

*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  
MD, Robinson Shipping

*What a GREAT BOOK!!!*

*I like the part where it taught me to write down my goals and review it DAILY.*

JEROME TAN  
Entrepreneur

*The Millioaire Mindset is a very revolutionary book. It gave me an idea that helped me stay focused & motivated about money each day. The book is practical too!*

HEEN MING, Phoon  
Executive Chairman  
Bestec (South East Asia) Sdn Bhd

*The book is based on proven and tested principles and the best part about it is 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 centry.*

*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 Webaster  
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 as: "Think and Grow Rich", "Rich Dad, Poor Dad", "7Habits 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 Club of Baton Rouge

*This is a must read book for entrepreneurs. An invaluable book to the insights of becoming a millionaire. I find this book of great content and I would not do without it.*

ROY BOEY  
Author/Raconteur

*One of the most practical handbooks I have ever come across. I was especially impressed by Gerry's offer of being contactable through his e-mail.*

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 Conservatories

*This is a great book from such a great dad!*  
COREY, TREVOR, EVAN ROBERT  
Gerry' kids

*I've read other books that Gerry has written and this one 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 who 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're born with that counts, it's what you do with what you're born with.*

DAVID OGUNNAIKE  
Pre-Paid Legal  
Bronze Executive Director

*This is a story about an ordinary every day 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

The  
MILLIONAIRE  
MINDSET GERRY ROBERT

How Ordinary People Can Create  
Extraordinary Income



# Dedication

This book is dedicated to my financial mentor Mr. Bob Proctor. His insightful, honest, sometimes harsh and frequently painful advice, caused me to overcome the poverty conditioning I grew up with. No one has ever caused me to think, really think, like Bob. I will always be grateful for his impact on my life, which increases more and more as 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. Quite frankly it took me almost 40 years. It really 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 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 so much in teaching me this material and helping me live it in my daily life. First and foremost is my wife Anne. Some of my escapades have caused her a lot of pain. I'm truly sorry for this. I've been away chasing my dream, some times for too long and too far away. She still loves me and I'm so glad we are a team. She has taught me so much about perseverance and faith. Even after 15 years of marriage, I'm still nuts about her. Going on that blind date was the single best decision I've ever made.

The lessons in this book have been learned because of the 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 have several partners in the various enterprises I own. Two who stand out the most are my main associates for my operations in Asia and North America. Both men show me what strong leadership is and true dedication to a cause. For this and all the many things we have been through, I wish to acknowledge K.C. See from Malaysia and Richard Lawrence from Canada.

Kim Lian Ng, Francis Lum, Venkat Ramani are strategic partners with me on this book project, I want to say thanks for your belief in this project from the start.

From the technical side, I must thank Cathy Gileadi from Utah for applying her skills to this manuscript. Any editor who works with me deserves a special place in heaven. The people at Adlink Communications and particularly Frankie Jalleh worked tirelessly to produce this book. Thanks

Nana Ooi is the person who keeps my life organized on the six or so trips I take to Asia every year. I have rarely met a person who is so professional, so cool and so much fun to work with. Her main skill is to stay calm when I'm anything but.

Most of all I wish to thank my parents. They weren't *rich* financially but they were rich in other areas. They have taught me so much. I miss them dearly.

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# FOREWORD

*The Millionaire Mindset* can be a vehicle for you to achieve greater abundance right here, right now. Your levels of personal fulfillment, resources, success and financial wealth can be traced back to the way you think. Gerry Robert shows you the mindset to make your dreams a reality. This book is awesome. Just have a look at the table of contents.

You will learn all the processes to create greater financial abundance than you ever imagined. In my book, *How To Achieve Total Prosperity*, I said, "Poverty is degrading, dehumanizing, cancer-like disease of the uniformed mind. It makes thieves, robbers and murderers out of individuals who would be loving, if they'd been taught the truth that creating prosperity honestly is easy and omnibeneficial, offering deep feelings of self-love, joy and satisfaction that are profound and lasting."

This book helps fight the war against poverty. Gerry Robert knows far too well the ravages of poverty. He has pulled himself out of it and has helped people all over the world. The thing you will love about this book is how practical and useful the information is as well. Like me, Gerry has learned by doing. 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.

The success we have enjoyed with the *Chicken Soup for the Soul* series can be traced back to our thinking. We knew we had a winner and we had the attitude to make our dreams a reality. You can too! The beauty of *The Millionaire Mindset* is how Gerry keeps bringing everyone back to the "invisible force," the core beliefs in each section. You can have the greatest money strategies but unless you acquire the mindset, you might very well lose the money you have worked to amass. This book holds the key to unlock whatever has held you back. He shows you exactly what to do.

I first saw Gerry when he was a guest on my friend, Robert Schuller's *Hour of Power* television show from the Crystal Cathedral. His story of overcoming poverty touched us all. We later became friends and have spoken together at many conferences. His results speak for themselves.

Treat this book as a workbook. Don't just read it, it's too important for that. Work it. Do what Gerry suggest. Do the many exercises. Act on the information. If you do act on these strategies, you will never again worry about money. You will see your dreams become reality. You deserve them all!

Mark Victor Hansen  
Co-author, *Chicken Soup for the Soul*

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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, bought forty-five large weather balloons and a tank of helium. He then 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 then cut the anchoring chords.

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! Well, now scared about shooting out any of the balloons at such a high altitude, Larry just stayed up there, sailing around for 14 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 and a gun in his lap.

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

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

To which Larry replied, "*Hey, if you want to turn your dreams into a reality, you can't just sit around.*" <sup>1</sup>

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 super star just like him. The lights dim and the only thing you really see is a spotlight focused on the podium. And 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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*“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 you 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, you don't want it badly enough and don't tell me you do.*

*Because 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.”*

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This book will allow you to design a wonderful, wonderful you. Carnegie 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 what you would like to *“HAVE.”*

You dream of things you would like to *“DO.”*

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; you experience a KNOWING 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 this *Millionaire Mindset* book, 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. When your personal effectiveness will multiply, you will hit new heights. Any thoughts or feelings of ineffectiveness or inferiority will be shattered. The results you will 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." 2*

Paul Zane Pilzer

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.

***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. Thought rules the world.***

– Joseph Edward Murphy

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# INTRODUCTION

I come from poverty. I was raised in Ottawa, Canada. Our family was supported by government handouts. We lived in the projects and my parents had a lot of problems. My father had a drinking problem and life growing up was really tough. I am the last person ever, who you would think would write a book like this 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 and over a dinner in Toronto, he suggested, no, insisted really, that I meet this man named Bob Proctor. Mark told me how much he had learned from this guy and since Bob and I both lived in Toronto that we could probably continue a great relationship. I was thrilled. Mark made the arrangements for me to attend Bob's seminar the next day. I met Bob for a few minutes and gave him a copy of my just published first book, *Conquering Life's Obstacles*. I was so impressed with this man. Just by listening for three hours, I learned more than I had in years. I was totally impressed and 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 so 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 forever.

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

I, very proudly, I told him I was earning \$100,000 a year. I had just 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 so I thought he'd be impressed like heck 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 was making that kind of money. Didn't he know that 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 that this guy thought I could actually make in one month what I was earning in a year.

So instead of just accepting what he said and asking him for help, I started fighting him on the idea. 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. 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 so 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 just 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 year 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 had an ability of getting through to people in a way that sometimes was difficult to listen to. But when I realized what I was doing, I just simply shut up. And when I shut up long enough I started listening to him. I stopped rejecting that idea and I started playing around with that fantastic idea and the results were astounding. In less than a year, I was actually earning every month what I used to earn in a year.

### **The Result**

I earned a million dollars in one year. Why? Because I made a mental 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 didn't matter. I acquired a different way of thinking and as I acquired a different way of thinking, my life turned around forever for the better.

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Why is it that when some people win the lottery, frequently 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 who have come to my seminars, (we have had over 300,000 people come to my seminars and hear me speak live), who got a hold of this and their lives just turned around. One man, Bellum Tan of Singapore, made \$300, 000 within a few weeks after attending my Money Mastery Boot Camp from one single idea he learned at class. And Bellum hasn't even started. He will become one of the Mega-Rich because he works so hard on changing his thinking.

Results change when people change their thinking. Yet, I see people who are constantly living their life, paycheck to paycheck, 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, making poor choices over and over again. It seems that life is such drudgery and yet I have seen ordinary people without business experience simply taking off financially. This is exactly what happened to me. I didn't win the lottery. I just 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 – not as blunt as Bob though. I am going to cause you to think about things you've never thought of before. Just do me a favor; don't reject the idea. Realize that if your going to go to another place in your life financially, you are going to have to do some things different and 'doing' first requires 'thinking.'

If you change your thinking, you will change your actions, and if you change your actions, 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 at one end. The hole is small enough to barely allow in 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. At this precise moment the native pulls on the cord... and the monkey, who won't let go of those peanuts to save his life, is caught.

Too often, we hold tightly to our own peanut ideas for fear that we may lose them...when all the while, it are these very ideas that hold us captive and prevent the freedom we long for. <sup>3</sup>

I am so glad you decided to leave the past behind and look forward to a brighter future using *The Millionaire Mindset*. There will be a lot of confrontations throughout this program; confrontations 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

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You are in a battle. The battle will be against your old conditioning verses this 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 of your head that are going to come from your programming that will go directly against what I am going to say in this book. All I am going to ask you to do is to 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 what your old conditioning, of what your friends, and maybe even what your spouse thinks you can and should do. All I am going to ask of you is to trust in the process. I am going to give you everything I've got. Everything in this program is designed to be very practical and useful for you.

## The Treasure

Alice Grey wrote this story called 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 at 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 time 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 neighbors 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 that 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 what ever 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 ok, 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 OK, 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 Daddy 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 daddy 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 on to that is preventing God from giving you the genuine treasure. What are you hanging on to? 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.”<sup>4</sup>*

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

*“Buying things contributes absolutely nothing to the heart’s capacity for joy.”<sup>5</sup>*

Where do you stand on the topic of you personally become wealthy? That is the all-important question and one that 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 that will 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 stress of life and just play this mental game with me. Imagine 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 and 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, where are you going to fly to 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 on that first class seat. It is leather and it is huge and there are all kinds of attendants around. Can you feel that? And a limo picks you up at the airport and takes you to the hotel of your dreams and the people take your bags to a fabulously luxurious room.

I want you to think of the house of your dreams. How big 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? And since the house is paid off, there is no stress of mortgages and those types of things. You have money to spend to put some things into a house. What would you spend your money on? Would you get a pool? Some really nice lawn furniture and deck furniture. What kind of toys would be around your house? Just 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 seeing someone less fortunate and you know they need help and I want you to visualize yourself writing that check for whatever amount would be helpful to those people. Doesn't it feel great? I want you to just keep dreaming of the places you'd be and how you would walk and now that you have received this paper that officially declares 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 that you get the most out of this program in terms of learning experience and changing your behavior. You know, somebody said that education doesn't mean teaching people what they do not know. It means to teach 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

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

First of all I want you to go about thinking and talking like a millionaire. Now don't go around a bunch of negative people and start talking to people like this. But 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 getting on some friends who might be open to this kind of thinking and start talking about it. We'll talk later about a mastermind's group, and different things that you can get involved in with this program. But 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 that is bothering you or not working or you want to improve on, simply E-mail me, [gerry@salesmall.com](mailto:gerry@salesmall.com). You can simply send me an E-mail at any time and you will usually get a response between 48 hours and 72 hours depending on whether I am traveling. I included that into this book because I thought of the times when I grew the most and it was when I have had an opportunity to respond and correspond directly with the author of the material. Take advantage of it. Every single day, I deal with countless numbers of E-mails of 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 MINDSET

CHAPTER 1



**MAGIC  
THINKING**  
THE KEY TO SUCCESS

## CHAPTER 1

# MAGIC THINKING: The Key to Success

Bob Proctor, my financial mentor sat me down and shared how his mentor Leland Val Vandewall had influenced him. Bob was a fireman. Being a fireman is a secure job. He was “set” for life if he wanted it. 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) from his job. Instead 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, studied it the way some people study the Bible and before too long he convinced himself that he could achieve goals just by changing his thinking. He decided that he would have in his possession the outrageous sum of \$25,000. Not only that but 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 10 years to acquire that worldly sum of money.

Well, it didn’t take him 10 years or anything even remotely that long. In fact, he told me that he went from being a fireman making \$4,000 a year to an entrepreneur earning \$125,000 and he did it within 12 months. He was so shocked with his results that he didn’t even know what happened to him. He wasn’t sure why he had experienced such enormous success. All he knew was that he 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 Vandewall. He approached Val and explained his colossal success and told him that he didn’t know why it happened to him. Val sat him down and explained within fifteen minutes the secrets of the Stick Person. This simple concept, developed in the 1930’s by Dr. Truman Fleet, confirmed exactly why Bob had experienced such success.

When Bob explained it to me, I hadn’t experienced 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. It was this that allowed me to boost my income to over \$1,000,000 in the early 1990’s.

*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

We are going to talk about some of the laws that are universal. They have been around forever. They work whether you know them or not – whether you use them for your advantage or not. They are just laws. Laws work all the time irrevocably for everybody, irrespective of anything. If you step off a building, no matter who you are, the law of gravity is going to pull down fast. The same thing with these universal laws. It's pretty 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 really 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. So I suggest you 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, is what you receive in 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, 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 so powerful. I use it every day of my life. There are two sides to absolutely everything. Everything is equal and opposite. If something is very bad it has the potential to be very good. If something is terrible, it has the ability to be fantastic on the other side. Everything has two sides to it. You can't have an inside without an outside. Something can't be along way up and not be along way down. If you have an inside of a book, you have to have an outside of a book. There are two sides to absolutely everything. Why is it that so many people only ever focus on one side?

You are free to choose whatever you want to concentrate on. Understand this: if your situation is dire and bleak, bad and sad, ugly and mean, it has the ability to be

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absolutely fantastic. No matter where you are today, everything thing that you encounter is effected 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 that Donald ever worried if he would bounce back? No. Because he understood that if something is bad, within it, is the ability to become very good. In everything there are two sides and I learned to think and to train myself and to force 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 that whatever is planted requires some time before it comes to fruition. Every idea, every thing that you plant, requires a certain action, a certain amount of time before the outcome comes. 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 Vanderwall says,



*Energy flows to where the concentration goes.*

The only way something will grow is if it receives energy. So you have to apply a lot of energy but be patient. You'll get what you choose but you got to give it some time. And sometimes people become impatient when it comes to the acquiring of higher incomes. It doesn't happen for them in the first couple of days or couple of weeks. They then give up. They quit. They usually blame somebody like me who sold them an educational product and they say it didn't work. Well, it didn't work because you misunderstood the law of germination. You can't force things to happen. If you plant a carrot, its not going to do you any good to sit there and as the little shoot comes through the ground, try to 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 to just relax and let them take their course. It will happen, it just requires some energy so keep giving it energy. Remember, force negates. This is going to require some thinking and some change and it is just a process that will occur, but you got to understand the law of germination.

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## The Law of Vibration

Now 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 everything vibrates at a different frequency. If you just imagine, somebody who is earning \$30,000 is thinking \$30,000 a year thoughts. But the person who is earning three million a year is thinking three million dollar thoughts. That is a fair assumption. Wouldn't you agree?

Well, what we have to do is to raise our level of thinking to a higher and higher frequency so we can vibrate, as it were, on a much higher frequency. You just need to get on a higher level so that you are able to see certain things and attract certain things in your life.

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

And 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 so impressed. So I bought it. The next day, he brought it over. Feeling like a million bucks, I drove it home. On my way home, I saw six gold Mercedes. I couldn't believe it. I was so 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 is 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, you'll never see opportunities to earn more.

So what you should do is 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 that we resonate with, so change your resonance.

In the book called, "Why not Me?"<sup>6</sup> Paul Monaghan talks about buying a \$1000 suit when they could barely afford it and 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. Get yourself into a million-dollar vibration and you will see; you will start attracting and seeing million dollar ideas all around you. The earning of money is so easy and simple. It's a game if you just 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 in some cases they did. But you know what? I was never really worried about it because I was always, no matter what was going on in the physical world, inside, I was vibrating at a high frequency.

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# What you think about, you bring about.

Whatever is impressed must be expressed. Whatever you think you bring about. So 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 groping like other people. If you don't want it, don't think about it, talk about it, or anything, just put it out of your mind. You have the ability to choose.

## STRATEGY 1-1:

### Use the Stickperson concept.

#### What does your mind look like?

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You have been born with the most sophisticated and complex instrument the planet has ever 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.

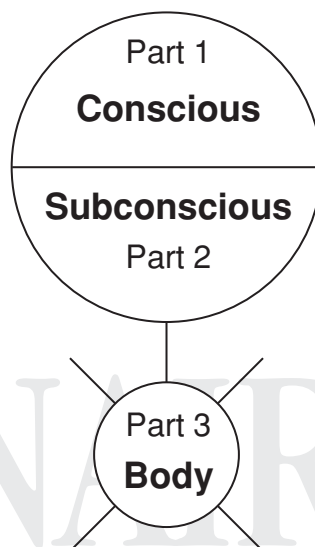
We were not born with a manual on what the mind is or how to maximize its use. Without this information, thousands of people wander through the deserted halls of dreams, always hoping but rarely achieving.

We have discovered probably 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 1930's by Dr. Thruman Fleet, the founder of Concept Therapy. He discovered that your mind can be divided into 3 distinct parts, your Conscious Mind (Part 1), your Subconscious Mind (Part 2), and your Body (Part 3). Since 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, information through your five senses.



Your free will resides here. Pain, pleasure, and limitation originate in the conscious mind. This part of your mind serves as a filter to 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 in the world today. This is probably one of the most under used tools we have at our disposal; the ability to dream. If you were 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 so 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. For some unexplained reason, women seem to have a more highly developed sense of intuition.

### **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.

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Imagine that you come home one afternoon and find your front lawn littered with garbage. If you are like most of us, chances are that you would probably be upset, but you would clean it up. During the clean-up, you might wonder, who on earth would want to do such a disgusting thing?

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

The third afternoon, you come home and the front lawn is again littered with garbage. This time you have enough. You will vow to put a stop to such destruction and aggravation. You will take whatever measures are 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 mind and refuse to do anything about it. The garbage we are talking about is negative thinking. If we are not careful, it's easy for others to pollute our mind.

You have a guard watching the front lawn of your mind. It's 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.

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*You become what you  
consciously think about.*

Earl Nightingale

## 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, the subconscious mind must willingly accept. It has no ability to reject it.

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

All your prior conditioning from parents, teachers, and authority figures are 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 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 that are impressed on the mind. This involves behavior. Behavior and actions

determine results. Want better results? Change your behaviors. Want better behaviors? 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. These 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, the field reaps corn. When a dandelion seed is planted in the field, he will reap a dandelion.

Precisely how this works cannot be explained by science even today, but we do know the law exists. 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 that 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 a farmer to plant a dandelion seed and harvest corn than it is for you to think negative thoughts and reap positive results. 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, bountiful harvest.

We have no idea how the forces of nature turn an acorn into an oak tree, but we believe it will. Your subconscious mind utilizes all the forces of nature to produce results. It is not 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 commands that will produce the results you want.

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

Why do so many people live paycheck to paycheck?

Why do so many of your friends hate their jobs?

Why do they keep promising to improve their lives, yet never do?

Why do so many people seem to oppose your efforts to improve yourself?

What have winners done to improve their thinking?

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## The Captain & Crew Concept

### STRATEGY 1-2:

## Put the Captain & Crew to work for you.

Now here is a powerful concept if I ever had one. I want you to think of Part 1, your intellect, as the captain and your subconscious as the crew. This is how people can direct their subconscious mind to eliminate doubt, to create better results, to change relationships, and to attract everything they need in their life. 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 just think about this... every thought you have becomes a command to the crew. Whatever you think, the crew will hear that as an order and oblige the captain. Your crew is your subconscious mind. They exist to obey the captain. They respond instantly and automatically like clock work. It is a law and it is always true. They respond 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 has only a one-word vocabulary and that word is "Yes."

The crew has no ability to reject ideas. Whatever the captain says, the crew moves into action to produce that 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."* *"I am such a 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."* So all of a sudden the crew started coming up with ideas on how I could do that. It started attracting into my life everybody, every idea, every person, and every relationship to fulfill what the command was. It did it for me, it will do it for you. Now you need to know that 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 to 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 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 that has produced your results thus far; good or bad or indifferent. Basically

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it is what you are thinking that you get on your physical world. 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 just use your brain. Who are you really? You are a spiritual being.

The most powerful part of you is not the physical world. 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 resource available to you that is already within you. Most people are so locked into the physical. The physical is the smallest part of you. They look at their past results that is how much money they earned last year and they allow that to dictate the thoughts in their conscious mind about how much they can make in the future.

If I had done that in my own life, I would only be earning \$100,000 a year. Instead I changed my thoughts. I didn'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 a year. Most people look at their bank accounts and say, "*I can't be a millionaire, look how little I have in the bank.*" I am telling you to visualize being a millionaire and driving the car you want to have and having the toys you want to have and going to places you want to go to and living the lifestyle you want. Most people have a "*I'll believe it when I see it.*" mentality. Mark Victor Hansen has been saying for 20 years, "*Believe it and you will see it.*"

I was speaking in Hong Kong and this guy put his hand up in the seminar 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. They try to justify what is going on in their lives. I am saying, 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 all 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 God<sup>7</sup> and the universe and cosmic concepts f cosmic. You have a power that lies within you that for most people is dormant. They never really think. Look at mind as James Allen said,

Mind is the master power that molds 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.

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This is a master power that is available to you and you are using it now. All I am suggesting you do is use the power of your mind to take yourself to the next level. Look everything starts as a fantasy. Right now you are reading this and the thought of you ever becoming a millionaire might be so wild, so beyond your imagination that it almost makes you laugh. Don't worry about it. Everything that is worthwhile starts out as a fantasy. It is 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 digitalizing 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 and developed and energized turn into facts.

I am saying is that there is a power available to you in your mind and if you use it it will have a fantastic effect in your life. We are going to direct the power of our mind to produce happier life 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.

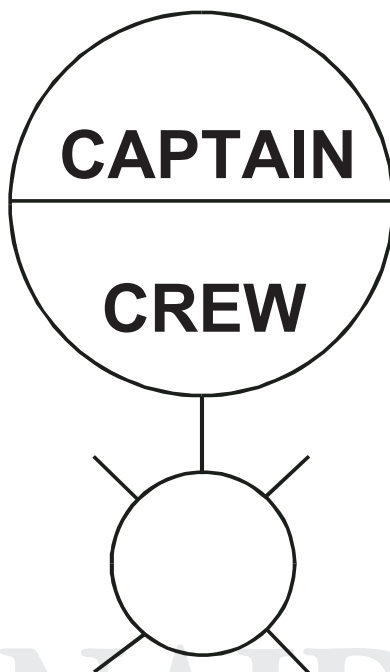
### The Crew

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 are going to have your own business.*



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*Start some sort of a home base business. Get involved in taking care of your own things. You are 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 seems to bit a cord 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.

You see, there is an awesome power that is effecting you right now and that is the power of your authority figures. These are your aunts, uncles, religious leaders, educators, people who have been around you and have influenced you. Val Vanderwall calls them Uncle Twit and Aunt Wart, who dumped concepts into you when you were in your little life, from 0 to 7. People go through their life unhealthy, unhappy and broke most of the time, never realizing that they are doing that because of some concepts that were planted in their mind by some authority figures with the best intentions.

I loved my parents, they have both past on now. I love them dearly, but when it came to the earning of money they were dead wrong. Why didn't your parents tell you that money is always flowing? All you got to do is think a certain way, move into action, think positive, see yourself already having it, moving it into action, and attracting it into your life. Why didn't your parents tell you that? I'll tell you why. Because their authority figures told them things like...

*Just be happy wib what you have.*

*Money doesn't grow on trees.*

*A penny saved is a penny earned.*

*We're not rich but we are happy.*

*Rich people are unhappy.*

You have all kinds of concepts within you that are 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 go and get a good job in a good company and work hard and stay there for twenty

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five years and get a pension and be set for life.” As a friend put it: you get a chicken little education so you get some chicken little degree, so you can go and impress some chicken little 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, listening to some guy you hate your whole life so that at the end of thirty years you get some chicken little pension. That’s not a life that’s chicken feed.

You know why they call it take home pay? Because you would be embarrassed to take it anywhere else. Look, these concepts come from people who are unhealthy, unhappy and broke. What we are going to suggest is start evaluating those concepts. You have my permission and you have got your permission to evaluate any concept.

You are strong enough to go against authority figures. You know, one bad habit usually spoils a dozen good ones. Habits are usually 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. Of course, it can. You can make a million dollars a year. If I can do it without business education, with no capital, then you can do it too. I did it with just an intense desire, and a willingness to learn and put myself out. That’s the key. I was willing to do certain things that I am going to ask you to be willing to do and go against these strong authority concepts that were placed there by authority figures in our life. It is a tough thing to do but you will be well rewarded, I’ll tell you that.

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### The Power of Choice.

The beauty of being a human being 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 a lot of people like that. They go through life and they are never, ever sure they’ve got options. Life can be tough. They just respond without thinking that there are two sides to everything. As a human being when they receive stimulus from an outside source, they have the ability to create options in their life.

They have the ability to see all kinds of different things. You have the ability to choose the thoughts in your mind.

*What you argue for, you get to keep.*

A guy said to me just the other day, I could never be a millionaire!” and he started to defend himself, why he could never be a millionaire. 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 that 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 (circa. 1797), he calculated the population will be increasing geometrically (2, 4, 8, 16) while food production increases 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.”*<sup>8</sup>

### 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 have 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.”*<sup>9</sup>

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 period of time she got into the right vibration. She started to mentally visualize her

CD's and before you know it she had it. And on the same token, 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, get laid off. People expect to lose money in Vegas, and they generally do. They say, *"I am only going to lose \$200."* They go there knowing and expecting to lose. People who expect to get colds and headaches certainly get them. People who expect to lose their luggage, lose their luggage.

Listen to what Marden said,

*Deep within man dwell 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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#### Who Are You Listening To?

At my seminars, some times you'll see some person turn to the person next to him and ask, *"Hey, Charlie, do think any of this will work for us?"* My question is *"What the heck are you doing asking Charlie?"* So often in life, 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 that you follow the advice in this book and you make a long list of your Heart's Desire. Write down everything that you really would like to achieve in your life. See that list complete and full.

Now, I want you to imagine that you take the list to the people I've listed below. Each one

**"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."**

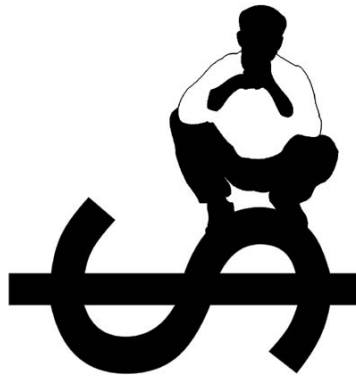
Paul Zane Pilzer

represents the different people you might show that list to and what I would like you to do is 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 one of your professors or teachers in general think about that list? What would they tell you if you told them that 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 them 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 Heart's Desire list? Would he be encouraging? Would he help you? Would he tell you to be "realistic?" What would the reaction be? When I list *Pal Al*, I'm referring 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 refers to 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:

Fill out “Reaction Worksheet”.

On this page, write out what you think the reaction of each one of the people listed below if you showed them a list of all the things you would like to acquire in life; your Heart’s Desire list.

**Parents**

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**Professor Knowitall**

(Educators)

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**Rev. Sour Puss**

(Religious leaders)

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**Mr. Teeth**

(Media)

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**Pal Al**

(Friends)

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**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 really important. If you want a *Millionaire Mindset*, 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.”*<sup>10</sup> So, if it can't, then what must one do to acquire a most prosperous lifestyle?

## STRATEGY 1-7:

### Identify your beliefs about money.

We are talking now about magnetizing yourself to prosperous beliefs, because most people who are unhealthy, unhappy, and broke have poverty consciousness. They have poverty beliefs. We are going to start talking about prosperity and becoming wealthy and attracting money and becoming a magnet to money. If you really 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.<sup>11</sup>  
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.

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Everyone can't be a millionaire.  
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 that only wealthy people think about money? I know a lot of 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? You are not going to see a millionaire stick up a convenience store or rob somebody by 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 getting you to 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 for a second 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 them take the car back and the foreclose on the house and be humiliated because of lack of money. As a kid, I remember having to wear my sister's coat to school. I had to wear a girl's coat to school.

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### Money Pain

I want you to write down what pain do you currently or have you felt or experienced because of lack of money. Write down what problems you have felt because of lack of money.

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### Money Words

Next, I want you to think about money words. What single words come to your mind when you think of money? Don't think a lot about this just go ahead and write down whatever words comes to your mind. What single words come to your mind when you think of money? Go ahead. Start writing right now.

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## Money History

Next, let's talk about history for a second. What money words or association did you learn either implicitly or explicitly about money? Start writing right now what you've heard in your history about money.

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## 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 that their parents believed that if you had a lot of money, you could be kidnapped for a ransom or that money caused people to go to hell. What is the worst money concept you heard growing up?

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## Money Benefits

Now let's talk about 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. So what you have to do is start thinking about how you can attract more money in your life. You have to change your views of money. Money is good so I want you to write down how would you feel if you suddenly became rich. How great would it be? How you would feel if you had enough money to live the life you choose?

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Look at the pain and the things you grew up with and the history you have about 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 we are going to give you a lot of strategies on how to do that in a few minutes. You must impact your subconscious mind so that 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 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.

- |                |  |
|----------------|--|
| 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.                 |

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### 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 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 Bernard Shaw

### Example

Step 1: List the old poverty belief  
*“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 good I desire, to help others and 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 my attaining my goals.”*

*“It is impossible to solve your financial problems with money.”<sup>12</sup>*

Phil Laut

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# MILLIONAIRE MINDSET

## THE 8 MONEY MAGNET AFFIRMATIONS

### Money Magnet Affirmation 1

*"Money is great, grand and wonderful! I attract it in ABUNDANCE to provide the good 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 a vibrant mental health and it allows me to enjoy the process of acquiring my Heart's Desire."*

### Money Magnet Affirmation 3

*"I have my Heart's Desire. Everything I set my mind to 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 towards me. I am a magnet to 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 all four ways to impact your subconscious mind.
  - a) Emotional impact: You will see better results when you get in touch with the feelings 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 affect on your life. Saying them isn't enough. Try writing them fresh every day for a month. You'll see why I start every day doing 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. So 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 person 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 that 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 further on this great journey we’re on?

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

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STRATEGY 1-10:

Remember that there is something to learn in every challenge.

Hang In There and Learn

Challenges of life will come. The only place on earth that we know of where there are no problems is a cemetery. Everywhere else we will be hit by the storms of life. If you remember that there is something to learn in every problem, then you can learn to grow by 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. First he was a serious burn victim and subsequent plane crash casualty 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."<sup>13</sup>*

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 through them? Someone once said that we go on experiencing life's lessons until we learn what we need to learn, then we can move on. Remember, above every stormy cloud is a bright sun which never fades.

*There is something to learn in every adversity!*

STRATEGY 1-11:

Remember that there 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 opposite. 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 also need to see an opportunity. One of the fastest ways to become wealthy is to solve someone's problems or difficulties.

Many successful businesses today have been born out of someone's problem. Take the man who took surplus sawdust from the lumber mills free of charge and formulated several wood-burning products from it. He saw that 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 that 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, just 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 within days, the entire Berlin Wall could be demolished. Within weeks, Communism would crumble. A problem which many people feared would plague the earth for centuries, disappeared in a flash.

Look at your problem and ask *"Will this matter in 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 that if you can generate  
ideas, you can solve this.**

**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. If you could only understand that the only thing standing between your current problem and the wiping away of it is nothing but an idea.

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So, get your eyes off your problems and onto the solution. 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 solve their fantasy. 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 carol of the holidays. But suddenly a problem arose.

The service was about to begin when the organist discovered that 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 cords were simple and the melody sweet. That evening was the first time the world had ever 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.”<sup>14</sup>*

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.

Since 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 amount of urgent telephone messages to respond to. Most of the calls were from successful business contacts or partners who were waiting upon my direction for projects we were working on at the time. It was the last thing I wanted to deal with; I was tired and just wanted to relax, but I had to answer the calls.

I quickly put things into perspective when I realized that this is a problem I would have given anything to have only a few years ago. I was successful and people wanted to work with me. My point is that the more successful we become, the greater the challenges. Never forget that 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.”*<sup>15</sup>

### 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 that their finances would be in better shape if they refused to buy so much on credit. Most people are aware and understand the need to save a certain percentage of their income for retirement or savings. Most people know that if they watched less

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television it would help their income. These are habits that will assist you in building a strong financial freedom.

In our seminars I have people write down what two habits would help them improve their financial lives. I have them fill in the form that 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 email me the commitment on the following page, I'll help and hold you accountable. (Email: [gerry@salesmall.com](mailto:gerry@salesmall.com))

### 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 60 minutes less television.
- Refuse to gossip. Speak only 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 that you cannot pay cash for.
- Create one MSI (Multiple Source of Income) per month.
- Attend a Mastermind group once a week.
- Work on your goals every day.
- Email 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, I know I would magnetize myself to money.

I make an irrevocable commitment to myself to begin at once 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 coach<sup>16</sup> and my mastermind partners. I will inform them of these two habits and will become accountable to them to make them 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

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. So many people have good intentions but don't act upon those great intentions. Why do you think that is? I'd like you to give that some thought. What stops you from acting on good ideas. I believe 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."*<sup>17</sup>

Roberto Goizueta, CEO, Coke.

Why don't people act?

TODAY  
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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. You can cause people to call you, bump into you, even crash into you, if it needs to be. If you get magnetized to the right kind of person, 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?

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.

### 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*, from the Crystal Cathedral in Garden Grove. I knew that I could capitalize on that to get me contacts. It sure did. I identified people who could help me, then I contacted them and asked to help me. 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. Who do you want to become friends with? Who do you want to sit down and ask questions to? Who 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 wrote.
4. Let everyone know that you want to meet those people.  
Make public the fact that you want to meet these people. Talk about your "Hit List" all the time. Post it on your website. Declare to the world that 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
7. Nelson Mandela

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8. Mary Kay Ash
9. Barbara Walters
10. Wayne Gretzky

5. Create your “Script.”

A script is useful to prepare for when you meet these people. Of course, celebrities are much different than dealing with ordinary people. You should try to meet the most successful person in your city, your company, your industry. You 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 that 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. \_\_\_\_\_
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## Money-Making Habit #8 Magnetize Yourself To A Program of Progress

*Ineptitude rivets your expectations to the floor.*

Wilde

Your early programming directs your life and controls the quality of your results. It is a powerful force in your life. Make no mistake as to its control.

We are creatures of learned habits! It was Vandewall who said,

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

Leland Val Vandewall

### 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 that I grew up with. 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, working on themselves.

Just the other morning I read this,

*"In every era, including our own, people have tended to believe that the days of great wealth-gathering opportunities are over. The era just past has almost always looked better."* <sup>18</sup>

It was so fantastic. I was just responding to some emails from people in Asia who feel that the current economic woes are dreadful. They said the very thing that Gunther said in the above quotation. These people felt that since Asia is in such

difficult situation, you can't get rich. I'm here to tell you that in every situation you can get rich. Someone has in every single economy since the dawning of time. What I'm asking you to do is 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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GREAT  
DAY

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## ~ Quotations ~

### A = ATTITUDE

You've got to sing like you don't need the money. You've got to love like you'll never get hurt. You've got to dance like there's nobody watching. You've got to come from the heart, if you want it to work.

~ *Susanna Clark* ~

Win as if you were used to it, lose as if you enjoyed it for a change.

~ *Golnik Eric* ~

The Green Bay Packers never lost a football game. They just ran out of time.

~ *Vince Lombardi* ~

### B = BELIEF

If you don't change your beliefs, your life will be like this forever. Is that good news?

~ *Dr. Robert Anthony* ~

Sooner or later, those who win are those who think they can.

~ *Richard Bach* ~

Those who say it can't be done are usually interrupted by others doing it.

~ *Joel A. Barker* ~

The only thing that stands between a man and what he wants from life is often merely the will to try it and the faith to believe that it is possible.

~ *Richard M. DeVos* ~

A belief is like a guillotine, just as heavy, just as light.

~ *Franz Kafka* ~

TODAY  
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## CHAPTER 2



# HABIT MAGIC

TURNING YOURSELF ON TO  
SELF-DISCIPLINE

## CHAPTER 2

# Habit Magic: Turning Yourself On To Self-Discipline

“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.”<sup>19</sup> Robert J. Ringer

### STRATEGY 2-1: Master your habits.

TODAY  
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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. So 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 chains of habit are too light to be felt until they are too heavy to be broken.”***  
Warren Buffett

The really high achievers in life have a common denominator – they have mastered their habits. Take a look for a minute 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 and concern for the important things in life.

These people seem to 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 control – me! 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 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 of 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 get if he 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 be stretching; but you agree that for you to really enjoy the pleasure or payoff phase you will have to 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 I speak with, you probably wish you were more disciplined. Many times a day, you might think critically of yourself for postponing (sometimes indefinitely!) those things that you know you want to change. There are certain things you know you should stop doing yet you never seem to tackle them. There are certain other habits you know you should start doing but have failed to begin.

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!

Well, it’s not really now at all! It’s every 21 days. A new habit can be formed (generally speaking), every 21 days. So here is *The Millionaire Mindset* plan of action for your habits.

## 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. \_\_\_\_\_
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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 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 most people already know what they need to do to earn more money, have better relationships, enjoy better physical health, and emotional well-being. The problem lies not in *knowing* what to do. It lies much more in *not doing* what we know we should do.

#### 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 concern yourself with priority yet. Simply ask yourself, *“Which habits would make me happier, healthier and wealthier?”* Let your mind wander. Don't overlook those things that you have tried and failed 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

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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.

Write the dates for each new habit. So 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 with this step. You must place a red dot on a prominent calendar in twenty-one day intervals. You want some visual reminder that you are to start a new habit. Place a red dot on your calendar to remind you to begin another positive habit in your life. They will be a constant reminder and 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. Seriously, by two years, you will have implemented many habits that have eluded you thus far.

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

Jack Astor

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### STRATEGY 2-4:

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

## Step 1: Define Purpose.

Identify one habit or area you would like to become more disciplined in. The first step is to identify one specific behavior you would like to change. It should be written in behavior style. It should describe something you now do that you would like to stop doing or something you now 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. It only applies to one issue per worksheet.

## 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.

The people you list in this section need not be personal acquaintances of yours. You may not know them personally at all. They may be alive or dead. The point here is to cause you to think about specific people whom you believe had control in this area. 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 what it will be once you are strong in this area.

What this step does is to get you to focus on the benefits of becoming disciplined in this area. You could consider listing the pain of NOT becoming disciplined here.

### **Step 4: Delay Gratification: Consider the danger zones.**

You now need to 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 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, you know that for you there is a pattern of failure to comply. What happens for you? 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 it. If you know that on business trips you eat too much, this is a danger zone. By acknowledging it, you can plan on how to handle it.

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# MILLIONAIRE MINDSET

## 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

*What do I commit to?*



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 in life, you will need to consider in advance, how you will live your life.

In this step you will need to 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 a decision to exercise every morning upon waking for 45 minutes 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. People in my family tree have a history of checking out at a young age. 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 uncles and aunts who have died from heart failure. My sister had a heart attack at 33 years of age. I decided that those two options didn't really turn me on. I know that if I'm going to succeed in my goal of not dying an early death from a heart that stops pumping or a liver that stops functioning because it's pickled in booze, I need to take a few steps.

For me those steps involve planning on the pain period first. It involves 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, if I don't drink there is no way I'm going to die from alcoholism. Pretty smart, eh! I decided in advance – DO NOT DRINK.

So 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."

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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 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 and will not be reversed."

You decide in advance that 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. and 5:00 a.m. He did so because he had decided in advance that if he was to become the world's greatest hockey player 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.

TODAY  
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#### Step 6: Enroll a support team.

This step is by far 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 become the strong and self-disciplined person you know you can and should be. Resist the temptation to avoid this step because it may be different from what you are used to or even comfortable doing. It will literally change your life.



What this step asks you to do is enlist the assistance of someone you respect to help you become disciplined in this area. Here's what you do. First, you need to think of someone whom you respect and someone who will be strong enough to hold you to certain decisions about becoming disciplined. You call this person and tell them that you are involved in this material and you have identified certain areas you are looking to becoming more disciplined in. You are going to send them a copy of the worksheet and you would like them to hold you accountable to the actions and decisions on the sheet.

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

## STRATEGY 2-5: Avoid the three lies.

WATCH FOR THIS...

### THE THREE LIES OF THE HABIT DEMONS

Every time a person breaks a commitment and falls back into a bad habit they have bought into one of the three lies of the Habit Demons.

Think back when you started a bad habit. Think about what happens to every alcoholic who falls off the wagon or a person who gains back the weight they lost or someone who wastes 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.

TODAY  
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#### 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 start cutting yourself a piece. Soon afterwards you hear Lie #2. “Well, now you’ve done it. You might as well have another piece now. Wouldn’t another piece taste great? You’ve 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,*” so now the natural progression is to stop trying, to 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 are of 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.*”

TODAY  
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## CHAPTER 3



**GOALS MAGIC**  
THE ULTIMATE TOOL FOR  
FINANCIAL SUCCESS

## CHAPTER 3

# 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 setting them well enough 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.”*<sup>20</sup>

As long as you are moving in the direction of your goals you are a success in my mind. If you are moving in the right direction 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. Now ask the manager of a top-producing salesforce 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 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, 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. Let's face it. 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, or just anywhere.

***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

TODAY  
IS A  
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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 bulls-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. Just get your eyes on what you want. Don't think of the reason you can't have something. Just focus in on how. Remember what Warren Buffett said. Speaking to a group of students, the billionaire made this statement about your 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.”* <sup>21</sup>

TODAY  
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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 more people, perhaps even yourself, do not make it a consistent practice in their lives.

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

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

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## GOALS

*They keep you focused.*  
*They give you something to shoot for.*  
*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

TODAY  
IS A  
GREAT  
DAY

### 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, 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 aged human beings said 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 that their lives counted for something, that long after they left this world, somehow their impact would 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,  
Australian Nurse

#### STRATEGY 3-3:

### Create your Heart's Desire dream list.

Get away from all the distractions of life and choose a totally 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 Dreams List. Have your spouse, partner or children fill them out too. This will be a very special time for your relationship.

Simply 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 with persistence. 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 it. Success is for you. All of us have Heart 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.” 22*

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. \_\_\_\_\_
5. \_\_\_\_\_
6. \_\_\_\_\_
7. \_\_\_\_\_
8. \_\_\_\_\_
9. \_\_\_\_\_
10. \_\_\_\_\_
11. \_\_\_\_\_
12. \_\_\_\_\_
13. \_\_\_\_\_
14. \_\_\_\_\_
15. \_\_\_\_\_
15. \_\_\_\_\_
16. \_\_\_\_\_
17. \_\_\_\_\_
18. \_\_\_\_\_
19. \_\_\_\_\_
20. \_\_\_\_\_
21. \_\_\_\_\_

TODAY  
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GREAT  
DAY

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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 if you know exactly how to achieve the goal at this point, simply ask 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 their main goal written on a 3 x 5 card. They carried it around, loose in the pocket and read it 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 go. 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 on your mind? I think not.

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

Phil Laut

TODAY  
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GREAT  
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STRATEGY 3-5:

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

If you want a very powerful way to train your "crew," then consider actually writing out your Heart's Desire Worksheet every day for 30 days. This will give your "crew" a strong and precise order from you, the captain.

The problem with so many people is that they quit before the "crew" has actually registered the request. Or worse still, the captain changes his mind every six minutes. If you want to really have an impact, then you will consider writing 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?

### TODAY Physical

IS A  
GREAT  
DAY

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? A 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?



## 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 is helpful for you to list which category this particular goal is from. You will be introduced shortly to the Goals Mastery Worksheet that will provide a place for you to write all this information in. The Worksheets are extremely powerful tools to 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.

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#### 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 describe that goal in measurable terminology. 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 down 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, “*Daddy, come watch me be a millionaire.*” Daddy would not know exactly what that means. Now if I rewrote the goal and said, “*Daddy, come watch me pay cash for a new red Rolls Royce,*” 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 scare some people away from goal setting. Will I feel like a failure if I don't reach it on time? Not to worry. Perhaps the date is wrong. It can be changed, but setting a deadline does provide something for you to shoot for.

Besides achievement deadlines, you should 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 10 months, you could date a goal for each of the 10 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.

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DAY

### 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 count on them! Anything worthwhile in life will have a cost, 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 my achieving the goal. For me, the obstacles to that goal are that I hate exercise and love food. I travel a lot 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 are 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. When I'm in Asia, it's Hokkien Mee Bee Hoon.

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 you might have to develop some navigational skills. It probably would help. If you want to write a book you may need to develop grammatical skills. What this key does is force 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. Countless thousands have stopped the booze battle with the help of the world-renowned Alcoholics Anonymous 12-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 so much 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 are delighted to help someone who has the courage to seek assistance and puts into practice the advice given.

TODAY  
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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 at it.

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In 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 I stayed at in Hamilton by the harbor. It was such a quiet and lovely resort.

We were right on the water, and could see the cruise lines come in. The smell of the sea air, the warm sunshine, the colorful trees and flowers in that picture got me excited.

I put it 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 on working toward the goal.

This key 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.

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### 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.

## A WARNING:

One problem that some people run into at this step 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 when it comes to this step. Fear not, this is usually a good thing.

If you know exactly how to achieve the goal you are working on, you most likely would have already achieved it. So, 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, the goal you are shooting for and not on the "*R's*," the present results.

Some 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 "*to 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. Simply continue to visualize it 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 really like to see it through but you just can't breakthrough. Perhaps you should consider making yourself accountable to someone you respect.

I have an advisory board who 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 key, 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 what you agree. You might get together weekly or monthly to review your progress. Accountability is the key, which is vital to goal setting success. It may be one of the toughest keys to practice, but does it ever 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 for something and take no concrete action to acquire it, you will be raising your dissatisfaction levels. You will frustrate yourself to no end. You have written a goal, considered a deadline, thought about the obstacles you will have to face in obtaining the goal. You would have written the skills you will need to develop and people who will help you achieve the goal. You would have thought about all the benefits to achieving the goal and developed a plan and even considered becoming accountable to someone about the goal and YOU DO NOT ACT? Never!

No, 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 literally moves you beyond goal setting into goal achieving. Sounds much better, doesn't it? In the space provided on 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 represents the most important block of time you have. Throughout the first few weeks, you have the opportunity to capitalize on the 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 that propels us towards the attainment of the goal. This positive comment from work begin motivates us to continue with the process until new and more powerful habits are developed.

No matter how grandiose your goal might be, something can and should be done on it within the next 24 hours. Deciding to simply spend 15 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 10 goals you would like to achieve within the next 3 to 5 years. Fill out a complete Goals Mastery Worksheet for each goal. You might want to collect these in a master file called Goals Mastery or in a binder. 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 it a deadline.

*I will have it by...*

\_\_\_\_\_

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**Step 4: Identify the potential obstacles.**

*Here are the danger zones to watch out for...*

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**Step 5: List the skills you will need to develop.**

*To succeed, I will need to work on...*

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**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...*

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**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...*

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**Step 10: List your Action Commitments.**

*I promise to do the following:*

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~ *Quotations* ~

C = COURAGE

Often the test of courage is not to die but to live.

~ *Vittorio Alfieri* ~

The scars you acquire while exercising courage will never make  
you feel inferior.

~ *D.A. Battista* ~

Act boldly and unseen forces will come to your aid.

~ *Dorothea Brande* ~

There's no substitute for guts.

~ *Bear Bryant* ~

Courage and perseverance have a magical talisman, before which  
difficulties disappear and obstacles vanish into air.

~ *John Quincy Adams* ~

The brave man is not he who feels no fear, For that were stupid  
and irrational; But he, whose noble soul its fears subdues, And  
bravely dares the danger nature shrinks from.

~ *Joanna Baillie* ~

He who loses wealth loses much; he who loses a friend loses more;  
but he that loses his courage loses all.

~ *Miguel De Cervantes* ~

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## CHAPTER 4



# **MONEY MAGIC**

**THE KEYS TO MASTERING  
YOUR WORK**

## CHAPTER 4

# 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. Consider that all our lives are geared towards improving our financial situations. Consider, as well, that most of us spend an inordinate amount of time each day in the pursuit of *earning a living*.

It's sad that people who earn their whole life, 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 we owe and dreaming about what we would like to own. Unfortunately, most of us have little idea of exactly the 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 6-inch slab." <sup>23</sup>*

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 can become 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.*" So 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.

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Lack of order and proper record keeping costs time, frustrations and money, and plenty of all three. Yet 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 stress savings alone will make this exercise very 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 is simple. It is simply a system of filing your records so that you know where to find what you need to find to ensure proper order in your money management. It will allow you to:

- ◆ Know exactly where all vital information is regarding your finances.
- ◆ Maximize your tax deductions.
- ◆ Allow you to prove loss when filing insurance claims.
- ◆ Allow a place to monitor your goal achievement.
- ◆ Assist in filing tax returns.
- ◆ Provide instant proof for expenses.
- ◆ Provide a place for your important papers and personal data about your finances.
- ◆ Provide a system of quickly maximizing warranties and guarantees.
- ◆ Provide instant information for loan or mortgage applications.
- ◆ Provide a place for your Last Will and Testament.

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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 alphabetic files and the second is a Bring Forward System containing 17 files.

### Alphabetical Files

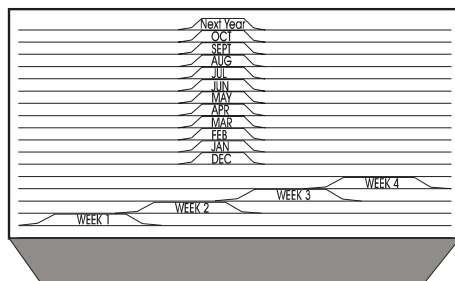
To create your alphabetical system:

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.

### 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," "WEEK 3," "WEEK 4."
4. Label the last file "NEXT YEAR."



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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 | Bank accounts         |
| Credit cards                    | Clubs                 |
| Creditors                       | Directory             |
| Educational                     | Guarantees/warranties |
| Household papers                | Ideas                 |
| Important personal papers       | Income sheets         |
| Insurance policies              | Investments           |
| Last Will and Testament         | Letters               |
| Master Data Worksheet           | Money Worksheets      |
| Mortgages                       | Newsletter            |
| Photographs/negatives           | Receipts              |
| Retirement                      | Taxes                 |

Telephone  
Travel

Thank you notes  
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 can think of.

The Bring Forward System works like this. 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 that you should file a report on the 15th of September. Since it's now February, how do you remember to file the report on time? Simple, write a brief note about when you have to file it, attach it to the report and stick it 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. You can use this system to recall birthdays, anniversaries or special events. Simply drop the applicable papers, notes, or advertisements in the month file.

At the start of each month, you pull open the monthly file and remove each item and place them into the weekly file. You have 4 of them to use. If I have to send the report on September 15, on September 1 when I retrieve the September file, I simply take the report and stick it into the file marked "*WEEK 2.*" At the start of week 2, I do what the note tells me to do. I have completely stopped worrying about it or trying to memorize what I have to do. This is a completely 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 simply an extra file to place information into which does not need my attention until, you guessed it, next year.

TODAY  
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DAY

### STRATEGY 4-3:

## Fill in and make copies of your Master Data Worksheet.

If you die tomorrow, would your spouse or loved ones or beneficiaries have a record of your personal affairs? Not maintaining a record of your affairs will present them with an awful nightmare, should anything fatal 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 the data about your affairs. Once completed, make a copy and insert it into your Alphabetical File System. Send a copy of it to your attorney and/or place a copy of it in a safe deposit box for safekeeping.

# 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 Insurance # \_\_\_\_\_

Other Gov't. # \_\_\_\_\_

(Explain) \_\_\_\_\_

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Name of spouse \_\_\_\_\_

Address \_\_\_\_\_

Date of birth \_\_\_\_\_

Place of birth \_\_\_\_\_

Birth Certificate # \_\_\_\_\_

Location \_\_\_\_\_

Citizenship \_\_\_\_\_

Social Insurance # \_\_\_\_\_

Other Gov't. # \_\_\_\_\_

(Explain) \_\_\_\_\_

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 \_\_\_\_\_

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1. Whole life policy # \_\_\_\_\_

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 \_\_\_\_\_

Office Number \_\_\_\_\_

Home Number \_\_\_\_\_

Cell Number \_\_\_\_\_

Location of policy \_\_\_\_\_

Policy number for \_\_\_\_\_

Policy number for \_\_\_\_\_

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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 \_\_\_\_\_

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**Membership Data**

I am a member of these organizations and clubs

Name/Contact/Telephone

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

4. \_\_\_\_\_

5. \_\_\_\_\_

**Real Estate Data**

Principle 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 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 \_\_\_\_\_

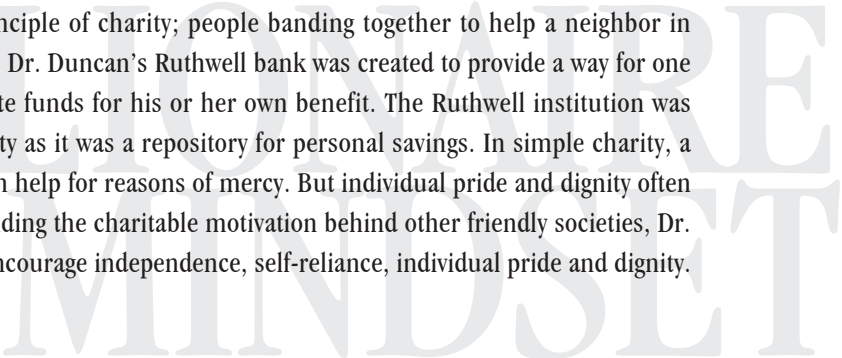
Special instructions regarding my funeral are specified in my will, letter, other \_\_\_\_\_

Location of above documents \_\_\_\_\_

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**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 individual pride and dignity often rejected charity. Avoiding the charitable motivation behind other friendly societies, Dr. Duncan wanted to encourage independence, self-reliance, individual pride and dignity.




As a minister first and a banker second, Dr. Duncan's real noble intention was in providing something beyond economic sustenance in one's old age, the real rewards of voluntary savings; pride, dignity, self-reliance, and independence." 24

### The Power 10 Principle

The Power 10 Principle stands for the power that can come from investing 10% of every dollar you earn. Imagine where you would be today, financially speaking, if ever since you began working you would have put aside 10% of every dollar you have earned. WOW!

The statistics show clearly that a large number 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% with the power of compound interest to become wealthy at retirement.

Average annual income ( <i>past 10 years</i> ).		\$ _____
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 90% of families in the world are living from paycheck to paycheck. There always seems to be more month than money. You can move away from paycheck to paycheck and into prosperity using The Power 10 Principle.

This syndrome is not caused by a lack of money; on the contrary. 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 a dollar a day. The paycheck-to-paycheck situation is a symptom of a lack of skills needed to build true, solid financial wealth.

I know people who earn piles of money each year but are always OUTSPENDING what they earn. It seems there is no amount of income they cannot outspend. On the other hand, there are people who have managed their money and are on a solid footing financially.

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

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## 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
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
<b>30</b>	<b>5,368,709.12</b>

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

**STRATEGY 4-5:**  
**Live within your means.**

**RESIST THE URGE TO SPLURGE**



This strategy means to spend no more than you make on a monthly basis. Ideally that means to live on cash basis and not 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 you 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*, you will most certainly 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.”* <sup>25</sup>

Robert T. Kiyosaki

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STRATEGY 4-6:

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

On the Monthly Income and Expenses Worksheet compare 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 your 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, average it for a year and divide by twelve. Use a low yearly average for this worksheet rather than the high end.

Expenses that are reimbursed 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** \_\_\_\_\_

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**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		_____
Toiletry, 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	_____	

TOTAL EXPENSES \_\_\_\_\_

TOTAL INCOME: \_\_\_\_\_

TOTAL EXPENSES: \_\_\_\_\_

NET RESULT: \_\_\_\_\_

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STRATEGY 4-7:

Take the financial fitness test.

- | Yes | No  |  |
|-----|-----|--|
| ___ | ___ | I can go for 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 would die tomorrow.  |
| ___ | ___ | My investment portfolio 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.                                     |

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**Scoring**

If you're combined "NO" responses are:

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. You should capitalize on your strengths and learn some new techniques while considering other alternatives. You should also review the weaker area 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 speaking, only one person in ten is financially fit. You should consider seeking help from a registered financial planner.<sup>26</sup>

#### 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."*<sup>27</sup>

Robert T. Kiyosaki

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This section will help you avoid the more common money mistakes and common rip-offs. You must learn to do better financially with the money you now have. This section will provide practical advice and strategies to find money that you are now wasting through errors.

No one will tell you this information because so many people have a vested interest that you don't know it. This is not a complete or exhaustive list. I have included only the more common and obvious areas for you to look into. My objective is that you will gain an awareness of money mistakes and rip-offs to save you enough money to pay for the Home Study Course version of this book.

*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. My interest is to find you some money and cause you to want to dig deeper into this. You will want to get the help of a qualified professional in these areas at some point in the future. We strongly recommend you do so.*

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<sup>tm</sup> 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 up with high interest rates and extra warranties. They often make it sound like you couldn't get the car without their "help." If one person will finance the car, so will 20 others. Find a better deal.

### New Cars

Instead of purchasing a car brand new, you might be much wiser to purchase the same car but only after it is two to two and a half years old. Here's why. 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, iron out all the bugs. Buy a low-mileage car and save thousands.

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## Credit Life Insurance

When you go into a bank and the manager 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, spanning over decades, can add up to thousands and tens of thousands of dollars.

## Mortgage Life Insurance

If you die the mortgage will be paid off. You pay the same high premium for the duration but the mortgage amount declines. Let’s say you have \$100,000 mortgage and you insure the mortgage. If you die in 20 years and you only owe \$15,000 on your mortgage, they 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.

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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 actually shocked to find out that their Visa or Mastercard charges an enormous annual rate of 17% to 29%. There was a day when these types of interest charges used to be 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!



STRATEGY 4-11:

**Pay off the credit card balances  
as soon as possible.**

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

**Credit Crunch**

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

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. Begin to seek out lower rate cards. More and more companies are going to low rate cards.

**Money saved with a 12% instead of 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

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STRATEGY 4-13:

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

You need to find out the statement date on each of your credit cards. Let's say the statement date on the card is the 21st of the month. That is the date the statement is sent out. Some cards will allow you a 10 to 20 day grace period because if you pay off the balance before that time you won't be charged the interest on the balance.

How this works to your advantage is in making big purchases. Let's say 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's months statement. You can 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 \$86,00 last year. Not bad, considering he just got out of university less than 3 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 that they don't want you or anyone else to know about. It has to do with a two inch piece of plastic in their wallets; the credit card.

It's gotten so bad that unless something changes soon, Ingles will be forced into bankruptcy. No laughing matter. She just put an addition to her dream home. Bankruptcy means kissing that house good-bye. It also means that 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.

So many people today are drowning in a sea of debt. If you are like most people I talk to 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?

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## Here are the facts:

We are borrowing at a record pace.

We owe more now than 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 Magazine<sup>28</sup> reported that installment debt, including auto loans and credit card balances, recently topped a record \$1 trillion – a full one-third increase in just the past two years.

Late payments on credit cards reached 3.3% last year, the second highest delinquency rate in a decade. And 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 say that, depending upon your stage in life, monthly debt payments for everything but 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.<sup>29</sup>

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

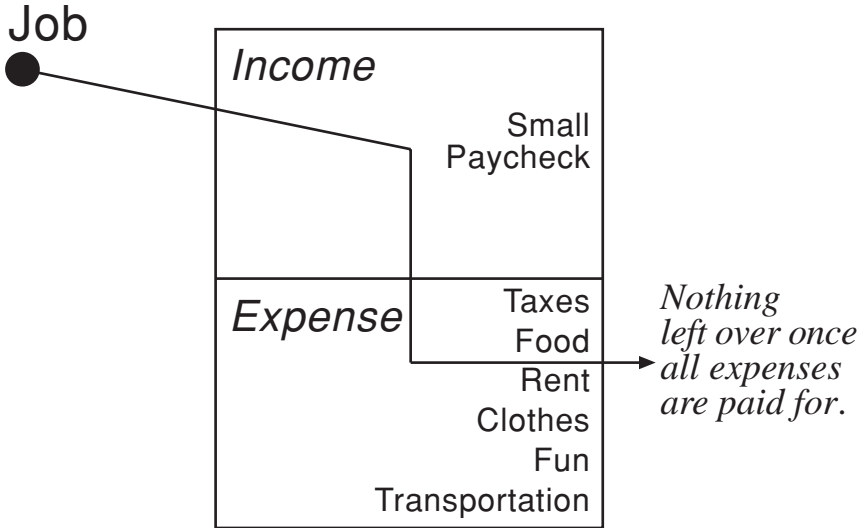
*An asset is something that puts money in my pocket.*

*A liability is something that takes money out of my pocket.”<sup>30</sup>*

Robert T. Kiyosaki

# MILLIONAIRE MINDSET

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



TODAY  
IS A  
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DAY

## *Assets*

*UUB people can't afford to buy assets.*

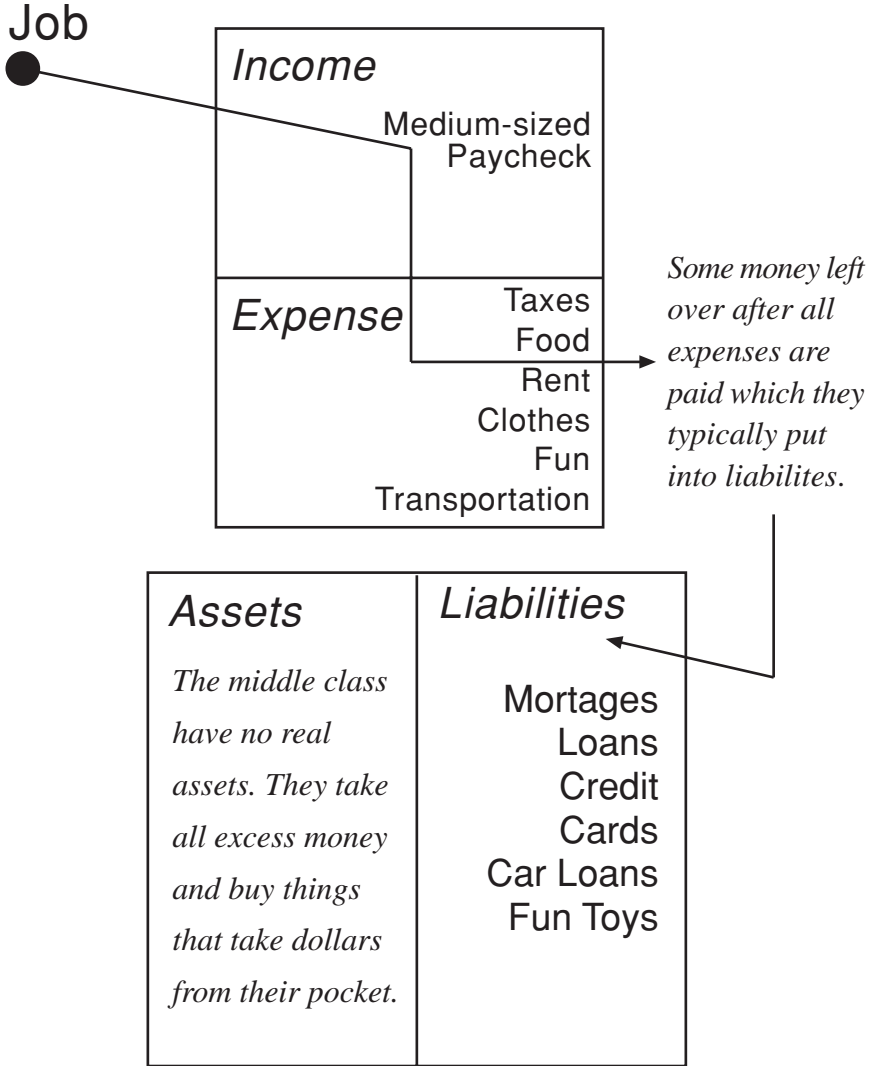
## *Liabilities*

*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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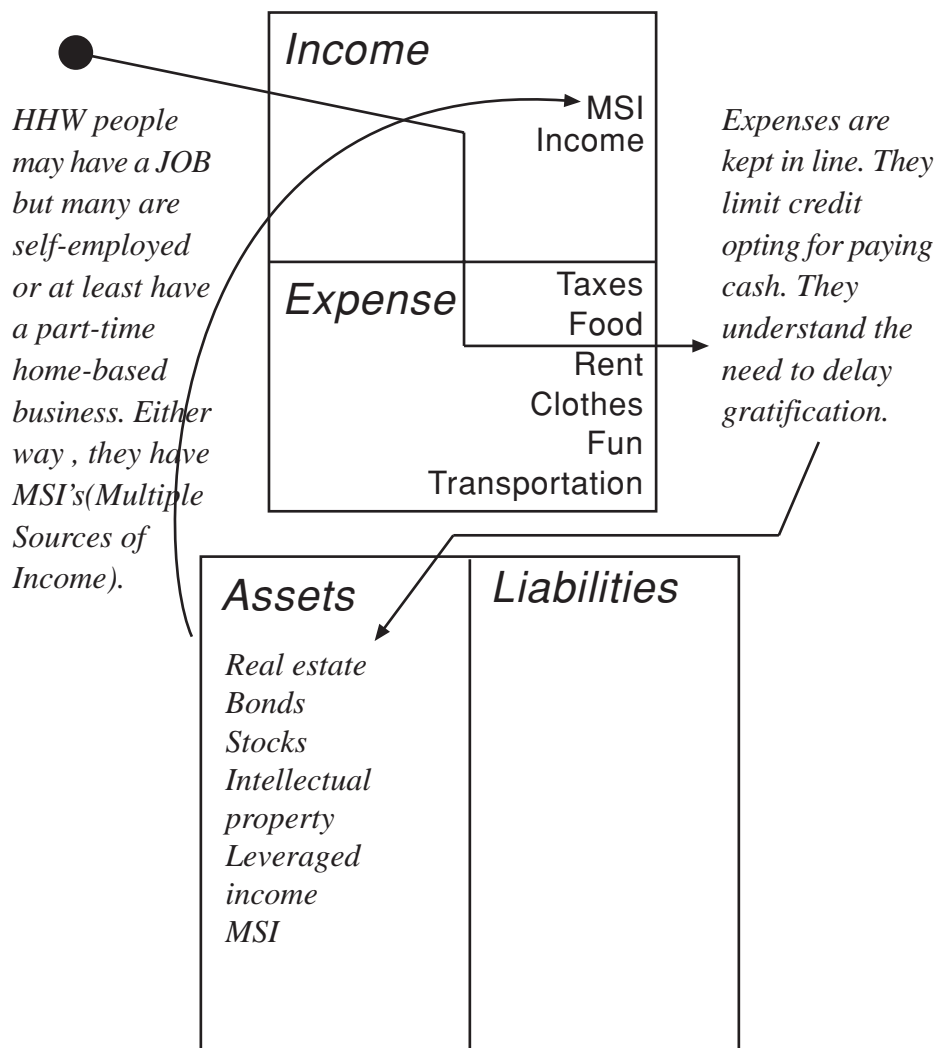
# Cashflow of the middle class



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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)



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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 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 can blame the banks. It might be your parents, your teacher, and your company. 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.<sup>31</sup> Sometime 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 it 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 today, what gets top billing are the trappings (which you must borrow to attain) of personality. That is, get yourself a big, expensive car, buy yourself the best house or condo you can get your hands on. Buy the best clothes, the slickest jewelry. Don't worry about how you will pay it back, just get it because, you must show the world you are a "somebody."

Let me tell you that 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 that 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 is the problem. First, this "keeping up with the Joneses" philosophy is responsible for everything from ulcers to suicide. So, get rid of it. The Joneses aren't thinking about you, they are busy thinking about themselves. So 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 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.'*" <sup>32</sup> 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 on some form to get credit.

That's not wealth, it's debt. It's fake. It's superficial. Look deeper – character. 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 in simple, it's a nice technique to kill your future, ruin your health and your marriage. It's bondage.

You must come to despise it.<sup>33</sup> 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. They 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 zero balance on 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 lesson the  
monthly pressure.**

More advice from Money Magazine: <sup>34</sup>

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 that you will take your business elsewhere.

STRATEGY 4-17:

**If you need capital for a business project  
follow these commonsense 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 that 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.

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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 that the principle of personal accountability to be one of the most powerful forces in my life. If I have an area in my life that I want to have more control over, 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 which helps me keep things in line. Maybe it's just knowing that 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 email ([gerry@salesmall.com](mailto:gerry@salesmall.com)) 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.**

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## CHAPTER 5



**M.S.I MAGIC**  
MULTIPLE SOURCES OF INCOME:  
WHAT THE RICH HAVE ALWAYS KNOWN ABOUT  
WEALTH CREATION

## CHAPTER 5

### M.S.I. MAGIC

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

Ever wondered what wealthy people do that's so different? They find a better way 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 chose the Multiple Source of Income route – MSI. They have money flowing to them from various sources. They do and you will too! Start today on your journey to financial success. Do it the M.S.I. way.

*“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?”<sup>35</sup>*

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 to do and you learn it from people who are doing it themselves. What you want is financial independence, 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 at your primary source of income.

### ADDITIONAL SERVICE – ADDITIONAL INCOME.

Through M.S.I. Technology you will earn many times what you are presently earning at your primary source of income.

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MSI is a concept which has been adopted by almost all very wealthy people.

Multiple Sources of Income is exactly what it says, it 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 that you are in harmony with.

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 in abundance is to never be afraid to throw your apron on the floor. Never be afraid to jump up on the table and sing!*<sup>36</sup>

***“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

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## PERSONAL NOTE

I have income coming in from all kinds of places. I create 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 use this in my daily life. I'm always looking for interesting projects to invest in 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 goes. You will want to create your own interest list. The point here is that I start

from my own life and my own interests. This is what I'm suggesting you do. 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.

I am very interested in MSI's in the following areas:

- ◆ 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 duplicatable.
  - Fun.
  - Low cost.
  - Low entry 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.

#### 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," Associated Press reported that, "By late Friday, the \$1 tickets sold at a rate of 25 per minute."*<sup>37</sup>

Or you can do it the sane and much more fulfilling way, create your own destiny with Multiple Sources of Income. Read the statements below. Check which ones apply

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to you. They reflect some of the more common feelings and characteristics of someone who will do well in creating MSI's. Remember, each one 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 feeling.
- Although honest, you are capable of being ruthless if other play by devious rules.
- You don't insist on having total advance knowledge of any new venture before you entered into it.
- You prefer to shoulder the final outcome of events alone.
- You will stick at 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 that 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 most 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.

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- 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.
- You need to include something here to help the person evaluate results.

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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.

It may be helpful for clarification purposes to explain a simple criteria for considering a multiple source of income for yourself. This is only a general guideline. We recommend that you follow it quite closely until you have learned the process of developing MSI's.

As it stands now, some or all of these should be part of your MSI development. Do not worry however if your idea requires you to go against this list, that might be fine. Some of our students have broken several on the list but not usually until they have some experience at the basic level first.

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### YOUR MULTIPLE SOURCE OF INCOME SHOULD...

#### 1. Be low-risk.

We recommend that the first few projects remain in the low risk category. By that we are recommending you keep your potential risk factor low. Work on ideas that are more sure of success. Take it on a project by project basis.

#### 2. Have low time involvement.

Since what we are talking about is Multiple Source of Income, we are not intending to work on this on a full-time basis. That is not to say that no-one will work at it full-time, just not you. And not right now.

One of your first considerations should be the time involvement. We have found that 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.

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 only work with ideas that require low personal energy or have others involved with you to share the workload.

#### 5. Require low capitalization.

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

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

#### 6. Need high thinking.

What we mean by this is that your MSI's should involve ideas, not labor. It is so much more profitable working with information or ideas than shovels and hammers. Not that there is any wrong with these things but the person who deals in ideas is always the highest paid.

#### 7. Produce high return.

This is one criteria I always insist upon. It is a must. Wealthy people do not play with small ideas. Be sure that there is healthy profits in any MSI you consider. You need to factor all expenses and other costs before you can determine the return potential. There are a millions ways to earn a million, so 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, 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 with high personal satisfaction.

Your MSI's should be personally satisfying. You will soon discover that 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 psychic satisfaction. This doesn't mean that there aren't parts of your MSI that you do not enjoy performing or completing; every one will have some of that. What I am talking about is the simple idea illustrated here: don't select an MSI dealing with dogs if you basically don't enjoy dogs.

There are enough 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 factor.

The whole 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 create MSI's, you will know that it CAN be done and you will know HOW to do it. What you will then do is to create more and bigger ones.

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

## 11. Easily duplicatable

By duplicatable I'm referring to being able to easily offer the service in different places of apply the product or service to similar markets. For example, if you start a service that raises funds for non-profit causes, say Wheelchair Basketball. Well, it might be fairly easy to do exactly the same thing for say the homeless shelter. If one will pay you, so will many more. The best MSI's have this intrinsic value built in.

## 12. Unique

Of course there is no need to reinvent the wheel. If someone is having great success, you might be wise to find a way to build upon their success. When it comes to MSI's though, I'm suggesting that the more unique the product the better it will be. 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. If your product is exactly the same as someone else it might have the appeal as something very unique.

## 13. High Speed

It seems to me, after having taught thousands of people these techniques, the people who do best are those people who produce cashflow the fastest. If you require

18 months to prepare a business plan, six more months to find funding, 12 more months to produce a prototype... your idea will probably die on the vine.

I think it is preferable to start developing the MSI habit by first doing something that produces a quick result. I had a group in my last seminar want to start a restaurant franchise. Even though it was a good idea and might work well given the unique angle they had come up with, I discouraged them from making that their first MSI project. Get one going 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, simply email me and I will be able to help you come up with a few ideas. I've helped all kinds of 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 even. 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 simply email me and I will help you make more money from it.

Email: [gerry@salesmall.com](mailto:gerry@salesmall.com)

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#### 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 & 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**

Decision-Making skill	Knowledge of technology
Training skills	Software skills
Computer skills	Sense of humor
People skills	Artistic skills
Marketing knowledge	Connections
Advertising expertise	Speed
Construction skills	Specialized knowledge
Engineering skills	Ideas

Add to the list

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STRATEGY 5-5:

## Make a list of your interests.

Write down any hobbies, interests, skills anything that interests you. In many cases you might be able to actually turn those things into an MSI. For example, James always wanted to be wealthy. He enjoys studying and dreaming about 'opulence.' As often as he can, he visits the most expensive restaurants. Well, after the seminar, he 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 really added to the quality of his life because the most popular Maitre D's would invite him to their restaurants and let him 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 there plus 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.*

Thoreau

STRATEGY 5-6:  
**Wait for the whole picture.**

A person's financial worries are frequently caused by the person trying to make decisions before they have sufficient knowledge. At this point, you have only covered a small portion of this entire program. Doubting your ability to multiply your income may be natural but definitely not necessary. The various components of the income acceleration program you are involved in, will come together like a giant mosaic. Do not be concerned if you are having difficulty seeing how you are going to reach to 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 all by yourself but most time, I find that the reasons people try it on their own is for the wrong reasons. They usually are unwilling

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to share their 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 just want it to work. I know if people spend forever haggling over percentage points that there will be problems later. I just want everyone to make money. The point here is that 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.

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#### Step 2: Gather all the materials for your meeting.

First, 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 to write on
- 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 any ideas, generate as many as your group can in a 20 minute time period. What you want is to list as many ideas on generating Multiple Sources of Income. Do not limit yourself to those areas which you have experience in or ideas



which have worked in the past, simply ask this question, “*What idea will generate profit today?*”

These ideas are ideally written on a flipchart for all to see. If you start slowing down in your process, simply look at the flipchart and twist, add, subtract, 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  
Autophilia (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.  
(Vet's/chiropractors)  
Sponsor seminars  
Find financing for people  
Do fundraising  
Bring North American 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 webpages  
Develop unique marketing materials per industry  
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

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Unique, exciting, hot laundrymat  
Lifestyles of the rich & famous type television show  
Recycle products (engine coolant...)  
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 North American products or services to your country  
Write a book  
Produce anthologies  
Start a mail order business  
Run an online auction or lottery  
Sign an up and coming star (New Kids on the Block)  
Promote a sport event (boxing/American Gladiators)  
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 Elvis Car \$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 webpages for specialized malls  
Create webpages  
Do lead generation seminar



STRATEGY 5-11:  
**Narrow the list.**

**Step 4: Come up with a short list of five potential MSI's.**

Take a look at all the ideas you have generated in a 20 minute period. You should have more than 20 or 30. Now, narrow the list to 5 for yourself. You select 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, seems like the best idea for you. This should be an idea which you will begin working on 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 you meeting be sure to schedule another meeting. You might want to work on MSI's for each member of your group. Everyone should really try and help the other person do better. Each one encourage one another.

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### STRATEGY 5-15:

## Practice entrepreneurial persistence in creating your MSI even if it takes a lot of hard work.

Never reject an idea, dream or goal simply because it will be hard work. Success rarely comes without it. The thing is to keep the idea alive long enough to be able to devote enough energy and/or resources towards 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, then stick with it and move forward one step at a time.

The issue here 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 have 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 that 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. They told Edison that it was impossible to invent a light bulb, but he did it. They told Henry Ford that it was impossible to mass produce the automobile, but he did it. They told Alexander Graham Bell that 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 that word from your vocabulary. Thomas Edison was branded 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 branded 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 really charged up about some goal or dream, 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 it 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 that the world was flat. Where would the world be today if it wasn't for some healthy conflict?

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**Good ideas are shot down  
by people who assume that 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 have all the resources yet!**

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Ever wonder how many great ideas were rejected because the originator of that idea did not have the time, the money, or the manpower to bring the idea 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 ring the C note on the piano on the other side of the room. By this unexplainable force, you attract what you focus on. 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. It sees an image and produces the physical equivalent. Once Ray Kroc met the McDonalds 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."<sup>38</sup>

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 perfect yet!**

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. So 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 massive power of a huge circus elephant? They are giants of creatures, yet often the only thing that holds them to their stake in the ground is a tiny little chain, a chain they could effortlessly breakaway from if it wasn't for their thoughts or conditioning.

When they are born, circus elephants are tied to a stake by a huge chain. The young animal tries and tries to free himself from the chain, to no avail. Nothing seems to work. No matter how hard he pulls, nothing releases him from the chain which keeps him pinned to a certain stake in the ground. That small stake in the ground becomes his reality. After several years of trying, the elephant stops trying. His environment convinces him that he is helpless. He gives up tugging on the chain.

The power of that conditioning overrules what we know about the strength of the mighty elephant. The same chain that held him captive at 100 pounds keeps him captive when he grows to over 1000 pounds. In his mind, the chain is more powerful than he. He conforms to his obstacles even though we know that 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 that 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 actually created a reality based on false information from his imagination.



Stella Mann said, *If you can hold it in your head, you can hold it in your hand.* The powerful truth is that 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.

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

**Tod Barnhart**

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 your name)  
make this irrevocable commitment.

Without violating the rights of others or the Law of my being,

I commit to do 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 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**

## CHAPTER 6

# 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 techniques 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 each into each other then watching the collective units create much 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 the two operating singularly.

For example, let's say someone is a fishing enthusiast, no let's say he's a "*fishing nut*." This guy is fishing 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 his services, what tax breaks are available, how to get financing etc.

### The World of UNLIMITED POSSIBILITIES

Here is where his Mastermind group could really come in handy. This person 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 solving his objectives.

Let's say the 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, specific contacts for clients or suppliers or partners. They might come up with a myriad of things the person 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, joining together in a spirit of harmony, where the sole objective was 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 more power 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.

As he observed the lives of some 500 of the world's wealthiest men, he discovered that they all belonged to a Mastermind group. Each one had a group of peers with 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 Schwabb knew hardly anything about steel, yet is 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 that certain very important elements in Masterminding are essential if it is to obtain 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 you associate with are very important. They will influence you. If you are going to spend time Masterminding, be certain that the people 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 that 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 are one thing, but skeptics who bring the group down are another. When a big objective is presented to the group, you want people around that table who are not going to be blown away. Not that they have to solve the objective themselves, in fact, Masterminding is just the opposite. But you want people who are going to play a willing part regardless. 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 you consider compatible and people who also want to master money and want to become wealthier. Ask them to commit to becoming 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 orientated. 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? What type of person are you going to look for?

***"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 that 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 so ironic today however 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).

Just stop and consider the opposite for a minute. It is the most beautiful and powerful concept for personal and professional growth available today. A group of people who sincerely intend and actually 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 one of the most fundamental aspects of what we try and 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 will ensure that 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 so 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 which everyone is familiar with. 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 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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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 no easy thing. People come with their own idea of what should happen, 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.

Let's face it, what we are talking about here is 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, keep the discussions lively, keep them on track or assist in following the process, the whole group suffers.

***Often enough, our  
faith beforehand in  
an uncertifiable  
result is  
the only thing that  
makes the result  
come true.***  
William James

*Never allow one person to dominate or  
control a Mastermind meeting.*

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STRATEGY 6-9:  
Everything at your Mastermind meetings  
should be goal and action orientated.

We have seen some Masterminding, which could best be described as "*Mastersmooching*." It was a big "*love in*." They discussed everything under the sun. They spoke of their commitment to each other. They contemplated over the things of 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 Vandewall 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 to you? They shouldn't!

I know of one person who has been asking the Mastermind group for assistance with the same objective for several months. They never seem to be moving their MSI forward. When will they? If most people only acted on what they know, they would be far more successful.

If I give you one of my contacts that might be able to help you and you don't even bother to call (let alone, call to thank me for the contact), what does that show me about you, about what you think about my advice and me? Everything about a Mastermind session should move people into action towards 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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# MILLIONAIRE MINDSET

# THE MILLIONAIRE MINDSET

## Mastermind Worksheet

Objective \_\_\_\_\_

Name/Telephone \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Agreement

Needs List - WHAT

Ideas - HOW

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_
6. \_\_\_\_\_
7. \_\_\_\_\_
8. \_\_\_\_\_
9. \_\_\_\_\_
10. \_\_\_\_\_
11. \_\_\_\_\_
12. \_\_\_\_\_
13. \_\_\_\_\_
14. \_\_\_\_\_
15. \_\_\_\_\_

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 all over the world for several years and we have countless examples of individuals whose lives and businesses have been transformed using this very system.

Avoid the tendency to be fooled by its simplicity. This really works. Follow each step below. Each step is elaborated 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 as to 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 on time, is to ensure that everyone at your table sees the same picture in their minds.

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If the objective is not clear, the Masterminding will be undermined. For example, let's say we are masterminding a money objective, say, *"to earn \$40,000."* If the people in your group are unclear as to when you want to earn it, you will have confusion not 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 1 month, as opposed to one year.

Energy will be directed towards 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, which is free from ambiguous terminology. The goal of an objective is to ensure that 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 said that you wanted to *"increase your income by an additional \$3,000 per month, starting in 90 days from today."* everyone would know exactly what you wanted to do.

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### **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 detail 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 directed 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?

**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 for different people. In your objective, be very specific with your language. The idea here is for everyone to see the same crystal clear image in his or her 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.**

**TODAY  
IS A  
GREAT  
DAY**

**Step 2: Create a needs list.**

A needs list serves several purposes. First it asks 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

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This needs list will come in handy in the idea generation phase of your Mastermind session. If there is a lull in the conversation, just have a 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. They'll be plenty of time to evaluate later. Now, the focus is on coming up with as many as possible.

#### Never hesitate

Never hesitate to share an idea, even if it seems stupid or non-related. What often happens is that 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. It might cause someone to think of something else, which in turn will make someone else think of an idea, which they would never have gotten 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

TODAY  
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DAY

### ***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 by your words and action. Encourage them to come up with more ideas, encourage them by thanking and acknowledging the ideas already generated. Never say things like *"Ob, I've tried that but it didn't work."* This won't fire someone 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 5 people from anyone on the planet. You know someone who knows someone who knows someone...

If contacts are not generated at every Mastermind session, it 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 person yourself and getting 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. First follow up with the contact, then with the person who gave

***"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**



you their name. This will encourage them to continue to supply contacts for you because you do act on them and even 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 that so many great ideas are generated that some people feel overwhelmed. We have seen situations where some 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.**

**TODAY  
IS A  
GREAT  
DAY**

*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 that 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 on 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. _____	___	___	___

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

## CHAPTER 7

# TIME MAGIC: Double Your Power and Personal Effectiveness

*"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.'"*<sup>39</sup> Peter Thomas

Why did I include this topic in a book about creating wealth? Well, the above quotation should be indication enough. In the pursuit for 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?

### My son wears my socks.

The other day, I was looking for my black socks and my ten-year-old son Corey had them on his feet. That's right, my first-born son can already fit into my socks. It seemed like just yesterday that he was born. I used to hold him up with one hand. Now, he eats almost as much as me. Then I used to feed him Pablum and formula in a bottle. Then, 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 it be before he asks 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 as this?

One of things I am often criticized for is pandering to people's lower nature by making them focus only on money. Nothing could be further from the truth. Sure, money is important but the reason I want them to earn more is not to buy more and more and more but so they can have the luxury of focussing 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 dangers in the "I GOTTA HAVE MORE" trap. It is insidious. It can make people lose their vision about what really matters in life. It can make people compromise their values. It has caused many people to lose in the process the very people they were looking to assist.

TODAY  
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DAY

I met a man recently who proudly told me that he rarely gets home before 10:00 p.m. (The Message: *"I work hard. I'm a success."*)

He told me that his kids were important to him and that 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 an excuse and a poor one at that. He knew that children spell the word LOVE this way: t.i.m.e.

He knew that work was where his heart was. He gave lip service to his family and was doing all this for *"them"* but inside, he knew (by his actions), that his true interest lied elsewhere. (The True Message: *"You (his family) are not as important as my job. I'm a failure."*)

All I know is that far too many *"successful"* people I have met have told me that they regret compromising the *"important"* for the *"urgent."* So as you acquire *The Millionaire Mindset* be sure to remember to include into your lifetime for...

children  
family  
spouse  
relaxation  
health  
fun  
faith

No one ever said on the deathbed...

*"I wish I had spent more time at the office."*

TODAY  
IS A  
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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 watched 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

TODAY  
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GREAT  
DAY

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 to deal with every day. Nothing more, nothing less. Drucker points out that effective time managers spend their time not merely doing things right but doing the *right things*.

TODAY  
IS A  
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DAY

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 doses. 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-logs of things to be done
- \_\_\_ Health problems
- \_\_\_ Traffic jams
- \_\_\_ Travelling
- \_\_\_ 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
- \_\_\_ Others \_\_\_\_\_



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Have you identified only one X? That is the number one thing you need to work on. 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 instead of 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 WASTING 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, we can develop a plan for effectiveness in 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 desk
- 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 15 things. You have no idea, which is most important. 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 “List,” record and number the items you wish to prioritize. Just list all of the items you want to prioritize. For example, lets say you had many things to do today but didn’t have a lot of time to do them. To find out which one is really the most important you would list them on the Priority Scale without being concerned about the order of importance. If it needs to get done, write it down.

TODAY  
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DAY

#### Step 2.

Compare item 1 with item 2 and circle the one that is most important. Next, compare 1 with 3, circling the most important. As you trade off between items, what you want to determine is, “*If I could only do 1 or 2 which one would I do?*” You then circle the number you chose as most important between the two. Continue the process by moving one row to the right and comparing item 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.

## PRIORITY SCALE <sup>40</sup>

(Example)

Items to be prioritized

PRIORITIES

1. Call suppliers	1			(4) 1's
2. Order business cards	2			(2) 2's
3. Pick up check	1 2			(8) 3's
4. Call Mr. Black	3 3			(7) 4's
5. Clean desk	1 2 3			(2) 5's
6. Do sales report	4 4 4			(3) 6's
7. Send thank you letters	1 2 3 4			(1) 7's
8. Buy gift for Mr. Black	5 5 5 5			(6) 8's
9. Mail brochures	1 2 3 4 5			(2) 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			

If you could only do # 1 or # 2  
which would you do ?

Next compare #1 and #3, then #2  
and #3

Count up all the times  
you selected each  
number and transfer  
here

PRIORITY SCALE (The list in priority.)

1. Pick up check *(The most important to you. You checked this one more and 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.

TODAY  
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GREAT  
DAY

## PRIORITY SCALE

Items to be prioritized

PRIORITIES

	1		__ 1's
	<u>2</u>		__ 2's
	1 2		__ 3's
	<u>3 3</u>		__ 4's
	1 2 3		__ 5's
	<u>4 4 4</u>		__ 6's
	1 2 3 4		__ 7's
	<u>5 5 5 5</u>		__ 8's
	1 2 3 4 5		__ 9's
	<u>6 6 6 6 6</u>		
	1 2 3 4 5 6		
	<u>7 7 7 7 7 7</u>		
	1 2 3 4 5 6 7		
	<u>8 8 8 8 8 8 8</u>		
	1 2 3 4 5 6 7 8		
	<u>9 9 9 9 9 9 9 9</u>		

PRIORITY SCALE (The list in priority.)

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_
6. \_\_\_\_\_
7. \_\_\_\_\_
8. \_\_\_\_\_
9. \_\_\_\_\_

**TODAY  
IS A  
GREAT  
DAY**



## 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 lots 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 does cures. Think right now of all the small tedious things you have procrastinated about in the past week, month, year, and decade. They are all cramping your brain.

So we only do those tasks that scream the most, 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 B.B.Q. gas tank is empty. There is a cure for procrastination! Look in a mirror and you will see the cure. The only person who will manage you 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

TODAY  
IS A  
GREAT  
DAY

### Step 1. Start the task.

Get going, even if you have failed at it in the past. If you want to win, you must begin. This seems obvious but if you have been procrastinating at something, just 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 very remote that you will ever get 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.

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GREAT  
DAY

### 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 life. They can handle not drinking for this 24-hour period. "*One day at a time*" is a popular slogan among self-help groups.

## 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.

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 as it affects the procrastination dilemma. Set a goal to accomplish something you have procrastinated doing.

STRATEGY 7-12:  
**Examine your progress.**

**Step 6. Review your accomplishments.**

Winners in life dwell on their successes. Losers constantly focus in on their failures. It is of value to remind yourself of areas where you have succeeded in winning the procrastination game.

TODAY  
IS A  
GREAT  
DAY

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 that you find some way of punishing negative behaviors like not doing things you said you would do.

One manager I know buys all 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, 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 in doing, reward yourself. We tend to repeat those behaviors with positive reinforcements and shun the negative reinforcers.



# PROCRASTINATION WORKSHEET

Things I put off doing:

---

---

---

---

---

How does this make me feel?

---

---

---

---

---

---

---

Is it important?

---

Yes (Why?)

---

---

---

---

No (Why not?)

---

---

---

---

Procrastination Action Plan

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

TODAY  
IS A  
GREAT  
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## HANDLING INTERRUPTIONS

If interruptions are a problem for you, consider using the five steps listed below. The way to determine what is a problem with interruptions ask yourself, “*Am I receiving low-priority interruptions during high-priority projects?*” If so, consider practicing 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 a person with you. A secretary looks into an executive’s office, sees no one and falsely assumes that he 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.

TODAY  
IS A  
GREAT  
DAY

### STRATEGY 7-15:

## Let others know you cannot be interrupted.

If you want to eliminate interruptions, schedule closed-door “*uninterruption*” periods. Let others know you can’t be bothered for any other reason than that the building is on fire - and only if the fire is approaching the floor below.

### STRATEGY 7-16:

## If interrupted, stand up.

Do you want a technique that is guaranteed to cut interruption time in half? Stand up as soon as an interrupter enters the room. Simply stand up 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 sit comfortably, put your feet up on the desk, offer them a coffee, what message do you think you are 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.*”

STRATEGY 7-17:  
**Avoid eye contact.**

Ergonomic experts are now realizing the importance of eye contact in office design. It plays a role in the employee's productivity. They are now designing offices to ensure less eye contact.

I have been on the telephone speaking to someone on a long distance call when someone walked by my office and because we made eye contact he felt free to start speaking to me at the same time. It had blown my mind. It didn't take me long to move the furniture around so I faced the window.

So one way to lower 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? What I am suggesting is becoming aware that when you leave your work area you are a prime target to get sidetracked.

TODAY  
IS A  
GREAT  
DAY

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 "*scrap*," "give away," and "keep."
2. If you haven't used something for 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*."
5. Each evening get out everything you will need in the morning.

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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’s.
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 one 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 on all tasks 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 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 15 minutes of the day).
32. Take only carry-on bags while traveling in airports. 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 to call you back, indicate the best time to call you back.
35. If the person you call is not there, try to get the information you need from someone else rather than leave a message to call back.
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 the time you must leave the house in your planning calendar when you must attend meetings some distance away.
39. Have more keys made than you think you'll need.
40. Don't be a slave to your telephone. Take messages during the dinner hour or ignore it completely.

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***If at first you  
don't succeed,  
destroy all  
evidence that  
you tried.***

Source Unknown

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41. Make doctor and dentist appointments first thing in the morning so you're ahead of the crowd.
42. Keep a supply of greeting cards and stamps on hand. Also gifts.
43. Put away materials immediately after use. Clean up the mess as it's generated.
44. Use a highlighter when reading letters, 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 at your home and office as well as carry one with you.
49. Use driving time to listen to cassette tapes.
50. Record ideas from cassette tapes 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 for the right key.
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 to one side of the closet and use as required.  
Don't let them mix with used ones.
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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## ~ Quotations ~

### D = DREAM BIG

I'll do my dreaming with my eyes wide open, and I'll do my looking back with my eyes closed.

~ *Tony Arata* ~

The moment of enlightenment is when a person's dreams of possibilities become images of probabilities.

~ *Vic Braden* ~

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* ~

There couldn't be a society of people who didn't dream. They'd be dead in two weeks.

~ *William S. Burroughs* ~

### E = ENTHUSIASM

The worst bankruptcy in the world is the person who has lost his enthusiasm.

~ *H.W. Arnold* ~

In things pertaining to enthusiasm, no man is sane who does not know how to be insane on proper occasions.

~ *Henry Ward Beecher* ~

One man has enthusiasm for 30 minutes, another for 30 days, but it is the man who has it for 30 years who makes a success of his life.

~ *Edward B. Butler* ~

Be ENTHUSIASTIC as a leader. You can't light a fire with a wet match!

~ *Unknown* ~

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## CHAPTER 8



**SALES MAGIC**  
LEARN TO SELL - THE KEY  
TO YOUR FUTURE

## Chapter 8

# 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. In my estimation on the most important and highest yield skills you can acquire is the ability to sell. My next book will be 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 learn 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 towards financial freedom.

I know that I can land in any free country in the world with only \$100 in my pockets and I would 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 6 years and I'm working harder now than ever. The problem is I'm broke. Yes, I read all the books, 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, tapes. 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 selling?"*

You can have the most positive attitude on the planet AND sell the greatest product or service since sliced bread 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 problems salespeople have today is that they are using outdated methods for getting customers. The problem is that salespeople have a flawed model of selling. And unless you adapt and change your selling model, you're cooked when it comes to success in selling. The method most people are using to sell may have worked in the past but it absolutely won't in the future. Unless salespeople make some significant changes to 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? Because people are working very hard but not earning the money they know they have the potential to earn but aren't earning. 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-orientated Image-building	Relationship Prospect-orientated 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 pretty much a one-night stand approach. Get 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 focussed on remembering slick language tricks they learned at the latest seminar. Instead of focussing 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. Then 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 that 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 we have such emphasis on closing skills and handling objections in all these so called sales training seminars is because once you find that one in 100 person, you 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. Make referrals your number one focus. 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 for a change.

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 just looked around, saw the enormous crowd, and saw the amount 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, sell me!” Isn’t that better than being rejected 99% of the time? (Say, Yes!)

Look at what passes for sales training today. Some of it makes me ill. I’m embarrassed to tell people that I’m a sales trainer when I look at some of the idiotic things people pay for at high-pressure seminars. Closing skills is 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 some times but rarely produces lasting relationships with people. As a result, these misinformed salespeople are forever chasing the next sale. Winners, the high producers in selling know that the money is in referrals. You won’t get many referrals using high pressure, 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 that 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!

No, the salesperson of the 90’s knows that relationship is 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 that you must “close” sales at all costs, even if the product or service doesn’t match the prospects 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 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

I speak with have all kinds of past customers in their files whom they have not had contact with for several months, if not years. And they wonder why they are broke and working 60 hours a week. They would rather cold call in the dark, shake trees as I call it, then nurture the relationship they have with people who know them.

I spoke to 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? Simply contact your past clients. You'll be surprised by the fact that some have moved away, no longer even live in the country. Some have even died.

## The Marks of a Professional Salesperson

If you want to become wealthy, I'm suggesting you learn how to become better at sales. Just 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 pretty unique characteristics, which differentiate you from everyone else.

As Perato said, twenty percent of the sales force produce eighty percent of the sales. Those who do achieve great success in selling display certain telltale marks of a professional.

Consumers are more sophisticated now than ever before. They have come to expect and even demand a high level of competency and service from the people they spend money with. I've been selling since I was a boy. I've made a small fortune in this profession and can quickly tell you that the people who win big in the game of selling not only meet those customer expectations, they exceed them. That's what makes us successful.

## 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

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scandals. Do you wonder why prospects are sometimes skeptical of salespeople? They need reassurance.

Add to all this that so many people are trained in the manipulative selling techniques. To further fuel the mistrust are the salespeople who attempt to pressure people into buying things they don't need, can't afford and generally don't want.

A real 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, as moral fortitude always is.

Integrity calls us to do what's best; not what's best for us. Even if no one would find out, integrity calls us to follow what is right. Looking 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 really sweet spirit about this man and I think it comes from the fact that 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 straight.

It's no wonder that he is so successful in life and in selling. It's no wonder that 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 really say "No" to this so what makes the difference for the professional?

The most significant aspect is that for the professional, it would go far beyond the verbal ascent. It would be real and be an 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 just tell that 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 good at selling, you must develop this internal characteristic by remembering 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 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.

The 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 they can depend on. If your customers are happy, they will tell others about you, (some will 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 again is another intangible characteristic that will either make you or break you in sales. Dishonesty is one of the surest ways to poverty and mediocrity in selling. It's so easy to tell lies. It's so easy to mislead people. It's so easy to shade the truth for your own benefit.

Honesty involves simply telling the truth as you understand it. It means speaking candidly. It means that you 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 healthy living in your present one.

### **People Who Make A Difference: Tang Sin Hwa, Managing Director, Richman Realty**

When I last conducted public seminars in Penang, Malaysia, he showed up with his entire staff. I was glad to see him again. We spent some time together and I could see that this person had honesty and desire to learn like I have rarely seen before.



It is so 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. What we were discussing was their industry and their company. They were willing to be honest and tell me the “true” facts so that 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 that the real chargers in life are those who are motivated by the thrill of the game more than the monetary rewards? Not that money is not 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 is from a place of excitement.

### People Who Make A Difference: Koo Hang Boon, Malaysia-Best.Com

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. Just reading their emails and seeing how proud they were of the work they had done impressed me. If you want to get a website done by people who really demonstrate enthusiasm, visit their website ([www.malaysia-best.com](http://www.malaysia-best.com)). You'll appreciate them as much as I do.

*“If I could live my life over again, I'd ask for bigger orders.”*

J. Paul Getty

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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 ones 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 that tenacity is one of their characteristics? Do they hang in there just a little longer than everyone else? Do they make just 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 he represents my various interests and companies throughout Asia. He manages to do this, plus run his own numerous companies including a huge direct selling company, a magazine, one of the most successful training and consulting firms in Asia.

One thing you will notice if you ever have the pleasure of meeting this guy is that he just doesn't give up. He can try something and if the results are not as he desired, 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 as much attention to customer concerns. Make sure it's the customers who are running your business. A marketing-driven person operates just 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 here. 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 Restaurant

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. The only way to do this is to 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 and more time should be spent with customers.

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#### HOW?

Start a new service, which includes an evaluation or an analysis to customers, which will tell you exactly what they are thinking about. 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, like Fax Cover Sheets, name cards, invoices, websites, everywhere!

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### 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 before. 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 wants to receive 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 has one in your field? Consider offering additional services that 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 that 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 that you're still highly service-oriented.

### HOW?

Make prospects ecstatic by giving them your home telephone number, a special gift, or 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, then write a plan to absolutely blow them out of the water.

## STRATEGY 8-17: Sell.

Tell your customers and prospects that you want their business. Don't ever assume that they know. Don't think that 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 that you are happy they bought from you in the past and that you would relish that happening again and finally, tell them that you want their business and that of their friends.

### STRATEGY 8-18: Resell customers.

Only a fool assumes that 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?

Do up an audio tape featuring all the new products or services you have. Interview someone important on the tape. Ask them questions that the prospect cares about. 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 an alternative list of places where your niche market congregates then make a plan to market to three, which are new for 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 ever fake it, but always accentuate the positive.

HOW?

Develop a Winners Circle. Find 20 people who are influential who could give you a lot of business. The best Winners Circle members are those who are regularly in front of large numbers of your prospects and are also in influential positions.

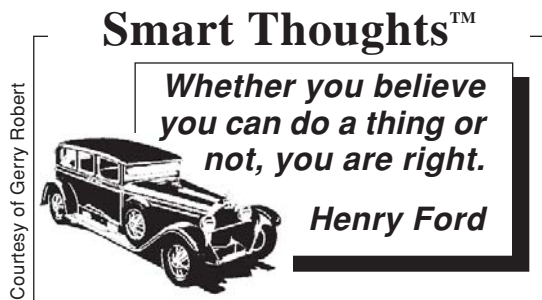
## STRATEGY 8-21: Stay in touch.

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 that you care about your present customers. Stay in touch.

HOW?

Send out a SMART THOUGHT OF THE MONTH by fax to all your past clients. Smart Thoughts are simply motivational or inspirational quotes with your name on it. Don't push your logo, telephone, 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 by customers, prospects, suppliers, and opinion leaders in your business and local community. Does your firm appear professional? Is it known for a high level of expertise? Is customer service your number one priority? Then, publicize those 'special' qualities that place you on the cutting-edge.

HOW?

Write something. Anything! Interview someone, ask some 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 whenever you see anything in print, you believe it. (Or at least I hope you do, given that you are reading this.)

### STRATEGY 8-23: Get Aggressive.

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 selling the virtues of this other person and recommending them wholeheartedly. He does the same for you.

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### STRATEGY 8-24: Promote more.

Increase your promotional efforts. Take the offensive and promote, promote, promote! Double your efforts, especially when things are tough. When you don't have money to invest in promotion, it is exactly when you MUST do it.

HOW?

Put on a seminar to attract prospects. Put up classified ads offering a FREE special report. Double your telemarketing efforts. Do 10 more appointments this week. Commit to it and do it. What follows is a step-by-step way to do attracting hundreds of people to a seminar. It has worked for me and people in my seminars 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 exactly 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. I've been teaching for years now 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 that they would sell more if they could only get in front of more people who are predisposed to buy what they are selling.

This will show you how to attract between 150 and 300 such people using a seminar and how to get others to pay for EVERYTHING.

In a nutshell, here's how this program works. You will host a seminar, hire a speaker, send out 10,000 brochures using a unique method, 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.

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#### Step 1: Identify Your Target Market

The first step is to spend time evaluating your ideal prospect. I know this sounds like basic stuff but I can tell you that far too many people and business owners think that they sell to "EVERYONE." What you want to do here is think about the ideal person who might buy what you are selling and think about what problems would they currently have. What issues are they currently dealing with? Where are they at 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 prospect, the easier it will be to attract them to a seminar. If you cheat on this step, you will lessen your potential for success.

#### STRATEGY 8-26:

### Design the right seminar.

#### Step 2: Design a Seminar to Attract Your Ideal Prospects

The idea here is to find a seminar topic that will attract your ideal prospect will respond to. In Step 4, you'll see exactly the mechanics of getting them to the seminar but you should think about designing the right type of seminar.

## 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 public relations
- Recruit salespeople

What do you want to accomplish by the end of this seminar? Do you want to actually sell things at the seminars? Book appointments? Recruit people?

So, think about what you want to accomplish. The above list is possible but you should rank them in priority. If at the seminar, your #1 objective is to book one-on-one appointments, your approach will be different than if you want 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 that 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 "prospects" point-of-view. They couldn't care less about you, your company, your products or services. Think of a topic they would be interested in. 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 out to these seminars are exactly who he wants to reach. What do all the other financial planners do seminars about? Financial Planning. So, 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 they 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, you should select someone who is very qualified for the task, preferably an author or

someone with credentials to pull an audience. This is really important because of the way we are going to promote this seminar. You want someone who is credible and someone whose credibility you can borrow and cash in on. <sup>41</sup>

Make sure that 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 at the seminar 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 every cent was raised from sponsors. If this is done right, this part will be a breeze. We had an entrepreneur in a small town in the Texas sign up all the sponsors for our seminar using this format in about three weeks.

Essentially what happens is that you price everything out and then divide that among the sponsors.

### Sponsorship Kit

You will need some 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 The Sponsorship Kit

#### Table of content

- # 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 a lot easier than most people think. The Sponsorship Kit will tell them everything they will get as a Sponsor which might

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***"If you can count all your money, you don't have a billion dollars."***  
J. Paul Getty

include things like, the mailing list, an endorsement from the speaker, an exhibit booth at the back of the seminar room, a 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. First off, your goal is to attract 150 - 300 hot prospects to a seminar and 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 pulls best. Here's what to do:

- a) Print 10,000 two-color brochures about 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 envelope to hold all the above. All of this is mailed 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 them to help you meet certain seminar objectives. Get 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. The reason this is so important is because if the speaker is really credible, it will accrue to you. They 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 and because of the fabulous price you are offering that product at the seminar.... they act! They trust a credible speaker.

During our seminars for example, we will actually sell the sponsors' services during the seminar. Our most popular seminar is *THE SALES-BOOSTER Internet Marketing Seminar*. Since 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 a break at half time to allow the participants to mingle with them. We find that a 3-hour seminar works best for what we want to accomplish. People must feel like they got 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 for whatever the seminar objective is. I have endorsed clients, sold website packages, booked appointments for serious prospects, raised investment money, recruited salespeople, and sold all kinds 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. Since you are hiring them, in essence, to be your spokesperson, send out a letter to everyone present from the speaker, restating the offer of the seminar. Let's say at the seminar you offered the participants a package of goods for a certain price for "TODAY ONLY" Well, this follow-up letter can go something like this,

*“Dear \_\_\_\_\_, thanks for attending my seminar the other day. As you will recall, I mentioned that (host company) was offering (Seminar offer) for a 25% discount if you bought today. 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 basically, a way to get 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, you will have lost much of the momentum caused by the seminar.”

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# MILLIONAIRE MINDSET

## 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 proper perspective.

Success + Possibility = Successibility Thinking

Everyone knows that habits are not easily broken and that 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 10 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 in 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 everyday of the month.

Step 1: On small cards, write out in your own handwriting the 31 Declarations. <sup>42</sup>

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: Read it aloud ten times now and 10 times throughout the day.

Step 4: Repeat these steps for the next few months. Everyday you should have the corresponding Declaration with you.

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*D*eclaration #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.

*D*eclaration #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!

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*D*eclaration #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.

*D*eclaration #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, 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 input great Successability 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 at 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.

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*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 towards 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.

## *D*eclaration #18 I AM MAKING IT!

I am making it!

I am convinced that 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.

## *D*eclaration #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.

## *D*eclaration #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.

## *D*eclaration #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, that's for sure, but I never abdicate my leadership role in seeing my dreams come true.

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*D*eclaration #22  
I FOCUS ON SUCCESS.

I focus on success.  
There really isn't such a thing failure. My belief is that I learn and grow with every event of life. I succeed because I develop. Success is an attitude not an action. It's an outlook, a mind-set and I possess it, right here and now.

*D*eclaration #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 so much in life now pass some of it back to others.

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*D*eclaration #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 orientated not problem orientated. I am a creative person therefore ingenious concepts come to me to remove all success blockers. For me the issue is ideas not problems.

*D*eclaration #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.

*Declaration #26*  
I'M A WORTHWHILE PERSON.

I'm a worthwhile person.

I have a strong sense of worth and it is so regardless of what anyone says about me, thins 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'm of enough value 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 rather to see the bright side of life today. I choose to accentuate the positive. This optimism make me attractive to those around me, everything 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 to reality. I accept the principle of delayed gratification. I don't need "instant" anything. I can handle paying now and enjoying later.

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*Declaration* #30  
I COUNT MY BLESSINGS EVERYDAY.

I count my blessings everyday.  
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 the two rules of Successibility 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.

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## Epilogue

*(Dr. Ken McFarland has shared this story all over the world. He's passed on now, so I carry on 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 won 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 what this boy could do to 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 in the whole community into this fever pitch. Everyone was cheering for Tommy, everyone wanted to see *The Rope*.

Late one night, Dr. McFarland got a phone call at 3:00 a.m. in the morning. *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 the whole town.

*"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 youngin's, we hang our dreams in the closet."*

*"Oh, don't say that Papa McReynolds,"* retorted his friend.

*"Look, you must love me or you wouldn't be here at 4:00 a.m. 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

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before the championship basketball match. The whole community was there to watch what McFarland would refer to as the best game he'd ever seen. It was against the cross-town rivals.

The game was just awesome. Everyone of Tommy McReynolds' records were broken in that game. It was unbelievable. The game got right down to the wire. It was 51 to 50.

*"We were about to lose by one point, when just as the gun was to go off, a young player breaks through the crowd and shoots 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 grabbed 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 and the player who shot the winning basket was Lance.

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Never hang your dreams in the closet.

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**APPENDIX**



**REPRODUCEABLE  
WORKSHEET**

## REACTION WORKSHEET

On this page, write out what you think the reaction of each one of the people listed 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)

---

---

**Rev. Sour Puss**

(Religious leaders)

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**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. \_\_\_\_\_
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30. \_\_\_\_\_
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33. \_\_\_\_\_
34. \_\_\_\_\_
35. \_\_\_\_\_

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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

*What do I commit to?*



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:

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

*The goal I will achieve is...*

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Step 3: Give it a deadline.

*I will have it by...*

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Step 4: Identify the potential obstacles.

*Here are the danger zones to watch out for...*

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Step 5: List the skills you will need to develop.

*To succeed, I will need to work on...*

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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...*

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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...*

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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 Insurance # \_\_\_\_\_

Other Gov't. # \_\_\_\_\_

(Explain) \_\_\_\_\_

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Name of spouse \_\_\_\_\_

Address \_\_\_\_\_

Date of birth \_\_\_\_\_

Place of birth \_\_\_\_\_

Birth Certificate # \_\_\_\_\_

Location \_\_\_\_\_

Citizenship \_\_\_\_\_

Social Insurance # \_\_\_\_\_

Other Gov't. # \_\_\_\_\_

(Explain) \_\_\_\_\_

Date of marriage \_\_\_\_\_

Place of marriage \_\_\_\_\_

Marriage license is located \_\_\_\_\_

Names/Birth Dates - Children

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

4. \_\_\_\_\_

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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 \_\_\_\_\_

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1. Whole life policy # \_\_\_\_\_

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 \_\_\_\_\_

Office Number \_\_\_\_\_

Home Number \_\_\_\_\_

Cell Number \_\_\_\_\_

Location of policy \_\_\_\_\_

Policy number for \_\_\_\_\_

Policy number for \_\_\_\_\_

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to be a lion for a  
sheep all your l  
Elizabeth Kenny,  
Nurse  
INSERT]

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 \_\_\_\_\_

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**Membership Data**

I am a member of these organizations and clubs

Name/Contact/Telephone

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

4. \_\_\_\_\_

5. \_\_\_\_\_

**Real Estate Data**

Principle 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 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. 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 \_\_\_\_\_

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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 \_\_\_\_\_  
 Toiletry, cosmetics \_\_\_\_\_  
 Beauty, barber \_\_\_\_\_  
 Donations \_\_\_\_\_  
 Clubs, memberships \_\_\_\_\_  
 Public transportation \_\_\_\_\_  
 Parking \_\_\_\_\_

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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 RESULT: \_\_\_\_\_

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# MILLIONAIRE MINDSET

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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# THE MILLIONAIRE MINDSET

## Mastermind Worksheet

Objective \_\_\_\_\_

Name/Telephone \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Agreement

Needs List - WHAT

Ideas - HOW

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_
6. \_\_\_\_\_
7. \_\_\_\_\_
8. \_\_\_\_\_
9. \_\_\_\_\_
10. \_\_\_\_\_
11. \_\_\_\_\_
12. \_\_\_\_\_
13. \_\_\_\_\_
14. \_\_\_\_\_
15. \_\_\_\_\_

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
	<u>2</u>		__ 2's
	1 2		__ 3's
	<u>3 3</u>		__ 4's
	1 2 3		__ 5's
	<u>4 4 4</u>		__ 6's
	1 2 3 4		__ 7's
	<u>5 5 5 5</u>		__ 8's
	1 2 3 4 5		__ 9's
	<u>6 6 6 6 6</u>		
	1 2 3 4 5 6		
	<u>7 7 7 7 7 7</u>		
	1 2 3 4 5 6 7		
	<u>8 8 8 8 8 8 8</u>		
	1 2 3 4 5 6 7 8		
	<u>9 9 9 9 9 9 9 9</u>		

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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:

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How does this make me feel?

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Is it important?

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Yes (Why?)

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No (Why not?)

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Procrastination Action Plan

1. 

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2. 

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3. 

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4. 

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5. 

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## Notes

- 1 Flemming, Rev. Bob, Sermon Notes, Oct. 18, 1998, Springvale Baptist Church
- 2 Pilzer, Paul Zane, *God Wants You To Be Rich*, (Fireside, 1995), 109.
- 3 Allen, Robert, *Creating Wealth*, (Fireside, 1983), 14.
- 4 Wattles, Wallace D., *The Science of Getting Rich*.
- 5 Piper, John, *Ten Answers To Life's Most Perplexing Problems*, (Multnomah Publishers, Inc., 1998), 130.
- 6 Monaghan, Paul & Dan, *Why Not Me?*, (Prime Books, Inc., 1992), 67.
- 7 I've read many books that were nothing more than religious treaties disguised as a self-help book. I was offended by many of them. It wasn't what I paid for. I would not do that to you. However, God did change my life. I've prepared a FREE report entitled, "*The Four Spiritual Laws: How I found God.*" It lays out how I came to know God in a meaningful way. If you would like a copy of that report, simply email me at, and ask for it.
- 8 Hansen, Mark Victor, *How to Achieve Total Prosperity*, (MVH and Assoc., 1981), 31.
- 9 Proctor, Bob, *You Were Born Rich*, (McCary Publishing, Inc., 1984), 91.
- 10 Laut, Phil, *Money Is My Friend*, (Pelanduk Publications, 1989), 6.
- 11 "*Why is it that in economics, the one area in which so many of us want to succeed, so few of us seem to have found the answers we seek? The reason is that, until now, the science of economics has been falsely based on the wrong presupposition, of scarcity.*" Paul Zane Pilzer
- 12 Laut, Phil, *Money Is My Friend*, (Pelanduk Publications, 1989), 42.
- 13 Forbes, October 12, 1998, 44.
- 14 Monaghan, Paul & Dan, *Why Not Me?*, (Prime Books, Inc., 1992), 56.
- 15 Barnhart, Tod, *The Five Rituals of Wealth*, (HarperCollins, 1996), 11.
- 16 Email this commitment to Gerry Robert at gerry@salesmall.com. I will help holding you accountable to these two money-making habits.
- 17 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.
- 18 Gunther, Max, *The Very Very Rich And How They Got That Way*.
- 19 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.
- 20 Thomas, Peter, *Never Fight with A Pig*, (Macmillan Canada, 1991), xix.
- 21 "Gates & Buffet," *Fortune Magazine*, July 20, 1998, 40.
- 22 Proctor, Bob, *You Were Born Rich*, (McCary Publishing, Inc., 1984).
- 23 Kiyosaki, Robert T, *Rich Dad Poor Dad*, (Tech Press, Inc., 1997), 51.
- 24 Pilzer, Paul Zane, *God Wants You To Be Rich*, (Fireside, 1995), 175-176.
- 25 Kiyosaki, Robert T, *Rich Dad Poor Dad*, (Tech Press, Inc., 1997), 104.
- 26 I have contacts all over the world. I would be happy to recommend a professional in your area. Just send me an email requesting a financial planning professional. Include what city you are in and I will give you some people who I trust. You can give them a call.  
(Email: gerry@salesmall.com)
- 27 Kiyosaki, Robert T, *Rich Dad Poor Dad*, (Tech Press, Inc., 1997), 50.
- 28 Brush, Michael, "Personal Installment Debt," *Money Magazine*, April 17, 1996.
- 29 Brush, Michael, "Personal Installment Debt," *Money Magazine*, April 17, 1996.

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- 30 Kiyosaki, Robert T, *Rich Dad Poor Dad*, (Tech Press, Inc., 1997), 53.
- 31 Covey, Stephen R., *7 Habits of Highly Effective People*, (Simon & Schuster, 1989).
- 32 Kiyosaki, Robert T, *Rich Dad Poor Dad*, (Tech Press, Inc., 1997), 59.
- 33 When I speak about despising debt, I'm referring to borrowing money for the wrong reasons. Debt to take advantage of a great opportunity, a worthwhile investment or to expand a business makes sense. I'm referring to accumulating debt to buy liabilities ad defined by Kiyosaki.
- 34 Belsky, Gary, "Win the War on Debt," *Money Magazine*, April, 1996.
- 35 Pilzer, Paul Zane, *God Wants You To Be Rich*, (Fireside, 1995), 112. This was the question of Ronald H. Coase from Britain asked upon touring the United States in 1931 on a traveling 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 for themselves. I'm not saying you need to leave your PSI (Primary Source of Income) but you need to examine the possibility of MSI.
- 36 Barnhart, Tod, *The Five Rituals of Wealth*, (HarperCollins, 1996), 69. This quotation refers to the day Frank Sinatra was discovered by the the famous trumpeter Harry James. He 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.
- 37 "Florida lottery hits \$86M," *Toronto Sun*, March 20, 1993.
- 38 Poissant, Charles-Albert, *How To Think Like A Millionaire*, (HarperCollins, 1985), 69.
- 39 Thomas, Peter, *Never Fight with A Pig*, (Macmillan Canada, 1991), 68.
- 40 Rush, Myron (Colorado-based Management Consultant)
- 41 Gerry Robert is available to speak at your events. When you hire hime, he shows you everything and give you all masters for letters, tickets and brochures. Email: [gerry@salesmall.com](mailto:gerry@salesmall.com) or call 905-640-1789.
- 42 Visit our website <http://www.salesmall.com> to purchase attractive affirmation cards.

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# MILLIONAIRE MINDSET

## ABOUT THE AUTHOR

Gerry Robert is a best-selling author, columnist, speaker, and consultant operating throughout North America and Asia.

His story is very compelling and it impacts audiences everywhere he shares it. He went from poverty to earning over \$1 Million a year. He learned how to do this while still in his twenties. Everyone relates to Gerry because, if he did it, anyone can.

His style is very humorous but professional. He knows how to get an audience to their feet, believe more in themselves and their ability to win in life.

Gerry has spoken to over 300,000 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, 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* and *The Tale of Two Websites*.

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 all over the world, including CNN, CBS, NBC, ABC, CTV.

His ideas are not conventional. He is provocative and innovative. He gives practical ideas and strategies to build almost any business, from home-based to multi-nationals.

He can be reached in Toronto at 905-640-1789 or  
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For more information visit our website: <http://www.salesmall.com>.

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