

30 sentences for a millionaire

Miracles are simple.

Whenever life gets complicated, that's a pretty good sign you're refusing a miracle.

Thank you for reading this!

This is the second edition of this book. Apart from a general cleanup of the text, there's a very important change brought to you by this second edition. Namely, the distribution model: you got it for <u>free</u> and you'll pay only if you like it, and <u>how much</u> you'll like it.

I chose to distribute my work like this because I believe that value is something very personal to each and every one of us. Maybe this book won't mean a thing to you. But if you find some value in it, you're free to make your contribution here:

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FOREWORD

Hi, my name is Dragos Roua and for the last 10 years I've had a successful online business. Recently, I sold it and focused on my personal development blog at dragosroua.com.

One of the most common questions from journalists after I sold my business was: "After 10 years of online business, are you a millionaire now?". The value of the transaction was confidential, so I decided to give them a somehow foggy answer: "Well, I was a millionaire while I had the business, I just didn't have it transformed into cash..." Without exception, they were puzzled by this answer. That reinforced once again for me the fact that money as a number is still a very popular obsession.

Since this book will deal a lot with money, I think it's time to stop for a while and talk about it, if only to clarify some common misconceptions on the topic. Basically, for me, the most important thing about money is not its number or social value, but the raw energy it provides you. I wrote about money as an energy form before, so I won't do it again, feel free to read that blog post if you haven't read it yet. Being a millionaire out of an online business is not so rare these days anyway, so the question was even funnier to me. But the "being a millionaire obsession" is still very common, and as I said, that question was one of the most frequent questions I've ever had to answer, and not only from journalists, if I think a little bit. In different forms and shapes, everybody was asking me the same question: are you a millionaire?

And then I sat down and I tried to understand what a millionaire is. From a financial perspective this is obvious: a person with more than one million in the bank. But from my own perspective it wasn't like this. For me, being a millionaire is not a question of money in the bank. I was very honest when I responded that I was a millionaire before selling the business, and this is how I felt. I think being a millionaire is more of a mindset than a bank statement. Being in a millionaire mindset means that you can access that amount of money if you want to. You just can. It's not compulsory, or needed. But it's like an insurance. If you need that amount, you can have it. By selling the assets of your company, for instance.

And then I tried to isolate the elements of such a mindset. I thought about every single identifiable process I implemented in my business for the last 10 years, and how each process then rearranged itself in my own millionaire mindset. I came up with around 30 sentences, which made for a quite popular blog posts series.

This book is not even remotely a manual on how to become a millionaire. As I told you, I don't know much about it and by reading this book you won't learn how to put a million of cash in your bank account. All I know is how I created my own millionaire mindset, regardless of the physical money. Money came later, when I really wanted it. Whether you should manifest the physical money or not, is entirely up to you.

THE BOOK

The idea of an ebook on this topic came closer to me while I was watching the traffic of the blog post series. Contrarily to other blog posts which had a burst in traffic immediately after publishing, followed by a decline in the next 20-30 days, the "30 sentences for a millionaire mindset" series had a steady traffic. In fact, there was even a slow but steady growth pattern, which is something quite unusual. There is some interest here from my readers, I said to myself, I think it's time to turn this into a full fledged content product.

THE BOOK STRUCTURE

This book has 30 chapters, corresponding to the 30 sentences in the initial blog post series. Each chapter will feature the initial blog post excerpt, right under the title. After that, the sentence will be expanded into several paragraphs.

On the next page there will be a short ADD implementation for that specific sentence. ADD comes from Assess - Decide - Do, and it's a life management framework I also described on my blog. ADD is a way of managing your life, flexible enough to accommodate even the worst procrastinator, but strong enough to create a powerful and steady productivity workflow, if there is need. You can read more about ADD here. I used ADD on several topics of my life, including career, relationship and software development, with very good results.

To keep things short, the ADD exercises will show you what to Assess, which Decision to take, and what to Do in order to enforce that decision, for each sentence in this book. There are also 2 extra paragraphs, one about the Focus, and the other one about the Flow.

In ADD terminology Focus means the energy you give away. Each sentence will have a specific focus, not always understandable from the first time, hence those paragraphs which will try

to give you a few hints. Flow, in ADD terms, is a state of success. For each sentence you can achieve a certain state of flow, or success in implementing it. This paragraph will try to give you some tips on what exactly that flow should be like.

HOW TO READ THIS BOOK

Ideally, you should read this book in exactly 30 days, one sentence per day. Each sentence covers several ideas, and each of them is detailed in the corresponding page. Read those ideas and try to understand if you're doing that already, how often and how intense. Then go to the ADD section on the following page and try to see if you could implement those steps. The ADD suggestions are not rocket science, they're quite simple.

After reading it, preferably at the end of the day, you should write down your impressions. Together with this book you will receive an assessment book which will help you with that. Not only you will be able to journal how that specific sentence changed you, but you can also write your own version of the sentence. All in a one sheet evaluation page. Simple and nice.

In fact, I did my best to keep the whole book really simple. After all, this book is not intended to be an exercise book on how to become a millionaire. First of all, because I don't believe in such exercise books. And second of all, because this book is not about money at all.

It's about creating a millionaire mindset.

DON'T BUY STUFF YOU DON'T WANT JUST BECAUSE YOU NEED TO SPEND MONEY, BUY SOMETHING YOU REALLY REALLY WANT

1

That's a tremendous money saver. It deals with all your impulse shopping crisis, or social pressure for cool gadgets, or you name it. If you manage to really buy things just because you need them, and not because you need to spend money in order to have some thrills and chills out of it, you're half way there. You're piling energy.

This is dealing with your shopping impulses. Contrarily to what you may already know or practice, shopping impulses are very unhealthy habits, and also very serious issues for somebody who prepares to be a millionaire. Reasons for unhealthy shopping impulses are extremely diverse but they can usually be reduced to these 3 main causes:

- 1. low self-esteem shopping crisis
- 2. social pressure for "keeping up with the Joneses"
- 3. inability to assess what you really need
- 1. Women are usually the champions at that. Bad relationships are usually at the root of low self-esteem shopping crisis. Money is used to balance a relationship in which the woman is used as an object, when there is no emotional bond or warmth. Shopping to the rescue. Money is used as a medicine to cure low self-esteem. Buying is perceived as a therapeutical activity and to some extent it really is.

2. Spending money is a cultural norm these days and for that it is very dangerous. Instead of serving your own interest only, money can be used by society to impose certain statuses. You may find yourself "forced" by outer standards to buy things you don't really want. Don't do it.

It's not the fact that you're spending money instead of accumulating. This is not meant to enhance your scarcity habits. This sentence is not meant to force you to save money when you want to buy something. It's meant to make you assess what your needs are, not the needs of other guys. As simple as it might seem, this is in fact one of the biggest money hole in everybody's pockets these day. You buy things you don't really want, just because they are cool. Or trendy. Or fashionable. Anyway, these are things outside your inner decision control. Somebody else decided you should have that thing.

3. You don't really know what you need, so you start spending chaotically. It's like hunting without aiming, you just shoot randomly hoping you'll hit a target sooner or later. Although it is not so visible like the #1 reasons, it is still very popular. Especially men are hit by this illness. You don't know what tie is going with that suit so you buy a dozen. You only use one every once in a while. This type of spending is happening at a slower pace than the first two but it is as dangerous as them. In fact, it's really more dangerous because you accept it, you consider it normal. The first two spending habits are surrounded by some guilt, you know you're not doing right, but this one looks almost normal. You bought a little nothing you don't need, so what? Well, imagine what happens if you would spend instead of 5 buck, 5000 bucks. It will happen when you are a millionaire so you'd better start do something about it now.

ASSESS

Assessing this is pretty straightforward. Whenever you feel the need to spend money imagine yourself on a desert island. And then try to imagine yourself with the thing you want to buy on that island. How do you feel about it? Will it be strange to have it? Will it be useful? It doesn't need to be a survival kit, you just have to test your feelings against that thing. Putting yourself in a simplified context will make this assessment process easier.

DECIDE

You have only two options: buy or don't buy. Make the decision quick.

DO

If you decided to buy, just do it and forget about it. If you decided not to buy, well, stick to it. Not spending means you must do something else here. So, if you decided not to buy - which must be the normal choice, since your assessment told you it will not worth, and your decisions was also not to buy, just move your focus away as fast as you can.

FOCUS

Keep your focus on your needs not on your money, not on social rules or fashion games. Always look inside you, not outside.

FLOW

Once you decided you want to buy something, just buy it, don't delay. Once you bought it, use it. No regrets, no returns.

DON'T BE AFRAID TO WANT THINGS, REGARDLESS OF THEIR MONEY VALUE

2

That could be interpreted as contradicting with the first sentence but it isn't. It's about giving yourself freedom to want what you really want, without putting a tag or a limit on it. It might costs millions of dollars, but allow yourself to want that thing, even if you don't have millions of dollars. Yet. You will attract that money. Eventually.

If you don't want something, well, you won't get anything. But if you do want something, your desire will act like a trigger and you will start to attract opportunities, resources and energy. If you're settling for less, you'll attract what's necessary for less. If you're settling for more, you'll attract what's necessary for more.

Aiming at more is one of the common treats of all successful people. I never met even one successful person who was indulgent, bordered or afraid. All successful people I met shared this boldness, eagerness and capacity of wanting more. It took me some time to understand that it was their need for more that created their wealth, not the other way around.

One more thing about wanting more: it can be taken as greed, and many people will take it for that. Maybe this is the reason people are so reluctant to want more, because they're afraid they will fall for some strange sin called greed. I'm not in this league and if you really want to live your life,

you should avoid it too. For me, greed is wanting something just for the sake of it, like wanting more money just to pile it up, or wanting more land just to look at it twenty times a day. For me, wanting more means wanting more experiences, more life, more growth.

We'll see down the road, while browsing through these sentences, that money is just a resource. Being a millionaire has nothing to do with your bank account, in the end. But wanting more for yourself and getting what you want will surely affect your bank account too, in a very positive way.

The ability to imagine things is what makes us different from other species. Our possibility to watch the future and then actually create that future is something unique. It's a precious gift and it should be treated like this. Get he most out of this and dream, don't succumb to a numb and dumb present. Aim for more. Want more.

ASSESS

Look at what moves you. Search for your motivators. Be careful at what kind of contexts are making you passionate, alive and enthusiastic. Observe these contexts and try to place yourself in them as often as you can.

DECIDE

Put up the intention to have that thing, that context or that position. Make the decision as you already have the means to use that thing, context or position. Although it sounds simple, the decision is the most difficult part here. Instinctively, you're going to find excuses and avoid wanting that thing, because you can't have it.

DO

Make a storage repository for your desired things. This can go from a simple journal in which you are going to write what you want, up to a more complicated vision board. The catch here is to have a constant contact with what you want. Even if you don't have it now.

FOCUS

Keep your focus on your dreams, not on your resources. Allow yourself the freedom to create, regardless of the resources.

FLOW

If you really have a dream, keep it close. If your assessment told you that thing, or context, or position, is important for you, decide that you want that thing. And then find a way to keep it close to you all the time. The flow goal here is to avoid the trap of "I don't have the means".

IF YOU REALLY, REALLY WANT TO HAVE SOMETHING, JUST HAVE IT, DON'T FANTASIZE ABOUT HAVING IT

3

Again, you might think this is opposed to the last sentence, but it isn't. It's about really going after what you want, until you have it. Just go and have that car, or that computer, or that relationship if you really, really want it. Don't settle for less. It might feel like you don't have the resources for it at that exact moment, but that's an indicator of the fact that you don't want that thing enough. Yet.

If you think too much at a thing, you'll end up blocking that thing into your thoughts and never make it real. If you spend too much time in the dreaming realm, you won't have the resources to make that dream come true. This sentence is here to remind you that once you set up the decision to want something, you must follow it.

There is this point of high enthusiasm, exhilaration and determination which follows every important decision in your life. Let's say you decided to move to another city, but you can't do it right now, there are some obvious reasons against it like: quitting the current job, searching for a new house, moving there, etc. But you are so excited about this decision and for several days you focus is high on it.

And then the routine comes in and your focus is starting to get loose. Every now and then you're still thinking about how wonderful your life in the new city will be, but apart from that you

aren't doing much to follow the decision. In the end, you'll end up fantasizing about moving and never doing it.

This pattern is more present than you think and it is also much more powerful than you want to believe it is. You like to believe that you are in control of your actions, but the real truth is you're only controlling a small part of your activity. The rest is on auto-pilot. The rest is habit.

And habits are incredibly difficult to break. They're giving us a sense of security and predictability and we like security and predictability. We like to be able to predict that the next day we're going to our job instead of embracing the possibility of moving to a new city, which is something we have no idea of what it would be like.

Our mind response to this fear of breaking habits is to create fantasies. It lets us play with our challenging decisions, but only in our heads, it won't allow us to take them from our heads and make them real, because it will break the security and predictability of our world. So, whenever you're fantasizing too much about your dream car, your dream house or your dream relationship, that's a sure sign you're going away from it.

ASSESS

The assessment activity here will be to keep an accurate log of your desires. Make sure you won't lose them out of sight. You can use the last sentence's outcome in the form of a journal or a vision board, or you can do it in every way you want. But assess your desires constantly and make sure they aren't slipping through your fingers or get buried in the day to day routine. Another thing you can do is to observe which of your activities are matching your desires.

DECIDE

The decision here is to stick with it. To acknowledge that you wanted that thing and that you're going to make it real.

DO

The doing part here is to go grab whatever comes into your current field of resources. If something from your list of desires has become available, just go grab it. Then remove it from the list of your desires, you already did it. It will also remove it from your mental stream, which is good, because it will make room for more.

FOCUS

Your focus should be on what you're doing in regard to your dreams or desires. Focus on what actions are getting you closer to what you want. Try to identify in the assess realm which actions are more likely to get you there and follow them. Keep your focus on what you're doing

FLOW

Once you assessed the dreams, after you decided to stick with them, all you have to do is to identify which of your actions are getting you closer. And when you're close enough, go get what you want. The sense of flow will emerge from this constant reinforcement of making your dreams real.

CARRY MORE CASH IN YOUR WALLET

4

Might sound dumb, I agree. But it just works. Make your wallet capable of accommodating your day to day operations. If you aim for millions of dollars but you are not able to pay your parking spot, you won't have those millions, that's for sure. Carry more cash but don't spend more cash if you don't need it (that would be sentence no. 1, in case you already forgot it ;-))

I used to be that guy who carries in his wallet enough to take the subway back home and nothing more. Even several years after I started my business I was carrying no more than 10-20 dollars in my pocket. I was very proud of this habit of not taking with me unnecessary money. Why carry with you some extra money? For unexpected situations? Get real, there are no unexpected situations.

It took me several years and lot of practice to get over this habit. It was difficult, but in the end it was one of the most rewarding changes I made in my entire behavior. Carrying more money in your wallet is one of those simple things that you could do right now to improve your life.

A thin wallet will enforce a mindset of limitation, of "not enough". Some of these limitations are:

1. money is very difficult to obtain, better save it for later (scarcity mindset)

- 2. I won't do anything unexpected today because I don't have enough money on me (freedom limitation)
 - 3. I can't afford doing this because it's too expensive (diminished self esteem)

Let's take them one at a time.

- 1. Money is not difficult to obtain. Nothing is really difficult. You are the one who puts a label on something as being difficult or not. Right now it might seem difficult for you to have 10.000 dollars. But once you'll get the habit of having 100.000 dollars, 10.000 will look like nothing. If you don't have more money with you, right now, you won't ever have more money. Get rid of this mindset, it's killing your fortune as we speak.
- 2. If you can't do anything new, exciting or interesting, then, with all due respect, what is the reason you're still living? You won't carry more money in your pocket because you might be tempted to do something unexpected? That's not a problem related to money anyway, if you ask me. Maybe you have an addiction and it's just about time to put and end to it. Otherwise, allow yourself to be free. You know, there are some unexpected things every now and then. They're called life. :-)
- 3. "I can't afford it" is something you should forget the moment you decide to embrace the millionaire mindset. "I can't afford" is a message of limitation and it will attract limitation. Yes, you can afford everything you want. But not carrying enough money in your pocket will immediately create this pattern of "I can't afford", which will internally translate as "I am not good enough". Don't do this to yourself.

You don't really have to spend that extra money, but the simple fact that you'll carry it with you will dramatically change your perspective.

ASSESS

It's pretty simple to assess your day to day cash. We're talking about simple habits like checking your wallet before you leave home or in the evening. If you know you will have to spend some cash during the day, make sure you have at least the 5 or 6 times that money available to you.

DECIDE

Keep yourself linked to the decision to carry more money with you. This decision might seem simple in a regular context, but try to keep it ready in all contexts, like traveling for instance.

DO

Just watch yourself having more money than usual and not spending it, this is all you have to do in regard to this sentence.

FOCUS

Keep your focus on your money resources, especially cash. Just assess constantly how much money you're carrying with you and stick to the amount you decided. If there is need, try to raise the limits every several months

FLOW

The only thing that could get in your way in implementing this sentence is spending more than you really want. But that is sentence no I and I believe you already internalized this by now. Whenever you experience a relaxing feeling in regard to the amount of money you're carrying with you, you're in this sentence's flow.

UNDERSTAND WHAT PEOPLE WANT FROM YOU

5

The easiest and most enjoying way to make money is to get it in exchange for the value you provide. If you're going to make money this way, it's crucial to know what people want from you. It's incredible how most of the people are making assumptions about what they are supposed to give. Just make sure that you know exactly what people want from you. And, if you can, deliver.

You have a unique set of qualities. You are a distinct combination of skills, intention and energy. You are an unrepeatable human being. And by that, you can provide unrepeatable value to others. All you need is to find out what exactly people are wanting from you.

There are some things in your life which shaped your beliefs about what you think you can deliver to other people. From early education to current society pressure, you've been taught that you can deliver only a specific set of values. Usually, those values are pretty much standard which makes them extremely common. For instance, you are taught you can deliver value through a job. But, being a very common denominator, millions of people are having jobs. And if it's common, it's usually cheap. Trying to sell those cheap values won't make you rich.

The good news is that you are capable of much more than you think. The only problem is you don't know yet who's going to need what you have. Well, if you really go out and try to find out what people want from you, be prepared for some big surprises. How people usually see you, is

completely different from how you see yourself. They see in you a potential that you can't even think it's there.

But you can't really find out what people want from you, unless you go out and ask them. You can make assumptions, that's true, but assumptions are nothing more than disguised delusions. In order to find out if your assumptions are true, you will need to confront them with real life sooner or later. Finding out what people want from you is vital if you want to deliver more value.

And why is that vital? Because it will force you to go over the pre-established set of values you think you have and force you to find other ways to express yourself. It will force you to find customers for what you have, to question those potential customers and match their desires with your values. It will force you to get out of your comfort zone and try to understand what other people need. It will make you want to give what you have to those who are really needing it.

And what has this to do with money? Remember, you get money in exchange of value.

ASSESS

The main activity in the assess realm will be observation, for this sentence. You'll have to see what others are wanting from your and match those expectations with your own values.

DECIDE

The decision here will be to deliver what you can, in response to other needs, wherever you spot an opportunity.

DO

When you're ready with the assessment and you made your decision, just go out and deliver. This is one of the most frequent things you'll do if you tune in into this mindset, you're going to fulfill other's needs.

FOCUS

Keep your focus on other people and try to understand them. Manage your observations while you're in the Assess realm, then decide you're going to deliver, and deliver. Remember, your focus has to be on others' needs, not on yours.

FLOW

Each time you close an Assess-Decide-Do flow by implementing this sentence you'll have a feeling of ease and fulfillment. The flow here is to go from your observations to the actual delivery of what you're capable of. Being in the flow means watching yourself giving the best you can. And believe me, it' a fantastic flow.

UNDERSTAND WHAT YOU CAN OFFER TO PEOPLE

6

Closely related to no. 5. If you get to know what people want from you, start finding what you can offer. Maybe they are asking you something impossible or too draining from you? Look inside yourself, assess your skills and values, and see where you can do best. And then try to connect with people that seem to be in need for what you seem to have to offer. And deliver.

Your unique set of capabilities is your biggest asset. Or, to put it in a more clearer way: it's what makes you unique that's valuable, not what makes you resemble to somebody else. Insist on your specificity, on your uniqueness, on your originality. This is what makes you stand out from the crowd.

Too often people are caught in situations in which they have to deliver things which they really can't deliver. Or they have a hard time delivering them. Or what they have to deliver is contradicting their personal values, affecting their self-esteem. Find out what you can really deliver and insist on that.

If you ever get caught in situations in which you're not doing your best, try to escape. Avoid being held in contexts in which you can't behave properly. Don't try to do a specific thing just because it's fashionable. In business, this is often the case of the "followers". A "follower" is a businessman who enters a well established niche, just because the rough numbers are giving an

optimistic perspective. Most of the time that niche is so crowded that you can barely get your money out of that business.

The winners are those who are assessing what they can do best, and do it, regardless of what others may say. The winners are people who are constantly reaching for their most unique and distinctive talent, and make the most out of it.

Take the time to assess what exactly you can do for others and do only that. If you're going to succumb to an established pattern and try to do things just because there is some trend, you're going to fail.

First of all, if it's not something you're doing genuinely people will feel it and start to avoid you. You can't lie constantly, effectively and for a long time. If you're going to deliver something for money, better be something you really know how to do.

Second, if you're trying to deliver something you're not really good at, your self esteem will go lower than your feet. Maybe the money you'll receive will compensate for a while, but not for long. Doing something you're not good at it will translate in your consciousness like: "you're totally under what you can be, hence you're a loser".

And third, if you're not doing what you like, how do you ever expect to enjoy that million? A millionaire mindset is about enthusiasm, joy and happiness. How can you be enthusiastic, joyful and happy if you're not doing your best?

ASSESS

Look inside yourself and see what makes you unique. It's not going to show up instantly, it may take years, but if you're constantly looking inside yourself for the best things in you, those things will emerge. Observe yourself in different contexts and how you deal with those contexts. Don't be afraid to accept that you can do things quite unorthodoxly or just plain strange. If you're really good at them, you'll find somebody who'll want that.

DECIDE

Decide you're going to deliver only what you do best and avoid things you do just for the sake of others (being them trends, fashion or just social pressure). Keep the decision to deliver only what you can do best.

DO

Just go out and share the best of you. You already assessed that, you made the decision, so now all you have to do is doing it.

FOCUS

Your focus will be centered on your inner resources and on their impact on the outside world. Your focus must help you discover your best talents and sculpt your best skills.

FLOW

Being in the flow of this sentence means to close the bridge between an important self-discovery and the sharing of that part of you with other people.

DON'T ARGUE, WIN OR LOSE

7

Especially if you work in partnerships, this is one useful way to gain some time on your side. You will have different opinions at some point, that's for sure. Trying too hard to win a fight with your associate (or your client, or your employee) will just kick you off the road. Accept the fact that you can either lose or win, and chose one. And then move on.

Fighting or just constantly trying to prove your point against everybody else's opinion is a giant time hole. Driven by your ego, you don't realize how much precious time you lose fighting until you have to really count the hours. I know I had a shock when I counted the fighting hours for the first time. I had a very strong headed business partner at that time and we used to talk for hours on the same topic, trying to prove our points. After several years, we decided to split and it was only then that I realized how much time I lost in this type of activities.

This was only the beginning: the worst thing - and at the same time the best thing - was that I realized I was doing this all over the place, on a regular basis. I was trying to convince my employees they were wrong, my partners they were not doing well, even tried to convince my clients they were wrong when they called us unprofessional. The truth was we were unprofessional.

So, I chose to do it different. I chose to lose or win and move on. If I had any argument that lasted more than 10 minutes, I started to end it squarely and move on. Either acknowledge my win,

or accepting the loss. This attitude freed an unbelievable amount of time. I remember I even started to have moments like: OK, now what should I do? I have so much free time.

You don't realize how much of your existence is spent in fighting or controversy unless you're forced to do it. You're trained to consider fighting or controversy something normal and the associated loss something unacceptable. Well, I don't do this anymore. I don't consider time spent on controversy something normal. I do favor conversation, but when a controversy is longer than 10-15 minutes, something is wrong. And I choose to step out of it.

This attitude is not only useful for your partnerships but also for your own inner being. Accepting that you can lose a battle from time to time is a good healer. You don't have to be perfect. Perfection is boring anyway. So, accept you can lose or acknowledge you won and move on. Use the free time you gain to form new relationships, to start new projects or to relax.

ASSESS

Keep an eye on your conversation tone. See if you're starting to get angry and why. Try to identify the patterns: is it the topic which makes you angry, is it the person? Is the overall context? Observe how you initiate, continue and end your conversations.

DECIDE

If a controversy is going to last more than your assessment told you it is normal, make a decision to get out of it. You can either accept the loss, either acknowledge your victory, but in any case your decision must be to get out of it as quickly as possible.

DO

After your decision is formed, just go out. You might be forced in the beginning to do it rather roughly, but in time you'll get better at it. Don't be afraid to excuse yourself, to give the other the benefit or to say honestly that you don't want to stay in that discussion anymore. Once out, don't get back, burry the discussion and move on.

FOCUS

Your focus should be on your reaction during conversations. You should assess very thoroughly how you engage in a conversation, how you continue it and how you end it. Training to maintain your focus on your conversational pattern is the key of this sentence

FLOW

You enter the flow of this process once you realize you're gaining time on your side. It starts from the assessment stage, where you identify your potential fights and your odds at winning or losing them. Then, in the decision realm when you decide to quit the fight. Finally you do whatever you find appropriate to end the discussion.

DON'T THINK ABOUT THE MONEY, THINK ABOUT WHAT YOU CAN DO WITH THE MONEY

8

This is difficult because there is a whole management pressure to think in terms of budgeting stuff. In terms of: x money for x things. Instead, try to use: I want to do this thing, and for that I will need that amount of money. It's not about forgetting the budgeting, but about trashing away the numbers in money, and only think at their creative support for your purpose.

Our wishes are bounded by our capacity to measure them. We cannot wish something we can't understand. And this is such a shame, because we usually measure things by money. Admit it, you were attracted by this ebook the moment you saw the magic word "millionaire". This mindset is so common that we forgot to think in terms of just things, without measuring them with money.

Such a mindset is limitative. It draws lines around us telling what is inside and what is outside: what you can afford and what you cannot. And so, you end up thinking you can do only what you can afford. Which is a lie.

Thinking about money in terms of plain numbers, without a real wish behind them will ultimately make you the prisoner of circumstances. You will think at money and you will do only what is possible at a given moment. Change this. And change it fast.

If you reverse this mindset and start thinking at what you could do with money, something really magic will happen. You will erase the lines that money drawn around you. You will no longer be bounded by what you can afford right now and what you cannot. If you think at what you can do with money, the affordability of the world will disappear. Everything will be affordable. You will only need to get the necessary amount of money for it. Not the other way around.

Changing this mindset is a tricky. You do have the habit of counting your money and from a mundane perspective this is a very healthy habit. But on the other hand, you should refrain from translating the money you have in things you would want to do. That's pretty difficult. Instead, you should start thinking first at what you would like to do and then about the money you have.

You will discover that many of the things you want to do are much more cheaper - in terms of money - but much more fulfilling - in terms of happiness - than you think right now. Allow yourself to think at everything and to wish everything, regardless of the actual amount of money you have.

ASSESS

Watch your wishes, not your money. Pay attention to what makes you happy and go for it. And then translate it into money. Don't go from the money and then afford only what you can have.

DECIDE

Set up the intention to wish everything that makes you happy regardless of the actual amount of money you have right now. Decide you want to do that thing. Tear the line between what you can afford and what you wish. Intend to follow all your dreams.

DO

Make the link between what makes you happy, the decision to pursue that and what you have right now. If the dream is asking for money, see if you have enough. If you have enough, just do it. If you don't, put back the dream in the assessment realm and wait for another cycle. Don't drop the wish completely just because right now you don't have enough to make it happen.

FOCUS

Your focus should be on what you really want and then on what you have, not the other way around. In order to implement this sentence you should assess constantly what makes you enthusiastic and passionate and then stick to it. Don't lose sight of your money but analyze it only after you assessed what you really want.

FLOW

The flow of this sentence is manifesting when you don't think at money anymore, but only at what makes you happy. Go for your dreams, the money will eventually follow.

KEEP A HEALTHY LIFESTYLE

9

Can't stress enough on this one. Not wasting your body and mind energy is the greatest gift you can offer yourself, regardless of your millionaire status. And starting to have a congruent body vibration will soon attract similar vibrations around you. If you're wasting your time in dully yet spectacular activities, which in turn put your body to unneeded stress, then expect some delays in your goal to become a millionaire. Money likes healthy people.

Keeping a healthy lifestyle was a long time ignored activity for me. I was firmly convinced that if I strive enough, work 16 hours a day for 3 years without any holidays, I'll hit big time. I only hit my body with unnecessary stress and lowered my energy levels. Working hard is not the answer, working hard is the question. The answer is "No".

Instead of working harder try the approach of working smarter. Don't do extra time, but do extra value. Don't take more than you can do, but deliver more than is expected. Delay chores and give priority to fulfilling tasks. Create a healthy work environment. Create a healthy home environment. Exercise. If possible, daily.

Keeping a healthy lifestyle means watching your diet, engaging in physical activities and getting plenty of sleep (there will be a separate sentence about sleep, but I felt the need to mention it). Keeping a healthy lifestyle means also avoiding negative thoughts, controlling negative feelings and feeding your energetic field with positive emotions.

As you can see, there's nothing here about wild competition, about fight, about defeat, about conquering. These are parts of a much more violent lifestyle, which, in my experience will only bring defeat to your health. Harsh competition will have only one loser, regardless of the winner, and that will be you. All successful people I met were very concerned about their health and they were usually looking much younger than their real age.

The most common drawback here is time. And the most common question is: if I will keep a healthy lifestyle, when do I have time to work hard to achieve my goals? My answer to this is: if you're going to be sick and wrecked when you reach your goals, who is going to benefit from them?

ASSESS

The assessment realm will deal here with your work activities. You will need to assess various input sources, like time spent working, your overall lucidity and enthusiasm, your body response in terms of energy and elasticity. The assessment is very important here, as it is quite easy to get caught in the wave and forget that you do have a body in the first time.

DECIDE

The most important decision to be made is to detach from the race, if the race has become a bad thing to you. You really have to trust your assessment done in the previous realm and acknowledge the fact that you're either running too fast, either the race is consuming you too much. You have to let go.

DO

Once you decided to let go, detach. Support your decision by moving away from the sources of unnecessary stress and do it quick. Don't let any of the so called goals stay in the way of your current health condition.

FOCUS

Your focus should be on the way you react to your working activities and also on the way you avoid being trapped in a rat race trap. In order to implement this sentence you should assess the benefits of your work in close relation to what you've spent. If the price is too high, then move your focus form doing to detaching.

FLOW

Being in the flow mean constantly creating value without wrecking your value creation mechanism. Whenever you succeed in constantly creating value without paying too much in terms of health, you're in this flow. Pay special attention to the detaching part of it: although it might seem difficult, it's extremely necessary

SAY ONLY WHAT YOU WANT TO SAY

10

Don't speak if you don't have to, just because you can. That sentence can have a dramatically impact on your activities. Some people will want to take your mind with their mind, just to play you, or to abuse you. Although it might be useful from an experimental standpoint, if you really want to attract more money, just say only what you want to say, and don't allow yourself to be fooled around. It's much more complicated than it sounds, I know...

Saying only what you want to say is crucial. If you're serious about attracting more money, you'll run into the process of negotiation sooner or later. Being it buying assets or selling assets, you'll have to negotiate. This is one of the most important point in which saying only what you want to say is fundamental. This is not by any means a negotiation tutorial, there are many other great resources on this topic, but at a very deep level, in every negotiation process, you should say only what you want to say.

Negotiating is not fooling or deceiving, negotiation is simply the process of equaling both parts' desires with possibilities. In this process, you may be attracted in patterns which are trying to either minimize your desire, either minimize the possibilities of the other part.

Another point in which you can leverage this sentence is your accountability. If you're starting to brag about your goals, you may set up bigger expectations. In turns these expectations will get

back to you as pressure. Don't brag out or try to obtain acceptance by saying things you know you're not going to do, just to please others. Say only what you want to say.

Honesty is the best product you can develop as a human being. It's not very common nowadays so there will be a huge demand for it. Being honest will attract in time a lot of positive people around you, and positive people are one huge asset in any journey you may start, regardless of the million dollars you may make in the process.

Saying only what you want to say is not easy. From convenient lies to deceiving strategies, there is a lot of social conditioning which will prevent you in doing this. The fail safe plan will be: if you can't say what you want to say, better keep your mouth shut.

ASSESS

Watch out for your words. Observe your talking patterns. See which persons are making you say things you don't really want to say. Analyze your interactions. Do whatever it takes to find out how you talk, and why you talk.

DECIDE

The decision you may take after the initial assessment is: talk, or don't talk. Usually, the don't talk option is very hard, because you have this urge to make things right. If you took the decision to shut up, stick to it.

DO

In this case, the doing realm will cover all your conversational patterns. Implementing the "Do" stage in this sentence will translate in talking or not talking to people, according to the decisions you took. The rule of thumb here is: if you started to talk, be accountable and don't stop. If you chose to shut up, don't open your mouth again on the same topic.

FOCUS

Keep your focus on the interactions and on the way you behave in connection with other people. Also, pay special attention at what you say and at the consequences of those words. Remember, don't focus on other people reactions, focus on what you are saying

FLOW

Being in the flow here means to win a special observer place. Whenever you manage to observe yourself talking with detachment, you're in this flow. The only breaking points are in the Decision and Doing realms, where you may be driven to say things you really don't want, and that will break your flow.

DON'T THINK AT PROBLEMS, THINK AT SOLUTIONS

11

Often forgotten, as we have a natural tendency to insist upon the unpleasant things in our lives, instead upon things that could potentially make us happier. Getting out of the negativity that comes with the whole concept of "problems" and turning it into the whole new concept of "solutions" is in itself a big step in personal evolution, regardless of your intention to become a millionaire.

Every busy man I met had this pattern of "problem solving". No exception. Whenever I asked him what he's up to, the answer was: "I'm busy solving this problem", or "I have to take care of this problem". Not surprisingly at all, almost all the busy men I met were not millionaires. They didn't actually have time to become millionaires, with all those problems they had to take care of.

This pattern of "problem solving" will kill your brain. Your brain equals "problem" with "threat". Whenever you say "problem" your brain will enter a stage of stress, because it must get rid of the threat. Doesn't matter if the problem is going to the grocery store to buy some food, or getting a new promotion, for the brain the word "problem" will equal "stress".

Every time your brain is stressed, it will free up extra resources to face the situation. The expression "sudden rush of adrenaline" should be familiar to you. So, in order to escape the threat, you'll be entering in a fight or flight stage, where all your focus is to get rid of the problem. There's

nothing wrong with that, as long as you are facing a real life and death situation. If you're just going out for some food, you should never enter a fight or flight stage.

These adrenaline bursts are having a secondary effect, apart from making you extra energetic: they create addiction. Based on this addiction many of the "problem solver" types are invoking new bursts of adrenaline by calling "problems" simple things like meeting somebody. And your brain is becoming an adrenaline machine. And guess what, your brain was not designed to become an adrenaline machine. Your brain is a fantastic creator, not an adrenaline machine.

So, instead of problems, think of solutions. You'll spare your brain from the trouble of escaping a threat, you'll keep your adrenaline level within a normal limit, and, most of all, you'll escape the addiction of "solving problems".

Finding solutions is something completely different. Finding a solution acknowledges a completely different reality: there are solutions out there, not problems. You just have to find a solution for a need, not to break or "kill" a problem. This mindset will also free a lot of your time and will give you a much clearer perspective of what is worth doing and why.

ASSESS

The biggest challenge of this sentence will be in the Assess realm. You should carefully observe your environment and filter what is really a problem. Most of the time you're not facing life and death problems, so you should start replacing the word "problems" with "needs". Assessing what your needs are is the most important part of this task.

DECIDE

Once you identified a need, decide to find a solution for it, or not. The decision must be focused on the solution part, not on the problem, and you should stick to this approach even if you already filtered in the Assess realm the real problems from basic needs.

DO

Finding solutions to your needs is not as complicated as it seems. We're all survival machines so most of the program we should run in order to find solution is already there. The core of this sentence is in your approach to your needs, and in the ability to identify your real problems. Once this pattern formed (in the Assess stage) you won't have anything spectacular to do.

FOCUS

Keep your focus on your needs and on their impact on your life. If a need is going to have a very significant impact, you can upgrade it to the level of problem, otherwise keep it at the "needs" level. You have the freedom to fulfill or not fulfill any of your needs, based on what assessment provided.

FLOW

Being in the flow of this sentence means being above your problems. Your assessment realm clearly identified your real problems, you took the decision to fulfill or not the needs, or to find the solutions for the real problems. Only you're much more relaxed and lucid. You don't have so many problems anymore. You have solutions.

EXERCISE YOUR SPENDING HABITS

12

That really means: get used to have a million dollars, if you're going to have it at some point in your life. One simple exercise for that sentence is: pretend your 100 dollars bill that you're going to spend today is in fact a one million dollar bill. How are you going to spend it? Do that three or four times and you'll start seeing some patterns. From my experience, it's better to identify those patterns before the actual million comes in.

Having a lot of money comes down to being able to spend a lot of money. If you don't spend it, then what's the point, anyway? So, exercise your spending habits as often as you can. Make a habit out of it and observe the results. That simple exercise of pretending your 100 dollars bill is in fact 1.000.000 dollars bill will be enlightening.

These tests are not only going to prepare you for the moment you'll actually have to spend that million, but they will reveal hidden things about your own personality. Too often people are spending money on ready made models of richness and luxury. Buy a yacht. A villa in France. Your own airplane. And then, what?

If you're making those dry exercises you'll get closer to your own needs, to your own special desires. You'll avoid the mainstream of rich people and use your resources the way you want. And that's far more rewarding than joining any exclusive rich club.

Exercising your spending habits will raise your money awareness. It will shift your focus from perceiving money as a goal to perceiving money as what it really is: a resource. It will be your training material, nothing more. It's just a dry test.

Depending on your personality, these spending exercises will create a lot of challenges. For instance, if you're a woman and think you'll spend all your money on clothes, cosmetics and perfumes, doing this exercise for several months will bring you to some point of boredom. Ok, I saw it, all I buy is clothes, cosmetics and perfumes, now what? Is there really anything more than I would really want to buy? If not, why am I going after 1 million dollars anyway?

ASSESS

Watch out your spending habits. Even more, make exercises, the one with the 100 bill is just an example. In the assessment stage you should do as many experiments you see fit in order to generate as much data a possible. For instance, you can exercise your spending money on Sundays or Saturdays, or your spending habits in front of the computer. Whatever generates sustainable data.

DECIDE

Once you generated enough data, decide if you're going to follow that pattern or not. If you're imagining a new spending exercise, decide if you're going to follow it or not.

DO

Once the decision taken, stick with it. Finish the exercise. Do that thing for as long as you decided. And then feed the data to the assess realm again.

FOCUS

Your focus should be on your spending habits and on the exercise you impose to yourself. Watch yourself as you go through those exercise and assess the results. Keep your focus on how do you behave in regard to different spending approaches.

FLOW

The flow of this sentence could be described as some kind of mastery. It's something above your needs which are satisfied, it's like a new skill you acquire. You'll experience a certain knowledge or at least some kind of ease in all your financial activities. It's like working out your money muscles.

EXERCISE YOUR INVESTING HABITS

13

Making money out of money by investing it is the next step once you've got enough to support your personal needs, and then a little more. Following the spending sentence above, making some dry tests for your investing capacities is a very interesting exercise. Where would you invest your first million of dollars? Try to invest first lower amounts (1000 to 5000 dollars for 6-9 months) and see what happens. It would get easier in time, but only if you exercise it first.

At some point in your journey you will have to take care of your money. You can't keep it forever in a bank, although a bank is a pretty good place for a million dollars. But as your money will start to accumulate you'll want to do more with it: you'll start to invest it. You'll want to put your money to work independently.

There are tons of guides on how to invest money, and this is not going to mimic those tutorials. Instead, it will try to model your behavior around investing.

First of all, set aside a manageable amount for investment. It can be anywhere between 1000 and 5000 dollars. Then try to find a place to invest that money. It can be difficult in the beginning but do insist. Then, after 6 - 9 months go check your investment. If you can have at least 3-4 parallel investments would be even better, you'll have some data for comparisons.

What you'll get out of it? First of all, you'll start experiencing it and it's better to experience using small amount of money. Second, you'll create the mindset of investment, you'll start looking at the money as resource, which is a very different mindset than money as a goal. And third, you'll learn. You may lose or you may win some money out of it but the main benefit is what you will learn.

Once you'll get over the first million you'll have already mastered the investment habit, you'll know how much to set aside, what type of investments you are familiar with and how long it will be appropriate to invest. You may still lose money even if you're a millionaire, but creating the exercise of investing will somehow alleviate the effects: at least you'll know how to recover faster and easier.

ASSESS

The assessment realm should take care of the following activities: analyzing how much you can invest, analyzing for how long you can invest, analyzing in which fields you can invest and then assessing the results once the investment has reached maturity.

DECIDE

The decision should be fast and accurate. Once you got all the information from the assessment realm, just decide what are you going to do and do it. Investing money is one of the activities where hesitation can be a real pain

DO

The "doing" realm should take care of all the implementation process: from provisioning the money, to the necessary procedures for investment and then for the partial or total exit. Once the exit is done, you should feed the data to the assess realm again.

FOCUS

Your focus should be on what we usually call opportunities. Train your focus to identify and seize any investing opportunities around you. Once an opportunity has been spotted, decide and go. Keep your focus on your invested money until you made the exit.

FLOW

The flow of this sentence is one of the most powerful. There is some kind of exhilaration from the early moments of an investment opportunity and this enthusiasm and excitement are usually with you from the assessment until the exit. After a few successful investments you'll never want to be out of this flow. Ever.

SPEND AS MUCH AS YOU REALLY WANT, WITHOUT STARTING TO FEEL INSECURE

14

Spending money is one of your most powerful sources of guilt. If you continue to feel guilt after spending money, you'll create huge internal roadblocks on your way to your first million. Your subconscious mind will tell you each time you're closer to it: don't get it, because I don't want to feel guilt after you've spent it, you'd be better off. Believe me, it works just like this.

Once you get past the "spending money just to feel good" roadblock, another powerful trap is waiting for you: guilt. Spending guilt doesn't have anything to do with the amount you spent. It doesn't get activated at a certain threshold, it's just popping out after you spent some amount of money. You know the feeling: after a short period of satisfaction you start to feel regret and frustration - "Why did I just spend this money? I was so good before, now I have that thing I just bought (or service) but I don't have the money anymore".

Usually, this comes from an inner feeling of insecurity. The internal mechanism of spending guilt works most of the time like this: "I don't know what the future will bring to me, so I'd better be prepared for anything. Put aside some white money for black days". And then, once you spend something from that security fund, it goes right in your face: "Oh, you spent something from your future! How could you do this? What are you going to do if something bad happens? Don't you know something bad always happens?"...

The core belief behind this roadblock is "something bad will happen, sooner or later". That's where you have to work. That's the thing that makes you feel guilt for spending money, regardless of the amount you spend. This negative projection about your future is what makes you feel fear and insecurity. Which, in turns, translates into guilt each time you're creating a potential whole in your future. By spending money, for instance.

In order to overcome this obstacle start watching your feelings about the future and intercept them. For starters, future doesn't exist. Yet. So why bother about it? And second, you create your future. If you're thinking that "bad luck" will strike, well... eventually, bad luck will strike. If you keep an open attitude towards your next day, and the day after the next day, and so on, the future will not be set in stone anymore. You'll be the only person in charge with your future.

ASSESS

Assess your feelings after you spend money and try to understand what makes you feel guilt. As I said, most of the times, it might be about fear of future, but it may come from other sources too, like a difficult child time or a constrictive environment. Assess constantly how you feel after you spend money (not why you spend or how much).

DECIDE

Decide if you're going to keep that feeling or you're going to ditch it. You may decide to keep that feeling because the inner pressure might be too hard or because you're not yet prepared to feel better about spending money. In order to get over this, you will have to decide at some point to eliminate the feelings of guilt you have.

DO

Once you decided it's time to get rid of your feelings of guilt, do whatever it takes to implement this. One of the best way to implement any habit change is journaling. Write in a log book what you feel after you spend some money. Keep reading it until you start seeing yourself as a ridiculous person. Might hurt in the first seconds, but that's the sign you finally solved this issue.

FOCUS

Your focus should be on your feelings, on your emotions, and on on those emotions triggers. You'll have to carefully identify what makes you feel the way you feel, and why. Don't keep your focus on money or your needs, this time is about how you feel.

FLOW

The best indicator that you implemented this sentence is confidence. Feel confident that you spend money in a good way. Feel confident that your future will bring you good things. The moment you'll start laughing at your worries, you're on the right track.

BE DISCIPLINED IN YOUR WORK

15

Having a million dollars is usually a matter of getting together a million dollars. No, it's not a mistake, and I'm not joking. If you're not capable to sustain a disciplined flow of work, I really doubt it you'll be able to even count that million. You'll probably stop somewhere around 100,000 or your first available Porsche. A million dollars is a serious business, so be serious about it.

No matter how you choose to provide value in exchange for money, doing it in a disciplined way is so much more effective than doing it "as you see fit". Keeping a discipline at work is not easy but is rewarding. Keeping discipline in any area, not only work, is something difficult.

In my experience there are several key areas which will help you implement a discipline in your workflow: there are 3 main categories and 1 constant thing you should take care. The categories are: projects, resources and relationships, and the constant thing is clutter. No matter what specific work you do, these 3 categories will be more likely identifiable in your workflow.

1. Keeping your projects clean is a matter of constant logging progress. When you're going through a stressful period, keeping a clean log of your projects can be time consuming. I would highly recommend to keep these logs extremely simple, but never skip them. Even if it's a one line of text in which you're saying: I've completed 3 tasks today, and name those tasks, it should be OK.

2. Another area in which you can obtain fantastic results is your resources management, including your money. Keeping your resources clear is a little bit more consuming than keeping the projects, but you can implement it by time boxing. Allocate a specific time box each week for assessing your resources (if you're constantly working with many resources, you'd want to do it even daily) and bring everything up to date. Especially your money records.

And the final category for implementing discipline is keeping your relationships clear. There will be a separate sentence about relationships, but for now, just try to keep your relationships in order. Clean your phone book once a month, keep a calendar of birthdays, interact. If not correctly managed, relationships are the biggest enemy of discipline. In any area of life, not only work.

And finally, try to apply a de-clutter strategy to your work. De-clutter means assessing what's extra and get read of it. And that extra may be everything: extra (not really needed) projects, extra (not really necessary) resources, or extra (not really productive) relationships. Cut out and be merciless. If you're going to carry unnecessary extra weight, you won't make it in time to the summit.

ASSESS

Your assessment activity should be directed to the main area in which you create value (and, subsequently, make money). Be in constant link with what you do to create value and find ways to make the process constant. Assessment should give you ideas or strategies on how to keep doing what you're doing good.

DECIDE

The decision realm would be influenced by what you get from the assessment. Usually, you'll have to make only 2 types of decisions: either force yourself into finishing the allotted work for a certain time interval, either get rid of something that's staying in your way. Whatever the type, you should decide pretty fast.

DO

The implementation of a disciplined behavior is always difficult. From all the 3 realms, the "Do" will be the most pressured one. Being disciplined is a matter of actually doing stuff, not dreaming about it. Try to assess any small progress and build on it.

FOCUS

Your focus should be on a specific process this time, and this process is your work. Whatever you do, focus yourself to make this work as clear as possible. Intercept distractions and eliminate them, keep an eye of what makes you run from your work and ditch it. A clean million is so much easier to replicate than an "incidental" million.

FLOW

Implementing discipline in your work should translate in a constant growth of the value you provide. Your flow will be in the satisfaction you get at the end of the week, watching your journals (or whatever logging method you chose) and assessing some progress. And if you're really disciplined, you'll assess some very good progress.

KEEP YOUR PROMISES

16

Always keep your promises. From my experience it is so much better to avoid committing to anything if you're not sure you can deliver. If you start making unsustainable promises, expect your million dollars to hide from you in the same way you hide from your commitments. You can't really cheat a million dollars, baby, so you'd better watch your promises starting from now...

Keeping your promises is so underrated these days. There is an explosion of ready-made excuses lying around, ready to be used for anything you didn't do. I didn't keep my promise because I don't have enough time. Because I don't have enough money. Because it's raining. Or because it isn't raining. Excuses are for poor people.

Keeping your promises starts from the very moment you engage in making a promise. This is the most important insertion point in a commitment. The moment you accepted it. And you know why? Because you could as well reject it. Yes. So many people are trying to put so much on their plate, that they forgot how to say "No". Ironically, people who know how to say "No" are the best promise-keepers I know.

Keeping a promise means allocating time, energy and resources for it. If you really don't have enough time, energy or resources for making it happen, just don't do it. Maybe somebody will feel

bad about the refusal. They'll get over it. But if you accept and make them happy for a short period, they'll feel much worse when you skip that promise, believe me.

Once you decided it's a go, make it a top priority. Forget about the term "excuses". Again, in case you didn't understand it from the first time: excuses are for poor people. Don't even imagine a world in which your promise doesn't exist. Do whatever it takes to fulfill it. And I mean it: whatever it takes. Maybe this sounds a little bit harsh, this almost extremist attitude towards keeping promises. The reason for that is: because it is harsh. It's better to be harsh with yourself and never miss a promise than to be gentle with yourself and disappoint everybody around you. Including yourself.

One more word: try to blend the promises you make for others with the promises you make for yourself. Act like you're promising this to yourself. See what happens

ASSESS

Pay attention to what you say, to whom, and why. Is there any commitment there? Is there anything you should do at any given time? Is there something you vouched for? Be extra careful because it is not always easy to see where your promises are, sometimes you simply overlook that you promised something to somebody. Also pay attention to what others are asking from you and assess if you can deliver or not.

DECIDE

If you're receiving a request, be very clear on weather you should follow or not. Do not commit. Unless you're 110% you can deliver. It's better to decline an offer than to deliver bad results. But if you think it could be manageable, than go for it. Decide to commit and keep this decision.

DO

Implementing this sentence is done in 2 main areas: keep away from what you refused and do what you accepted. It's very important to stay away once you decided is not something you would like to do. And it's equally important to deliver if you committed to it. Once you finished doing, go back to assessment and see if your work was as promised.

FOCUS

Keep your focus on your interaction and on your decisions. If you're going to lose focus from your interaction you may find yourself forced to commit to things you don't want to do. If you're losing your focus from your decision you may find yourself skipping promises. Which is bad.

FLOW

The flow of this sentence should translate in a higher reliability. Not only your reliability, as a person, but an overall feeling of creating things with certainty. Keeping your promises makes the Universe keep its promises back to you.

END YOUR RELATIONSHIPS CLEARLY AND IN A TRANSPARENT WAY

17

And that means with your employees, with your partners or any other types of relationships that can evolve into some kind of debt for you. Maybe at the time of ending, the debt was insignificant, but once you'll have a million dollars, chances that everybody will remember (and insanely multiply) that debt are more over one hundred percent. Just take that as a fact.

Every relationship has a life span, like every other living process. Ending a relationship in a good way is an art. Accepting the fact that the relationship is no longer beneficial for both parts is something so difficult to assess, yet so important. It doesn't matter if it's a personal or a professional relationship (although professional relationships are the most volatile), if it's no longer needed, then you should acknowledge that.

Keeping on you a bunch of attached strings will make you move slower. And every unsolved relationship is nothing more than an attached string. You don't know if and when somebody will pull that string, but if that string is still there that is a sign of a potential problem. Every relationship which is not completely assessed and solved it's a potential source of stress. Not to mention the fact that your current relationships could be drastically influenced by past, unsolved relationships.

Took me a lot of time to understand this sentence, and a lot of emotional turmoil. At the core of the suspended (as in not yet solved) relationships is shyness. Yes, shyness is a way of

camouflaging your real behavior under the form of politeness. You don't have the courage to say what you want to say, so you revert to politeness and say what is appropriate to say. That is not only wrong, but also highly toxic. Politeness is just the most superficial layer of a relationship, if you're not going deeper and assess your position, you'll be a victim. Your own victim.

Standing for your rights and opinions is something you must learn, if you're willing to attract a lot of wealth. In fact, getting a lot of wealth is one thing, but keeping that wealth around is highly dependent on how you're managing your relationships.

ASSESS

If a relationship is no longer needed, you should assess any implications of ending that relationship. Are there any leftovers? Are there any common belongings, properties, projects? If yes, assess each of them and clearly state what's your position on that. Maybe there will be further negotiations, but that's usually a good sign, it means the other part wants to get to an agreement too.

DECIDE

Once your assessment realm gave you the necessary informations, you should make a decision: moving away from the relationship or transforming it. Transforming a relationship usually means reinventing that relationship all together, which in turn means the old relationship must end anyway. If you decided you should transform the relationship (for instance, an employee is going to become partner with you) never go back to the previous state of the relationship. It's just wrong.

DO

Once you decided it's time to end that relationship take care of any related details. Ending a relationship can be traumatizing (as most of the ends are). Be sure you're doing whatever you have to do in order to avoid further stress or difficulties. Keeping a clear communication channel with the other part is vital, so be sure to give room for conversations. In your own conditions, but let room for conversations.

FOCUS

Your focus should be on your relationship status. If any of your relationships is no longer beneficial, you should decide what to do with it. Whether you're going to end it completely or transform it, the current relationship must end. Keep your focus on what this relationship means to you, both in terms of benefits and drawbacks.

FLOW

The flow of this sentence can be translated by honesty. The feeling you should have after successfully ending a relationship should be one of relief and enthusiasm. Allow yourself to reinvent your relationships every once in a while, and you'll be surprised how much this will allow you to reinvent yourself.

Assess Decide Do

ALLOW YOURSELF TO BE DEPRESSED

18

But only in privacy... It's a very human reaction to hard work, and you must go through it, sooner or later. Remember that you are not an average guy, you want to be a millionaire, so you will not experience average emotions. Don't fight depression, don't escape it and don't hide it, it's normal, so take it to the full, but in privacy. And once recovered, forget it and start clean.

Depression is something very normal. Especially if you take it in its literal meaning: de - pressure. Like in de - activate, or de - compose. De-pressuring means losing energy at a higher rate than acquiring energy. You're going faster than normal, so you're losing more energy than usual. If you're experiencing accelerated growth in one or many areas of your life, depression is something natural.

Unnatural is to avoid depression. I call this "the superman syndrome". Whenever you think iron is weaker than you, with all due respect, but you're deluding. You're a human being and you have limits. You're not made of iron, you're still flesh and blood (you're much more than that, but you got the idea). It's extremely important not only to accept your limits but to acknowledge the fact that you should take some time to relax occasionally.

In practice, you're not going to do this. Instead, you'll try to break your limits and stress yourself beyond average. And every time you're going to do this, you'll immediately experience a depressure period. Sometimes, those periods are really nasty. They have the tendency to appear especially when you're close to some big achievement. Like they were standing in your way or something.

Well, they're not staying in your way, it's just a normal reaction. It took me some time to acknowledge this and then to accept it, but eventually I did it. Now I can almost predict when I am approaching a period of decompression and I go peacefully through it.

ASSESS

Keep an eye on your physical shape. assess your fatigue levels, your sleep patterns, your interaction speed. If you're going to identify significant changes, you should immediately go through the decide realm. Keep in mind that these symptoms can appear even after months of constant hard work.

DECIDE

Once you realize that your general condition is degrading, making you unable to keep the same pace, you should decide: continue, or take a break. If you decide to continue at the same pace, you may experience a short improvement, but usually, you'll get hit much harder after a very short time.

DO

Once you decided you should take care about your decompressing condition, it's time to take some time for yourself. We all have our own ways of relaxing so there is no one size fits all. But one thing I found useful during these periods is a little bit of isolation. Keeping a little privacy around you during the recovery period will surely be beneficial.

FOCUS

Focus on your health and communication habits. If there are signs of constant fatigue or weakened communication, you might be in a depression period. Especially if you had these signals for more than 6 months. Also, focus on your energy sources and energy holes. Keep a balance between what makes you energetic and what makes you tired.

FLOW

Experiencing the flow of this sentence is the very essence of a holiday. Being in the flow means accepting all there is to it: the energy spending period, as well as the energy recovery period. If you remember the feeling of being in a wonderful holiday, while still knowing you have to return to the work you love, well, you're pretty much there.

GET PLENTY OF SLEEP

19

It's so easy to get caught in the workaholic club, believe me. Just don't do it, and imagine your sleep is your mistake insurance. Most of the time mistakes like missed opportunities, misjudgment of peoples or relationships are a result of a very mundane state of tiredness. Don't even think to make an important choice if you missed some sleep the other night. It's just easier this way.

Sleep is a very serious matter. Even for the fact that nobody knows what sleep really is. You should never mess with something that you don't know exactly what it is, if you know what I mean.

Seriously now, sleep is a very important part of our lives and from a modern perspective sleep has been quite overlooked in any personal development or self improvement programs. Your main tool for interacting with your environment is your brain, and your brain is the only organ in your body which actually sleeps. That should tell you something.

Getting plenty of sleep is an art. It combines time management with personal goals and a strategy towards opportunities. It balances your need for action and awareness with your need for rest and dreaming. One of the most hard to identify, yet very dangerous conditions you may find yourself in is sleep deprivation.

It's easy to mistake your irritation, lack of understanding and hasty decisions as circumstantial incidents. But almost every time those mistakes are in fact the consequence of not having enough sleep. To make thins even more complicated, sleep is a very personal choice.

Your sleeping routine is very intimate, it's an integrated part of your personality. This is why I truly don't believe in the universality of "getting up early in the morning" incentives. Maybe you work better in the evening or during the night. Changing your sleeping patterns just to be compliant with some numb proverbs is not a solution.

ASSESS

Assess you awareness, not your sleep. Keep an eye on what makes you feel awake and with how much intensity. See what really makes you focused and only then see how and when you're getting asleep. Assess your daily energy level and also assess your irritability and haste (those are two of the most common indicators of sleep deprivation).

DECIDE

Once your assessment provided you with enough information, make a decision. You can stay in the same pattern or you can increase your sleep quality. The decision is up to you but if you decide to increase your sleep quality keep in mind that quantity is not alway equal quality: plenty of sleep sometimes means just a better sleep.

DO

This is where you're actually implement the decision you took earlier. You may chose whatever implementation suits your, but your should be very careful with the assessment. Keeping an optimal sleeping routine is a time consuming task. be sure to produce enough data for your assessment once a decide-do cycle is done.

FOCUS

Focus on what makes you wake up in the morning and get to sleep in the evening.

Keep your focus on those two areas of your life and see what happens. Pay an equal amount of attention to both, even if you're more of a morning or evening person.

FLOW

Being in the flow of this sentence is one of the most time consuming tasks I ever had. It may take months or even years until you establish a balanced sleeping routine. As a rule of thumb, the moment you stopped paying attention to your morning and evening rituals, you are in this flow: the problem is not there anymore.

CREATE VALUE

20

From my experience, creating genuine value out of your skills is by far the most successful way to attract large amounts of money. There are plenty of other ways, I agree, but it will be so much difficult - or hard to predict the desired outcome. You can wait to inherit a million dollars for instance, but I'm really not that sure it will happen that soon. Creating value, on the other hand, just works.

Creating value means fulfilling your existence. This is one of the most mysterious and fascinating processes I've been witnessing so far. The way we people are able to extract from our environment some data and then put it back in the environment with our touch of experience, intelligence or fantasy is divine. We're creating our lives by creating value.

This concept of value shouldn't scare you. It might sound abstract and pompous, but it really isn't. If you're a good story teller, your created value is story telling. If you're a good listener, your created value is listening. If you're a builder, your created value will be the buildings you do. Everything you put out after you internally modified and enhanced is what I call value.

Don't try to go for a specific type of value and most of all don't look outside if you're searching for how you can create value. Look inside yourself, see what your abilities are and make the best of them. Assess what you already have, because this is what makes you necessary, this is what makes you valuable. Your uniqueness is the cornerstone of your created value.

No matter how low you have been in your life, you still have something to offer. You're unique. Nobody else is you.

ASSESS

Pay attention to your skills, to your abilities, to your strengths and see how others are reacting to those skills, abilities or strength. This is the insertion point for creating more value. See not only what you have to offer, but what others may need. Assess your created value: is it important for you? Do you have enough resources to keep it flowing? The need for what you're going to offer is still there?

DECIDE

The decision should be fairly easy to follow: if you decided to create more value, all you have to do now is to find out how. Based on what your assessment realm provided, you should decide on your methods and approaches for creating values. If your assessment was complete, your decision should be fairly easy, but if your assessment was blurry or fuzzy, you can have difficulties deciding which way you should head for creating value.

DO

Once you decided, don't stop: go forward and do it. There is a really big chance that you will enter in an enthusiastic, yet empty, attitude, in which your desire to create value may seem enough in itself. It isn't. Just because you assessed, decided you can do it, and found out how you can do it, doesn't mean you're doing it. Create value constantly and each time you finish an assess-decide-do cycle start over with more data. Improve your value constantly.

FOCUS

Keep your focus on what you receive. If you feel you don't receive enough, you're not providing enough. Your focus should be on what you're getting from what you're giving. If you're getting a lot then your giving will be even more powerful. If you're getting too much but decide to give less, you'll break the cycle and start to receive less.

Assess Decide Do

FLOW

The flow of this sentence is best described as fulfillment. Creating value is your main goal as a human being, you cannot really exist outside this process. Every time you feel you're needed, you're necessary and useful, you're in the flow of this sentence. Every time your contribution is appreciated, you're in this flow of this sentence.

PROMOTE YOUR CREATED VALUE

21

If you have created something valuable, don't be shy about it. Never. Even if other people will call you an obsessed freak, go ahead and promote your dream. You will eventually reach the people you want to reach, and those who rejected you will forget about the whole thing. This goes for your friends, employees or potential clients: just let them know you have something valuable to offer. If you wait for them to come to you, they will eventually come, but, from my experience, it might be a little late. So, make the first step.

So many dreams are unfulfilled by shyness. Have you ever thought how a little bit of a boldness could have helped you in a specific situation? A little bit of courage? Perhaps a little bit of stubbornness? I certainly know that with just a little bit of courage and persistence I would have done so much more than I've already done.

If you created something you believe in, let other people know about it. If you know within your heart that you gave birth to something unique and valuable, don't wait to be discovered, go out and tell it to the world. We're no longer living in an horizontal world, we're living in a multi-dimensional intersection of worlds. In order to really reach other people you have to get out of your dimension and reach other spaces.

There are at least 2 major roadblocks for implementing this sentence, and I will deal with them briefly: one is shyness, I've already mentioned it, and the other is fear.

Shyness is the social convention at its climax. It's the potential blame for saying or doing something inappropriate. Only this "inappropriate" standard was never something you accepted publicly, it was inherited. All social conventions are inherited, by the way, we're doing very little, if something, to challenge them. Shyness will kill your dream politely.

The second obstacle is fear. Fear of being wrong. Fear of failure. Fear of being rejected.

Oh, and for some of us there is also fear of success. Whatever the type, fear is one of the most powerful roadblocks in letting the world know you're doing something valuable. The trick is: if you don't tell anyone, you'll never know how the whole thing will end. You may fail, or your idea will turn out to be bad, or your product unfit, but if you don't have an external confirmation, you'll never know. Fear will kill your dream before it will even have a chance to be alive.

Some people may get bored by your performance, and other may get offended. I know, I've been there. It can happen. So what?

ASSESS

Assess your promotion activities. Depending on what you're doing, promotion could mean a lot of things. As a general rule, let other people know what you're doing, what you're good at. Be present and open. Be honest. Also, assess the feed-back you receive: is what you're doing clearly represented by what you say or do? Is what you're doing accepted? Is what you're doing actually creating value?

DECIDE

The decision should take the assess info and put up the intention to make visible some parts of your activity. You won't be informing the world on everything you do, only on things that are carrying enough value to be useful. This is where the decision realm is making the difference, based on the assessment: are you going to tell, or not?

DO

Once you decided you're going to go out with your value, just do it. Don't second guess, don't delay. Be there and stand for what you've created. Don't stop.

FOCUS

Focus on what you're doing to express yourself. Are your actions representing you totally, or are you just behaving nicely in order to not break some social rules? Keep your focus on what you really let out of yourself and on the feed-back you receive from others.

FLOW

The flow of this sentence is: continuous and valuable feed-back. If you're experiencing this sentence flow then you should be in a continuous conversation with all the potential clients for your value. The key word is not client here, is conversation. Present and get feed-back.

DON'T COMPLAIN, CREATE

22

If you are in need of something, and you don't have it, do it yourself. Always. Complaining is not going to solve anything, on the contrary, it will always grow the thing you are complaining about. If you're desperately needing something for yourself, for your business or for your family, stop whining about it right now and do whatever it takes to create it yourself.

Complaining is the biggest and nastiest time consuming activity you could ever perform. Even procrastination is better than complaining. If you're procrastinating, chances are that you're going to dream about something you want. If you're complaining, you're not dreaming at all; instead, you're constantly feeding the thing you are complaining about.

Eliminating complaining from your life is not an easy task, but it's an incredibly rewarding one. You really have no idea how much time, energy and, of course, money, you're losing every day if you're complaining. You don't have to do it out loud, if you're allowing complaining to squeeze into your mind, into your thoughts, that's the same thing. If it isn't spoken, it doesn't mean it doesn't exist.

In fact, most of your complaining is "silent", it's not manifested into the outside reality. It's in your mind. You're ruminating anger and frustration in your thoughts for so long that you perhaps forgot how life is is without it. Most of the people I met reached the incredible performance to make a habit out of their complaining sessions. Nothing was good enough, or right, or acceptable for

them. Yet, instead of moving on and trying to change that thing, they were only complaining day and night about the "unfortunate circumstances".

Complaining is giving yourself an excuse for not being rich. If only you had the luck of that guy. Or the connections of that other guy. Or the skills of that other guy. It's so easy to blame somebody else. And it's so difficult to get out of the comfort zone and create that luck, those connections or those skills.

In reality, the difference between you and those guys is not in their luck, connections or skills, but in the simple fact that those guys, instead of complaining for not having enough luck, connections or skills, stopped the whining and started to create what they needed in order to succeed.

ASSESS

Watch the things which are making you angry or frustrated, assess what your position about that stuff is. Pay attention to what makes you complain, how often, and why. One thing you should assess pretty often is how manageable the frustrating situation is. In other words, how much control you have over that circumstance.

DECIDE

Once you finished the assessment about a specific situation you should decide to stop complaining about it, and start eliminating it. However, in practice you'll see that not every circumstance is changeable directly by yourself. In this case, accepting the situation as it is, without any comment, is the best decision you can take. Either way, your decision should be to stop complaining and, if possible, take action to solve that situation immediately.

DO

If you decided to accept the situation as it is, the "doing" part means stop complaining. Take whatever steps you consider necessary, involve self-discipline, start practicing daily, whatever works for you. If you decided to change the situation yourself, don't stop until you reach your goal. For instance, if you're frustrating about your financial situation and you decided to triple your income, don't stop at the first sign of success. Don't settle for less because sooner than you expect you'll feel inclined to complain again: "if only I tripled my income..."

FOCUS

Keep your focus on what frustrates you, assess what makes you angry and then take a decision. Keep your focus on your discomfort zone and see how you can be there without complaining. The discomfort zone is what creates value. The comfort zone creates only comfort.

Assess Decide Do

FLOW

The flow of this sentence is described best as "personal victory". Each time you kill one of your complaining attitudes you're having a personal victory: you created something you need, instead of feeding something you don't need. Constantly being in this flow, without shooting for a million dollars, is a blessing in itself.

DO IT YOUR OWN WAY

23

There are thousands of ways to start and continue a business. Do it your own way, don't try to copy. There's a reason why you are like you are. Unique and different. It's what makes you different that most of the times will provide value, not what makes you similar with other people. Find you own way to express and provide value, and do it consistently. Might be difficult, because you only have other people success stories, and you're inclined to choose the safer path. But try to remember that copycats are only getting copycats money.

Whatever you do in your life, keep in mind you have your own way of doing it. Even more, what you do differently is what makes yourself useful. This is something really hard to chew. We live in world of role models, of success stories and of ready-made tools and techniques which can shorten the way to a specific goal. We live in a world of imitation.

You'll find in the package of this ebook a special booklet. It's a series of templates, each one with a sentence and a series of fields for assessing that sentence. The most important field in that booklet is: "your own version". That means "your own version of the sentence". You have to have your own version. Maybe my sentence was good enough for my life, but in order to make it work for you, you'll have to come up with your own version of that sentence.

Everything you do is a mirror of yourself. Don't be ashamed of that. Be proud of it. Don't buy that "there is only one way to do this in order to achieve this" sentence, because that, my friend, is a lie. There are millions of ways to achieve whatever you want, and one of them is yours.

Of course, if your own way of doing things is not verified, it means you have to risk a little bit. You won't know beforehand if you're going to succeed or not. You may strongly believe that you will, and that is all you can do. Odds are 50% / 50%. You can win or you can fail. If you chose a verified path, your chances may be 80% / 20% but the outcome is usually less valuable. By doing things by the book, you'll find yourself in a very crowded company. And where there's a whole crowd aiming for the same prey, the slice is usually smaller.

Walking your own path is riskier and more difficult than walking in other people footsteps. But it's far more rewarding and fun.

ASSESS

Keep an eye on how you do things and why you're doing them like this. Try to find out how much of your behavior is education, personal experience or just improvisation. Assess the results of your actions and try different approaches. See how the results are varying and what approach was the best. Trust your intuition.

DECIDE

In the decision realm you have to either move on with your own way, or go for a more classical or traditional approach. Remember that you don't always have to do the exact opposite of what's expected from you in order to "do things your own way". Picking up what's best for you at a specific moment is what makes you unique, not constantly swimming against the current.

DO

Doing what you decided is a matter of sticking with what makes you advance, grow or evolve. Whatever you have from the assessment realm and what passed the decision realm, must be implemented. A very important part will be related to the results, because you're going to feed those results again to the Assess realm, in order to improve you decisions.

FOCUS

Keep your focus on your differences, see what you're doing in an unconventional way and how. Also, keep your focus on the results: sometimes, just because they're original, doesn't mean your actions are the best solution you can get.

FLOW

The flow of this situation is best described as: "feeling good in your own skin". By accepting who you are and by providing value from your true sources, you're entering a state of balance and bliss. What makes you different is your greatest gift and you're proud of it.

DON'T REFUSE LEARNING

24

Actually, try to incorporate as many skills as you can into your skill vault. For example, my astrological experience made me avoid some very annoying circumstances as well as going on some very interesting opportunities. There were times when I actually delayed the signing of some contracts because some bad astrological configurations - including the selling of my company assets - and I was right. So, keep learning and integrate, it can only help you.

The whole point in this is: you never know when something you learned is going to be really useful for you. You may think you don't have any immediate outlet for a specific skill, but you never know what will happen in the future. There is no such thing as "useless learning". Maybe you're a gamer and love computer strategy games. Your friends may think you're losing your time, but the strategy principles you learn form that game may be also applied in your business.

There is a very strong current in favor of specialization in the last few years: become very good at a very specific thing, that will raise your chances for a stable job. I am in favor of acquiring as many skills as you can from as many different area you can imagine. It won't make you a very good specialist in a very specific area, but it will make you respond much faster to different stimulus. It could also offer you a much more diverse working environment. A stable job is most of the time a boring job.

"Don't refuse learning" has also a deeper sense: everything is a lesson. That is a major change. If you're perceiving everything as a potential lesson - as opposed to "circumstances", "bad luck" and so on - you'll see things in a completely different light. Now every success is in fact just a lesson. Every failure is just a lesson. Every relationship is just a lesson.

"Don't stop learning" means be ready for anything and accept any challenge you may face. If you stop learning you'll also stop exposing yourself to new challenges. And that will make you weak. If you stop learning, everything will become so pressuring and stressful. In fact, this is how it for most of you right now. Instead of treating your failures as lessons, you treat them as catastrophes.

There are no catastrophes, there are only lessons. Don't stop learning.

ASSESS

Keep en eye on your skills and on your responses to different situations. The way you respond to those situations determines your learning ability. Watch your threshold for different contexts. Watch your labeling behavior. Whenever you label a situation, making it "success" or "failure" you decrease the chances of learning something out of it.

DECIDE

Decide to treat everything as a lesson. Even catastrophes. Based on what the assessment provided, decide to learn something from everything. This is the most sensitive point in the implementation of this sentence, because it requires a lot of self-discipline and detachment. Decide to exclude labeling from your life and to use and internalize the outcome of your actions, regardless of their success or failure factor.

DO

Learn. Extract meaning from everything around you. Detach from labeling and frozen patterns. Allow yourself to accept new perspectives. Give space to new approaches and feed the assessment realm with the results. Engage in something new as often as you can. Keep your perspective fresh. Don't refuse learning.

FOCUS

Translate any challenge you may face into a learning opportunity. Keeping your focus in the learning side will not only eliminate the whole concept of obstacles (they're now opportunities) but it will make you much more sensitive to the whole process. You'll learn easier.

FLOW

The flow of this sentence is best described as "unity". There is no such thing as a single domain in which you are performing. You know and do a lot more than you think you do. Integrating everything you know into a single flow of actions will give you a deep sense of connection and completion.

WAKE UP EARLY

25

That certainly seems to be against sentence no. 19: "Get plenty of sleep", but again, it isn't. Waking up early is a beautiful way to prepare your start. I always felt some sort of hidden advantage on my side every time I had business meetings in the morning and the other guy was just so sleepy that he could barely speak. But it's not only about that, it's about waking up early on your opportunities bells and on your intuition hints. Those are very precious assets and trying to always be the first in front of them is so rewarding.

This attitude is something very common amongst all successful people I met. They tend to be well informed, energetic, ready to act. They have an open mind and they tend to act rather than react. They seldom get bored or need distractions. For them, the world is their playground. This is why waking up early should be. Some people may call this talent, or natural constraint. Something that you are born with. I highly doubt that. We are all born the same. It's what we're doing that makes the difference. And from my personal experience, waking up early is definitely something you can learn. It's more like a habit than a born-with trait.

If you really want to get a grasp of this state, try waking up early for a month. Do whatever it takes to wake up at 6:30 AM every morning. You don't have to stay there after those 30 days. In fact, it's even better to switch back to a late waking up routine, only to see the difference. There is this clarity, this feeling of having enough time, this attitude of winning something on your side.

Now imagine doing that at all levels, not only sleeping.

Imagine how this could change your life. Think at all the opportunities you'll see and embrace. Think at the extra time you'll have each day, only by being more aware. Think at the unexpected energy source you'll be able to use every moment, just because you're there before things will actually happen.

Of course, one of the most interesting consequences arising from being there before things happen is to actually make them happen. To be the one that ignite the change. To create your world, instead of just watching it. The best way to predict the future is to create it.

Waking up early means keeping an open eye. Being aware. Looking for opportunities and accepting them. Being there before somebody else. Doing things while others are "asleep". It's more like a mindset than a constant activity. Of course, if you really want, you can also implement the habit of waking up early for good, provided you're having enough sleep, of course.

ASSESS

See where you are in regard to the actual manifestation of things. Are you there before them? Are you in the middle of them? Do you get surprised by them? As always, assessing means being aware and acting on your opportunities. If you train yourself just to see things coming without acting on them, it won't make any difference. That would be like dreaming that you're waking up early while you in fact continue your sleep.

DECIDE

The decision is to go for your intuition. Waking up early means risking something. Going for it. Training for it. Whenever you're feeling the urge to embrace an opportunity, decide to go for it instead of postponing it. Here more than ever, hesitation is NOT your friend.

DO

Waking up early means developing the habit of being aware. Watching your reality freshly every day. You can start a habit of waking up early if you want, but this is not compulsory. What is really compulsory for this attitude is keeping an open eye, analyzing circumstances, looking for opportunities, even (or even more) if there is a crisis around.

FOCUS

Keep your focus on your time position regarding things. Are you there before them? Can you see them coming? Or are you just witnessing them without any reaction?

FLOW

The flow of this sentence is best described as watching the world waking up. Imagine the feeling of a big city starting a new day, this is exactly what you're going to feel each time you're experiencing the flow of this sentence.

TRAVEL A LOT

26

Traveling is expanding your mind and making you understand more of your familiar environment. If possible, try to travel as often as you can. Most of my lucky business ideas emerged while I was away from office, traveling or relaxing "somewhere else".

Traveling is in fact a metaphor of your life. Although you seem to be located in the same city, in the same country, in the same house, you're traveling. Even if you don't want to. Things are changing around you, new trends are passing by, new structures are built around you every second. You meet new persons, you're exposed to new challenges. You're traveling even if you don't, so to speak.

The main difference between traveling passively, by letting the time flow through you, and choosing your own destination is that you start to exert some control over what you're experiencing. You chose your next location. You chose your next city, your next house, your next adventure. You're starting to create your itinerary. And that's great news, because you'll get precious training on how to create your own wealth too, if you want.

Staying for too long in your own backyard will limit you. Your vision will become narrow, your ideas will get dusty and old. You'll start to be afraid of getting out, afraid of even living your own life.

Don't expect wealth to come to you, if you don't have the courage to get out and seek for it. Don't expect the world to change if you don't take the risk to change yourself. Traveling is often overlooked, being perceived only as a leisure activity. But in fact, traveling is one of the most complex and rich activities you can perform. It isn't just fun, although it's sold primarily for fun. Think at the preparations, at the unexpected, at all the things you must to adapt while traveling.

In my experience, traveling was one of the most challenging activities, and definitely one of the most rewarding. Many unexpected and complicated situations I encountered while traveling served me well in business, especially during tough market conditions. I learned how to deal with sudden changes in my environment and how to adapt to difficult times.

As for the preparations, if you compare a trip to a different, totally unknown continent with the launch of a new business project you start to have an idea. Carefully planning you next big project is almost as difficult (or as easy) as planning a trip in a totally unknown country. You have to predict what's going to happen, to simulate, to prepare, to adjust.

And, if you're going to be a millionaire, one of the most beautiful things you can do with your money is to travel the world, so you'd better start training on that.

ASSESS

Assessing this sentence means constantly identifying your boundaries, as in your current circle of friends, your current habitat, your activities. Start defining what you call "home". And then, prepare to leave home for a new challenge. Subsequently, after a trip, assess what you've learned, what you incorporated in your experience, what made you vibrate with beauty or thrill with excitement.

DECIDE

The decision to leave is surprisingly one of the most difficult we can take. There is this inner inertia which makes us resist changes, therefore leaving seems to be perceived as a threat. I know from experience that deciding to go traveling is sometimes difficult. I don't know about you, but I had to really train myself for that.

DO

The Do stage of this sentence is fairly easy: travel. Go outside your boundaries. Experience new things. Meet new people. Traveling, as I already said, is a metaphor of your life. It's like a rehearsal of what are you doing to the rest of your life. Exposing yourself to so many new places and persons will make you more and more able to go for higher and higher challenges.

FOCUS

Focus on your limits and how you can get out of them. Your focus should be on your actual boundaries. Constantly look where you are and how you can get better than that.

FLOW

You're in the flow of this sentence when the boundaries between home and the world are starting to melt. When you can experience as much joy and happiness at home as well as in a completely different territory.

ALLOW YOURSELF TO JUST PLAY

27

From time to time. Just free yourself for the burden of such a big goal, and play. With your kids, with your wife or just with play games. I often found myself relieved and relaxed after only half an hour of playing with my little daughter, or just losing myself in a simple strategy game. Maybe you'll realize that there is not such a big difference between the game and the reality.

Playing is the most important difference between a childish and an adult state. In a traditionalist perspective, at least. As an adult, they forbid you to play because, well, this is childish... And you're not a child anymore. You have responsibilities, you're an adult. I agree with the responsibilities part, but when exactly did having responsibilities become the enemy of playing?

What was the exact time when you stopped playing? When you decided it's time to become "realistic" and turned your back to all those fantastic heroes that were your friends, to all those incredible territories in which you ran with the wind? If you can remember that, congratulations, you just remembered the moment you forgot how to become a millionaire.

Have you ever thought at the anatomy of a game? Every game? Maybe the one that your kids are playing right now? What exactly makes that game so attractive, so enjoyable? It's the ingenuity of toys? Maybe, to some extent... It's the freedom of making strange noises without a certain meaning? Perhaps. Or is the only thing that really makes a game so powerful: the feeling everything

is possible! In a game, you have no limits. You can be the pilot of a starship, a cowboy, a hero, a dog or a bird, a pirate or a dragon, a chevalier or a princess. You have the freedom to be whatever you want to be. There are no real rules in playing, only the joy of becoming what you want in the present moment. That's what makes a game so enjoyable, so addictive.

Reality, or what we call reality, had a very bad impact on playing. Having to cope with all the immediate and mundane tasks of our life left no room to exercise this playing capacity. I agree, you do have to cope with all your daily chores, because this is where you live, but that doesn't necessarily mean you'll have to stop playing. On the contrary.

The more you feel you are sinking into a dry reality, with fixed rules and unbearable obstacles, the more you'll have to exercise your playing abilities. This is like working out your "being" muscle, like going to the gym of "being". You can't expect to become a millionaire if you haven't trained for that. And playing, immersing in a childish state with all your heart will do exactly that: training you to become what you really want.

ASSESS

The assessment realm of this phrase has to do with your current reality and the pressure factor from this reality. Is it too hard? Is it too boring? Is it too gray? Well, that means it's time for you to spice it up a little bit. The assessment realm will also have to take care not to go overboard with it. Playing too much and ignoring your daily tasks will never make you become what you want. Really becoming what you want takes place in this world, in this time, so use playing like a training time, not like an escape.

DECIDE

Deciding to play should be a natural action. You have only two options: remain "serious", in your daily routine, or play in whatever area you chose. By now, the assessing realm should have tell you which one to chose. As in any other situation, the decision must be clear, transparent and regrets free.

DO

This is by far one of the most enjoyable realms in your life. All you have to do is play. Let go. Be whatever or whoever you want. Right now. With all your being. Don't let the fear interfere with those states. Yes, playing can sometimes be dangerous, but so it's real life. Yes, playing can make you believe in pink elephants and green little people. It's OK, that's the spirit.

FOCUS

Keep your focus on what is making you smile. Look for what makes you joyful and enthusiast. This is where the playing is taking place. Look for all the play opportunities you have. And don't miss them.

FLOW

The flow of this sentence will manifest once you'll be able to seriously play and play serious. The moment you're going to consciously melt those apparently opposed states of your mind, you created a powerful self improvement tool.

IF YOU FEEL SOMETHING IS WRONG, JUST WALK AWAY

28

Walk away from a business partnership, from a fishy business, from a bad environment. That basically means to give proper credit to your intuition. There will be times when you will just "feel something is wrong" without defining it. Just follow those flashes and walk away. It might be difficult, and you may feel that you'll lose something if you walk away. Believe me, you'll lose much more if you stay in a bad partnership.

That was one of the most difficult things to learn. I was taught that "money comes at a price" and you'll have to go through a lot of striving before getting what you want. I can now recognize this as a scarcity mindset, but back in my early business years, I thought it was just common sense. Maybe you think it's common sense too, but believe me, it isn't.

You don't have to go through shit for money. You don't have to stay in dubious partnerships to grow your business. You don't have to sacrifice stuff. Money should be an expression of your created value, not the payment for enduring stupid and unpleasant things. You're not here to suffer, you're here to bloom and grow.

If you think you're not in the right place, just walk away. If you think you're not in the right business, walk away. If you think you're not in the right partnership, walk away. There are a lot of constraints against this behavior, ranging from common sense and politeness, up to plain manipulation or laziness. The laziness part being the most common, of course.

Most of the times there will be an emotional factor involved. Maybe you got attached to some people or some places. Maybe you think you owe them something. You don't. As long as you've always had a transparent attitude towards your partners, you don't really owe them anything. But you do owe something to yourself, and that's the promise to fulfill your full potential.

In many situations, staying in a business you don't really like is the only obstacle between you and success. Remaining stuck in something you thought it's your best career, while you don't get almost any satisfaction out of it, will most likely bring you down. Things change, life change, accept it. If it's not good for you now, what makes you think it will be good in the near future? There is no near future, anyway. There is only this moment.

Succumbing to stupid social conventions will give you absolutely nothing. You're the only one who knows what's best for you, so go for it.

ASSESS

The assessment realm will have to take care of all the false positive signals you receive. Maybe you think you're on the right path because it sounds good, but your intuition is telling you to walk away. Assess those situations, let them unfold, don't chase them away for the sake of social convention. Be always prepared to change course if the conditions are getting worse. Keep an eye on your environment and see if it still fits your destination.

DECIDE

The decision to leave a certain abusive context is not always obvious. It's not always simple, anyway. There are a lot of limiting behaviors which are preventing us to de-glue from an unpleasant context. You have to practice this decision. You have to build courage and determination. You have to actually go away. Maybe there are a lot of memories or other types of emotional links which are still keeping you tied up to that context, the decision will always try to break them. And you must accept that.

DO

The Do realm will take care of your actual departure. Burn the bridges, if that's what it takes. Go on, and don't look back. Look forward. Find new opportunities, new contexts, new relationships. Once you left, be prepared to do something new with your life. Just because you're out of the fishy context, that doesn't necessarily mean you're not going to enter a new one pretty fast. Leaving requires planning and careful preparation. All of this will be performed in the Do realm.

FOCUS

Keep your focus on what you really want. Be always responsive to other stimulus, but keep your focus on your own road. If they want to drag you elsewhere, just walk away. Ignore.

Assess Decide Do

FLOW

The flow of this sentence is to constantly be in productive environments. Not specifically safe, but productive. Be where you can make a significant change, not where where the fear is blocking your actions.

MONEY DOESN'T SOLVE PROBLEMS, PEOPLE SOLVE PROBLEMS

29

This is fundamental. Having more money will not make you happier. You'll just have more money, that's all that will happen. If you have personal problems, don't stash it on the money and expect to vanish when you're rich. Most of the time, people's problems have nothing to do with money. You are the only person who can make yourself happier. Not even a million dollars.

One of the areas in which this twisted perspective has a huge impact is relationships. If you want to patch relationships with money, then you are in a real trouble. No matter if it's about an intimate relationship, or a job relationship. Even if you're a manager and try to pay your employee more than it's normal, just to make them accept you as a human being, you're outside this sentence. And very far away from a million dollars.

This is also one of the most difficult lessons to learn. Too often do we forget that money is just a measure of the value we broadcast, not a magic pill that will forever cure all our problems. Just because money is a facilitator, we tend to make it much more important than it really is. Money is just money, and your life is something that includes money, not something that is included in money.

This positioning, a little difficult to grasp in the beginning, is fundamental for a healthy financial perspective. Once you understand that your life creates and includes money, and you're not at the

mercy of money, you shifted your entire behavior. You're in control now. You can use money as every other thing in your life.

Being in such an obeying attitude towards money for so many time made it extremely difficult for me to change. I always used to see everything around as being related to money, from career to personal relationship. I also know now that this was rather a shared cultural attitude than a personal choice, but then again, that doesn't make it less dangerous. The bottom line is that you can chose how you can position yourself towards money.

You can chose to make it more powerful than you, or you can chose to use your own personal power over it. You can chose to make a one-pill-cures-all type of medicine out of it, or you can chose to face your own problems and solve them outside the money realm. You can chose to be controlled, or you can chose to take control. It's entirely up to you.

ASSESS

The Assess realm will monitor how you use your money. You can use it to buy things, to invest, to help, or you can use it to mask some unfulfilled areas in being. You will have to honestly assess the reasons behind your money attitude, being it the reasons behind wanting it, or the reasons for which you spend it. Assessing your intimate relationship with money is not easy. If it would be easy, everybody will do it. Our current social habits won't make this easier for us also. We still live in a very "having" oriented society, as opposed to a "being" oriented society. This puts money in the center of our standard values, which, as I already said, makes it difficult to separate it from your true personal power.

DECIDE

The decision in this case is not to use money for something you can solve without it. This is one of the toughest decision you'll have to make, but it's compulsory. If you keep replacing your solutions with money, not only you'll have less and less money, but you'll have a pretty hard time making it.

DO

If it's your kid who needs your presence, go and spend time with your kid. Don't buy a shiny toy and walk away. If it's time for taking a break, go out in the nature and have break, don't buy a larger TV set. If a neighbor has more money than you, don't build a shinier fence, think at why that neighbor is important to you. There are so many areas in your life where you use money as a substitute for your personal power, I could write a separate book only about that. Implementing this sentence is one of the toughest things I have to learn, but once learned it was also the strongest proof I'm not a money prisoner anymore.

FOCUS

Keep your focus on your internal resources, and use money just like any other resource in your life. Money is not the universal solution, you are the solution.

Assess Decide Do

FLOW

The flow of this sentence manifests once you are not thinking at money anymore. The moment money becomes something as affordable as anything else, you're ready to receive as much as you really want.

NEVER GIVE UP

30

By far the easiest to write and the most difficult to follow. Allow yourself to lose a battle now and then, but don't give up. Never give up.

There will be deception and fatigue. There will be hopeless weeks and impossible challenges. There will be grey mornings and dark weeks. There will be this overwhelming feeling of hugely unmeasurable resistance you'll meet everywhere you're going. There will be days when you won't have money to cross the street. There will be walls and holes. There will be despair and frustration. At times, you will be defeated.

Ok. So what? Get over it. It's only a battle.

Move on.

ASSESS

Always know where're heading. Never lose sight of your dreams, never let your goals away from your consciousness. Assessing this sentence means hanging on to your own destiny. Always know how far are you from the path, and always be ready to walk back in. Accept that it won't be easy. It never is. That's the beauty of it.

DECIDE

The decision must be to continuous. No matter what. Don't you even think that you could give in. Eliminate those words from your vocabulary. There is only one decision to be made: move forward.

DO

The implementation of this sentence is in fact the sum of every other 29. It's what you do every day, it's what you dream about, it's what you do to make your ideas alive. Don't quit this. Don't you ever quit this.

FOCUS

Focus on the road ahead, not on the glitches. Glitches are normal, accept them as necessary exceptions. But never spend too much time there. Move on. Always.

FLOW

If you can wake up every day knowing the dreams of the yesterday you, doing the things you have to do today, while knowing exactly where you want to be tomorrow, then you're in the flow of this sentence.

CONGRATULATIONS!

You made it through the end. I hope you found at least one reason to change your life for good. One reason to follow your dream. One reason to be happier. One reason to move away from bitterness and stillness.

I'm really happy if you found just one. You don't really need more, just one. Every big journey starts with just one step.

Maybe your dream is to become a millionaire, maybe it isn't. One thing I would be happy to change with this book is to create in you the clear understanding that you can become whatever you want. It's up to you. Not me, not anyone else.

Just you.

Once again, thank you for reading this book. If it was valuable for you, feel free to **pay as much as you like** for it. Go to this page and make your contribution.

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Dragos Roua