scotland, the Reverend Henry Duncan established the Parish Band Friendly Society of Ruthwell. This institution is recognized today as the first modern mutual savings bank. Existing friendly societies operated on the principle of charity, people banding together to help a neighbor in distress. By contrast, Dr. Duncan's Ruthwell bank was created to provide a way for one person to accumulate funds for his or her own benefit. The Ruthwell institution was not so much a charity as it was a repository for personal savings. In simple charity a needy person is given help for reasons of mercy, but people's pride and dignity often cause them to reject charity. Avoiding the charitable motivation behind other friendly societies, Dr. Duncan wanted to encourage independence, self-reliance, individual pride and dignity.

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As a minister first and a banker second, Dr. Duncan's noble intention was to provide something beyond economic sustenance in one's old age, the real rewards of voluntary savings, pride, dignity, self-reliance, and independence." *

The Power 10 Principle

The Power 10 Principle will show you the power that can come from investing 10% of every dollar you earn. Imagine where you would be today, financially, if you had put aside 10% of every dollar you earned. WOW!

The statistics clearly show a large segment of the population will retire in poverty. It's a shame and shouldn't happen to anyone. Everyone who is working can use the power of 10%, combined with the power of compound interest, to become wealthy at retirement.

Average annual income (past 10 years).		\$ _____
Multiply by 10 years	x 10	\$ _____
Divide by 10%	. /10	\$ _____



This is the amount you could have in your bank account today!

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The Paycheck-to-Paycheck Syndrome

Close to ninety percent of families the world over are living paycheck-to-paycheck. There always seems to be more month than money. You can move away from paycheck-to-paycheck and into prosperity by using The Power 10 Principle.

This syndrome is not caused by a lack of money. I can show a person on a meager salary how to retire with over a million dollars in the bank, if all they did was set aside one dollar per day. The paycheck-to-paycheck situation is a symptom of the lack of skills needed to build true, solid financial wealth.

I know people who earn large amounts of money each year, but are always OUTSPENDING what they earn. On the other hand, people who manage their money are on a solid footing financially.

Starting today, put the Power 10 Principle to work for you!

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* Paul Zane Pilzer, *God Wants You To Be Rich*, (Fireside, 1995), 175-176.

MY POWER 10 PRINCIPLE COMMITMENT

I, _____, make an irrevocable commitment to live by the Power 10 Principle. I will pay myself a minimum of 10% of every dollar I earn. I will follow this principle 100% from today onward.

Signature

Date

Time is money.

If someone offered you a million dollars today or a penny doubled every day for thirty days, which option would you choose?

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DAY	DOLLARS
1	\$ 0.01
2	0.02
3	0.04
4	0.08
5	0.16
6	0.32
7	0.64
8	1.28
9	2.56
10	5.12
11	10.24
12	20.48
13	40.96
14	81.20
15	163.84
16	327.68
17	655.36
18	1,310.72
19	2,621.44
20	5,242.88

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21	10,485.76
22	20,971.52
23	41,943.04
24	83,886.08
25	167,772.16
26	335,544.32
27	671,088.64
28	1,342,177.28
29	2,684,354.56

30	5,368,709.12
----	--------------

As you can see, the final figure is over 5 MILLION DOLLARS. If you settled for the single million, you lost \$4,368,709.12. A bad financial day! Notice what happens in the last 6 days on the compound table. Time is your friend. Use it to help you Master Money.

STRATEGY 4-5:
Live within your means.

RESIST THE URGE TO SPLURGE

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Spend no more than you make on a monthly basis. Ideally, that means live on a cash basis and don't use debt to provide normal living expenses. It also means having the self-discipline to control spending while you raise income or create solid wealth.

"It's difficult to save money when your neighbors keep buying things you can't afford."

Anonymous

A decision is necessary to either MAKE MORE MONEY or SPEND LESS. If you follow *The Millionaire Mindset* then you WILL earn more, but in the meantime, you need to get your spending in line. Wealth is defined by the number of days you could survive your current lifestyle without a paycheck. I call that day "D-Day." (The day the money runs out.) If you stopped working today, how long could you survive?

*"Most people only know one solution: work hard, save and borrow." **

Robert T. Kiyosaki

* Kiyosaki, Robert T., *Rich Dad Poor Dad*, (Tech Press, Inc., 1997), 104.

STRATEGY 4-6:

Use the Monthly Income and Expense Worksheet to determine where you are today.

The Monthly Income and Expense Worksheet compares present actual monthly expenses with present monthly income to determine present spending. (Note: You may need to record expenses for 60 to 90 days before you can accurately determine actual monthly expenses.) To determine living cost, consider what represents a reasonable standard of living at your present income level.

Determine income per month

List all gross income (income before deductions) in the *"Income Per Month"* section on the worksheet. Consider all income, and don't forget to calculate commissions, fees, tips, bonuses, inheritances, alimony, loans and allowances.

When income consists totally of commissions or other fluctuating sources, add up your income for a year and divide by twelve. Use a low yearly average for this worksheet rather than a high average. Reimbursed expenses should NOT be considered as *"income."*

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Monthly Income & Expense Worksheet

INCOME PER MONTH

Employment (self) _____
Employment (spouse) _____
Multiple Sources of Income _____
Investments _____
Pensions _____
Annuities _____
Settlements _____
Government _____
Interest _____
Dividends _____
Real Estate _____

TOTAL GROSS INCOME _____

LESS

- 1. Tithe _____

- 2. Tax _____

- 3. Housing _____
 - Mortgage (rent) _____
 - Domestic help _____
 - Insurance _____
 - Taxes _____
 - Electricity _____
 - Gas _____
 - Water _____
 - Sanitation _____
 - Telephone _____
 - Maintenance _____
 - Cable _____
 - Other _____

- 4. Food _____

- 5. Automobile(s) _____
 - Payments _____
 - Gas/Oil _____
 - Insurance _____
 - License _____
 - Taxes _____
 - Maintenance _____
 - Repairs _____

- 6. Insurance _____
 - Life _____
 - Medical _____
 - Other _____

- 7. Debts _____
 - Credit Cards _____
 - Loans _____
 - Other _____

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8. Entertainment		_____
Eating Out	_____	
Trips	_____	
Baby-sitters	_____	
Hobbies	_____	
Vacations	_____	
Other	_____	
9. Clothing		_____
10. Savings		_____
11. Medical Expenses		_____
Doctor	_____	
Dentist	_____	
Drugs	_____	
Other	_____	
12. Miscellaneous		_____
Toiletries, cosmetics	_____	
Beauty, barber	_____	
Donations	_____	
Clubs, memberships	_____	
Public transportation	_____	
Parking	_____	
Books/magazines	_____	
Laundry, dry cleaning	_____	
Allowances, lunches	_____	
Gifts	_____	
Pets and pet care	_____	
Special Education	_____	
Cash/pocket money	_____	
Other	_____	

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TOTAL EXPENSES _____

TOTAL INCOME: _____

TOTAL EXPENSES: _____

NET RESULT: _____

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STRATEGY 4-7:

Take the Financial Fitness Test.

Yes No

___ ___ I can live three months without receiving any money, including my regular paycheck.

___ ___ Our family can maintain our current lifestyle if I became disabled for an extended time.

___ ___ My family can maintain our current lifestyle if I died tomorrow.

___ ___ My investment portfolio and/or retirement saving plans are performing in an above-average manner.

___ ___ My will is complete and up-to-date.

___ ___ My spouse knows exactly how much it costs us to live on a monthly basis.

___ ___ My spouse and I have outlined our financial plans in writing.

___ ___ I have spent at least one hour in the past year planning my next car purchase, home purchase, vacation or night out.

___ ___ Within the past year, I have taken one hour to discuss with my spouse our financial future.

___ ___ My spouse is concerned about saving for our future.

___ ___ We could afford to purchase everything we desired this past year.

___ ___ If my spouse dies, I have someone who can advise me on all my financial affairs.

Scoring

If your combined "NO" responses are:

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0 - 2 You have good financial fitness and your main objective should be to fine-tune your strategies to stay fit. It's better to be safe than sorry.

3 - 5 You have average financial fitness and your main objective should be to improve your present program. Capitalize on your strengths and learn new techniques while considering other alternatives. Review the weaker areas and change those parts of your program.

6 + You have poor financial fitness. Don't despair. You are not alone. Most participants in *The Millionaire Mindset* fall into this category. Generally, only one person in ten is financially fit. Consider seeking help from a registered financial planner.²⁶

STRATEGY 4-8:

Find money by becoming wiser with financial matters.

*"Most people fail to realize that in life, it's not how much money you make, it's how much you keep."**

Robert T. Kiyosaki

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Avoid the more common money mistakes and common rip-offs. Learn to do better financially with the money you now have. This section will provide practical advice and strategies to find money you are now wasting through errors.

Many people have a vested interest in keeping this information hidden. What follows is not a complete or exhaustive list. I have included only the more common and obvious areas. My objective is for you to gain an awareness of money mistakes and rip-offs.

Note: I am not a financial planner. I am not an investment counselor. I am not a stockbroker. I am not a mutual fund sales person. You will want the help of a qualified professional in these areas at some point in the future. I strongly recommend you seek it.

Frank and Ernest



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STRATEGY 4-9:

Avoid the common money mistakes and rip-offs.

Extended warranties

Many people get ripped off when they buy electronics, appliances or automobiles by purchasing, and often financing, the repair insurance and extended warranties. This is 100% dealer profit. It is grossly overpriced. For every person who benefits, I can show you 3,000 who have lost money. Salespeople make huge commission rates on selling extended warranties.



Long-term financing

When you choose to finance purchases within 24 months, rather than 36 months or more, you will save thousands.

Automobile dealer preparations

Never pay over-inflated delivery and dealer preparation and setup charges. These fees range from \$200 to \$500. The car doesn't need assembling once it arrives at the dealership. They wash it and fill it with gas. Don't pay. Buy somewhere else.

Fabric coating for seat covers

Never, never, never pay an auto dealer to coat your seat covers. It is a pure rip-off. People have paid more than \$300 for something that costs the dealer less than \$2. Buy a can of Scotchguard™ and do it yourself.

Financing automobiles

Never finance your automobile purchase at the dealership. A good finance manager, who'll earn \$5,000 to \$10,000 per month on financing commissions, will load your car with high interest rates and extra warranties. They often make it sound as though you couldn't get the car without their "help." If one person will finance the car, so will twenty others. Find a better deal.

New Cars

Instead of purchasing a new car, you would be wiser to purchase the same car after it is two to two-and-a-half years old. A new car depreciates 25% the moment it leaves the dealership. A \$20,000 car will be worth \$15,000 to \$17,000 within five minutes of driving off the lot. Bad deal! Let someone else pay the depreciation and iron out all the bugs. Buy a low-mileage car and save thousands.

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Credit Life Insurance

If you go to a bank to apply for a loan, the manager often says, “*Tick the box*’ and we’ll insure the loan in case anything happens to you, the loan will be paid off.” The problem is, it’s grossly overpriced. Many of these small rip-offs span decades and can add up to thousands even tens of thousands, of dollars.

Mortgage Life Insurance

This insurance pays off your mortgage if you die. What makes this a rip-off is that you pay the same high premium for the duration, but the mortgage amount declines. Let’s say you have a \$100,000 mortgage and you insure the mortgage. If you die in 20 years and you only owe \$15,000 on your mortgage, the insurance company will pay the mortgage company (not you) \$15,000. You have been paying a \$100,000 premium for 20 years. A better strategy is to buy a “term life” policy for the amount of the mortgage. If you die in 20 years still owing \$15,000 on the mortgage, your estate gets \$100,000.

Mortgages

One of the biggest expenses you will incur in your life is the mortgage on your home. One of the big rip-off areas has to do with the amortization of your mortgage; the amount of years they calculate the payments. The norm seems to be the 25-year amortization. If you were to amortize the mortgage with 15 years you save \$80,000 in interest payments on a \$100,000 mortgage.

Amount	Interest	Payments	Amortization	Total
\$100,000	10%	\$908 per month	X 25 years	= \$270,000
\$100,000	10%	\$1060 per month	X 15 years	= \$190,000

Savings : \$80,000

STRATEGY 4-10:

**Determine the interest rates on
all your credit cards.**

Many people are shocked to find out Visa and Mastercard charge an enormous annual interest rate of 17% to 29%. There was a time when these types of interest charges were called “*loan sharking*.” Today it is fashionable to charge huge rates because the bank is a respectable institution. Banks exist to make money for the bank. Never forget it!

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STRATEGY 4-11:

Pay off the credit card balances as soon as possible.

Consider taking out a loan to consolidate all of your high interest rate credit cards. For example, let's say you carry department store charges of \$3,000 at an incredible interest rate of 28.8%. Over the course of a year, that interest would cost you \$864. If, instead, you pay back your debt through a personal line of credit at a lower rate of 10%, it would cost you only \$300 to service that original \$3,000. You would save \$564.

Credit Crunch

If you're the type of person who can't keep track of receipts then adopt a system with two or three credit cards. Use one for all automobile expenses, another for all entertainment. Your monthly statements will give you an easy reference record of expenditures. Remember, though, don't get in the habit of letting balances be carried from month to month!

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STRATEGY 4-12:

Replace high-interest credit cards with the lower rate cards and preferably a "No Annual Fee" card.

Once you find out how much money you are spending on the higher rate cards, you will be shocked. Seek out lower-rate cards. More and more companies are offering low-rate cards.

Money saved with a 12% versus a 21% credit card

Average Bal.	Interest @21%/year	Interest @12%/year	Amount saved
\$1,000	\$210	\$120	\$90
3,000	630	360	270
5,000	1,050	600	450
8,000	1,680	960	720
9,000	1,890	1,080	810
10,000	2,100	1,200	900

STRATEGY 4-13:

Find out and record the grace period on all your credit cards.

Find out the statement date (the date the statement is mailed out) on each of your credit cards. Some credit card companies will allow you a 10 to 20-day grace period after the statement date. If you pay off the balance before that time then you won't be charged the interest on the balance.

This is an advantage in making big purchases. As an example, suppose you want to buy a \$5,000 piano and you know your statement date is on the 21st. Do you buy the piano on the 17th or 18th? If you did, the piano would appear on the statement the very next day. No, you wait until the 23rd or 24th. By purchasing it after your statement date, it won't appear until next month's statement. You will have 40 to 60 days' interest-free money. That's a good deal. Then, pay it off in full (of course, you knew that part, right?)

STRATEGY 4-14:

Become aware of the problems of debt.

Stephen Jonah, a salesperson from Dallas, Texas, sells fax machines and photocopiers to local mid-sized companies. He earned about \$86,000 last year. Not bad, considering he graduated less than three years ago. Linda Ingles, 42, sells real estate and she is one of the top sales people in her office, located in a suburb of Vancouver, British Columbia. Her before-tax income was \$325,000.

Jonah and Ingles have a secret. There is something about them they don't want you, or anyone else, to know. It has to do with a two-inch piece of plastic in their wallets: the credit card.

Unless something changes soon, Ingles will be forced into bankruptcy. No laughing matter. She recently made an addition to her dream home. Bankruptcy means kissing that house good-bye. It also means the Mercedes and the extra cars will be history. In addition, you can imagine how this will affect her attitude, which will have a direct (negative) impact on her sales production.

Many people today are drowning in a sea of debt. If you are like most people, you are probably increasingly worried about debt. It sneaks up on you and then chokes the life out of you. How can you win in life when you are drowning in debt?

Here are the facts:

We are borrowing at a record pace.

We owe more now than at almost any time in recent history. In December 1995 a record 18.8% of after-tax income in North America went to repay consumer installment debt.

In the USA, alone, Money Magazine²⁸ reported installment debt, including auto loans and credit card balances, recently topped a record \$1 trillion – a full one-third increase in the past two years.

Late payments on credit cards reached 3.3% last year, the second highest delinquency rate in a decade. Home mortgage delinquencies hit a two-year high in the third quarter of 1995, the last period for which figures are available. In fact, over the past 10 years, as mean incomes stagnated, total household debt, including mortgages, has soared from equaling 80% of annual disposable income to 93%.

Getting credit is easy, paying it off...ain't.

Most financial planners will tell you that depending upon your stage in life your monthly debt payments for everything except your mortgage should not exceed 10% to 15% of your take-home pay. If you're shelling out 20% or more, you're well into the danger zone.²⁹

"Rule One. You must know the difference between an asset and a liability and buy assets. The poor and middle class acquire liabilities, but they think they are assets.

An asset is something that puts money in my pocket.

*A liability is something that takes money out of my pocket."**

Robert T. Kiyosaki

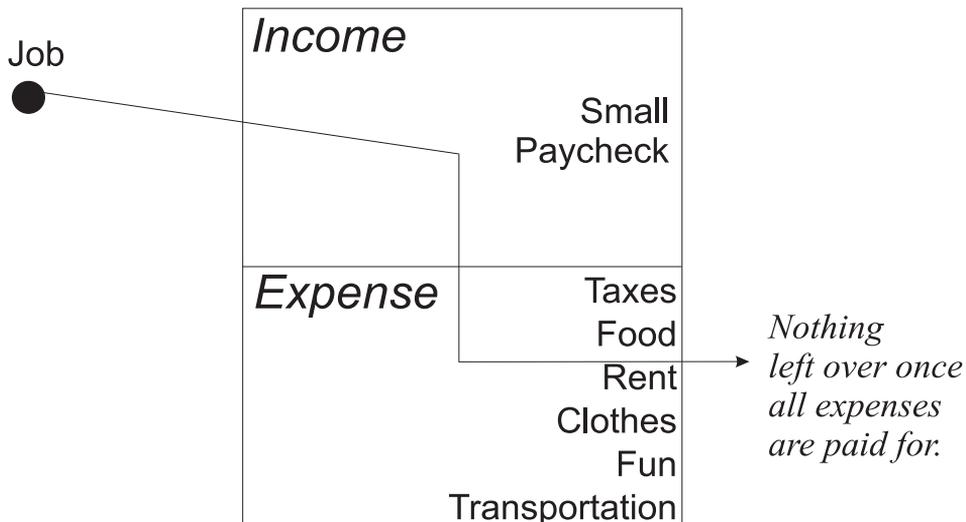


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* Kiyosaki, Robert T., *Rich Dad Poor Dad*, (Tech Press, Inc., 1997), 53.

Cashflow of the U.U.B. (Unhealthy, Unhappy, Broke)



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Assets

UUB people can't afford to buy assets.

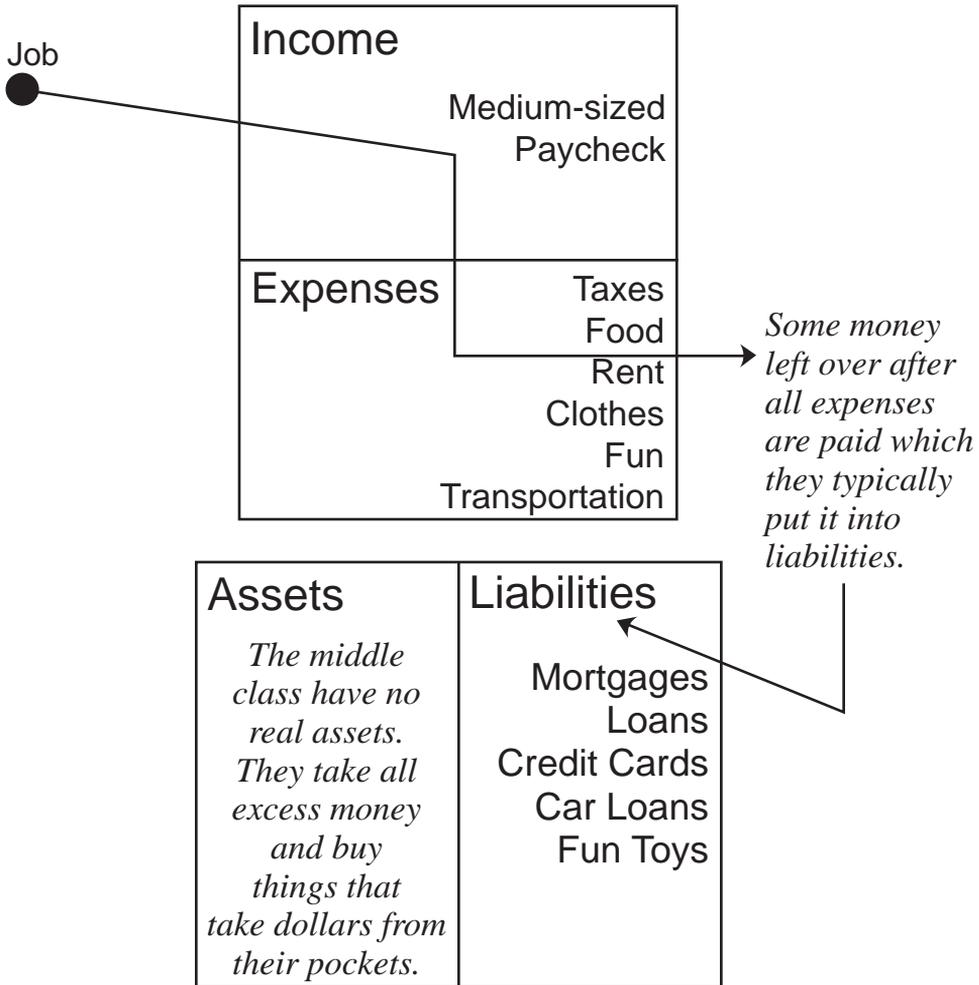
Liabilities

UUB people have no money left after expenses are paid.

Adapted from Robert T. Kiyosaki's wonderful book, *Rich Dad, Poor Dad*.

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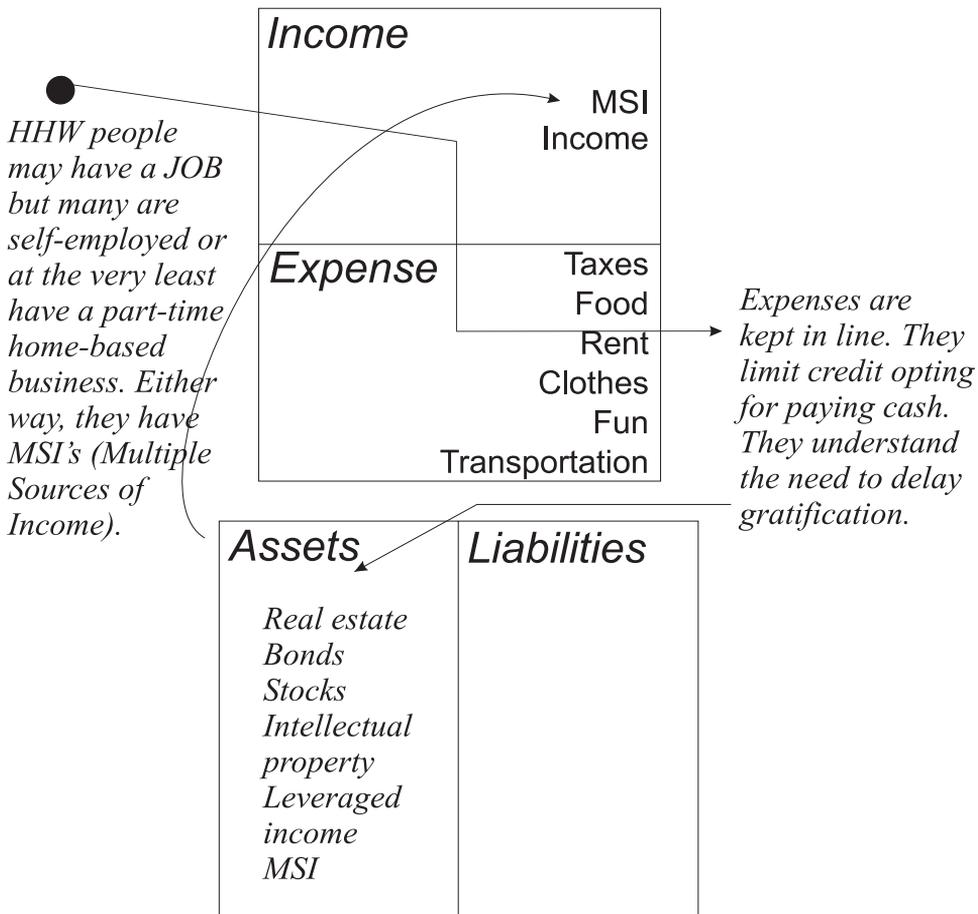
Cashflow of the middle class



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Adapted from Robert T. Kiyosaki's wonderful book, Rich Dad, Poor Dad.

Cashflow of the H.H.W. (Happy, Healthy, Wealthy)



Adapted from Robert T. Kiyosaki's wonderful book, *Rich Dad, Poor Dad*.

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How Did We Accumulate This Mountain Of Debt?

A surprising answer. There are many ideas about why most people are in such terrible financial situations. We could blame the credit card companies for making it so easy to get credit. We could blame the banks. We could blame your parents, your teacher, and your employer. It might be a million things, but let me give you the reason that has emerged from my speaking with thousands of people over the years.

It might have something to do with what Stephen Covey calls the Personality Ethic.³¹ Some time ago Mr. Covey discovered that a major shift had occurred in our society, a shift away from the Character Ethic to the Personality Ethic. I'm no expert on Covey or his material (All of which I suggest you read immediately!), but as it relates to achievement, it makes perfect sense.

There seems to be this need to become a "personality" today. In the past, having a good character was praised. However, in many circles what gets top billing is the trappings (which you must borrow to attain) of personality. That is, get yourself a big, expensive car and buy yourself the best house or condo you can get your hands on. Buy the best clothes and the slickest jewelry. Don't worry about how you will pay it back. You must show the world you are "somebody."

Rest assured, when you have to hand the keys to your 'dream home' back to the bank because you couldn't afford the payments, you don't feel like a "somebody."

"Gerry, can you help me out?" a young seminar participant asks.

"Sure, if you want a straight answer, that is." I respond. *"What's up?"*

"Well, I'm really selling up a storm, and if things keep going well I'll be able to buy a nice new BMW. All the shooters in my company have one. What do you think?"

"Why do you think you want one, Mark?"

"Well," he sheepishly answers, *"I guess so I can fit in."*

I look at him disapprovingly. He knows I'm not thrilled with his idea.

"Oh, yeah. I think it'll help my sales!" he blurted.

"Help your sales? How?"

"You see, having to pay the \$673 monthly payment will motivate me to get out there and make my calls."

Right there are two problems. First, this "keeping up with the Joneses" philosophy is responsible for everything from ulcers to suicide. Get rid of it. The Joneses aren't thinking about you, they are busy thinking about themselves. Forget about what others think. I like the bumper sticker that says, "Laugh all you want...it's paid for!" Second, a common practice among the go-getters is the foolish notion that by having a debt, they will be motivated to work.

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Wake up! That's not true. It's only an excuse to indulge your undisciplined "I can't wait for anything" mindset. If that's the way you live your life, by refusing to put the investment phase BEFORE the reward phase, then I pity you. Life will be hard indeed!

**We buy things we don't need.
With money we don't have.
To impress people we don't like.**

Anonymous

*"If your pattern is to spend everything you get," says Kiyosaki, "an increase in cash will just result in an increase in spending. Thus, the saying, 'A fool and his money is one big party.' " You've got to read his book *Rich Dad, Poor Dad*.*

All this reflects Covey's personality ethic. *"Look at me, I'm important."* You aren't important because you qualified for a loan! You are not somebody special because you have The Platinum Card. It just means that you qualified to get credit.

That's not wealth, it's debt. It's fake. It's superficial. You don't need the pressure.

*"The problem with money
is that it makes you do things you don't want to do."*

The Movie: *Wall Street*

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How to Win the War on Debt

STRATEGY 4-15:

Get the right attitude about debt.

Getting your debt in line is an attitude before it is an action. You must see debt for what it is. It's a trap! Plain and simple, it's a nice technique to kill your future, ruin your health and ruin your marriage. It's bondage.

You must come to despise it.³³ It's too alluring otherwise. It's intoxicating. I remember once going in for a simple \$20,000 loan. I left the bank with \$70,000. I got sucked into the trap. I grew up in poverty. Getting credit was next to impossible when we were kids, but when I applied for the \$20,000 loan, my income was sky high. The bank gave me the loan, gave me a \$20,000 limit credit card and a \$30,000 line of credit. I was flabbergasted.

***"If you find yourself
in a hole...stop
digging"***

Robert T. Kiyosaki

Today, I despise debt. I have a zero balance on my credit cards. I've had a major attitude adjustment towards borrowing money. (My wife, Anne, had a major hand in that!)

*"The only problem with debt,
is that you have to pay it back."*

Patrick Morley
The Man In The Mirror

STRATEGY 4-16:

Re-negotiate your debt to lessen the monthly pressure.

More advice from Money Magazine:*

Negotiate with lenders. Money readers have heard this tune before, but it's worth another chorus. You'd be surprised how easy it is to wrangle more borrower-friendly terms from lenders today. *"Most banks and card issuers would rather lower your interest rate or slash fees than lose you as a customer,"* says Edward F. Mrkvicka, Jr., author of *The Bank Book: How to Revoke Your Bank's "License to Steal" and Save up to \$100,000. "That goes for credit cards, mortgages, even car loans."*

If you're paying the going rate for credit-card debt, call your card issuer and threaten to switch to a lower-rate competitor. If they are unwilling to move, tell them you will take your business elsewhere.

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STRATEGY 4-17:

If you need capital for a business project follow these common sense guidelines.

Never put yourself in a dangerous position with personal guarantees. In other words, don't become personally liable beyond the financial asset. If the project fails, the lender can only look to the financed asset as collateral.

Give up equity instead of borrowing.

Stay out of the pressure zone. Don't think having to come up with a huge monthly amount will motivate you. I know several awesome people who can't get up in the morning to face the day because of debt.

* Belsky, Gary, "Win the War on Debt," *Money Magazine*, April, 1996.

STRATEGY 4-18:

**If you have problems in the area of debt,
become accountable and/or get help.**

I'm living so far beyond my income that we may almost be said to be living apart.

E.E. Cummings

I have found the principle of personal accountability to be one of the most powerful forces in my life. If I have an area in my life over which I want to have more control, I bring it up to my accountability group. Every Thursday evening I'm with six other men, and we help each other keep our promises. There's something about having to discuss these issues with others that helps me keep things in line. Maybe it's just knowing they will ask me about it next Thursday.

An offer of help

To help you get on track financially, I am willing to share my contacts. I would be happy to recommend experts in this area. If you want a few names of people whom I trust, simply e-mail * and tell me what city you are in and I'll give you a couple of numbers to call. Otherwise, seek out a professional who can help sort through this mess. It won't go away on its own.

Entrepreneurs Credo

A dollar borrowed is a dollar earned.

A dollar refinanced is a dollar saved.

A dollar paid back is gone forever.

**TODAY
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CHAPTER 5



M.S.I. MAGIC

MULTIPLE SOURCES OF INCOME :
WHAT THE RICH HAVE ALWAYS KNOWN ABOUT
WEALTH CREATION

M.S.I. MAGIC

Multiple Sources of Income: What the Rich Have Always Known About Wealth Creation

Ever wonder what wealthy people do that's so different? They find a better way to do something and multiply it! When I write a book and it is resold time and time again in various countries, I have created the perfect MSI. I do the work once but am paid for it over and over and over again. This frees me up to create more income-generating projects.

Prosperity is available to anyone who chooses it. Wealthy people all have chosen the Multiple Sources of Income route – MSI. They have money flowing to them from various sources. You will too! Start today on your journey to financial success. Do it the M.S.I. way. My mentor has a coaching program to help with this. (www.ccprogram.com)

*“Why, in a free-enterprise economy, would a worker voluntarily submit to direction by a corporation instead of selling his own output or service directly to customers in the market?”**

Of course, your P.S.I, Primary Source of Income, is your job. You might be able to create an M.S.I. from your P.S.I., but you want to get income coming to you from various sources. For example, if you are in insurance you could create additional income from this business by giving lectures, training other agents, or doing joint-ventures with professionals in other non-competing professions.

Creating wealth the M.S.I. way is a relatively easy process if you understand how it works. You learn the process from people who are doing it themselves. What you want is financial independence and financial and emotional well-being. Keep reading for a sure-fire way to do exactly that.

MSI TECHNOLOGY

Multiple Sources of Income (M.S.I.) is a technology which will permit you to multiply your present income by providing service beyond that which you are presently providing using only your primary source of income. You will earn many times what you are presently earning.

ADDITIONAL SERVICE – ADDITIONAL INCOME.

* Pilzer, Paul Zane, *God Wants You To Be Rich*, (Fireside, 1995), 112. This was the question asked of Ronald H. Coase from Britain upon touring the United States in 1931 on a travelling scholarship. He was surprised to find that in a land of so much opportunity most Americans wanted to work for large corporations rather than to strike out on their own. I'm not saying you need to leave your PSI (Primary Source of Income), but you need to examine the possibility of MSI.

MSI is a concept which has been adopted by almost all very wealthy people.
Multiple Sources of Income is:

INCOME FROM MULTIPLE SOURCES.

M.S.I. is not another JOB.

M.S.I. is not a better JOB.

M.S.I. is not even a JOB.

M.S.I. is a way of adding a new dimension of excitement and fun to your everyday life while you are becoming very wealthy.

An M.S.I. is an idea with which you are in harmony.

An M.S.I. is an idea which enables you to provide service to humanity in a lawful manner for which you will be fairly compensated. The compensation you receive from each M.S.I. could be minimal or it could be millions of dollars per year.

An M.S.I. should not interfere with, nor cause you to jeopardize your position at, your primary source of income.

*The secret to wealth and abundance is to never be afraid to throw your apron on the floor. Never be afraid to jump up on the table and sing! **

“The most popular myth that I have identified is that hard work is the causative factor that produces wealth – that earning money is an inherently unpleasant activity.”

Phil Laut

TODAY
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PERSONAL NOTE

I have income coming in from many places. I created five additional sources of income this past month. Some are doing well and some are actually costing me money at the moment. I decided long ago that having all my eggs in one basket is dumb. I'm always looking for interesting projects in which to invest and ideas that further my vision.

Let me share with you what sort of things I'm personally interested in as far as MSI's. You will want to create your own interest list. I start with my own life and my own interests. If you are in financial services, you might want to continue along that line. It doesn't mean you can't or shouldn't consider other ventures.

MSI's of interest to me are:

* Barnhart, Tod, *The Five Rituals of Wealth*, (HarperCollins, 1996), 69. This quotation refers to the day Frank Sinatra was discovered by the famous trumpeter Harry James. Sinatra was a waiter at the Rustic Cabin restaurant in Hoboken, N.J. in 1939. Frank seized the opportunity, jumped on a table and began singing. James hired him immediately. Frank did it his way.

- * Selling informational products or services.
 - I like these because of my PSI (Primary Source of Income).
 - They are typically low-cost, high margin products and services.
 - They help people.
 - Online books.
 - Helping people become authors.*
 - Seminars opening up in different countries.

- * Internet
 - This is where millions will be made.
 - Under-developed as yet.
 - Fast paced.
 - Easily duplicated.
 - Fun.
 - Low entry cost.
 - Low maintenance cost.
 - Very few people making money. (High potential)

- * Time Savers
 - Anything that saves people time will do well.
 - Changing people's motor oil at home instead of them going to a garage.
 - At home services such home pick-ups, catering, personal shopping.

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STRATEGY 5-1:
**Know your entrepreneurial propensity
 to creating MSI's.**

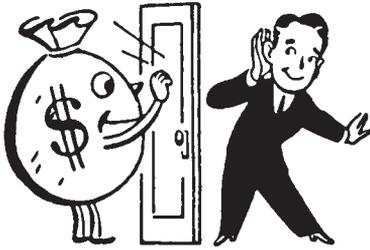
You can hope to strike it rich like the people in Florida. In an article entitled "Florida lottery hits \$86M," the Associated Press reported, "By late Friday, the \$1 tickets sold at a rate of 25 per minute."*

* Gerry helps people become published authors and use the book as income generation and sales tools. He also has a system to write a book in 40 hours. E-mail him for more information at gerry@gerryrobert.com

* "Florida lottery hits \$86M," *Toronto Sun*, March 20, 1993.

Or, you can do it the sane and much more fulfilling way by creating your own destiny with Multiple Sources of Income. Read the statements below. Check which ones apply to you. They reflect some of the more common feelings and characteristics of someone who will do well in creating MSI's. Remember, each of these items can be learned and developed over time. Also, you do not have to agree with each statement if you are going to succeed with MSI's.

YOUR ENTREPRENEURIAL PROFILE



(Check-off which ones apply to you today.)

- When all the facts say Go! but a nagging feeling inside says No! you follow the inner feelings.
- Although honest, you are capable of being ruthless if others play by devious rules.
- You don't insist on having total advance knowledge of any new venture before you enter into it.
- You prefer to shoulder the final outcome of events alone.
- You will stick with a job or problem even when you are getting nowhere.
- You frequently exert so much energy at work that there is little left for play.
- In deciding on such purchases as stocks, bonds, or real estate, you do not believe that past performance is the most reliable indicator of profit potential.
- People frequently tell you to slow down or take it easy.
- Taking risks is what life is all about.
- You are always striving to be the best, the fastest, the tops, the first, at whatever you do.
- You know you want success and there is nothing worse to you than failure.
- You instinctively know what to do when faced with problems.
- You would deliberately modify your style or opinions in order to achieve your ends.

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- When things go wrong, you feel responsible.
- You are capable of juggling more than one task at a time.
- When you feel discouraged or experience setbacks, you redouble your efforts.
- You sometimes become so involved in your work that you forget everything else.
- You are a fast-moving person, on the go from morning to night.
- You would like a job that offers variety, even if it were not secure.
- You have a hard-driving, aggressive personality.
- You hold that no matter how bad things get, you will still succeed.
- In games involving money and business (poker, Monopoly) and friendly sports wagers, you seldom need to win.
- You seem to thrive best when in competition with others.
- You stay on the lookout for people who can promote your advancement.
- You cannot relax until a project is completely finished.
- You prefer to follow directions and do what is expected of you.
- You have difficulty stopping yourself from thinking or talking about work-related issues.
- You have little difficulty starting new jobs or assignments you have never done before.
- You accept that cultivating your co-workers and bosses is often a necessary part of getting ahead.
- You have little patience for human ignorance and incompetence.
- You get much more enjoyment from doing things for your friends and or family than for yourself.
- Others describe you as a perfectionist.

- You feel guilty unless you are always doing something productive.
- You become quickly bored with most things you undertake.
- You are described by others as a restless person.
- An owner of a successful business is entitled to a much higher income.
- Although you realize you have a lot of potential, you have seldom taxed your capacity to the maximum.
- Your life could not be happy without an ever-increasing income.
- You can move quickly to capitalize on opportunities.
- You have no qualms about taking what you want in this world.
- You look after your best interest first.
- You could live with the reality that you may make \$250,000 one year and lose it all the next year.
- You can see ways to solve needs and are generally an aware person.
- You would start your own business even if you were faced with a 50% chance of failure within the first year.
- It gets on your nerves when you make little mistakes or experience even trivial setbacks.
- Others sometimes see you as complex, possessing an irrepressible independent streak.
- Others sometimes see you as courageous, ambitious, energetic and optimistic.
- You have a tenet for surviving and excelling where others fail.
- You respond well to pressure.
- You have an excellent ability to organize ventures and solve problems.

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You've got to create a dream. You've got to uphold the dream. If you can't, go back to the factory or go back to the desk.

Eric Burdon

STRATEGY 5-2:

Use the MSI criteria list below for considering potential MSI's.

Here are some criteria to help you when you're considering a multiple source of income for yourself. This is only a general guideline. We recommend you follow it closely until you have learned the process of developing MSI's.

Some or all of these should be part of your MSI development. Do not worry if your idea requires you to go against this list.

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YOUR MULTIPLE SOURCE OF INCOME SHOULD...

1. Be low-risk.

We recommend the first few projects remain in the low-risk category. Work on ideas that have a greater chance of success. Take it on a project-by-project basis.

2. Have low time involvement.

One of your first considerations should be the time involvement. We have found if your MSI takes you away from your PSI (Primary Source of Income) and the returns are not immediate, then students tend to give up on the MSI before it has had time to mature and prosper. The intention is for you to work on generating MSI's on a part-time basis for the time being.

Most of us grew up with the belief that "hard work," which often translated to "long hours," was an absolute requirement for financial success.

3. Require low management.

Again, since this is not our main occupation, we suggest developing ideas that fall under the category of low management. If your plan is too elaborate, it will require too much manpower, time and skills, all of which may be discouraging at the start.

4. Demand only low personal energy.

If you are too taxed by your MSI you will not stick with it. This is what our experience shows. Yes, it will demand some of your energy; but during the learning phase, either work only with ideas that require low personal energy or have others involved with you to share the workload.

5. Require low capitalization.

Wealthy people become wealthy using the first rule of entrepreneurship: "OPM=Other People's Money." Make good use of this rule. A warning: Get your feet wet first before you use OPM or your own. Learn how to get several MSI's first, and then you will be able to acquire capital once it is needed.

Also, this doesn't mean that if a great opportunity came your way you shouldn't put up your own money. At times we have all had to do this to start a new venture. Just be careful if this is your first MSI.

6. Require higher level thinking.

Your MSI's should involve ideas, not labor. It is much more profitable working with information or ideas than shovels and hammers. Not that there is anything wrong with these things, but the person who deals in ideas is always the highest paid.

7. Produce high return.

This is one criteria upon which I always insist. It is a must. Wealthy people do not play with small ideas. Be sure there are healthy profits in any MSI you consider. You need to factor in all expenses and other costs before you can determine the return potential. There are a million ways to earn a million. Don't take the long, slow and painful way of low profit.

8. Deliver high service.

Any business or Multiple Source of Income which focuses on customer needs will do well. I have long said that any business which helps busy people save time will be very successful in our society. Be sure your MSI provides a real service and is customer driven. That is, your MSI puts the customers' needs ahead of the profit potential.

"There are enough needs available to facilitate everyone in the world becoming a millionaire."

J. Paul Getty

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9. Reward yourself with high personal satisfaction.

Your MSI's should be personally satisfying. You will soon discover money alone will rarely satisfy. You could and should be enjoying your life. I would never do anything that didn't provide me with a healthy degree of internal or emotional satisfaction. This doesn't mean there aren't parts of your MSI you do not enjoy performing or completing; every one will have some of that. In other words, don't select an MSI dealing with dogs if you don't enjoy dogs.

There are ideas and dollar potential for anyone who is awake to find MSI's in exactly the field of their dreams.

10. Contain high growth or education factors.

The purpose, in addition to creating additional sources of income, is to grow. This will happen automatically by virtue of your first effort. Once you have created MSI's, you will know it CAN be done, and you will know HOW to do it.

The purpose of mastering money is not for the money but for the raising of your consciousness; and by understanding that you have been operating from false concepts about the generation of income you will find that you can have MULTIPLE sources of income and it won't cost you your marriage, your health or your life. You did it and you feel great. You grew in your awareness of the great potential within.

11. Easily duplicatable.

The service or product which you offer should be easily duplicated in various markets. For example, if you offer services that raise funds for non-profit causes, it should be fairly easy to do exactly the same thing for a homeless shelter. If one will pay you, so will many more. The best MSI's have this intrinsic value built in.

12. Be unique.

Of course, there is no need to reinvent the wheel. You might be wise to find a way to build upon others, success. When it comes to MSI's, the more unique the product, the better. I'm thinking about this primarily as a marketer. When you start your MSI, you might want to bring in partners. You might need investors.

13. High Speed.

It seems to me, after having taught thousands of people these techniques, that the people who do best are those people who produce cash flow the fastest. If you require eighteen months to prepare a business plan, six more months to find funding, twelve more months to produce a prototype... your idea will probably die on the vine.

Start developing the MSI habit by first doing something that produces a quick result. I had a group in my last seminar who wanted to start a restaurant franchise. Even though it was a good idea and might have worked well, given the unique angle they had come up with, I discouraged them from making that their first MSI project. Get one going well first, then start a second, then a third.

STRATEGY 5-3:

Contact Gerry Robert about your MSI.

If you have a hard time coming up with a viable MSI for yourself, e-mail me and I will help you come up with a few ideas. I've helped many people from around the world come up with ways to make more money. You do not have to have a lot of money to start. You do not have to have a brilliant idea. I can show you how ordinary people can create MSI's from nothing more than desire.

Also, if you want me to evaluate an MSI you are considering then e-mail me and I will help you make more money from it.

E-mail: gerry@gerryrobert.com

STRATEGY 5-4:

Make a list of what you have to offer.

You can offer in varying degrees, your...

Time
Energy
Knowledge
Drive
Self-Confidence
Contacts
Experiences
Non-Limit Thinking
Blood, Sweat and Tears
Skills
Positive Attitude
Problem-Solving Abilities

“The immediate economic potential for an individual, an industry, or a society can be explained by examining the technology gap – the best practices possible with current knowledge versus the practices in actual use.”

Paul Zane Pilzer

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Decision-Making Skills
Training Skills
Computer Skills
People Skills
Marketing Knowledge
Advertising Expertise
Construction Skills
Engineering Skills

Knowledge of Technology
Software Skills
Sense of Humor
Artistic Skills
Connections
Speed
Specialized Knowledge
Ideas

Add to the list:

STRATEGY 5-5:

Make a list of your interests.

Write down any hobbies, activities, and skills that interest you. In many cases you can turn those things into an MSI. For example, James always wanted to be wealthy. He enjoyed studying and dreaming about opulence. As often as he could he visited the most expensive restaurants. After the seminar we showed him how to take that interest and create income from it. He was able to become a critic. He would eat at the best restaurants and critique the meal. He would then sell the articles to popular travel magazines. This added to the quality of his life because the most popular maitre d's would invite him to their restaurants and allow him to eat for free. In addition, he made money selling the articles. Of course, he created several additional sources of income because he sold the same articles to other publications, created a website for the rich and famous, and sold advertising on that website, generating even more income. At the end of the year he published his book.

*If a person advances confidently in the direction of their dream
and endeavors to live the life they have imagined,
they will meet with success unexpected in common hours.*

Henry David Thoreau

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STRATEGY 5-6:

Wait for the whole picture.

A person's financial worries are frequently caused by that person trying to make decisions before he has sufficient knowledge. At this point you have only covered a small portion of this entire program. Doubting your ability to multiply your income is natural. The various components of the income acceleration program in which you are involved will come together like a giant mosaic. Do not be concerned if you are having difficulty seeing how you are going to reach the objective you have set for yourself.

STRATEGY 5-7:

See the end result.

When you create the picture in your mind of how you will live when you reach your income objective, understand that the creative process has begun. It is only a matter of time before your new lifestyle becomes a physical reality. By constantly visualizing that picture, it will eventually become a desire and provide the necessary motivation for you to discipline yourself in forming new habits; habits which will put more money in your pocket every week.

Whether you feel comfortable with the idea ... or believe you can earn the amount of money you have chosen to earn each year... is not important at this point in the creative process.

Follow this system for coming up with your MSI.

STRATEGY 5-8:

Get in a group.

Step 1: Create a brainstorming group.

Select six to eight people to mastermind and brainstorm the creation of Multiple Sources of Income. (See the chapter on Masterminding.) Ask like-minded people to join you in a one to two hour meeting for the purpose of generating wealth.

You might be able to create MSI's by yourself, but usually I find the reasons people try it on their own are for the wrong reasons. They usually are unwilling to share their

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idea with others. Billionaire J. Paul Getty said, "I would rather have 1% of the efforts of 100 people than 100% of the efforts of one person." That makes sense to me.

I have dozens of partners all over the world. I'm very generous as far as percentages go because I want things to work. I know if people spend forever haggling over percentage points there will be problems later. I want everyone to make money. The point is you will need other people to help you carry out the MSI or, at the very least, help you Mastermind the idea.

"Money doesn't buy happiness, but that's not the reason so many people are poor."

Laurence J. Peters

STRATEGY 5-9:

Prepare for your meeting.

Step 2: Gather all the materials for your meeting.

Select a location where you will be free from interruptions and distractions. Round tables seem to work best so everyone can see and speak to each other. Be sure to have all the needed materials assembled before your meeting starts. Here is a partial list of what is required for effective brainstorming:

- Flip chart and paper
- Markers and pens
- Small yellow 3M Post-it Notes
- Pads of paper
- Calculators
- Time device
- Note paper
- Tape recorder

STRATEGY 5-10:

Generate a list of possible MSI's.

Step 3: Come up with as many MSI ideas as possible.

Without evaluating the ideas, generate as many as your group can in a 20-minute time period. List as many ideas as you can on generating Multiple Sources of Income. Do not limit yourself to those areas in which you have experience or ideas which have worked in the past. Simply ask this question, "What ideas will generate profit today?"

Ideally, these ideas are written on a flipchart for all to see. If you start slowing down in your process, look at the flipchart and twist, add, subtract, or multiply the ideas there.

POTENTIAL MSI's

Here are a few MSI's students at our Money-Mastery Seminars have come up with and are working on:

- Mobile oil change service
- Tie-of-the-Month Club
- Greeting cards from kids
- Research prices and suppliers in Malaysia for North American market, keep %
- Provide marketing materials
- Collecting famous autographs
- Give speeches
- Publish a book
- Publish anthology book
- Attract people to a mall by doing something OUTRAGEOUS at empty mall stores
- Find something productive to do with empty office or retail space
- Start a specialty school: cooking/business skills/car repair/MSI's
- Develop software for markets that are lagging
- Sponsor seminars
- Find financing for people
- Do fundraising
- Bring foreign entrepreneurs to your country
- Sell something for \$1 to everyone in the country
- Prepare business plans
- Find financing
- Be an advocate for speeding/parking tickets
- Become a paralegal
- An online game
- Selling web pages
- Develop unique marketing materials for industries
- Find what's working in North America and bring it here or improve upon it
- Put something to use that is not normally always in use
- Unique laundry service
- Lifestyles of the rich & famous type television show
- Recycle products (engine coolant...)

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- Start specialty cookie kiosks
- Start a Girl-Guide movement and sell 4 billion cookies a year
- Become a talk show host
- Start a retreat center
- Bring foreign products or services to your country
- Write a book
- Start a mail order business
- Run an online auction or lottery
- Sign an up and coming star
- Promote a sport event
- Start a speaker's bureau
- Run a dating service
- Make money from an online stock game
- Get into mail order
- Become a personal shopper
- Write a newsletter
- Sell things via small classified ads
- Write and sell special reports
- Become a consultant
- Sell abstract art
- Start an association for Achievers
- Write an advice column for local newspapers or magazines.
- Get an "Elvis" car - charge \$2 to get picture taken
- Swap meets
- Network marketing
- Find underutilized assets in small businesses
- Get the rights to books, seminars, products, and services from other countries
- Exporting
- Sponsor a seminar
- Sell web pages for specialized malls
- Create web pages
- Conduct lead generation seminars



STRATEGY 5-11:

Narrow the list.

Step 4: Narrow your list to five potential MSI's.

Take a look at all the ideas you have generated in a 20-minute period. You should have 20 to 30. Now, narrow the list to 5 for yourself. You decide by asking this question: *"Of all these ideas, which 5 excite me most?"*

STRATEGY 5-12:

Pick one MSI.

Step 5: Select one idea which you will begin developing until you learn the process of creating MSI's.

This one idea is the one you are most excited about and seems like the best idea for you. This should be an idea on which you will begin working NOW.

STRATEGY 5-13:

Start working the idea.

Step 6: Mastermind this MSI.

Using the information and process described in the Masterminding chapter, lead your group in a Mastermind session. That module will walk you through a step-by-step process as to what your next move is. You will start earning more money once you have done this. It is a vital step.

STRATEGY 5-14:

Do it all again.

Step 7: Set a time for your next meeting.

Before you adjourn your meeting, be sure to schedule another meeting. You might want to work on MSI's for each member of your group. Everyone should try and help the others do better. Encourage one another.

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STRATEGY 5-15:

Practice entrepreneurial persistence in creating your MSI even if it takes hard work.

Never reject an idea, dream or goal simply because it will be hard work. Success rarely comes without it. Keep the idea alive long enough to be able to devote enough energy and/or resources toward the goal to see it come to pass.

The world of welfare and broken dreams is full of people who refuse to advance themselves because they won't work hard. If you want to move ahead and design the life you want, stick with it and move forward one step at a time.

The issue is abandoning your goal because of the work it will require at the beginning. It's like pushing a snowball down a hill. You push and push at the start until you make it big enough that the snowball starts to roll on its own.

This past year has been one of the most challenging we have ever experienced. There has been more time, money, and energy spent to develop our businesses than ever before. We don't shy away from hard work and, more importantly, we don't put our dreams on hold because of it. We know hard work, directed toward a worthy goal, always reaps worthwhile results.

STRATEGY 5-16:

Practice entrepreneurial persistence in creating your MSI even if it looks impossible.

People are limited by their own beliefs. They give up because they perceive something is impossible. Edison was told it was impossible to invent a light bulb, but he did it. Henry Ford was told it was impossible to mass produce the automobile, but he did it. Alexander Graham Bell was told he could not create the telephone, but he did it. While one person is deciding why something will not work, another is making it work!

Clear the word 'impossible' from your vocabulary. Thomas Edison was labeled as slow by his teachers. He left school after only three months of formal education. He burned down his father's barn and used to sit on eggs to try and make them hatch. He was called a misfit by society, yet he went on to become one of the greatest inventors of all time, creating over one thousand inventions including the electric light, phonograph, and movie camera.

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*Man is not the sum of what he has
but the totality of what he does not yet have, of what he might have.*

Jean Paul Sartre

STRATEGY 5-17:

Practice entrepreneurial persistence in creating your MSI even if failure is looming.

People often get charged up about a goal or dream and they start planning and designing things, then give up because it might fail. How sad! Every great and noble goal has a failure factor built in. If it didn't, everyone would have already attained that goal.

STRATEGY 5-18:

Practice entrepreneurial persistence in creating your MSI even if there is conflict.

People reject goals because their goals might cause others to feel uncomfortable. Never deprive yourself of something you want simply because it might cause some uncomfortable conflict. There was a day when people believed in the divine right of kings, that women should not vote, that blacks were inferior, and the world was flat. Where would the world be today if it wasn't for some healthy conflict?

**Good ideas are shot down
by people who assume the future is an extension
of the past –**

The past does not equal the future.

STRATEGY 5-19:

Practice entrepreneurial persistence in creating your MSI even if you don't yet have all the resources!

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Ever wonder how many great ideas were rejected because the originators of those ideas did not have the time, the money, or the manpower to bring the ideas into fruition? Build and create a great life for yourself. It's all there for you. If you hold the image of your goal in your mind, you will attract everyone and everything you need for the fulfillment of that goal. You are like a magnet.

If you take a tuning fork and strike the C note, for example, it will sound the C note on the piano on the other side of the room. Likewise, you attract that on which you focus. Move out of lack into plenty.

Refuse to concentrate on lack. If your goal is big enough, the money, time, and help will all appear. Remember, the mind is like a Polaroid camera. Once Ray Kroc met the McDonald brothers and caught the vision of restaurants dotting crossroads all over the country, he moved into massive action. Poissant reports in *How To Think Like a Millionaire*, "The next morning, Kroc's plan of attack was ready."*

The very next morning.

Your circumstances may be uncongenial, but they shall not long remain so if you perceive an ideal and strive to reach it.

James Allen

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STRATEGY 5-20:

Practice entrepreneurial persistence in creating your MSI even if things aren't yet perfect!

People will get you to reject an idea or goal because there may be something wrong with it. There's something wrong with every good idea. What's wrong with these folks? Let's keep the goal even with the imperfections. You don't have the whole solution today. So what?

STRATEGY 5-21:

Make your dreams come true by never giving up.

There are no limits save the ones we impose upon ourselves. People have self-imposed barriers which inhibit their success. They are stopped by obstacles within their mind. A complete breakthrough would be possible by altering the smallest of things within their thinking.

How do you control the power of a huge circus elephant? They are massive creatures, yet often the only thing holding them to their stake in the ground is a tiny little chain, a chain they could effortlessly break away from if it wasn't for their conditioning.

When they are born, circus elephants are tied to a stake by a huge chain. The young animal tries and tries to free itself from the chain, to no avail. Nothing seems to work. No matter how hard the elephants pulls, nothing releases it from the chain which keeps it pinned to a certain stake in the ground. That small stake in the ground becomes his reality.

After several years of trying, the elephant gives up. His environment convinces him he is helpless. He stops tugging on the chain.

The power of that conditioning overrules what we know about the strength of the mighty elephant. The same chain holding him captive at 100 pounds keeps him captive when he weighs over 1000 pounds. In his mind, the chain is more powerful than he. He conforms to his obstacles even though we know, physically, he has the strength to break away from 10 chains that size. The power of conforming to present results is phenomenal. Never settle for the chains imposed upon you.

A number of years ago, in a European nation, an extraordinary event occurred. Scientists were given permission to experiment on a criminal who was sentenced to death.

The criminal was informed he was to bleed to death. He was placed on a table with his eyes blindfolded. A small incision was made on his arm, but not deep enough to actually allow blood to flow. A small stream of warm running water was allowed to trickle down his arm into a basin, which he felt and heard distinctly.



The scientists began making remarks on the progress of the bleeding and his growing weakness. They commented on how the man was now approaching death. The man died in a short time and suffered all the symptoms of a person who had bled to death. His subconscious mind created a reality based on false information from his imagination.

“Never before in the history of the world have so many people had the opportunity to be wealthy beyond their wildest dreams.”

Tod Barnhart

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Stella Mann said, *"If you can hold it in your head, you can hold it in your hand."*

The powerful truth is by keeping your mind on your desire, your desire will materialize for you. It may not be easy for you to keep your eye on what you want when what you want is so far from where you are. Never give up.

STRATEGY 5-22:

Make an irrevocable commitment to develop an M.S.I. lifestyle.

My MSI Commitment

"There is a difference between interest and commitment.

When you're interested in doing something, you do it only when it's convenient.

When you're committed to something, you accept no excuses, only results."

Kenneth Blanchard, Ph.D.

I, _____ (insert name),
make this irrevocable commitment:

Without violating the rights of others or the Law of my being,
I commit to doing whatever is required to efficiently and effectively execute
the Multiple Sources of Income Technology in the most professional manner
possible.

I commit to place the highest priority possible on using this Technology until
it has become a habitual part of my nature. I recognize MSI Technology as the
catalyst which will enable me to multiply my present
annual income and net worth.

Date

Signature

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CHAPTER 6



MASTERMIND
MAGIC

THE SECRET WEAPON OF WEALTH

MASTERMIND MAGIC: The Secret Weapon of Wealth

What is Masterminding?

Masterminding is an effective tool used throughout the centuries to bring about solutions to challenges and problems through goal achieving and creative brainstorming.

Masterminding is what happens when several people, *in a spirit of harmony*, tap into a creative source far more than the collective power of the ones present. Masterminding is the power of plugging into each other, then watching the collective units create many more solutions than they ever could on their own.

If I work on a goal or challenge by myself, I have a certain degree of creative power to solve what needs solving. If I then ask you to join me and apply your creative power to bear on my goal or challenge then, we feel, there is more than just the power of the two of us. Now, it's like the Mastermind takes over. It's no longer two, it's more like the power of eleven.

When you take a burning candle and touch the flame of another candle, the power of the two *together* is so much brighter than each burning alone.

For example, let's say someone is a fishing enthusiast. No, let's say he's a '*fishing nut*.' This guy fishes every weekend at sunrise. He has three tackle boxes, a great fishing boat, and all the equipment one could imagine. He decides to turn his fishing hobby into a small business. If he's never done it before he wouldn't necessarily know what to do, how to do it or in many cases even where to begin. It is unlikely he would know how to market their services, what tax breaks are available, how to get financing, etc.

The World of UNLIMITED POSSIBILITIES

Here is where the fisherman's Mastermind group could really come in handy. He asks his group to assist him by Masterminding one of several, well-thought-out objectives. Since everyone in the Mastermind group is there to serve and give unconditionally to the other people in the group, they willingly apply themselves to achieving his objectives.

The fisherman decides his objective is "*to turn my fishing hobby into a profitable business generating \$600 profit per month within the next six months.*" Having a clear picture of what he wants, the Mastermind group then could provide him with marketing knowledge and specific contacts for clients or suppliers or partners. They might come up with a myriad of ideas the fisherman hasn't even thought about. He probably never thought

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about it because he has never traveled the journey of the person giving the advice. That's the beauty of Masterminding. You get ideas, solutions and contacts you could never in a million years have come up with if you were working on it alone.

Origins

People have used Masterminding throughout history to solve life's issues. As far back as recorded history, people have been involved in working out problems through sitting down, discussing the scope of what needs to be solved, putting egos aside, and joining together in a spirit of harmony, where the sole objective is to help the person being Masterminded. The term Masterminding is fairly new but the concept of tapping into a Master Mind is not. It's like joining several batteries together and watching the power of all of them create much more than the total energy they could bring individually. What happens can be truly amazing.

Think & Grow Rich

Napoleon Hill, author of the mega best-seller *Think & Grow Rich*, popularized the term 'masterminding' a few decades ago. Although he was one of the first to write about it, he surely would never claim to have invented or originated the concept.

Hill observed the lives of some 500 of the world's wealthiest men, he discovered they all belonged to a Mastermind group. Each had a group of peers from whom they received support, encouragement, contacts, knowledge and advice.

One photo I have seen depicts Ironside, Ford, Carnegie and a few other giants of American enterprise engaged in Masterminding. Each one, claims Hill, acknowledges the power and absolute necessity of the Mastermind group for success in life.

Napoleon Hill said...

The accumulation of great fortunes calls for power, and power is acquired through highly organized and intelligently directed, specialized knowledge, but that knowledge does not necessarily have to be in the possession of the person who accumulates the fortune.

In fact, Hill reports that Charles Schwab knew virtually nothing about steel, yet he was responsible for creating the largest steel company in the world, The American Steel Company.

Key Strategies for Effective Masterminding

Having conducted Masterminding with people around the world, some with great success, others with little, we have found certain important elements in Masterminding are essential if you are to return the maximum benefits. Without these key strategies, the groups tend to fizzle out quite quickly.

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STRATEGY 6-1:

Carefully choose 6 to 8 like-minded people to become part of your Mastermind group.

Choose the People Carefully

The people with whom you associate are very important. They will influence you. If you are going to spend time Masterminding, be certain the people with whom you associate with have similar values and aspirations.

I would never be in a Mastermind group, for example, with someone who repeatedly publicly ridiculed or spoke harshly about someone who wasn't present. What assurance would I have they wouldn't do exactly the same when I wasn't present?

Associate with people in a Mastermind situation who believe in the power of Masterminding. A certain degree of belief in the process is vital. Skeptics who investigate is one thing, skeptics who bring the group down is another. When a big objective is presented to the group, you want people around that table who are not going to be blown away. You want people who are going to play a willing part. They should do so because they are sold on the concept.

Another element I look for in the people I Mastermind with is what I call the **growth factor**. Are they here to 'get' or to 'grow'? Education, 'drawing from within', or enhancing our awareness is vital. Be around people who are involved in a process of continual personal development.

A Mastermind group meets weekly but there is no magic number. Biweekly and monthly work well, too. Make a short list below of people with whom you consider yourself compatible and people who also want to master money and want to become wealthier. Ask them to commit to become part of your Mastermind group. The meetings can take anywhere from one to three hours. It is a serious commitment, so only include people whom you think are serious and growth oriented. You might not ask all the people on this list but start thinking about some possible people. It will be a mutually beneficial relationship.

"Prosperity is a win-win-win game. Everyone is better off when you prosper honestly and sincerely, using your consciousness to create ideas that will earn for you all that you could ever want, need, or desire."

Mark Victor Hansen

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STRATEGY 6-2:

Create a list of traits or characteristics of the ideal Mastermind partner.

Consider what the ideal Mastermind partner should be like. Think about skills, character traits, experience, and attitude. What do you think should be the criteria for your Mastermind group? For what type of person are you going to look?

"I love mankind; it's people I can't stand."

Charles Schulz

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STRATEGY 6-3:

Invite them to your first Mastermind meeting. Set a time and location and begin.

Don't waste any time. Find a time and location and begin the work of Masterminding your success. Tell the people you are studying *The Millionaire Mindset* and you would like to meet with them to discuss their participation in this group. Explain the purpose of it and the commitment required.

At the first meeting, you might want to read this lesson or cover pertinent points from it. The point is that you begin to act on this information. You need a support system and this group will play an important role.

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STRATEGY 6-4:

Insist on a 'give' versus 'get' mentality within your Mastermind group.

To come to a Mastermind group expecting to 'get' is one of the surest ways to kill the energy of proper Masterminding. What's ironic today is that the notion of belonging to some group solely to help others is so foreign to us. We are into W.I.I.F.M. (What's In It For Me) and R.O.I. (Return On Investment).

Consider this: It is the most beautiful and powerful concept for personal and professional growth available today. A group of people who sincerely intend on, and are committed to, doing whatever they can to assist in your success, looking for nothing in return, and you doing the same for them.

This is one of the most fundamental aspects of what we are try to cultivate. '*Come looking to help the people at your table.*' Imagine everyone's energy devoted to assisting and supporting your success. Everyone committed, everyone giving. You can't out give God! Just keep helping others.

STRATEGY 6-5:

Demand a strong commitment.

Commitment is another key strategy to make a Mastermind group work effectively and ensure certain disasters won't happen. If people are not committed to the process, to growth, to success, to giving to the group itself, they quickly abandon the group.

We have seen this happen time and time again. People join a group without the proper commitment. They don't become millionaires in the first 3 months and they quit. They are hurting themselves more than they could ever hurt a properly working Mastermind group. They are developing a habit called "*I'm a quitter.*" It can be a tough one to break.

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STRATEGY 6-6:

Organize your Mastermind meetings.

If Masterminding is to work over the long haul, it must employ an organized approach. I have seen so many well-intentioned individuals start groups which would then quickly fizzle away.

If someone missed a meeting or two, or if the group, through disorganization, cancelled a meeting, it almost inevitably spelled disaster for the group.

People meet regularly according to a predetermined schedule. They follow an agenda set by the leader. The Masterminding session is conducted in an orderly manner following a process with which everyone is familiar. Only one person speaks at a time. They follow an organized, well-thought-out approach. It's almost as if the organizational strength makes up for individual weaknesses.

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STRATEGY 6-7:

Use the Mastermind principles.

(Begin each session with everyone in the group reading these principles out loud.)

Principle #1

I am 100% committed to this Mastermind Group.

Principle #2

I am committed to GIVING rather than receiving.

Principle #3

I will help without looking for anything in return.

Principle #4

I agree to engage only in no-limit thinking.

Principle #5

I respect my partners and agree to build our relationship on trust.

Principle #6

I agree to support the dreams, aspirations and goals of my Mastermind partners.

Principle #7

I agree to become accountable to my partners. I agree to do what I say I will do. I will take action.

Principle #8

Putting aside all cares and concerns, I am positive, enthusiastic, expectant and ready to Mastermind.

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STRATEGY 6-8:

Everyone should provide leadership.

A Mastermind group without effective, trained, strong and caring leadership will rarely last. Getting people to Mastermind effectively over a long time is not easy. People come with their own ideas of what should happen and when and who should do it. Without a trained leader to control and bring out the best in people, the group has little chance of success.

We are talking about people helping people without looking for anything in return, as well as no-limit thinking, tapping into a Master Mind. It's not a conventional way of thinking. People will fall into old patterns of greed, ego, looking out for No. 1, etc. If a leader can't control the group, can't keep the discussions lively, keep them on track and assist in following the process, the whole group suffers.

Never allow one person to dominate or control a Mastermind meeting.

“Often enough, our faith beforehand in an uncertifiable result is the only thing that makes the result come true.”

William James

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STRATEGY 6-9:

Everything at your Mastermind meetings should be goal and action oriented.

We have seen some Masterminding which could best be described as “*Mastersmooching*.” It was a big “*love in*.” Everything under the sun was discussed. They spoke of their commitment to each other. They contemplated the universe. They discussed esoteric philosophies until the cows came home.

Masterminding without action and follow-up is useless and a terrible time-waster. Leland Val Van de Wall says,

“You have learned nothing until you have a permanent change in results.”

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We emphasize acting on the ideas and contacts generated at your meetings within 48 hours. If you don't follow up on the energy people give to you, why should they continue to offer it? They shouldn't!

I know of one person who has been asking their Mastermind group for assistance with the same objective for several months. They never seem to be moving their MSI forward. When will they?

If I give you one of my contacts who might be able to help you and you don't bother to call (let alone, call to thank me for the contact), what does that show me about you, and about what you think about my advice and me? Everything about a Mastermind session should move people into action toward their goals.

STRATEGY 6-10:

Use the Mastermind Worksheet.

We have developed what many consider to be the most effective tool ever developed for the purpose of Masterminding. We call it the Mastermind Worksheet. Our Masterminding session generally lasts between 15 and 20 minutes per person being Masterminded.

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Mastermind Worksheet

Name/Telephone

Objective:

Agreement

Needs List - WHAT

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____
11. _____
12. _____
13. _____
14. _____
15. _____

Ideas - HOW

Contacts

Prioritized

NAME: _____

TELEPHONE: _____

ACTION NOTES _____

NAME: _____

TELEPHONE: _____

ACTION NOTES _____

NAME: _____

TELEPHONE: _____

ACTION NOTES _____

NAME: _____

TELEPHONE: _____

ACTION NOTES _____

NAME: _____

TELEPHONE: _____

ACTION NOTES _____

NAME: _____

TELEPHONE: _____

ACTION NOTES _____

How do you Mastermind?

STRATEGY 6-11:

Conduct your Mastermind meetings according to our 6-Step process.

We have created perhaps the most comprehensive system for accelerating wealth through Masterminding in the world today. We have been using this system throughout the world for several years and we have countless examples of individuals whose lives and businesses have been transformed using this system.

Avoid the tendency to be fooled by its simplicity. This works. Follow each step below. Each step is elaborated upon in the following pages. Here is how you use the Mastermind worksheet. Here is how you solve all your money problems. Here is one of the most powerful tools in this system.

Step 1 : Write a clear objective & obtain agreement.

Step 2 : Create a needs list.

Step 3 : Generate as many ideas as possible.

Step 4 : Provide contacts.

Step 5 : Prioritize the ideas.

Step 6 : Move into action.

STRATEGY 6-12:

Be clear about what you want to accomplish.

Step 1: Write a clear objective and obtain agreement.

Purpose

A properly written objective will ensure great energy and positive results in your Mastermind meeting. The purpose of writing an objective in advance, other than maximizing

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time, is to ensure everyone at your table sees the same picture in their minds.

If the objective is not clear, the Masterminding will be undermined. For example, if the objective is, *'to earn \$40,000.'* and the people in your group are unclear as to when you want to earn it, you will have confusion rather than order. To create order, be specific. If I am to apply my brain power to solving this \$40,000 issue, I will think different thoughts if you want to accomplish this in one month as opposed to one year.

Energy will be directed toward the collective objective. If everyone is working with different pictures in their minds, it will lessen the energy. Write an objective in clear, concise language, free from ambiguous terminology. The goal of an objective is to ensure everyone has the same idea of what you would like masterminded.

"The way to get a good idea is to get a lot of ideas."

Linus Pauling - Nobel Physicist

Clear

'I want to increase my income' is not a clear objective. What is *'increase?'* If you increased it by \$5, the objective would have been met. Instead, if you say you want to *"increase your income by an additional \$3,000 per month, starting 90 days from today,"* everyone would know exactly what you wanted to do.

Concise

Many people take a paragraph to write an objective. They do this to familiarize everyone with the scenario surrounding their goals. Giving people the details of your goals is fine, but should not be part of the objective.

Time

When would you like to achieve the objective? If you ask people to Mastermind finding a business partner in one year as opposed to finding one by the weekend, their thoughts will be focused in completely different directions.

Think big

Be sure to take the limit off your thinking. What do you want? Really want. Forget about what you think you can have. What is it you really desire?

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Think big!

People in your Mastermind group will never ridicule you for setting high goals. People often play around with such small ideas, it is no wonder they are bored, depressed and accomplish very little in life.

Be specific

Avoid ambiguous terminology. Terms like *'take off like a rocket'* or *'proactive'* or *'dynamic'* mean different things to different people. In your objective, be very specific with your language. The idea is for everyone to see the same crystal-clear image in their mind.

Keep it short

Your objective should be written in one or two sentences.

STRATEGY 6-13:

Determine 'What' has to happen for the objective to be met.

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Step 2: Create a needs list.

A needs list answers the question, *"If the above objective is to be met, what needs must be met?"* In other words, the objective is what I *'want'* and the needs list represents what I *'need'* to pull it off.

Let's look at the following example. A person wants to turn their fishing hobby into a profitable business.

The objective on the Mastermind worksheet represents what he wants. Now, consider what he'll need in order to accomplish this.

Here are some of the items which might go on his needs list:

- Customers
- Brochures
- Business Plan
- Financing
- A New Boat
- Partners
- Yellow Page Ad
- Exposure
- Tax or Financial Planner

This needs list will come in handy in the idea generation phase of your Mastermind session. If there is a lull in the conversation, look at this list and let that move things forward.

STRATEGY 6-14:

Let your mind fly.

Step 3: Generate as many ideas as possible.

This section is the most vital. Everyone in the Mastermind simply lets his or her mind fly. They take the lid off their thinking and create a long list of solutions. Here are the general guidelines for generating ideas:

Never evaluate

Never evaluate the ideas in this stage. There will be plenty of time to evaluate later. For now, the focus is on coming up with as many ideas as possible.

Never hesitate

Never hesitate to share an idea. Even if it seems stupid or non-related. What often happens is you share an idea that doesn't seem to make sense at the moment but it will, once several other pieces of the puzzle are laid on the table.

Never ridicule

Never ridicule an idea. An idea which seems crazy to you might cause someone to think of something else which in turn will make someone else think of an idea which they would never have had if the first person hadn't shared the crazy idea which people wanted to ridicule.

Move quickly

Keep the ideas flowing. There should rarely be silence when Masterminding. Force yourself to keep coming up with ideas. Keep the speed up; otherwise, you are into your logical mind rather than the Mastermind.

Think Big

Most people play with such small ideas. Think big! If a big idea hits you, then share it.

*"If you can count
your money, you
don't have a billion
dollars."*

J. Paul Getty

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Never reject an idea

Never reject an idea because you don't have the cash, time, talent, knowledge, manpower or resources to pull it off.

Encourage your partners

Encourage your Mastermind partners with your words and by your action. Encourage them to come up with more ideas. Encourage them by thanking them and acknowledging the ideas already generated. Never say things like *"Oh, I've tried that but it didn't work."* This won't fire anyone up to generate more ideas for you.

Plus it!

Plusing means expanding or enlarging an idea. The fishing example might be plussed by me saying, *"You could offer fishing in the spring and hunting in the fall. Or, you could franchise the concept – call it FISH-R-US."*

STRATEGY 6-15:

Network for others who can help.

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Step 4: Provide Contacts.

You are less than five people away from anyone on the planet. You know someone who knows someone who knows someone...

If contacts are not generated at every Mastermind session, the session isn't working right. Every time an idea is generated, someone should ask, *"Who knows someone who can help?"*

People should be willing to provide the names and numbers of needed contacts. If you are not familiar with the person being Masterminded and are unwilling to simply hand over names, help anyway by offering to call the contact yourself and get back to the Masterminded person later. Master Masterminders generally bring their Rolodexes and open them freely to their partners.

If someone gives you a name of someone who might assist you in reaching the Mastermind objective, be sure to follow up.

"God could not have created a world where the only way to get gold, or wealth, would be to take it from someone else."

Paul Zane Pilzer

Follow up first with the contact, then with the person who gave you their name. This will encourage your partners to continue to supply contacts for you because you do act on those contacts and appreciate it enough to call back and express thanks.

STRATEGY 6-16:

Determine what to act on first.

Step 5: Prioritize the Ideas.

What often happens after a good session is so many great ideas are generated that some people feel overwhelmed. We have seen situations where people have needed weeks to act on the ideas.

Here's what we recommend after the session. Look at your list and evaluate the ideas. Categorize them into A, B or C ideas.

- A = Great idea-will act or implement now
- B = Good idea-will act or implement later
- C = Good idea-not scheduled for action at this time

STRATEGY 6-17:

Get moving today.

You can't aim a duck to death.

Gael Boardman

Step 6: Move into Action.

How many times have you seen something on a store shelf or read about some exploding idea and remembered you had that same idea, but never did anything about it? How many people thought about a game like *'Trivial Pursuit'* but never got around to making it happen? Well, a couple of beer-drinking movers did. They revived an industry that was all but dead.

Begin acting on the A's immediately. We find that if you delay more than 48 hours, you won't act on the idea. Do something with the idea the next day. It might just be to re-work the idea or write someone a Thank-You note for coming up with it in the first place, but do something.

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STRATEGY 6-18:
**Use the Mastermind Schedule
 Worksheet.**

MASTERMIND SCHEDULE WORKSHEET

Meeting Date: _____

Start Time: _____ End Time: _____

Location: _____

Leader: _____

Mastermind Partners	Will Attend	Unavailable	Attended
1. _____	—	—	—
2. _____	—	—	—
3. _____	—	—	—
4. _____	—	—	—
5. _____	—	—	—
6. _____	—	—	—
7. _____	—	—	—

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When the Team Leader for this meeting has checked attendance, everyone should read aloud the Mastermind Principles.

The energy of this meeting will stay focused on the objectives below, dealing with one objective at a time.

1. _____
2. _____
3. _____
4. _____
5. _____

Next Mastermind Meeting Scheduled for:

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CHAPTER 7



TIME MAGIC
DOUBLE YOUR POWER AND
PERSONAL EFFECTIVENESS

TIME MAGIC: Double Your Power and Personal Effectiveness

In his book *Never Fight With a Pig* Peter Thomas quips, “I was out of town so much that when Donna and the kids came to meet me at the airport she would have to point across the terminal toward me and announce for all to hear, ‘Kids, that’s your father.’”*

Why did I include this quote in a book about creating wealth? Because in the pursuit of riches many a person has missed out on what’s really important in life. What good is it to have the whole world but not have your health or your family?

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My son wears my socks.

The other day I was looking for my black socks and discovered that my eleven year-old-son, Corey, had them on his feet. That’s right, my first-born son can already fit into my socks. It seems like just yesterday he was an infant. I used to hold him up with one hand. Now he eats almost as much I do. When Corey was young I used to feed him Pablum and formula in a bottle. We would tussle on the floor. Now when we wrestle he often gets the best of me. There is no pushing Corey around! He even answers the phone like an adult. My “little” Corey is growing up fast.

How time flies!

How soon will he be asking me for the car keys? How long before I have to hand over \$100 for a pair of jeans? How much longer before I lose him to all the pretty girls? How fast will university come? Will his wedding come at the same speed?

One of the things I am often criticized for is pandering to people’s darker nature by making them focus only on money. Nothing could be further from the truth. Yes, money is important, but the reason I want them to earn more is not to buy more but so they can have the luxury of focusing on what is really important in life. It’s more about love, friendship, health, faith, and family than about bank accounts, net worth or cash.

Understand the inherent dangers in the ‘I GOTTA HAVE MORE’ trap. They are insidious. The trap can cause people to lose their vision about what really matters in life. It can make people compromise their values. The pursuit of wealth has caused many people to lose the people they were looking to assist.

I met a man recently who proudly told me he rarely gets home before 10:00 P.M. (The Message: *"I work hard. I'm a success."*)

He told me his kids were important to him and they often wait up for him to return home so he could spend *"quality"* time with them. (The Message: *"I'm a family man. I'm a success."*)

He told me how his wife loved him and that he phoned home often when he was on one of his numerous business trips. (The Message: *"I travel a lot. I'm a success."*) Then I began to dig a little deeper for the true picture of this *'successful'* man. Sure, he did work late every day, but when he got home he had little left to give to those precious children who adored him. He was exhausted and impatient. He wanted (and needed) sleep, not more *"giving"* to a wife and kids. Deep inside he knew the *I give my kids 'quality' vs. 'quantity'* argument was a poor excuse. He knew children spell the word LOVE this way: t.i.m.e.

He knew work was where his heart was. He gave lip service to his family and said he was doing all this for *them*, but inside, he knew (by his actions) his true interest lay elsewhere. (The True Message: *"You (family) are not as important as my job. I'm a failure."*)

All I know is far too many *'successful'* people have told me they regret compromising the *important* for the *urgent*. So, as you acquire *The Millionaire Mindset*, be sure to remember to include time in your life for...

children
family
spouse
relaxation
health
fun
faith

No one ever said on their death bed...

"I wish I had spent more time at the office."

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LITTLE EYES UPON YOU

There are little eyes upon you
and they're watching night and day.

There are little ears that quickly
take in every word you say.

There are little hands all eager
to do anything you do;
and a little boy who's dreaming of the day he'll be like you.

You're the little fellow's idol,
you're the wisest of the wise.

In his little mind about you
no suspicions ever rise.

He believes in you devoutly,
holds all that you say and do;
He will say and do, in your way,
when he's grown up like you.

There's a wide-eyed little fellow
who believes you're always right;
And his eyes are always opened,
and he watches day and night.

You are setting an example
every day in all you do,
For the little boy who's waiting
to grow up to be like you.

Author Unknown

STRATEGY 7-1:
Ask the 10 Time-Magic questions.

KEY QUESTIONS

1. Is it worth doing at all?
2. Should someone else do it?
3. Should it be done now?
4. To what extent should it be done?
5. Should something else be done?
6. Has someone else already done it?
7. Is it consistent with my objectives?
8. What is urgent and what is important in this task?
9. What part of it can be omitted?
10. Will it make a big difference in the long run?

We all have the same amount of time every day. Nothing more, nothing less. Peter F. Drucker points out that effective time managers spend their time not merely doing things right, but doing the *right things*.

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STRATEGY 7-2:
Identify your time pressures.

"PRESSURE? WHAT PRESSURE?"

We all face a certain degree of pressure. It is a healthy thing in the right dose. This next list will help you identify pressure points in your life. Score yourself by order of present pressure.

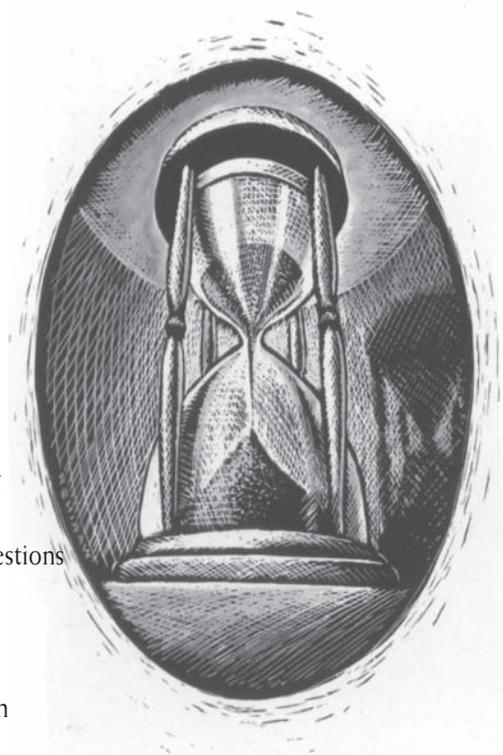
- X = The top pressure point for me
(check only one X)
A = Causes pressure daily
B = Causes pressure sometimes
C = Causes pressure rarely
- Unrealistic expectations
 - Failure to make tough decisions
 - Procrastination

"Life is like an ice-cream cone, you have to lick it one day at a time."

Charles J. Givens

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- Over-commitment
- Cold-calling
- Change
- Work is unpleasant
- No guidance or support
- Pressure of competition
- Maintain current level of success
- Laziness
- Forgetfulness
- No drive
- Educational limitation
- Boredom
- Lack of knowledge
- Peer pressure
- Watch too much TV
- Interruptions
- People nagging
- Economy
- Negativity
- Back-log of things to be done
- Health problems
- Traffic jams
- Traveling
- Waiting on others
- Perfectionism
- Getting started in the morning
- Workaholic tendencies
- Authors who ask too many questions
- Unresolved conflict
- Financial pressures
- Unexpected problems
- Recurring interpersonal friction
- Uncertain future
- In-laws
- Friends
- Worry
- Fear
- Religious involvement
- Other _____



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Have you identified only one X? That is the number one thing on which you need to work. Is it negative pressure? Is it within your ability to eliminate?

STRATEGY 7-3:

Relieve some of the pressure today.

It pays to keep your feet on the ground, but keep them moving.

Come up with ten possible ways to relieve some of the pressure in the area you marked X. Think of ten possible solutions without evaluating them. This will get you thinking of solutions rather than problems. Now, make a plan to control the pressure. Once this is done, start working on the A's.

10 SOLUTIONS WORKSHEET

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____

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STRATEGY 7-4:

Identify the Minute-Taker wasters.

"ME WASTE TIME?"

You have 86,400 seconds at your disposal every day. You decide how you will use those seconds. What really impedes time effectiveness is the Minute-Taker wasters. The small things that creep into our day which eat up seconds, which turn into minutes, which turn into hours, which turn into days, ad infinitum. How do people waste time? If we can identify the Minute-Taker wasters then we can develop an effective plan for removing the operational success blockers.

MINUTE-TAKER WASTERS

- Shuffling paper
- Self-interruptions
- Coffee breaks
- Looking for things
- Sloppy desk
- Terrible note-taking
- Forgetfulness
- Piles of "stuff" on desk
- Not having stock of regularly used items
- Stock-piling junk
- Messy drawers
- Borrowing things we should have on our desks
- Telephone tag
- Interruptions
- Procrastinating
- Getting going after interruptions
- Meetings running on and on
- Day-dreaming
- Rescheduling appointments missed
- Having to do something over
- Looking for things in the middle of a task
- Too many 'to do' lists
- Transferring tasks from 'to do' list to 'to do' list
- Television
- Poor planning
- Not scheduling enough time

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STRATEGY 7-5:

Learn how to prioritize.

You have one hour to work on prioritizing 15 tasks. You need a tool to help you prioritize which one you will work on first. You need a tool that will help you decide quickly the order of priorities for goals to set, items to work on, people to invite to a meeting, etc. The scale described below will help you, identify in an instant, an order of priorities.

This tool was developed by Colorado management consultant Myron Rush and has been used extensively to help thousands of managers to set priorities. It is, without question, one of the most valuable priority-setting tools available today. It is an effective instrument to assist in identifying which tasks are urgent and which ones are important.

PRIORITY SCALE

Step 1.

In the upper left-hand corner, under "*Tasks to be Prioritized*," record and number the tasks you wish to prioritize. For example, let's say you had many things to do today but didn't have a lot of time to do them. To determine which task is the most important, you would list all of them on the Priority Scale without being concerned about the order of importance. If it needs to be accomplished then write it down.

Step 2.

Compare task 1 with task 2 and circle the one that is more important. Next, compare 1 with 3, circling the more important. As you trade off between tasks, ask yourself, "*If I could only do 1 or 2 tasks which is more important?*" You then circle the number you chose as the more important of the two. Continue the process by moving one row to the right and comparing task 2 with 3. Next compare 1 with 4 and 2 with 4, and so on.

Step 3.

Once you have completed the comparison, add up the total number of 1's, 2's, and 3's, etc. and record the total.

Step 4.

Now, you are ready to rearrange the items in order of priority.

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PRIORITY SCALE⁴⁰

(Example)

Tasks to be prioritized

PRIORITIES

1. Call suppliers	1		
2. Order business cards	2		
3. Pick up check	1 2		
4. Call Mr. Black	3 3		
5. Clean desk	1 2 3		
6. Do sales report	4 4 4		
7. Send thank you letters	1 2 3 4		
8. Buy gift for Mr. Black	5 5 5 5		
9. Mail brochures	1 2 3 4 5		
_____	6 6 6 6 6		
_____	1 2 3 4 5 6		
_____	7 7 7 7 7 7		
_____	1 2 3 4 5 6 7		
_____	8 8 8 8 8 8 8		
_____	1 2 3 4 5 6 7 8		
_____	9 9 9 9 9 9 9 9		

If you could only do #1 or #2 which would you do?

Next compare #1 and #3, then #2 and #3

(4) ___ 1's
 (2) ___ 2's
 (8) ___ 3's
 (7) ___ 4's
 (2) ___ 5's
 (3) ___ 6's
 (1) ___ 7's
 (6) ___ 8's
 (2) ___ 9's

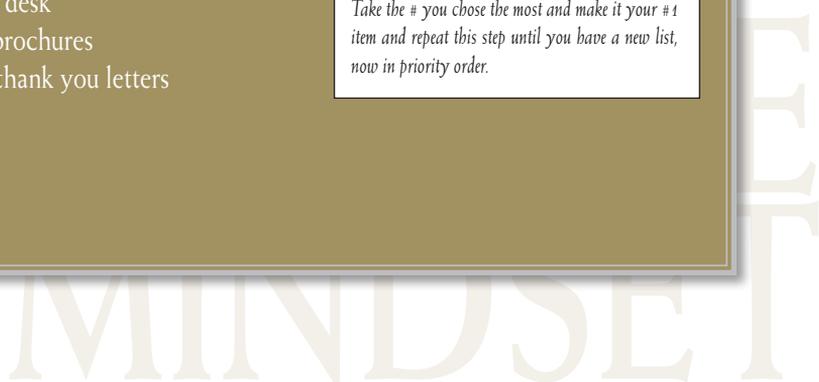
Count up all the times you selected each number and transfer here

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PRIORITY SCALE (The list in priority order.)

1. Pick up check *(The most important to you. You checked this one more than any others)*
2. Call Mr. Black *(The next most important.)*
3. Buy gift for Mr. Black
4. Call suppliers
5. Do sales report
6. Order business cards
7. Clean desk
8. Mail brochures
9. Send thank you letters

Take the # you chose the most and make it your #1 item and repeat this step until you have a new list, now in priority order.



PRIORITY SCALE

Tasks to be prioritized

PRIORITIES

	1		___ 1's
	2		___ 2's
	1 2		___ 3's
	3 3		___ 4's
	1 2 3		___ 5's
	4 4 4		___ 6's
	1 2 3 4		___ 7's
	5 5 5 5		___ 8's
	1 2 3 4 5		___ 9's
	6 6 6 6 6		
	1 2 3 4 5 6		
	7 7 7 7 7 7		
	1 2 3 4 5 6 7		
	8 8 8 8 8 8 8		
	1 2 3 4 5 6 7 8		
	9 9 9 9 9 9 9 9		

PRIORITY SCALE (The list in priority order.)

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____

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STRATEGY 7-6:

Procrastinate on procrastination.

*"PROCRASTINATION IS THE ONLY THING
WE HAVE TIME FOR."*

A doctor turned to his patient and said, "Bill, I have some bad news and some worse news."

"Hold on now, doctor," said the concerned patient, "I can handle bad news and good news, but bad news and worse news?"

The doctor asked which one he should share first. Bill wanted the bad news first.

"Well," the doctor said sadly, "the results of all the tests are in and you only have 24 hours to live."

"What? If that's the bad news what could possibly be worse than that?"

The doctor replied apologetically, "We found out yesterday and forgot to tell you."

It is relatively easy to come up with many excuses for putting things off. We don't have the time right now. We'll get around to it later. We want to sleep on it first. There is plenty of time to do that this weekend. Why do we procrastinate?

The reason is quite simple! It is easy to put off the unpleasant, difficult and time-consuming tasks. In essence, procrastination is nothing more than a time-waster. It causes many more headaches than it effect cures. Think right now of all the small, tedious things you have procrastinated about in the past week, month, year, decade. They are all cramping your brain.

So, we only do those tasks that scream the loudest, as it were. We rush to finish them. The minute we lick the envelope we notice we forgot to insert the letter. We start cooking hamburgers only to remember the propane tank is empty. There is a cure for procrastination! Look in a mirror and you will see the cure. The only person who can stop you from procrastinating is You!

How to handle procrastination

STRATEGY 7-7:

Get going.

*No more effort is required to aim high and achieve prosperity
then to aim low and receive its opposite.*

Napoleon Hill

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Step 1. Start the task.

Get going, even if you have failed in the past. If you want to win, you must begin. This seems obvious, but if you have been procrastinating on something then make a start at it and you will have begun the process of success.

STRATEGY 7-8:

Get out your calendar.

Step 2. Block off the necessary time to do the job.

We will discuss this point in more detail in a later section in this chapter. Chances are remote that you will ever get anything done without it getting scheduled into your calendar. We procrastinate forever because we don't block off the necessary time to finish the job.

STRATEGY 7-9:

Look at tasks a different way.

Step 3. See the job in bite-sized pieces.

You will never start losing weight if you see the whole project in one lump sum. An alcoholic would have difficulty picturing himself not drinking for the rest of his/her life. Anyone can handle not drinking for a 24-hour period. "*One day at a time*" is more than a popular slogan among self-help groups, it is the recognition of a fundamental reality of our experience: We live our entire lives in the present. What shall we do with it?

STRATEGY 7-10:

Change your thinking.

Step 4. Adopt a 'Do it now' mentality.

People who conquer procrastination problems learn to become 'Do It Now'ers.' They never wait until tomorrow to do what they know should be done today. They put things back after each use. They refuse to delay.

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STRATEGY 7-11:

Think outcomes.

"Housework can kill you if done right."

Erma Bombeck

Step 5. Set objectives.

We have already discussed the need for objectives in life, but it bears repeating here because it affects the procrastination dilemma: Set a goal to accomplish something you have procrastinated about doing.

STRATEGY 7-12:

Examine your progress.

Step 6. Review your accomplishments.

Winners in life dwell on their successes. Losers constantly focus on their failures. It is of value to remind yourself of areas where you have succeeded in winning the procrastination game.

STRATEGY 7-13:

Use pleasure and pain.

Step 7. Reward or punish yourself.

I am not espousing deviant behavior by suggesting you conquer procrastination problems by punishing yourself. What I am suggesting is you find some way of punishing yourself for your negative behaviors, such as not doing things you said you would do.

One manager I know buys his staff lunch out of his own pocket if he does not have his reports in on time. If he promises to deliver something and procrastinates then he has to fork out cash, and for him this is negative reinforcement for negative behavior.

Similarly, if you have succeeded in doing a task you have long procrastinated about doing, reward yourself. We tend to repeat those behaviors for which we receive positive reinforcement and shun those behaviors which result in negative reinforcement.

PROCRASTINATION WORKSHEET

Things I put off doing:

This makes me feel like:

Is it important?

Yes (Why?)

No (Why not?)

Procrastination Action Plan

1. _____
2. _____
3. _____
4. _____
5. _____

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HANDLING INTERRUPTIONS

If interruptions are a problem for you, use the five steps listed below. To determine what is a problem with interruptions, ask yourself, “*Am I receiving low-priority interruptions during high-priority projects?*” If so, practice these steps to curb the time-wasting interruptions.

STRATEGY 7-14:

Schedule closed-door periods.

Many people think the only time you are really ‘*busy*’ is when you have someone with you. A secretary looks into an executive’s office, sees no one and falsely assumes he/she is available. There is nothing wrong with scheduling time in your daily planner that will allow you to avoid the time-wasting activity called interruptions.

STRATEGY 7-15:

Let others know you cannot be interrupted.

If you want to eliminate interruptions, schedule closed-door ‘*no interruption*’ periods. Let others know you can’t be bothered for any reason other than the building is on fire. And only if the fire is approaching the floor below, at that.

STRATEGY 7-16:

If interrupted, stand up.

Do you want a technique guaranteed to cut interruption time in half? Stand up as soon as an interrupter enters the room and remain standing while they speak. They will soon get the message, ‘*Be quick, I’m busy.*’

If someone enters a room to interrupt you and you invite them in and you sit comfortably, put your feet up on the desk, and offer them coffee, what message are you conveying to them? “*Sure, come on in. Let’s talk. What I was doing isn’t really important. Use my time in any way you see fit.*”

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STRATEGY 7-17:

Avoid eye contact.

Ergonomics experts are now realizing the importance of eye contact in office design. It plays a role in employee's productivity. Offices are now being designed to ensure less eye contact.

I was on the telephone. Someone walked by my office and, because we made eye contact, he felt free to start speaking to me at the same time. It blew my mind. It didn't take me long to move the furniture around so I faced the window.

One way to reduce interruptions is to make less eye contact with people. This is particularly true with telephones. Be sure to face a wall or window while on the telephone.

STRATEGY 7-18:

Make fewer trips through the office.

This may seem a bit trivial, but are you aware how much time is wasted in a day by running for a coffee, water and the washroom? Become aware that when you leave your work area, you are a prime target to get sidetracked.

STRATEGY 7-19:

Implement 10 items from the list below.

60 PRACTICAL TIME MANAGEMENT TIPS

1. When cleaning out closets, storerooms, etc., label three cartons:
 1. *scrap*,
 2. *give away*,
 3. *keep*.
2. If you haven't used something in over a year, don't let it take up prime space.
3. Schedule a '*quiet hour*' each day and consider it non-negotiable.
4. Don't let others infringe on your valuable "*prime-time*."

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5. Each evening, set out everything you will need in the morning.
6. Use your planning calendar to schedule your "to do" lists.
7. Schedule "appointments" with yourself.
8. Have an office in your home for writing and filing.
9. Take advantage of self-inking stamps to save time.
10. Delegate whenever possible.
11. Get things done during commuting time.
12. Make up casseroles in double quantity and freeze them.
13. Throw out as much correspondence and other paperwork as possible.
14. Store jewelry in egg cartons inside a drawer.
15. Maintain a stock of frequently used items such as paper goods, light-bulbs, garbage bags, paper clips, Post-it Notes.
16. Make minor decisions quickly.
17. Don't waste time agonizing after decisions.
18. Store items close to where they will be used. Duplicate where necessary.
19. Clean the bathtub during a shower. It is easier working from the inside.
20. Keep desk supplies in your briefcase or car for those unpredictable delays and waiting periods.
21. Say 'no' more often. Stop volunteering for everything.
22. Don't keep shuffling paper. Handle each piece as it appears.
23. Start earlier in the morning.
24. Don't read passively. Search for ideas. Use highlighters. Make marginal notes.

25. Don't store magazines. Tear out or photocopy relevant articles.
26. Set a deadline for each task and stick to it.
27. Always carry a small scratch pad with you for note-taking.
28. Plan in advance your TV viewing time. It can be a real time-robber.
29. Use colored labels to flag important dates in your planning calendar and to highlight urgent requests that come up.
30. Carry a supply of *Post-it* Notes in your planning calendar.
31. Review "junk mail" during low energy times (i.e. the last fifteen minutes of the day).
32. Take only carry-on bags while traveling by air. Delays occur when waiting for checked bags.
33. Use only transparent containers for leftovers so you can see what you have in the refrigerator.
34. When leaving a message for someone to call you back, indicate the best time to reach you.
35. If the person you call is not available, try to get the information you need from someone else rather than leave a message.
36. Keep paper and pen handy in every room.
37. Carry a portable "*Trident*" 3-hole punch in your briefcase or meeting binder.
38. Record in your planning calendar the time by which you must leave your house (or hotel) if you must attend meetings some distance away.

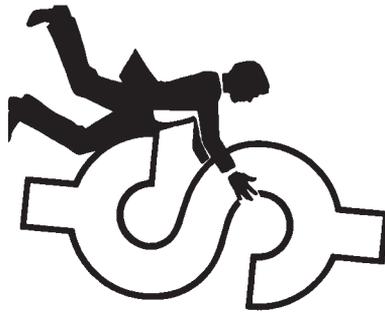
***If at first you don't
succeed, destroy all
evidence that you
tried.***

Source Unknown

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39. Have more keys made than you think you'll need.
40. Don't be a slave to your telephone. Use your answering machine or voice mail to take messages during the dinner hour or ignore the telephone completely.
41. When scheduling doctor and dentist appointments take the first appointment of the morning so you're ahead of the crowd.
42. Keep a supply of greeting cards, stamps and gifts on hand.
43. Put away materials immediately after use. Clean up the mess as it's generated.
44. Use a highlighter when reading letters and reports so you can mark those parts requiring action.
45. Always confirm appointments; don't assume the other person will remember.
46. Use stacking trays to sort mail as to bills, correspondence, junk mail.
47. Place color dots on all your credit cards for easy identification.
48. Photocopy both sides of your credit cards (about nine per page) and leave a copy in your home safe and safe deposit box.
49. Use driving time to listen to cassette tapes or CD's.
50. Record ideas from cassette tapes or CD's by dictating into a pocket recorder.
51. Keep a pocket recorder in your car for recording ideas, information, things to do, etc., as they occur to you.
52. Subscribe to newsletters related to your profession to cut down on reading time.
53. Color code your various keys with small plastic rings, available in many stores, to avoid fumbling.

54. Photocopy birth certificates, marriage certificates, etc., and keep them in your files.
55. Form the habit of taking your planning calendar with you wherever you go – even on vacation. You can record those ports-of-call, favorite restaurants, hotels, and people you meet.
56. Store empty clothes hangers on one side of the closet and use as required. Don't let them mix with the ones being used.
57. Keep a personal effects tote bag equipped with all personal items, from toothbrush to travel hair dryer, and use it only for traveling.
58. Find ways to delegate more.
59. Shorten telephone calls.
60. Phone instead of writing.



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CHAPTER 8



SALES MAGIC
LEARN TO SELL – THE KEY
TO YOUR FUTURE

SALES MAGIC

Learn To Sell – The Key to Your Future.

Why did I include a chapter on selling in a book called *The Millionaire Mindset*? I'll tell you why. One of the most important and highest yield skills you can acquire is the ability to sell. My next book will be about teaching people how to become sales superstars. This book will give you an overview of my Sales Magic philosophy, and then I will give you one of my most powerful techniques to grow any business. Companies have paid me thousands to teach them that same strategy. No matter who you are, what you want to achieve in life, or what you do now, becoming better at selling can only help you toward financial freedom.

I know I can land in any free country in the world with only \$100 in my pockets and I will be okay financially in no time because I know how to sell. I know how to get others to adopt my ideas and plans. I learned from the best. The best are all rich. All the rich people I know, know how to sell.

She grabbed my arm, pulled me over to one side of a crowded seminar room and blurted out a story I had heard all too often.

"I've been in sales for six years, and I'm working harder now than ever. The problem is, I'm broke. Yes, I've read all the books and have taken all the seminars. I even memorized 18 'Power Closes' from a famous American motivator. I have a positive attitude, I did affirmations and visualizations, and the back seat of my car is loaded with motivational CD's. But I am still broke! What can I do to finally start earning the money I want and the money I know I can earn in sales?"

You can have the most positive attitude on the planet AND sell the greatest product or service AND be the best dressed salesperson this side of Kota Kinabalu AND be able to quote everyone from Tom Hopkins to Zig Ziglar AND still be broke IF YOU DON'T HAVE EFFECTIVE, AFFORDABLE, AND UNIQUE METHODS OF ATTRACTING PEOPLE TO YOU WHO ARE QUALIFIED AND PREDISPOSED TO BUY WHAT YOU SELL.

One of the greatest problem's salespeople have today is they are using outdated methods for getting customers. The problem is salespeople have a flawed model of selling. Unless you adapt and change your selling model, you're cooked when it comes to success in selling. The selling method most people are using may have worked in the past, but it absolutely won't work in the future. Unless salespeople make some significant changes in their approach to selling, it's my prediction that over the next five to ten years salespeople will have to work harder to even hit their current targets.

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The prevalent sales model is no longer effective today. It was developed in the 1950's and repackaged in every succeeding generation by slick sales trainers. The result of using an ineffective approach to selling is seen in the burnout rate in the selling industry. Why do you think a manager's primary role is recruiting? People are working very hard but not earning the money they know they have the potential to earn. Their incomes are up one month and down the next...so are their emotions. Unless people change their paradigms of selling, they are doomed to spend forever on the Sales Roller Coaster.

STRATEGY 8-1:
Make a shift in your selling paradigm.

The Old Way Vs. The NEW Way

Sales Function	Old Way of Selling	New Way of Selling
SELLING	One night stand Adversarial Buyers must be sold Persuasion Manipulation	Marriage Partnership Buyers want trust Communication Listening
MARKETING	Single focus Product-oriented Image-building	Relationship Prospect-oriented Lead generating
PROSPECTING	Cold calling Pursue prospects Rejection	Attraction Prospects pursue YOU Referral
CLOSING	Prospects are liars Canned approach Tricks	Prospects need to trust Caring approach Trust
CLIENT CONTACT	Infrequent Expected contact "Me" focus	Frequent Unique contact Relationship building

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In the 'old' way, selling was very adversarial. It was 'them' against 'us'. People were told to 'go out and sell.' It was a one-night-stand approach. Find one customer, then quickly find another and find another. In the new approach, success comes from building a solid relationship that will stand the test of time-a marriage model.

STRATEGY 8-2: Create trust.

Prospects DON'T need to be "sold" they want to buy from someone they can trust. Most salespeople attempt to manipulate prospects. Instead of listening, they are focused on remembering slick language tricks they learned at the latest seminar. Instead of focusing on the customer and developing trust, they are told to watch the customer's eyes and breathing patterns. Come on! Don't you hate it when people try to sell you that way? Of course. Don't do it to others.

The reason people use such out-dated sales techniques is because they are using the Rejection Approach to selling. They are told selling is a numbers game. If they make 100 calls, they will make one sale. The problem is, no one ever told them how long it takes us to be rejected 99 times and at what emotional cost.

The reason there is such emphasis on closing skills and handling objections in these sales training seminars is because once you find that one person in 100, you had better not let him or her get away. You go for the jugular, close that sale! With those odds you can't afford to let them get away.

There is a way to virtually eliminate rejection from selling. Instead of pursuing that one in 100 who will buy, find ways to make people come to you and identify that they are predisposed to buy what you sell.

STRATEGY 8-3: Use an attraction model.

Position yourself differently and they will come to you.

A few years ago, I was in Manila conducting seminars. We had 500 people at a FREE seminar there. A lady asked,

"Will all this stuff work here in Asia?"

I looked around, saw the enormous crowd, saw the number of people we had to turn away because we were full, and said,

"It seems to be working just fine for me here!"

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I had more leads than I knew what to do with. I made people who are predisposed to buy what I sell step forward and say, "Here I am, let me buy!" Isn't that better than being rejected 99% of the time? (Yes!)

Look at what passes for sales training today. Some of it makes me ill. I'm embarrassed to tell people I'm a sales trainer when I look at some of the idiotic things people pay for at high pressure seminars. Closing skills are a big area.

Why so much emphasis on CLOSING THE SALE? A faulty model!

Salespeople are trained to close sales with manipulative tricks that might work sometimes but rarely produce lasting relationships with people. As a result, these misinformed salespeople are forever chasing the next sale. Winners, the high producers in selling, know the money is in referrals. You won't get many referrals using high-pressure and canned closing tricks.

"When a customer says this..." salespeople are told, "then you say this..." I even heard a popular sales trainer, who holds huge seminars, teach people the "Yes/Yes Closing Technique." The idea is you must get 30 "Yes" responses before you ask for the order. You must get your prospect's head bobbing "yes, yes, yes..." because when you ask for the order, they won't be able to say "NO." People actually pay money to learn this stuff!

Excellent salespeople know that relationships are key. They understand that if they listen to the prospect and build solid rapport and trust, then people will buy. Some people today have the notion you must "close" sales at all costs, even if the product or service doesn't match the prospect's needs or wants.

***"The era of
the one night
stand is gone...
the sale merely
consummates the
courtship, at which
time the marriage
begins."***

Theodore Levitt
Harvard Business Review, 1983

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STRATEGY 8-4:

Focus on the relationship.

Sign on the front door of Texas home:
*"We shoot every third
salesman and the second one just left."*

The salespeople who will win big are those who focus on relationships, not 'nailing the sale.' They are in constant contact with their client base. Many salespeople have all kinds

of past customers in their files with whom they have not had contact for several months, if not years. They wonder why they are broke and working 60 hours a week. They would rather cold call in the dark, shake trees I call it, than nurture the relationships they have with people who know them.

I spoke with a prominent attorney in Kuala Lumpur recently about this very point. I asked him if he wanted more business. He sure did! I asked if he had any past clients whom he had not contacted for at least 6 months. "Oh yes," he laughed, "all kinds." Do you want to find \$10,000 in 90 days? Contact your past clients. You'll be surprised by the fact some have moved away or no longer live in the country. Some have even died.

The Marks of a Professional Salesperson

If you want to become wealthy, learn how to become better at sales. Think how many salespeople there are in the entire world. There are almost 27,000 real estate agents in my city (Toronto) alone. Competition is fierce. If you want to win big in selling, you'll need to develop some unique characteristics which differentiate you from everyone else.

As Pareto said, twenty percent of the sales force produces eighty percent of the sales. Those who do achieve great success in selling display certain tell-tale marks of a professional.

Consumers are more sophisticated now than ever. They have come to expect and even demand a high level of competency and service from the people to whom they give their money. I've been selling since I was a boy. I've made a small fortune in this profession and can quickly tell you the people who win big in the game of selling not only meet those customer expectations, they exceed them.

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INTERNAL MARKS OF A PROFESSIONAL

STRATEGY 8-5:

Develop integrity.

Mark #1: Integrity

*In.teg.ri.ty (in-teg-ri-tee) n. 1. honesty, incorruptibility.
2. wholeness, entirety. 3. soundness.*

Look at the problems we face in the world today. Politicians, stock brokers, government workers, business and religious leaders and sports figures are rocked by

scandals. Do you wonder why prospects are sometimes skeptical of salespeople? They need reassurance.

In addition, many people are trained in manipulative selling techniques. To further fuel the public mistrust are salespeople who attempt to pressure people into buying things they don't need, can't afford and generally don't want.

A professional salesperson is someone with an internal frame of reference, which guides him or her in business. This quality is hard to describe in concrete terms; moral fortitude always is.

Having integrity means you do what's best, not what's best for you. Even if no one would find out, integrity leads us to do what is right. Looking at oneself in the mirror and feeling good about the reflection is what allows professional salespeople to sleep well at night.

People Who Make A Difference: Colonel Izaidin Samsodeen

Ask the people who have worked for him and with him and they'll all tell you the same thing. The Colonel is a man of integrity. There's a sweet spirit about this man and I think it comes from the fact he is clear on the inside. He would never do anything to harm another person, and you can tell from meeting him that he is a straight-shooter.

It's no wonder he is successful in life and in selling. It's no wonder he has helped thousands find a place of peace and prosperity in selling through his fabulous training program called A.B.C. (Awareness Before Change).

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STRATEGY 8-6:

Become trustworthy at all costs.

Mark #2: Trustworthy

- Trust.wor.thy (trust-wur-thee) adj. 1. worthy of trust, reliable.*
2.firm belief in the reliability or truth or strength etc. of a person or thing.

Are you trustworthy? Would others describe you as reliable? Can people count on your word? A real professional would say "Yes" and say it with confidence. No one would actually say "No" to this so what makes the difference for the professional?

The most significant aspect is for the professional, it goes far beyond the verbal assent. It is a real and internal part of who they are. You've met people like that. If they give their word, you know it's as good as gold. Others give you their word and you can tell something is amiss. You have little confidence in what they say. They are saying "Yes, Yes!" but you are picking up "NO, NO!" signals.

If you want to become great at selling, you must be trustworthy. Remember, that even one mistake here in this area can cost you dearly. When we give our word it must stand, no matter what. Gone are the days of empty promises, promises and more promises. Promise less and deliver more if you have to in order to maintain the trustworthiness factor in the minds of your clients.

Clients trust professionals.

People Who Make A Difference: Nana Ooi, Human Resource Development Sdn. Bhd.

Nana is one of those people a guy like me needs around all the time. A large portion of my business is in Asia. Nana keeps everything running smoothly for me. If she says, "It's done!", I can rest assured.

Customers (I'm Nana's customer) want someone on whom they can depend. If your customers are happy, they will tell others about you (some might even mention you in a book).

STRATEGY 8-7:

Tell the truth.

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Mark #3: Honesty

*Hon.est (on-ist) adj. 1. truthful, trustworthy.
2.(of an act or feeling) showing such qualities.*

Here is another intangible characteristic that will either make or break you in sales. Dishonesty is one of the surest ways to poverty and mediocrity in selling. It's easy to tell lies. It's easy to mislead people. It's easy to shade the truth for your own benefit.

Honesty is telling the truth as you understand it. It means speaking candidly. Tell the truth even if it means you might not get the sale. If you get a reputation as a dishonest person, you might as well find another occupation. On the other hand, if you get a reputation as an honest person, you'll be assured a good living in your present occupation.

People Who Make A Difference: Tang Sin Hwa, Managing Director, Richman Realty

When I last conducted public seminars in Penang, Malaysia, Tang Sin Hwa showed up with his entire staff. I was glad to see him again. We spent some time together and I could see this person was honest and had a desire to learn like I have rarely seen before.

It is refreshing to see someone who is up-front and honest. Tang brought his entire staff to a private meeting with me and I could detect the same trait in them. We were

discussing their industry and their company. They were willing to be honest and tell me the 'true' facts so I could help them. I look up to people who are willing to tell the truth. If I was ever going to buy real estate in Penang, Tang would have my business. I trust him.

STRATEGY 8-8: Get excited.

Mark #4: Enthusiasm

En.thu.si.asm (en-thoo-zi-az-em)n. a feeling of eager liking for or interest in something.

Haven't you noticed the real chargers in life are those who are motivated by the thrill of the game more than the monetary rewards? Not that money isn't important – it is – but it's not *the* most important thing.

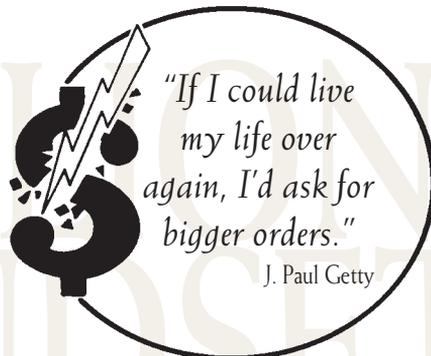
An enthusiastic person sells from the heart. They put their feelings into it. Enthusiasm is contagious.

Enthusiasm that sells is not hype. Hype is distasteful. It is repugnant. Prospects avoid hype. Real enthusiasm comes from a good place inside the salesperson. It comes from a place of excitement.

People Who Make A Difference: Koo Hang Boon, Malaysia-Best.Com

If you want to meet someone excited about his business, then you must meet Boon. He loves what he does and you can see it in the work he produces. We needed a website designed in a hurry and it had to be nice. The entire crew at Malaysia-Best.com went to work. Reading their e-mails and seeing how proud they were of the work they had done impressed me. If you want to get a website developed by people who really demonstrate enthusiasm, visit their website (www.malaysia-best.com). You'll appreciate them as much as I do.

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STRATEGY 8-9:

Keep on keeping on.

Mark #5: Tenacity

Te.nac.i.ty (te-nas-i-tee)n. holding or clinging firmly to something, such as rights or principles.

The difference between high achievers and low achievers is often as small as the degree to which they can persist at something.

Who are the most productive people you know? Would you say tenacity is one of their characteristics? Do they hang in there just a little longer than everyone else? Do they make a few more calls than anyone else?

People Who Make A Difference: K.C. See, Managing Director, Quest Consulting.

K.C. is one of the most persistent people I've ever met. He's constantly talking to me about The Long-Term. He and I became partners a few years ago and used to represent my various interests and companies throughout Asia. He managed to do this, plus run his own numerous companies, including a huge direct selling company, a magazine, and one of the most successful training and consulting firms in Asia.

One thing you will notice if you ever have the pleasure of meeting K.C. is that he just doesn't give up. He can try something and if the results are not as he desires, K.C. moves on. He never lets the past dictate his future.

BECOME THE DOMINANT FORCE

Here are 16 strategies for gaining a clear marketplace advantage.

STRATEGY 8-10:

Be driven.

Become marketing-driven, that is! It's easy to become totally sales-driven, forgetting to pay attention to customer concerns. Make sure it's the customers who are running your business. A marketing-driven person operates one way:

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**The Total Effort ...
product, service, price, and
promotion must be adapted
to the needs and wants of
customers.**

HOW?

Ask them. Take a marketing survey. If you ask, they will tell you. Listening is the key to success. Surveys shouldn't take longer than three minutes to complete.

"The money I have is in direct proportion to the value I've given to others. The more I give of myself, incredibly, the more economic power comes my way."

Tod Barnhart

STRATEGY 8-11: **Become basic.**

If Superman can fly, so can I. Heck, I am Superman!

Suppiah Periasamy
CEO, McCurry Restaurants

Concentrate on the basics. The single most important job remains the same: to get and keep customers. When you have customers, you have sales. It's that simple. Help your customers solve their problems better than anyone else does. Don't assume you have the answers. Learn what "better" means to each customer and prospect. Then, adapt your product or service so it is perceived as 'better' in their eyes.

HOW?

Find four to six positive-minded individuals and do some brainstorming or masterminding about how you might actually improve on what you are doing in order to sell more and keep more clients happy.

STRATEGY 8-12: **Customize and consult.**

Customers aren't looking for "off-the-shelf" solutions to their problems. Continue to develop new ways to tailor your services to meet precise needs. This means taking more time to be helpful, understanding and supportive. Now is when more time should be spent with customers.

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HOW?

Start a new service and include an evaluation or an analysis for customers. This will provide you with immediate feedback about their wants and needs. Give them a FREE consultation, evaluation, or report.

STRATEGY 8-13:

Get aggressive.

"Don't stay in bed – unless you make money in bed."

George Burns

Change your marketing strategy to fit the psychology of the times. Emphasize how your products or services save time, cut costs, and increase productivity. Take this route and you'll stand out in the marketplace because most of your competitors will be depending only on the momentum of the economy to carry them forward.

HOW?

Create a U.S.P. (Unique Selling Proposition) and tell the world what it is. What's your #1 competitive advantage? Put that on everything you do, fax cover sheets, name cards, invoices, websites, and everywhere!

STRATEGY 8-14:

Add value.

Use value-added techniques to get an edge on competitors. Distinguishing your company from others in the same field is more important now than ever. To discover what you can do to dramatize your uniqueness, think like a customer. It's never the value you want to add that makes the difference. It's the value the customer perceives that's important.

HOW?

Think outside your industry. Find some way to differentiate yourself from everyone else. Why not be the first to get a website if no one else in your field has one? Consider offering additional services your competition can't or doesn't offer. Create your personal brochure. Do a video or audio sales letter.

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STRATEGY 8-15:
Strut your stuff.

Demonstrate a 'we can do it' attitude. Customers are alert to see if a company remembers the lessons it learned during recessionary times. You may have the best products or service, but that's not enough. Go the next step. Show enthusiasm for going out of your way to prove you're still highly service-oriented.

HOW?

Make prospects ecstatic by giving them your home telephone number, giving them a special gift, getting them faster service than anyone else in the industry. Doing something for free for them will show you care.



STRATEGY 8-16:
Stay alert.

Keep a watchful eye on the competition. Too many businesses take their direction straight from the competition. Now is no time to let a competitor lead the way! The competition may be completely in the dark and its activities could be nothing more than weak attempts to get moving. Write your own marketing and sales plans and then stay on track.

HOW?

Find five things your competitors do well, and then write a plan to absolutely blow them out of the water.

STRATEGY 8-17:
Sell.

Tell your customers and prospects you want their business. Don't ever assume they know. Don't think price is all they care about. Show appreciation. A short thank you note may be far more effective than a pair of tickets to the ballet!

HOW?

Today, sit down and either write a personal handwritten note to ALL past clients

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or fax them a nice note. Let each one know you are happy they bought from you in the past and you would enjoy doing business with them again. Finally, tell them you want their continued business and that of their friends.

STRATEGY 8-18:

Resell customers.

Only a fool assumes all customers know everything you do. Whether you've been doing business with a customer for a month or a decade, plan a marketing program that aims at educating your customers on all your products and services.

HOW?

Prepare an audio tape featuring all the new products or services you have. Interview someone important on the tape. Ask them questions relevant to the prospect. Make it informational, not commercial. Solve problems.

STRATEGY 8-19:

Niche it.

Practice niche marketing. Look for markets which best match your company's products and service – and come out swinging! Strive to become a big fish in a small pond. Competition is generally less intense in niche markets, and your strong position will fend off unwanted intruders. As you successfully serve new customers, you have a good chance of becoming a preferred supplier.

HOW?

Come up with a list of places where your niche market congregates then make a plan to market to three that are new to you.

STRATEGY 8-20:

Get help.

Make your employees and suppliers your firm's ambassadors. Improved economic conditions can lull many companies into a false sense of security. This is very dangerous. Communicate often, emphasizing good news via pay envelope stuffers, bulletins and

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newsletters to employees, suppliers and customers. Don't fake it, but accentuate the positive.

HOW?

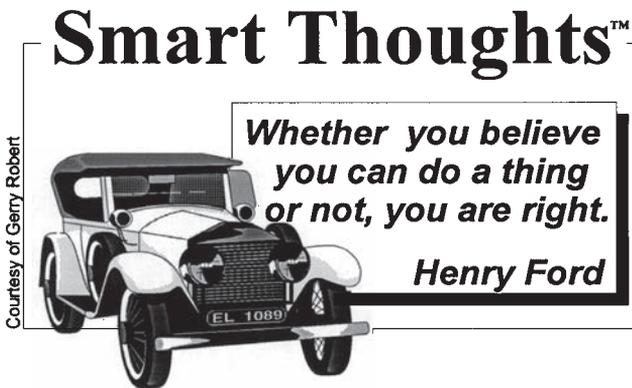
Develop a Winner's Circle. Find 20 people who are influential who could give you a lot of business. The best Winner's Circle members are those who are regularly in front of large numbers of your prospects and are also in influential positions.

STRATEGY 8-21: Stay in touch.

When things start looking up, it's easy to forget about existing customers. Don't tempt your customers to take their business elsewhere. Studies show it costs five times as much to gain a new customer as it does to keep an existing one. Work harder than ever to demonstrate you care about your present customers. Stay in touch.

HOW?

Send out a SMART THOUGHT OF THE MONTH by fax or e-mail to all of your existing clients. Smart Thoughts are motivational or inspirational quotation with your name on them. Don't push your logo, telephone number, etc. Put your name in small print over to one side and all it should say is "Courtesy of (your name)."



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STRATEGY 8-22: Add style.

Polish up your company image. Position your firm in the best possible light. Does your firm appear professional? Is it known for a high level of expertise? Is customer service your number one priority? Publicize those 'special' qualities that place you on the cutting-edge.

HOW?

Write something. Anything! Interview someone, ask questions and get something written. It could be a book, tape, or a report because people like to work with people they consider experts. It's strange, but when you see something in print you tend to believe it. (Or at least I hope you do, given that you are reading *this*.)

STRATEGY 8-23:

Get with the times.

Change your marketing strategy to fit the psychology of the times. Emphasize how your products or services save time, cut costs, and increase productivity. Take this route and you'll stand out in the marketplace because most of your competitors will be depending only on the momentum of the economy to carry them forward.

HOW?

Find another aggressive marketer and do a cross-promotion. You sell your clients on buying his service and he does the same for you. You send all past clients a letter extolling the virtues of this other person and recommending them wholeheartedly. They do the same for you.

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STRATEGY 8-24:

Promote more.

Increase your promotional efforts. Go on the offensive and promote, promote, promote! Double your efforts, especially when things are tough. When you don't have money to invest in promotion, that is when you MUST do it.

HOW?

Put on a seminar to attract prospects. Take out classified ads offering a FREE special report. Double your telemarketing efforts. Do ten more appointments this week. Commit to it and do it. What follows is a step by step way to attract hundreds of people to a seminar. It has worked for me all over the world.

MY MOST POWERFUL SALES STRATEGY

6 STEPS For ANYONE To Find 200+ Prospects and Get Others To Pay For Everything – Including Sending Out 10,000 Brochures.

What follows will show you how to attract 150 to 300 prospects who are predisposed to buy what you are selling and how to get others to pay for the entire promotion. We have done this successfully all over the world – IT WORKS!!!

The biggest challenge in any business is to find people who are predisposed to buy what you are selling. For years, I've been teaching people to move away from cold calling because it's too time consuming and too tough emotionally.

I would rather have one person call me than me call 100 people. Most business people agree and tell me they would sell more if they could only get in front of more people who are predisposed to buy what they are selling.

In a nutshell, here's how this program works: You will host a seminar, hire a speaker, and send out 10,000 brochures using a unique method. You will have sponsors pay for everything, get the speaker to endorse you from the stage, and follow-up after the event.

STRATEGY 8-25:

Be clear about whom you want to attract.

Step 1: Identify Your Target Market

The first step is to spend time evaluating your ideal prospects. I know this sounds basic but I can tell you far too many people and business owners think they sell to EVERYONE. Think about the ideal person who might buy what you are selling and think about what problems they might currently have. What are the issues with which they are currently dealing? Where are they in terms of deciding to buy what you sell? Consider all the demographic factors (age, education, status, position, income, etc.).

The more you know about your ideal prospects, the easier it will be to attract them to a seminar. If you cheat on this step then you will lessen your potential for success.

STRATEGY 8-26:

Design the right seminar.

Step 2 : Design a Seminar to Attract Your Ideal Prospects

Find a seminar topic that your ideal prospect will respond to. In Step 4, you'll see the mechanics of getting them to the seminar, but you should think about designing the right type of seminar.

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The Seminar Objective

Seminars are one of the best ways to grow any business. I've used seminars to:

- Build a database
- Generate leads
- Qualify serious leads
- Sell products/services
- Book appointments
- Attract investors
- Create good public relations
- Recruit salespeople

What do you want to accomplish by the end of this seminar? Do you want to sell things at the seminar? Set book appointments? Recruit people?

Think about what you want to accomplish. The above list gives you some possibilities, but you should rank them in priority. If, at the seminar, your #1 objective is to book one-on-one appointments then your approach will be different than if you wanted to simply generate leads. Both are applicable, but one might be more important and will dictate your approach.

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The Topic

The topic of the seminar is of ultimate importance. We have conducted "How To Increase Revenue In Your Beauty Salon," Seminars in Singapore and had great success. Our client sold a \$6,000 piece of equipment to beauty salons. She knew beauty salon owners would respond to the 'Increase Revenues' topic. Make sure this seminar is informational, NOT commercial in nature. The seminar must be a first-rate seminar and not a two-hour sales pitch. You must deliver what you promise.

Keep everything in a 'prospect's' point-of-view. They couldn't care less about you, your company, your products or services. Think of a topic of interest to your prospects. Don't get stuck in your industry. Karl Ruban, a Canadian financial planner, is using our 'SALES-BOOSTER Internet Marketing Seminar' to attract people to his practice. The people who come to these seminars are exactly those who he wants to reach. What do all the other financial planners do seminars about? Financial Planning. To be different, consider things from the prospects' viewpoint. The biggest problem your prospects have will make a wonderful seminar topic, but don't only think about the problems your product or service solves. What's the number one problem your prospects have? That's your topic.

The Speaker

You will need a speaker who is qualified to speak on the subject. Since I'll show you in Step 3 how to get someone else to pay for everything, including the speaker's fee, select

someone who is qualified for the task, preferably an author or someone with credentials to pull in an audience. This is important because of the way we are going to promote this seminar. You want someone who is credible and someone whose credibility reflects on you.⁴¹

Make sure they are willing to help you with your objectives at the seminar. You will want him/her to endorse you, your company, and your products and help you sell the audience.

STRATEGY 8-27:

Get others to pay for all expenses.

Step 3: Find Sponsors

For some people this part of the program is too much to believe, but trust me that we have done this all over the world for all kinds of companies and all costs were covered by sponsors. If this is done right, this part will be a breeze. We had an entrepreneur in a small town in Texas sign up all the sponsors for our seminar, using this format, in about three weeks.

Essentially what happens is you price everything out and then divide that total price among the sponsors.

Sponsorship Kit

You will need a document to help sell the sponsors. We use a Sponsorship Kit. Nothing too fancy, but one which answers all the questions for the potential sponsor. Here is the Table of Contents for our Sponsorship Kit:

Table of Contents:

- # 1.0 Introduction
- # 2.0 Objectives of the seminar
- # 3.0 Who Attends – Statistics
- # 4.0 The Next Event
- # 5.0 Seminar Content
- # 6.0 Sponsorship Benefits
- # 7.0 12 Reasons Why You Should Become A Sponsor
- # 8.0 How To Make This Seminar A Success (for Sponsors)

Selling sponsors is much easier than most people think. The Sponsorship Kit will explain the benefits sponsors will receive, which might include benefits such as a copy of

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the attendee mailing list, an endorsement from the speaker, an exhibit booth at the back of the seminar room, and their logo on all promotional materials.

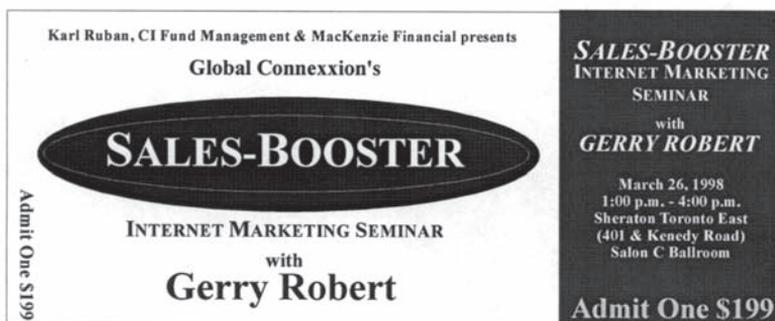
STRATEGY 8-28:
Fill the seats.

Step 4: Promote The Seminar Using My Fail-Proof Method

This is worth its weight in GOLD. We've spent 10 years and millions of dollars learning this. Your goal is to attract 150 - 300 hot prospects to a seminar, have a highly credible speaker give a great seminar of interest to your target market and have that speaker subtly endorse you to the audience. You don't want to make money from ticket sales. This is vital... The seminar is not FREE, but we don't charge. Let me explain.

The brochure and tickets will have a price on them. We find that a \$199 price for a 3-hour seminar works best. Here's what to do:

- a) Print 10,000 two-color brochures promoting the seminar. It should have details about the speaker, topic, location, and registration, including price.
- b) Print 10,000 seminar tickets, two-colors with gold foil stamping. This is very important. You want this to look impressive.



- c) Print 10,000 two-color letters inviting people to your seminar. The gist of the letter states that, as host, you have a few complimentary tickets available for this \$199 seminar and if they fax this letter back right away, they can get in for FREE.
- d) Print 10,000 one-color envelopes to hold all the above. Then, mail to your target market.

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STRATEGY 8-29:
Put on the show.

Step 5: Conduct the seminar

Be sure to have communicated early with the speaker that you are counting on him/her to help you meet certain seminar objectives. Have a clear understanding about this before you actually finalize with the speaker. You must feel comfortable that the speaker can help you sell from the stage. This is important, if the speaker is credible, it will reflect on you. The speaker can say things about YOU that you can't about yourself. When I'm on stage and I tell the audience to buy your product because I think it's the best I've ever seen.... they act! They trust a credible speaker.

During our seminars we will actually sell the sponsors' services. Our most popular seminar is *THE SALES-BOOSTER Internet Marketing Seminar*. At the seminar I show actual websites and how to make them profitable. I download the sponsors' websites into my computer so I can demonstrate them in the seminar.

Allow the sponsors to exhibit at the back of the room. Have an intermission to allow the participants to mingle with the sponsors. We find a 3-hour seminar works best for what we want to accomplish. People must feel like they attended a great seminar. It must come off like a normal \$199 seminar for this to work properly. At the end of the seminar, the speaker, not you, should do a short presentation about the seminar objective. I have endorsed clients, sold website packages, booked appointments for serious prospects, raised investment money, recruited salespeople, and sold many types of products for clients using this format. Make sure your speaker is comfortable doing this and is good at it.

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STRATEGY 8-30:
Stay in touch.

Step 6: Follow-up Relentlessly

Immediately after the seminar, a letter should go out from the speaker to all the attendees. Since you are hiring the speaker, in essence, to be your spokesperson, the letter should restate the offer of the seminar. For example, you offered the participants a package of goods at a certain price for "TODAY ONLY." Your follow-up letter might read something like this:

"Dear _____ , thank you for attending (name of seminar). As you will recall, I mentioned (host company) was offering (seminar offer) for a 25% discount if you bought at the seminar. Well, they have agreed to extend the offer for another 10 days. So, take my suggestion and give them a call...."

You get the idea. It's a way to get an additional benefit from the speaker. Whatever method you choose, you must follow up quickly. Every day after the seminar those leads will get cooler and cooler. If you wait two weeks to contact them then you will have lost much of the momentum from the seminar.

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CHAPTER 9



SUCCESSIBILITY
THINKING
THE 30-DAY SUCCESS
DECLARATION PLAN

CHAPTER 9

SUCCESSIBILITY THINKING: The 30-Day Success Declaration Plan

The 31 Successibility Thinking Declarations

Norman Vincent Peale had *Positive Thinking*. Robert Schuller has *Possibility Thinking*, Now, I have Successibility Thinking.

Successibility Thinking is a term I coined which describes an attitude that refuses to quit, actions that relentlessly build, and beliefs that constantly affirm, putting all of life in to proper perspective.

Success + Possibility = Successibility Thinking

Everyone knows habits are not easily broken and every great breakthrough in life requires some hard work. Are you willing to commit yourself to a program of Successibility Thinking? You can re-program yourself for success by spending ten minutes a day working on your greatest asset – your mind.

For years, leaders in the field of human potential development have espoused the use of affirming thoughts. Affirmations are things you say to yourself about yourself. They help you change your mind and perspective on life.

When your understanding grasps the power to visualize your heart's desire and holds it with your will, it attracts to you all things requisite to the fulfillment of that picture by the harmonious vibration of the Law of Attraction.

Genevieve Behrend

One for every day of the month.

- Step 1: On small cards, write out the 31 Declarations. There are 31, one for each day of the month. If today is the 19th of the month then read Declaration #19.
- Step 2: Read it silently a few times, putting feeling and conviction into it.
- Step 3: Then, read it aloud ten times, and ten times throughout the day.
- Step 4: Repeat these steps for the next few months. Every day, you should have the corresponding Declaration with you.

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Declaration #1

I MATTER.

I matter to myself and to others.
I am a significant person with incredible potential and abilities.
I am aware of my flaws and choose to appreciate myself even with them. I love myself.

Declaration #2

I CAN BECAUSE I THINK I CAN.

I can because I think I can.
I am programmed for success. I believe I am a winner!
I can do anything. My belief system is limitless.
I can! I can! I can!

Declaration #3

I AM POWERFUL.

I am powerful.
I'm not afraid to risk or to take chances.
I am a person of great courage. I would rather try and possibly fail than succeed in doing nothing.

Declaration #4

MY FAVORITE WORD IS "POSSIBLE."

I believe in what's possible.
I see possibilities everywhere. I focus on what's right, bright and beautiful. I see the best in every situation and in every person.

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Declaration #5

TODAY MARKS A NEW BEGINNING.

Today marks a new beginning for me. I start afresh today! I do away with the garments of my past with all their doubts, struggles and concerns. People will see a new me.

Declaration #6

MY ENTHUSIASM IS OVERFLOWING.

My enthusiasm is overflowing. I'm an "up" person. My attitude is contagious, and others look to me to raise morale. I am dynamic.

Declaration #7

I AM A POSITIVE SELF-TALKER.

I am a positive self-talker. I appreciate myself. I say things to myself that build me up. I have many strengths, abilities and qualities. This is what I chose to focus on.

Declaration #8

I AM HAPPY.

I am happy! I enjoy the good life. Regardless of the storms and problems of life, I am happy. Joy is within me even in the midst of the cold, hard winters of life. There is within me an invincible summer.

Declaration #9

I PERSIST.

I persist. I keep on keeping on. I persist until I succeed. I am programmed for success. No matter what, I will never stop trying. I win.

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Declaration #10 MY MIND IS POSITIVE TODAY.

My mind is positive today.
I will fill it with something positive. I love to read and listen to up-lifting ideas. I take the time to put great Successibility Thinking concepts into my mind. I deserve this information.

Declaration #11 NOBODY'S PERFECT.

Nobody's perfect – myself included.
Everyone has flaws and problems. I accept myself, my body, my imperfections and all. I fix those things I can and embrace those things that are outside of my control. I love and accept myself.

Declaration #12 I AM A PERSON OF PASSION.

I am a person of passion and commitment.
I succeed because I am dedicated to achievement. I reject mediocrity and am willing to stick with things until I prosper because I am so passionate about myself and my potential.

Declaration #13 I LIVE OUT THE DIAMOND PRINCIPLE.

I live out the Diamond Principle. It says, "Residing within me are the attributes of precious diamonds. Like the diamond, I am uniquely created. There is no other diamond quite like me. I am precious. I have a sense of worth. I am valuable. I am lovable and capable. Like the diamond, I reflect light, bringing warmth and color to all who see me."

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*D*eclaration #14
I THINK BIG!

I think big!
My imagination is limitless. I will accomplish more in this life than I ever previously dreamed possible. I am a "no-limits" person.
I stretch myself all the time.

*D*eclaration #15
I AM A PEOPLE MAGNET.

I am a people magnet.
I attract fabulous, wealth-building individuals to myself.
I learn from everyone and everyone learns from me.

*D*eclaration #16
I AM A MAGNET TO MONEY.

I am a magnet to money.
I will achieve my success through providing service to others.
Everything healthy that I desire is on its way toward me right now.
Everything I touch turns to gold.

*D*eclaration #17
ALL STORMS PASS.

All storms pass.
Indeed, every problem has a limited duration.
Hassles do end. Problems are not permanent. The cold of winter inevitably brings with it the thaw of spring and the warmth of summer. I will survive the storms of life. I am strong! I'll outlast the challenges life brings to me.

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Declaration #18

I AM MAKING IT!

I am making it!
I am convinced I am a prime performer right now. I am a Successibility Thinker. Success is not a destination; it's a journey. Therefore, I'll persist no matter what.

Declaration #19

I AM IN CONTROL OF MY FEELINGS.

I am in control of my feelings.
I confront negative feelings. I easily remove such undesirable emotions as self-pity, anger, fear, depression and hatred. I am strong, balanced and controlled. I am in charge of my emotions. They don't control me.

Declaration #20

TODAY MAY BE MY LAST.

Today may be my last. Therefore, I will live it so.
I know what's really important to me in life. I value relationships.
I put income, possessions, career, and even success in proper perspective. I live my life for what is important, not for what is urgent.

Declaration #21

IF IT'S GOING TO BE, IT'S UP TO ME!

If it's going to be, it's up to me!
I make things happen. I am totally responsible. I do not wait for anyone to solve my problems, make my life easier or create my success. I seek assistance, but I never abdicate my leadership role in seeing my dreams come true.

TODAY
IS A
GREAT
DAY

Declaration #22

I FOCUS ON SUCCESS.

I focus on success.

There really isn't such a thing as failure. My belief is I learn and grow with every event in life. I succeed because I develop. Success is an attitude, not an action. It's an outlook, a mindset and I possess it, right here and now.

Declaration #23

I AM A GIVER.

I give to others that which I have abundantly received. To keep what I have I must give it away. I am a grateful person. I have received much in life and will now pass some of it back to others.

Declaration #24

THERE ARE NO PROBLEMS.

There are no problems, only a shortage of ideas.

I refuse to look at obstacles as problems. I am solution-oriented not problem-oriented. I am a creative person, therefore ingenious concepts come to me to remove all success blockers. For me, the issue is ideas, not problems.

Declaration #25

I INVEST IN MYSELF.

I invest in myself.

I am worth it. My personal development is very important in my life. Unlike the masses, I do not quiver at the thought of monetary or time investments. I can handle the investment phase in order to reap the benefit phase later. Like a champion athlete who trains relentlessly, I too, am willing to pay the price to be my best.

TODAY
IS A
GREAT
DAY

MILLIONAIRE
MINDSET

Declaration #26 I'M A WORTHWHILE PERSON.

I'm a worthwhile person.
I have a strong sense of worth regardless of what anyone says about me, thinks of me or does to me. I am carefully and wonderfully created. I am free from the desperate need for approval. I am of worth. Period. I matter.

Declaration #27 I'LL TREAT MYSELF.

I'll treat myself to something special today.
I value myself enough to do nice things for myself. Self-denial is great when used for the sake of others, but never as a reflection of my worth. Therefore, I will do something pleasurable just for me.

Declaration #28 I CHOOSE YES! YES! LIVING.

I choose Yes!Yes! instead of No! No! living.
I am an eternal optimist. I refuse to dwell on the negatives in life. I choose to see the bright side of life today. I choose to accentuate the positive. This optimism makes me attractive to those around me. Everyone around me may be shouting No! No!, but I always embrace Yes! Yes!

Declaration #29 I DON'T MIND PAYING THE PRICE.

I don't mind paying the price for success.
I know that to achieve much, one must pay much. I am willing to make sacrifices in order to see my dreams come true. I accept the principle of delayed gratification. I don't need 'instant' anything. I can handle paying now and enjoying later.

TODAY
IS A
GREAT
DAY

Declaration #30

I COUNT MY BLESSINGS EVERY DAY.

I count my blessings every day.

I realize how fortunate I am. I do not take anything for granted. I am richly blessed and I am thankful for this fact. I reject self-pity and refuse to grumble about my lot in life. Things are going great with me.

Declaration #31

I DON'T SWEAT THE SMALL STUFF.

I don't sweat the small stuff and it's all small stuff.

These are two essential rules of Successability Thinking. I have an amazing resilience. I see life, problems, and challenges for what they are. I am not easily toppled. I can handle life. I am a person of great courage and confidence.

TODAY
IS A
GREAT
DAY

MILLIONAIRE
MINDSET

Epilogue

(Dr. Ken McFarland has shared this story throughout the world. He's passed on now, so I continue on his behalf. It's my wish that this story touches you as much as it touches me. I end many of my seminars and speeches with this story and thought it fitting to end this book with it, as well.)

All attempts to bring about community spirit seemed to fail. Nothing seemed to work in this small mid-western town. All the social groups tried, but not one of them was successful at bringing the little community together – until Tommy McReynolds showed up.

Tommy was a basketball superstar. He was a young man, but he could play basketball like the pros. He set all the local, state and national basketball scoring records. Tommy was hot!

He was so exciting to watch that the whole community would come to watch him play. The community leaders were so impressed with how this boy could bring the community together that they called him *The Rope*. They called him that because he was the person who brought everyone together. He roped the entire community into this fever pitch. Everyone was cheering for Tommy, everyone wanted to see *The Rope*.

Late one night, Dr. McFarland received a phone call at 3:00 a.m. *The Rope* was dead. He'd been instantly killed in a car crash.

"How could this happen?" McFarland cried as he drove over to the McReynolds home. Everyone looked up to Tommy. All the kids loved him. He inspired everyone.

"Oh, no, not Tommy, not The Rope?"

When Dr. McFarland arrived at the boy's home, he was greeted at the front door by the father, Papa McReynolds. They embraced and cried for several minutes. Papa McReynolds took Dr. McFarland to the dead boy's room and said something very unusual as he opened his clothes closet.

"We have a saying down here," said the grief-stricken father. *"When we lose one of our young un's, we hang our dreams in the closet."*

"Oh, don't say that, Papa McReynolds," said his friend.

"Look, you must love me or you wouldn't be here at 4:00 in the morning. But Tommy isn't going to school tomorrow. He won't be here for turkey next Thanksgiving. There won't be any presents for Tommy this Christmas. I'm hanging my dreams in the closet."

Just then, Tommy's younger brother Lance walked into the bedroom. Dr. McFarland didn't know what else to say, so he patted the boy on the head and said,

"You're not going to hang your dreams in the closet, are you, Lance?"

The response came swiftly. *"No, sir. Thank you, sir."*

Several years later, Dr. McFarland was invited to give a speech for the banquet

TODAY
IS A
GREAT
DAY

before the championship basketball match. The whole community was there to hear what McFarland would refer to as the best game he'd ever seen. It was against the cross-town rivals.

The game was awesome. Every one of Tommy McReynolds' records were broken in that game. It was unbelievable. The game came right down to the wire. It was 51 to 50.

"We were about to lose by one point when, just as the gun was about to go off, a young player broke through the crowd and shot the winning basket at the last minute," McFarland later recounted.

McFarland's team had won by one point and everyone went down to the center court to embrace and join in the excitement. People were hugging and kissing. (*Some were taking advantage of all that, too!*) Then Papa McReynolds hugged Dr. McFarland and, with tears streaming down his face, said, *"I guess you were right. I guess we should never hang our dreams in the closet."*

He said that because the young player who broke all of The Rope's records, the player who shot the winning basket, was Lance.

Never hang your dreams in the closet.

TODAY
IS A
GREAT
DAY

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CHAPTER 10



MULTIPLY
YOUR BUSINESS

Gerry Robert

Multiply Your Business

The Ten Realities

- 6 The Consumer Mindset Has Changed
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Acceleration Tool In This New Economy

What Business
Are You In?

The goal of
this book is to
help you create
uncontested market
space and make
the competition
irrelevant.

What business are you in? The answer to that question must be **MARKETING**. You might be great at what you do but unless you understand and get really efficient at marketing, you won't make it in today's economy. There are new marketing realities. Those who know about these critical shifts in the marketplace can capitalize upon them; those who don't are destined to continue to suffer poor business performance or even perish in the marketplace.

It's getting much tougher to win in a big way today. Profits will continue to be squeezed. As companies try and gain market share by competing and by doing more of what continues to be ineffective, a new breed of marketers are emerging; those who create uncontested market space and make the competition irrelevant.

New Marketing Reality 1
The Consumer Mindset Has Changed

Think back to 1995. How have consumers changed since then? Are they more informed today than back then? What about 1985; that was only twenty some years ago? What is different about consumers today than in the mid '80s? Are they more loyal today than they were? Are they more trusting today than they were when Cheers ruled TV? What about 1975? That's some thirty ago. Is the buying public much different today than they were then? Are they less skeptical today than they were then? Are they more gullible today? Do they trust people more today than they did when Archie Bunker was the star of All In The Family? Would you say that you, your friends and neighbors are more bombarded with marketing messages today than before? Is the general mindset of people today more demanding or less? Do you have more choices or less in this Internet age?

On a whole do you think consumers are as trusting as they were in 1965, in the days of Marcus Welby? The answer seems obvious.

Are Consumers today...

More or less informed?

More or less loyal?

More trusting or less?

More or less skeptical?

More gullible or less?

You have two
choices:

1. Re-invent Your
Marketing
2. Continue to Suffer

Do consumers trust sales people more or less?
Are they bombarded with marketing messages — more or less?
Are they more demanding today or less?
Do they make more choices or less?

Why bring up what was going on in the mind of consumers during the reign of Richard Nixon versus George Bush? Because even though the shift has been enormous, the practices of sales people, entrepreneurs and marketing departments hasn't. That's why they struggle so much. They are using antiquated methods and strategies to grow their businesses without accounting for the changes that have obviously taken place in the marketplace.

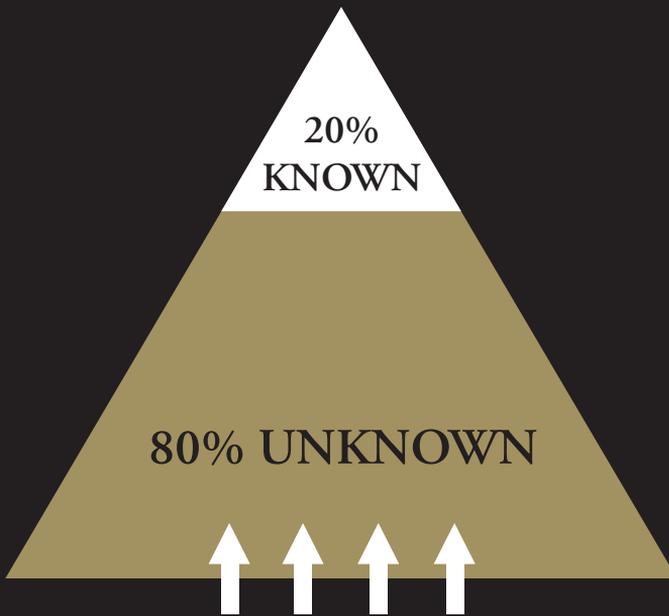
If you are still using the same old sales and marketing strategies that might have worked when Johnny Carson was the king of nighttime TV, you're dead in the water today. Sadly enough, we will show you how the vast majority of marketers today have never changed with the times to account for the 10 New Marketing Realities.

New Marketing Reality 2
The New Sales & Marketing Model

After years of research on a global scale, we have come to the conclusion that the reason most sales results suffer so much has to do with the fact that people do not account for the shift in the consumer mindset. Another way this shows up is in the way people attempt to build their business or grow their practices. And this is true across the board, whether we examine the financial services industry or chiropractic; it doesn't change all that much for dentists or real estate agents. Geography does not seem to affect this mismanagement of marketing efforts either. We've tested these realities from Kota Kinabalu in Malaysia to Kanata, Canada.

The Problem
Lies in the Business
Model: The
Approach to Growth

The New Model



Let the triangle on the opposite page represent the population on a whole and let the top part of that triangle represent the small number of people who will give you most of your business. Most people agree that a small percentage of the population will give them most of their sales. This 20/80% rule is widely accepted. The top of the triangle represents that profitable group of prospects or future clients who will purchase your product or service within the next few weeks, months or years. They exist. They are real.

The bottom part of the triangle represents the vast majority of the population and it is still where, our research clearly shows, most businesses attempt to find business. This is why so many of them work so hard for such poor returns, yet they continue, year after year trying to find customers in this vast wasteland that we call the Unknown Marketplace. We named it that because what's unknown is the people's predisposition to buy what you are selling. You are throwing all kinds of money, time and effort to a huge group of people who have not identified themselves as somewhat predisposed to buying your product or service.

The way to win in business is to only market to and spend time with the Known Market. The 20% of people who will yield 80% of your income; those people who have put their hands up and somehow said, *"I'm somewhat likely to buy what you are offering!"*

By attempting to find the Known Market from the bottom up, you are doomed to poor sales and marketing results. A much better method exists. It causes the Known Marketplace to come directly to you!

Forget Chasing
Them!

Make Them Come
Directly to YOU.

New Marketing Reality 3
Almost Everything You've Learned about Sales and
Marketing Should be Forgotten

The Secret Weapon is called Attraction
(Explained fully and contained exclusively in Marketing Reality #10.)

You've been
trained in antiquated
methods!

If you've been in business or sales for more than five years, chances are you have been trained in obsolete methods and strategies. If you are using the same old marketing and sales techniques that might have worked in the past, you need a refresher—because that old stuff doesn't work any more.

- ✓ Chasing customers isn't the way to get rich today! Use a more powerful tool — attraction!
- ✓ Manipulation is out!
- ✓ Cold calling is ridiculous in this economic environment yet there are still books being published teaching you how to do it.

There is a new way to sell today. Look at the various aspects of the selling process from finding prospects to closing sales, to customer follow-up, and you will see that what might have worked previously no longer applies today. Yet there is no shortage of seminars, coaches, books and 'systems' teaching people strategies that neither understand the changes in the mindset of consumers nor the more effective methods to create massive shifts in sales results.

Look at prospecting for example. Many people have been trained in the idea of chasing prospects. We are told that *'selling is a numbers game.'* The idea is that if you just throw enough mud on the wall, some of it is bound to stick. We are told to be strong and all we need is tougher skin. We should feel happy and just deal with rejection. We need to get 99 'no's' and that—somehow—is a good thing because we are closer to the 'yes.' Ridiculous.

They forget to tell us how long it takes to be rejected 99% of the time. They never talk about the emotional cost of being rejected so much. No wonder salespeople are constantly moving from company to company, industry to industry... thinking that they should just be stronger. Tougher.

Instead of chasing prospects, we believe that you need to get them coming to you. We will show you how to become a magnet to tons of prospects who are predisposed to buy what you are selling and make them come directly to you. Doesn't that sound better?

You would also do well to forget silly notions of 'closing' sales the way you've been trained. Many of you have been trained to manipulate prospects to buy. Of course you need to ask for the order but learning the killer power close is a waste of time. Consumers just don't fall for this type of verbal handiwork.

*"The era of the one night stand is gone.
The sale merely consummates the courtship,
at which time the marriage begins.*

Theodore Levitt
Harvard Business Review

The way most people try and sell is very much akin to the difference between a one night stand and a marriage. The money is in the marriage model not the one night stand. Marketers today need to get their eyes off the short-term model of one night stands. You need to focus on the long-term. Frankly, you wouldn't use the same language and strategies for both goals. If you want to score a sale tonight, you will say and do just about anything to close the sale. That's the way so many salespeople and so many marketing departments do it today. All they are interested in is the next sale. The winners today follow the marriage model. Your approach to entering into the marriage model would be quite different than if you were merely taking someone home with you for a night.

The highest income earners today are not using outdated methods of cold calling and customer manipulation.

Selling is like
kissing!

You can't kiss someone who is backing away from you. The best kissers are always leaning forward. That's what you need to get prospects doing... leaning toward you. (Not trying to sell people who are backing away from you—like so many people do.)

The problem is that it is so infrequent that salespeople are in front of hot prospects that they have to rely on high pressure tactics. What if you had dozens, hundreds or even thousands of prospects filling your pipeline? You wouldn't have to use silly closing tricks to close the sale.

New Marketing Reality 4

Traditional Advertising and Marketing No Longer Work

The reality of our marketplace is that what might have worked in the past is no longer effective. Costs are rising and results are constantly going down. The result is a shrinking profitability and return on investment for anyone using traditional methods for reaching their market.

Traditional advertising costs have risen at staggering rates, yet what used to bring in 200 or 300 customers to a retail establishment would be lucky to pull in 10 today. Yellow Page advertising has doubled in price in the past decade, yet with all the clutter and plethora of options, the results continue to decline. Still, so many industries continue to advertise there unabated.

The same is true for direct mail advertising. What used to produce a 3%-5% response rate would be lucky to pull in .05% today. That fact surely isn't reflected in how much it costs to produce and distribute that same mail piece. Still, marketers continue to shovel paper marketing pieces to the marketplace, many times without even thinking.

Your advertising needs to overcome 5 Obstacles:

1. Establish Your Credibility
2. Get Your Message Heard
3. Increase Your Trust Factor
4. Make YOU Stand Out
5. Must Buy Shelf Life

Given the sheer amount of marketing messages hitting consumers today, your advertising (and we consider everything from sales calls to emails to webpages as advertising) needs to feature you as a credible vendor, not a product-pusher. Even if you work for a huge corporation with fancy brochures and fandangled websites, you still need to establish your personal credibility. Prospects don't believe you! They don't think you'll tell the truth. So you need to show that you know what you are talking about. They work hard for their money and they need to know that you will direct them with credible information.

“*Selling*” wasn’t
always a dirty word!

Because we are bombarded with hundreds of marketing messages every single day, we tend to tune out. Those of us wishing to smash through that clanging need to be aware of the challenges our message has in terms of even being heard today. Without knowledge of this sad reality, millions will continue to be spent with little or no avail.

Not only does your message need to penetrate the marketing noise out there, it needs to convey what you are about. It needs to show you, your product or service and all its benefits fully. That's not an easy task today given the volume of marketing noise.

What do people buy? Really? They buy YOU. They don't care about your fancy brochure, they buy you. So any time your advertising can help prospects trust you more, the more effective it will be. People don't trust marketers or salespeople like they did 20 or 30 years ago. Research has proven conclusively that those of us in sales or marketing are not believed and people treat us with more suspicion than ever before.

If Trust Is So
Important Today,
What Should Your
Marketing Focus
On?

When your advertising helps people trust you more, you win more. There are several ways to do this as we will see later, but it must include information about how knowledgeable you are and that people can rely upon you when it comes to their money.

A key part of this is that the bigger the purchase or, the money at stake, the greater is the potential for fear in their mind. Your advertising, positioning and branding needs to help lower that level of fear in their mind.

Your advertising needs to make you stand out. Don't miss the emphasis here. We mean YOU. So often you create great marketing materials and you sell everything else but you. Product pushing doesn't work anymore, not like it used to.

In addition, you need to somehow be seen by the consumer you are seeking to reach. When they listen to so many radio commercials, not to mention television, email marketing messages and direct mail, it's no wonder that you have to work ten times harder to get your advertising in front of them. Just getting them to see it is a major task. But it must be done. You have to find a way for your advertising, your sales efforts and your marketing to stop them and have it say "*Here I am... pay attention to this!*"

Shelf life is another obstacle your advertising needs to overcome in today's marketplace. It's expensive! But too often it's here today and gone tomorrow. Newspaper advertising is gone after just a few hours, the same with radio and TV. Flyers and direct mail don't fair any better. Magazine ads are thrown out many days before the end of the month. So what is one to do?

Buy shelf life, that's what you need to do. That's one of the reasons a book is such a great advertising tool. It keeps you, your company, your message in front of the prospect for days, weeks, months, even years. The perceived value of a book is enormous. People don't throw out books.

People Don't
Throw Out Books!
Now that's shelf life.

New Marketing Reality 5 They Don't Care About You

Now this might seem obvious but it's not when it comes to sales and marketing. Most of what passes as advertising is nothing more than flag-waving drivel. It's nothing more than non-believable noise from people who think way too much of themselves. Messages like "The Best," "Number 1," "The Biggest" are not believed today and say nothing. People don't care about you. They care about themselves and their problems.

Still 99.9% of the efforts of salespeople and marketers are nothing more than this "look at me, ain't I great" advertising. We see it starting right at the headline of most marketing pieces and advertising websites. It starts right at the top. Marketing 101 tells us the first thing the eye sees when it looks at an ad is the headline, yet most ads feature things that are of no interest to the very people they seek to influence.

Most ads include their company name, logo or silly picture in the headline. Why? Because they don't understand the main message in this book which is that consumers have changed but your marketing strategy hasn't. They don't care about you.

So why put the company logo at the top of a website's homepage? Seriously. I know why. Because the owner of the company, the salesperson or the creator of that logo loves that logo. They say it's for branding purposes but it's not. The real reason has more to do with the fact that they spent so long developing it that they are emotionally tied to it. And since everyone else does it, then it must be okay. It's not.

Including pictures, corny slogans and details of your product are a waste of time. Why? Because the average consumer doesn't care about you. They care about themselves.

We've seen advertisements include information that is ridiculous. *New patients welcome!* No kidding. Don't they think we can figure that out? *Thinking of buying or selling your house!* Why do so many real estate agents use that same slogan? And if everyone else is using it, why are you?

The Business
Multiplier way is
to remember that
prospects don't care
about you!

New Marketing Reality 6

You Are Perceived to be the Same (Differentiation)

You and I know that you are different from the competition, but the general marketplace doesn't. I imagine you are very good at what you do and that you really care for your customers, but the people you are trying to reach don't. You might have special training, different equipment, and more satisfied clients than the other person down the street who sells what you sell, but in the mind of today's consumer, you are just like them. A financial planner, is a financial planner, is a financial planner.

From a marketplace perspective, all chiropractors are viewed the same. A dentist is a dentist to most people. The reality is probably far from the truth, but when it comes to marketing..

Perception is
Reality.

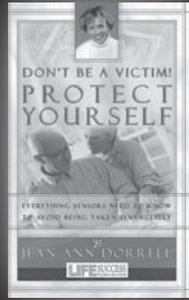
And most of you
are perceived to
be the same as the
next guy!

The resulting effect is terrible for those of us trying to gain marketing results. The result is commoditization. You have become a commodity. You are not any different than all the others in your industry. You look just like them. Your signs at your office are just like all the others. Your Yellow Page ads are exactly the same. Your brochures are similar. Your ads don't say that you are any different. There seems to be a disease of sameness.

This hasn't happened by accident. It's happened because people are creatures of habit. They do what others do without really thinking. They have always done it that way so that paradigm governs their choices in marketing, but it's a disaster and one that you can easily overcome and gain significant strides quickly and permanently.

Jean Ann Dorrell is a financial advisor in Tarpon Springs, Florida. She's one of the best. She sells financial solutions to seniors. The problem is that there are almost more financial advisors in her area than there are seniors. The competition is outrageous. Dorrell needed a way to differentiate herself from everyone else who sells what she sells.

Is she one of the top salespeople in the country? Yes. Is she trained in a specialty? Yes. Does she have a myriad of happy customers? Yes. Is she trustworthy? Yes. Does she get tons of referrals? Yes. Does she sell great products? Yes. Do prospects see her any differently than all of her competitors? NO.



So, she contacted our firm and we helped her instantly and permanently separate herself from everyone else who does what she does. The result was staggering for her. She published a book entitled *Protect Yourself - Everything Seniors Need to Know to Avoid Being Taken Financially*. She isn't looking to make money from selling books, she just wanted to position herself as an expert and an ombudswoman to her target population. How many financial advisors are authors? Talk about the power to stand out above the crowd.

New Marketing Reality 7

You Are Not Heard Without the Power of Visibility

Given the current marketing conditions, you need to be seen regularly by your prospect base. They not only need to see you and your message frequently, you need to be seen in a certain way. The more frequently they see your full message, the better chance you have that they will respond to it.

There exists a real need today to utilize innovative methods for getting in front of clients. You need to consider strategies that are perhaps different than what is currently the standard for your industry. Dr. Lou Spinozzi, an optometrist from Denver, Colorado regularly attends dental conventions for ideas. He's got the idea. He now uses unique tactics such as press releases, postcards, articles and interviews he sets up as marketing. Of course, he's also written a book specifically to help him get the visibility he needs to stand out in the marketplace.

Another example is Dr. Cynthia Barnett. She is an executive coach in Norwalk, Connecticut. Understanding the need to gain visibility to professionals seeking to improve themselves, she authored a simple 110 page book for the express purpose of becoming more visible. What she found was staggering. She received lots of FREE publicity even before her book was written. As an author, she was interviewed and used that exposure to gain even more interviews. Time Magazine even featured her in an article about women in transition. Talk about visibility!

A book
guarantees you
instant (and never
ending) visibility!



New Marketing Reality 8

‘*Slick*’ is OUT. Credibility is IN

First came *Dress for Success*, teaching you the importance of looking sharp if you are looking to succeed in sales. Then the seminars about everything from Power Closing Skills to Professional Selling Skills by leading management consulting companies... even courses teaching you how to manipulate people based on their eye movement. The end result was to make you a *slick* sales person.

Listen carefully. The quality of the pen you use isn’t nearly as important as the depth of your credibility. Is the way you look important? Of course it is. Should you not drive a nice car if you’re taking prospects to look at houses? Sure, it should be a great car! But when it comes to comparing externals like dress, pens and cars to internals such as integrity, knowledge, character and trust, they aren’t even comparable.

The reality of our day is that unless you are seen as a trusted, credible advisor who solves problems for people and that you will put them and their needs ahead of what you are pushing or will make from them, you are dead in the water.

This is another example of why you need to consider yourself as opposed to your company as the key offering. You need to create a perception in the mind of your target population that you can be trusted. You need to position yourself as knowledgeable. They will buy YOU first.

Who do they
buy first?

1. YOU
2. Product / Service
3. Company

If your prospects buy you and buy on trust, then why is product-pushing so prevalent in your marketing? Whenever you compete strictly on a product basis, you turn yourself into a commodity and that is not the way to create market dominance, that's the way to suffer in the vast wasteland of low fees, shrinking profits and dismal, ever-shrinking results.

New Marketing Reality 9

How Fast You Close Depends on How Well You Start (Authority)

Dr. Robert Cialdini's fantastic book *Influence — The Psychology of Persuasion* clearly shows the power of authority for helping in the sales and marketing arena. Among other important keys such as social proof and likeability was authority. That ability to be seen as someone people *should* listen to. He described the power of this while reporting about the scientific research work of Dr. John Milgram.

The famous Milgram studies concluded that if someone held a high enough position of authority, he could get subjects to do just about anything. His seminal study involved gathering students in a waiting room where they came to participate in a study on electricity. He would go into the waiting room dressed in his white medical smock, stethoscope and clip board to pick subjects. He would take them into the lab two at a time. Once inside, he sat one student in a chair and hooked him up to electrodes while the other student watched. Once done, the second student would go to the other room where all the electrodes gathered to the back of an electrical contraption.

The second student was told that he was there to measure the effects of electricity on the human body. He was to ask a question of the zappee and if the question wasn't answered correctly, he (the zapper) had to flip a switch on the electrical machine which would shoot a jolt of electricity through the wires into the zappee. In addition, after every question asked, the zapper would double the watts being sent into the other student. After 4 or 5 wrong answers, there were screams from the other room ... yet, still he was told to flip the switch.

It got so bad that the screams could be heard down the hall. The zapper was

admonished to continue regardless of the protests and if the zappee refused to answer, the zapper was to consider that a wrong answer and zap him anyway. By this time, the screams were blood-curdling. Still the doctor, white smock and all, told him to continue.

As it turns out, the zappee wasn't actually hooked up to the machine - it just looked that way to the zapper. The purpose of the study was to see how far someone would continue to inflict pain on another because an authority figure had told them to do so. The results were shocking (no pun intended). Because it was a doctor who was giving the orders, the student acquiesced, even though he knew it might hurt or possibly kill the other person; he did what he was told.

This whole exercise proved the power of authority in the persuasion game. As a salesperson or marketer of any kind, you want to influence others. Well, Milgram would tell you to make sure to create an aura of authority so you can move the sale in your direction. Even if you are new, even if you are not the best in your company, we suggest you include an authority orientation in your marketing because in our day, it moves your objectives forward.

The power of this can be enormous for example if you can consummate the sale in 2 visits instead of 4 or 5. If they see you as a knowledgeable person of authority, they will accept your proposals much more readily decreasing the time from introduction to purchase.

What if you
could accomplish
more sales in less
time?

Yes, you are
credible enough to
publish a book!

New Marketing Reality 10
Publishing a Book is The Absolute Best Marketing and Income
Acceleration Tool In This New Economy

If you look at the New Marketing realities described in this book, you will see that if you want succeed in sales or building any business or practice, you need to reinvent your marketing. In essence, we have said that your marketing must:

- Make the Prospects Come to You (Attraction)
- Separate You From All Others Selling What You Sell (Differentiation)
- Get You In Front of More of the Right People (Visibility)
- Position You As a Trusted Advisor (Credibility)
- Shorten The Buying Cycle or Get Your Proposal Accepted (Authority)
- Buy You Shelf Life (Longevity)

THEN IS THERE ANYTHING BETTER THAN A BOOK TO DO THIS?

Since I've been sharing this message for almost 2 decades, I know how many of you feel. Who am I to write a book? I'm not a writer. Great. Neither were the thousands of people I've taught this to and who have reaped the benefits of having a book as a marketing tool.

This isn't about getting you to do book tours and book signings, it's about using a book to help you overcome the new marketing realities that you face every day.

A book is a
marketing brochure
on steroids.

I can almost hear the excuses...

Who am I to write a book —I'm not credible.

You don't have to be a Ph.D. to write a book. Write the book. That's all the credibility you need.

I don't have time to write a book.

You don't have to spend a lot of time. We'll show you how to write a book in less than 40 hours or use our copyright-free material from our library of chapters.

I'm not sure what to write about.

Just write about your prospect's biggest problem and how you can solve it with your product or service or use our patented-pending process for writing the right content.

I can't afford it.

It does cost money to publish a book and make it work for you. Find sponsors who also want to get in front of your target market or let us show you how to find people who'll pay for the entire project.

I'm a procrastinator.

You can't keep going like this. Just consider how much you can multiply your business with the power of a book! You need a coach. That's what we do.

It's not really
about a book. It's
all about marketing!

✓ **Make the Prospects Come to You (Attraction)**

Nothing will draw your prospects to you or fill your pipeline faster and with more power than a book. When you offer a FREE book, people will come out of the woodwork to get it. Rosieta Shaary, one of our authors, went from 20 calls a week through her \$1500 ad to over 500 calls from the same size ad when she offered a FREE book in that ad.

The perceived value of a book is high, even though the relative cost is small. Not only will it attract prospects to you, it positions you correctly in front of those people. Instead of you chasing prospects in the way you are doing now, make them come to you.

✓ **Separate Yourself From All Others Selling What You Sell (Differentiation)**

We have shown that in our current business climate, you need to find a way to differentiate yourself from everyone else who sells what you sell. You have to change the current perception that you are just like all the others who do what you do.

If you send a FREE book to your prospect or show up at a sales call with your published book, you will instantly make your competition totally irrelevant. A book has that power. How many financial advisors do you know who are authors? How many times have you gone to an optician's office and he autographed his book for you? Do you know many authors? Well, get this... neither do your prospects. That's a powerful way to say to the market, "I'm different!"

✓ **Get Yourself In Front of More of the Right People (Visibility)**

Are you aware that every newspaper, magazine, radio show, television program and journal starts every day as blank. That is, they need to fill all that space, time and shows with stories, articles, interviews and content. Where do you think all that comes from? In a large part, it comes from authors. In our society, those who have written books are perceived to be experts and there is a huge demand for them to share their expertise.

If you want to keep your name in front of your target market then you should publish a book. If you want to significantly multiply your business, you need get your message in front of more people. If you are an author, you get first dibs at the opportunities out there and there are plenty.

✓ **Position Yourself As a Trusted Advisor (Credibility)**

Since one of the main themes of this book is that the consumer has a disdain (almost) for marketers today, anything you can do to raise your credibility will almost certainly help attract prospects to you. You need to seriously consider a book because in our society, authors are veiwed as credible. When someone's picture is on a book, you see them as someone you should listen to.

Nothing gives you credibility faster than a book.

✓ Shorten The Buying Cycle or Get Your Proposal Accepted (Authority)

Imagine what would happen to your business if you could get your prospects to buy faster! Imagine that you could close the same amount of business in a fraction of the time. What if you could have someone (or something) sell your prospects before they even met up with you? You now have that ability as an author. Many of our authors send their books to their prospects before the appointment to speed up the sales cycles.

If you were a dentist and you had 30% more case acceptance, what would that do to your bottom line? What if you were a cosmetic surgeon who could have patients accept your treatment plan without any balking?

Your answer is...
publish a book.

FREE Downloads

Visit www.gerryrobert.com for your copy of the forms and worksheets in this book. These are what you will need to implement the ideas in this book. You can print copies of these forms for whenever you need them. Share them with your team, friends or colleagues.



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APPENDIX



REPRODUCIBLE
WORKSHEET

to download visit www.gerryrobert.com

REACTION WORKSHEET

On this page, write out what you think the reaction would be of each of the people named below if you showed them a list of all the things you would like to acquire in life; your Heart's Desire list.

Parents

Professor Knowitall

(Educators)

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Rev. Sour Puss

(Religious leaders)

Mr. Teeth

(Media)

Pal Al

(Friends)

Coach

(Gerry Robert)

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HABIT WORKSHEET 1

Write at least 35 habits and don't worry about prioritizing them yet.

Changing or acquiring the following habits would improve the quality of my personal and professional life:

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____
11. _____
12. _____
13. _____
14. _____
15. _____
16. _____
17. _____
18. _____
19. _____
20. _____
21. _____
22. _____
23. _____
24. _____
25. _____
26. _____
27. _____
28. _____
29. _____
30. _____
31. _____
32. _____
33. _____
34. _____
35. _____

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SIX STEPS TO SELF-DISCIPLINE WORKSHEET

Step 1: Define Purpose
What do I want to do?



Step 2: Find Role Models
Who does it right?



Step 3: See Success
What's in it for me?



Step 4: Delay Gratification
What are the danger zones?



Step 5: Use Advanced Decision-Making
To what do I commit?



Step 6: Get Support
Who will hold me accountable?

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YOUR HEART'S DESIRE WORKSHEET

If I had UNLIMITED money, time, talent, abilities and support from my family, here's what I would do with my life:

My Dream List

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____
11. _____
12. _____
13. _____
14. _____
15. _____
15. _____
16. _____
17. _____
18. _____
19. _____
20. _____

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GOALS MASTERY WORKSHEET

Today's Date: _____ Goal #: _____

Step 1: List the Goal Category:

Step 2: Describe the goal. (Be specific.)

The goal I will achieve is:

Step 3: Give it a deadline.

I will have it by:

Step 4: Identify the potential obstacles.

Here are the danger zones to watch out for:

Step 5: List the skills you will need to develop.

To succeed, I will need to work on:

Step 6: Identify helpful resources.

These people, organizations and resources will help me achieve this goal:

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Step 7: List the benefits.
Here's what's in it for me:

Step 8: Develop a workable plan.
Here's what has to happen for me to achieve this goal:

Step 9: Become accountable.
I will ask the following people to hold me to this goal and action plan:

Step 10: List your Action Commitments.
I promise to do the following:

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MASTER DATA WORKSHEET

Information current to: _____

Personal Data

Name _____

Address _____

Home Telephone _____

Business Telephone _____

Date of birth _____

Place of birth _____

Birth Certificate # _____

Located _____

Citizenship _____

Social Security # _____

Other Gov't. # _____

(Explain) _____

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Name of spouse _____

Address _____

Date of birth _____

Place of birth _____

Birth Certificate # _____

Location _____

Citizenship _____

Social Security # _____

Other Gov't. # _____

(Explain) _____

Date of marriage _____

Place of marriage _____

Marriage license is located _____

Names/Birth Dates - Children

1. _____

2. _____

3. _____

4. _____

MILLIONAIRE MINDSET

Adoption papers Yes/No

Adoption papers located _____

Employment Data

Name of Employer _____

Address _____

Phone Number _____

Position/Title _____

Reports to _____

Life Insurance coverage Yes/No

Policy location _____

Beneficiary _____

Profit-sharing, pensions,
other benefits contact _____

Business Interests _____

Business Name _____

Location of business
documents/agreements _____

Company Lawyer _____

Address _____

Phone Number _____

Home Phone _____

Location of Company _____

Records _____

Physician Name _____

Address _____

Office Number _____

Home Number _____

Pager _____

Location of my
tax returns _____

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Financial Planner/Name _____
Address _____
Office Number _____
Home Number _____
Cell Number _____

Other Family Advisors _____
Name _____
Address _____
Office Number _____

Home Number _____
Cell Number _____

Life Insurance Data

Life Insurance Company _____
Agent _____
Address _____
Office Number _____
Home Number _____
Cell Number _____

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1. Whole life insurance # _____
Location of policy _____
Coverage amount _____

2. Term life insurance _____
Location of policy _____
Amount of coverage \$ _____

3. Employment group life
insurance coverage \$ _____

Automobile Insurance Data

Auto Insurance Company & Policy # _____
Agent _____
Address _____

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Office Number _____
Home Number _____
Cell Number _____

Location of policy _____
Policy number for _____
Policy number for _____
Policy number for _____

Amount of deductible _____

House Insurance Data

Company _____
Agent _____
Address _____
Office Number _____
Home Number _____
Cell Number _____

House policy number _____
Location of policy _____
Amount of coverage _____
Amount of deductible _____
Safekeeping Data
I have a safety deposit box Yes/No
Location _____
Box number _____
Location of keys _____

Membership Data

I am a member of these organizations and clubs

Name/Contact/Telephone

1. _____
2. _____
3. _____
4. _____
5. _____

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Real Estate Data

Principle Residence _____

Address _____

I own/I rent _____

Ownership title _____

Other parties with an
interest in home _____

1st mortgage holder/landlord

Company _____

Contact name _____

Address _____

Telephone _____

Mortgage # _____

Monthly payment \$ _____

2nd mortgage holder _____

Company _____

Contact name _____

Address _____

Telephone _____

Mortgage # _____

Monthly payment \$ _____

Investment Properties

Address _____

Telephone _____

Ownership title _____

Other parties with an
interest in this house _____

1st mortgage holder _____

Company _____

Contact name _____

Address _____

Telephone _____

Mortgage # _____

Monthly payment \$ _____

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2nd mortgage holder

Company _____

Contact name _____

Address _____

Telephone _____

Mortgage # _____

Monthly payment \$ _____

Banking Data

Name of bank _____

Address _____

Telephone _____

Checking Account # _____

Savings Account # _____

Other _____

Location of bank books _____

Credit Card Data

Company	Card number	Interest Rate	Grace Period
1. _____	_____	_____	_____
2. _____	_____	_____	_____
3. _____	_____	_____	_____
4. _____	_____	_____	_____
5. _____	_____	_____	_____
6. _____	_____	_____	_____
7. _____	_____	_____	_____
8. _____	_____	_____	_____
9. _____	_____	_____	_____

Loan Data

I owe the following people

Name	Tel.	Payments	Balance Owing
1. _____	_____	_____	_____
2. _____	_____	_____	_____
3. _____	_____	_____	_____

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4. _____
5. _____
6. _____
7. _____
8. _____
9. _____

Owed to me

1. _____
2. _____
3. _____
4. _____
5. _____

Location of Investment Documents

Stocks located _____

Bonds located _____

Mutual fund located _____

Other investment records
located _____

Last Will Data
My will is located _____

The executor/executrix
named in my will is (are) _____

In the event of their death _____

Special instructions regarding
my funeral are specified in my
will, letter, other _____

Location of above
documents _____

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MONTHLY INCOME & EXPENSE WORKSHEET

INCOME PER MONTH

- Employment (self) _____
- Employment (spouse) _____
- Multiple Sources of Income _____
- Investments _____
- Pensions _____
- Annuities _____
- Settlements _____
- Government _____
- Interest _____
- Dividends _____
- Real Estate _____

TOTAL GROSS INCOME

LESS

- 1. Tithes _____
- 2. Tax _____
- 3. Housing _____
 - Mortgage (rent) _____
 - Domestic help _____
 - Insurance _____
 - Taxes _____
 - Electricity _____
 - Gas _____
 - Water _____
 - Sanitation _____
 - Telephone _____
 - Maintenance _____
 - Cable _____
 - Other _____
- 4. Food _____
- 5. Automobile(s) _____
 - Payments _____
 - Gas/Oil _____

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Insurance _____
License _____
Taxes _____
Maintenance _____
Repairs _____

6. Insurance _____
Life _____
Medical _____
Other _____

7. Debts _____
Credit Cards _____
Loans _____
Other _____

8. Entertainment _____
Eating Out _____
Trips _____
Baby-sitters _____
Hobbies _____
Vacations _____
Other _____

9. Clothing _____

10. Savings _____

11. Medical Expenses _____
Doctor _____
Dentist _____
Drugs _____
Other _____

12. Miscellaneous _____
Toiletries, cosmetics _____
Beauty, barber _____
Donations _____
Clubs, memberships _____
Public transportation _____

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Parking _____
Books/magazines _____
Laundry, dry cleaning _____
Allowances, lunches _____
Gifts _____
Pets and pet care _____
Special Education _____
Cash/pocket money _____
Other _____

TOTAL EXPENSES _____

TOTAL INCOME : _____

TOTAL EXPENSES : _____

NET INCOME : _____

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THE MILLIONAIRE MINDSET MASTERMIND PRINCIPLES

(Begin each session by everyone in the group reading these principles out loud.)

PRINCIPLE #1

I am 100% committed to this Mastermind Group.

PRINCIPLE #2

I am committed to GIVING rather than receiving.

PRINCIPLE #3

I will help without looking for anything in return.

PRINCIPLE #4

I agree to engage only in no-limit thinking.

PRINCIPLE #5

I respect my partners and agree to build our relationship on trust.

PRINCIPLE #6

I agree to support the dreams, aspirations and goals of my Mastermind partners.

PRINCIPLE #7

I agree to become accountable to my partners. I agree to do what I say I will do. I will take action.

PRINCIPLE #8

Putting aside all cares and concerns, I am positive, enthusiastic, expectant and ready to Mastermind.

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Mastermind Worksheet

Name/Telephone

Objective:

Agreement

Needs List - WHAT

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____
11. _____
12. _____
13. _____
14. _____
15. _____

Ideas - HOW

Contacts

Prioritized

NAME: _____

TELEPHONE: _____

ACTION NOTES _____

NAME: _____

TELEPHONE: _____

ACTION NOTES _____

NAME: _____

TELEPHONE: _____

ACTION NOTES _____

NAME: _____

TELEPHONE: _____

ACTION NOTES _____

NAME: _____

TELEPHONE: _____

ACTION NOTES _____

NAME: _____

TELEPHONE: _____

ACTION NOTES _____

MILLIONAIRE MINDSET MASTERMIND SCHEDULE WORKSHEET

Meeting Date: _____

Start Time: _____ End Time: _____

Location: _____

Leader: _____

Mastermind Partners

	Will Attend	Unavailable	Attended
1. _____	—	—	—
2. _____	—	—	—
3. _____	—	—	—
4. _____	—	—	—
5. _____	—	—	—
6. _____	—	—	—
7. _____	—	—	—

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When the Team Leader for this meeting has checked attendance, everyone should read aloud the Mastermind Principles.

The energy of this meeting will stay focused on the objectives below, dealing with one objective at a time.

1. _____
2. _____
3. _____
4. _____
5. _____

Next Mastermind Meeting Scheduled for: _____

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PRIORITY SCALE

Items to be prioritized		PRIORITIES
_____	1	__1's
_____	2	__2's
_____	1 2	__3's
_____	3 3	__4's
_____	1 2 3	__5's
_____	4 4 4	__6's
_____	1 2 3 4	__7's
_____	5 5 5 5	__8's
_____	1 2 3 4 5	__9's
_____	6 6 6 6 6	
_____	1 2 3 4 5 6	
_____	7 7 7 7 7 7	
_____	1 2 3 4 5 6 7	
_____	8 8 8 8 8 8 8	
_____	1 2 3 4 5 6 7 8	
_____	9 9 9 9 9 9 9 9	

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PRIORITY SCALE (The list in priority.)

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____

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PROCRASTINATION WORKSHEET

Things I put off doing:

This makes me feel?

Is it important?

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Yes (Why?)

No (Why not?)

Procrastination Action Plan:

1.

2.

3.

4.

5.

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ABOUT THE AUTHOR

Gerry Robert is a bestselling author, columnist, speaker and consultant operating throughout North America and Asia.

His story is compelling and deeply affects audiences everywhere he shares it. He went from poverty to earning over \$1 million in a single year. He learned how to do this while still in his twenties. Everyone relates to Gerry because "if he did it then I can do it."

His style is humorous but professional. He knows how to get an audience on their feet and believe in themselves and their ability to win in life.

Gerry has spoken to over 1 million people from around the world. People from IBM, Shell, Air Canada, McDonalds, The Royal Bank of Canada, GM, John Deere, CIBC, Prudential, ReMax, Great Eastern Insurance, Malaysia Airlines, Investor's Group, Bank of Montreal, Trimark, Hewlett-Packard, Boeing, AIA Insurance, Microsoft, and Texas Instruments have attended Gerry's power-packed seminars.

He has written several best-selling books including *Conquering Life's Obstacles*, *The Magic of Real Estate*, *The Tale of Two Websites*, and *Multiply Your Business*.

His books are endorsed by Dr. Norman Vincent Peale (*The Power of Positive Thinking*), Ken Blanchard (*One Minute Manager*), Zig Ziglar (*See You At The Top*), Robert Schuller (*Possibility Thinking*), Mark Victor Hansen (*Chicken Soup For The Soul*) and many others.

He is a regular columnist and popular contributor to many national newspapers and prestigious business magazines. He regularly appears on TV and radio the world over, including CNN, CBS, NBC, ABC, CTV.

His ideas are not conventional. He is provocative and innovative. He has practical ideas and strategies to build almost any business, from home-based to multi-nationals.

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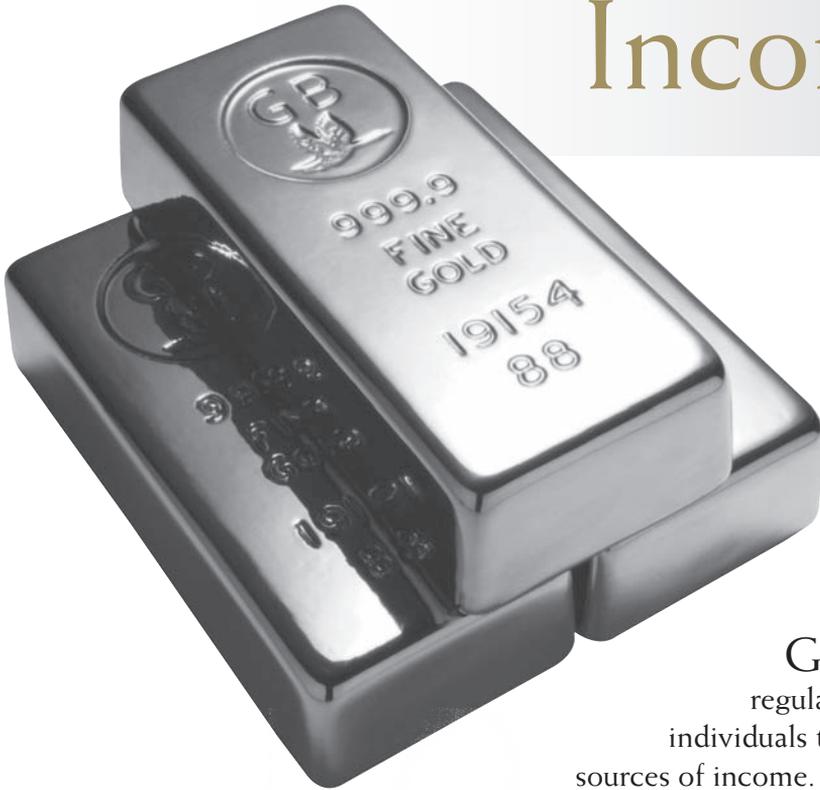
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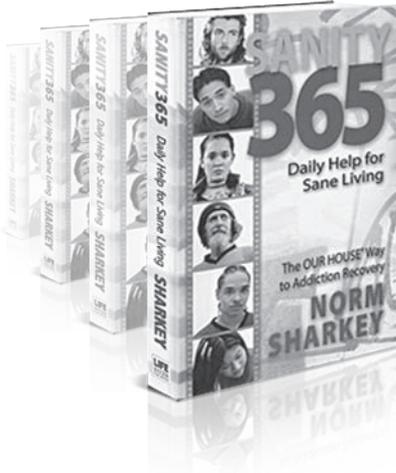
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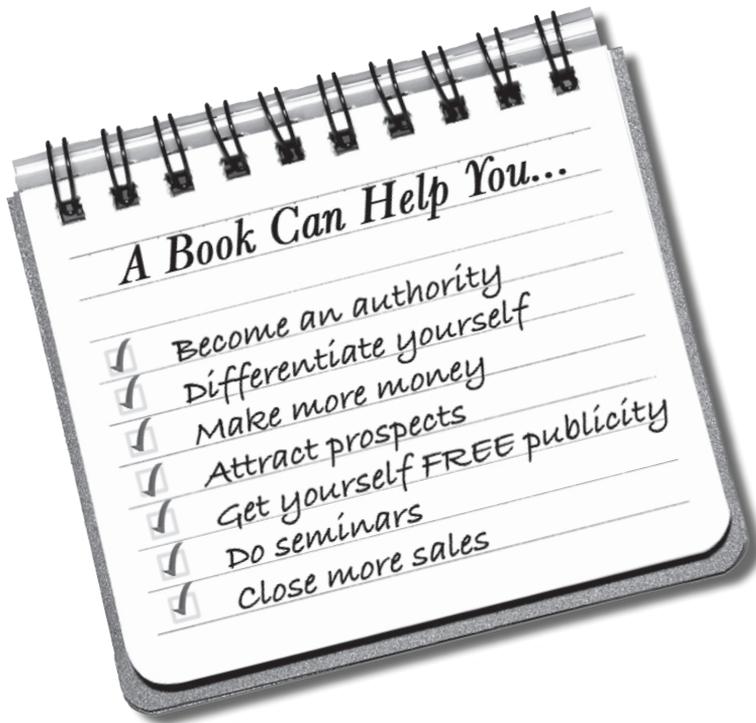
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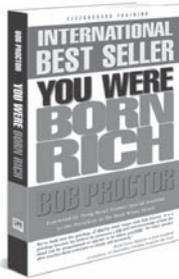


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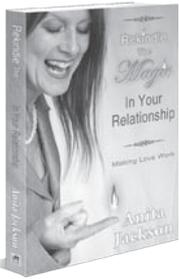
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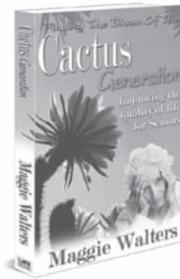
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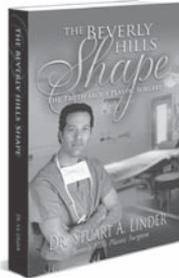
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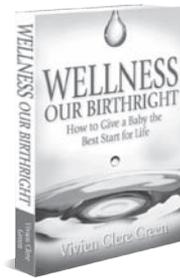
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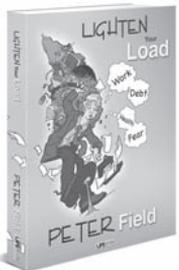
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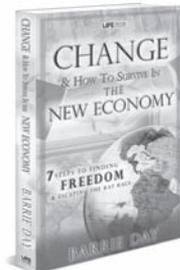
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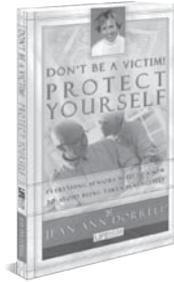
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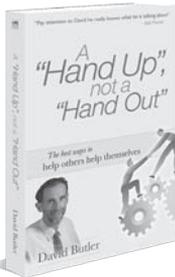
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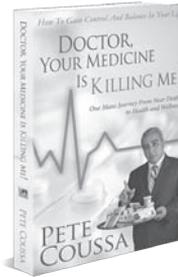
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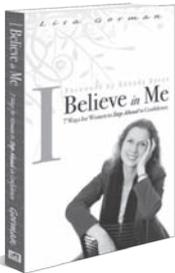
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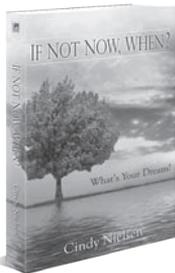
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