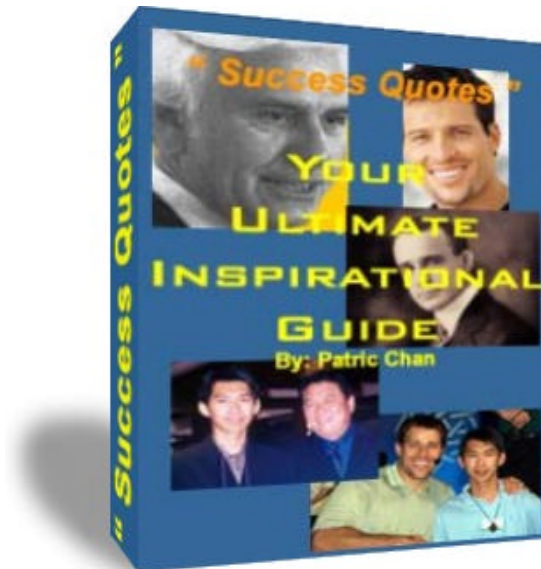


# SUCCESS QUOTES



## Your Ultimate Inspirational Guide

by Patric Chan

*Enrich your mind, unleash your potential. Success begins within you.*

<http://www.esuccessmastery.com>

Anthony Robbins \* Dale Carnegie \* Dr. Stephen Covey \* Brian Tracy \* Jim Rohn \* Napoleon Hill

Mark Victor Hansen \* Robert Kiyosaki \* Robert G Allen \*

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Your kindness is much appreciated.

Your friend to success,

A handwritten signature in blue ink, appearing to read 'Patric Chan', with a long, sweeping underline that extends to the right.

Patric Chan

Publisher of Success Quotes – Your Ultimate Inspirational Guide

<http://www.esuccessmastery.com>

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## **Congratulations on taking the first step to achieving success!!**

### **Why I wrote and compiled this ebook.....**



Because I know how you feel. The burning desire for success and the determination to achieve it. The rich knowledge and resources provided in this ebook have been read personally by me, and I have benefited from them. Please take note, all the authors in the ebook don't have to be introduced anymore as I assumed, you will already have heard of them. If you do not know about them yet, just type their name at the search engine and you will find them

It is very important to me, only to promote authors and coaches whom I know from personal experience are successful and inspirational. There are people who simply promote programs/products for the sake of making money, which in my opinion; should not be that way.

Sell something in which you believe or something you have benefited from yourself and you will be a very successful person. I always prefer to promote the products/services that I have used, reviewed, joined or read before.

We live in abundance of wealth today. There is no limit to our earnings; we have the capacity to earn extraordinary income if we are determined to achieve it. What is most important is how we deliver our own self to others. If we give in our capability, 'it' will come back to us. This is the law of Universal Abundance that I have learned throughout my years.

That is why this I compiled this ebook. It can be distribute for FREE (at the moment), because I have to admit, it's not been completed, yet. But I am too excited to keep it for myself right now; that's why I am giving it away for FREE! You probably have received this ebook from a friend or for subscribing to my e-zine, eSuccessMastery Success Resources E-zines.

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If you would like to know more what you will get for FREE by subscribing, visit the website, <http://www.esuccessmastery.com> . At the moment, it is still free to access all the success resources I have compiled.

Some tips for reading this ebook:

As I have compiled so many resources for success, it would be best to complete one author/article a day. It works best when you really reflect on these quotes and apply them to your life. You might be surprise: they can really change your life and mindset if you really, really consider them and **PUT THEM INTO ACTIONS!**

Let's get started!

Your friend,

.....  
Patric Chan  
Your friend for success.

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# Anthony Robbins

I believe life is constantly testing us for our level of commitment, and life's greatest rewards are reserved for those who demonstrate a never-ending commitment to act until they achieve. This level of resolve can move mountains, but it must be constant and consistent. As simplistic as this may sound, it is still the common denominator separating those who live their dreams from those who live in regret.

*Anthony Robbins*

I've come to believe that all my past failure and frustration were actually laying the foundation for the understandings that have created the new level of living I now enjoy.

*Anthony Robbins*

The path to success is to take massive, determined action.

*Anthony Robbins*

It is not what we get. But who we become, what we contribute... that gives meaning to our lives.

*Anthony Robbins*

Most people have no idea of the giant capacity we can immediately command when we focus all of our resources on mastering a single area of our lives.

*Anthony Robbins*

Once you have mastered time, you will understand how true it is that most people overestimate what they can accomplish in a year - and underestimate what they can achieve in a decade!

*Anthony Robbins*

The path to success is to take massive, determined action.

*Anthony Robbins*

You see, in life, lots of people know what to do, but few people actually do what they know. Knowing is not enough! You must take action.

*Anthony Robbins*

Action is the foundational key to all success.

*Anthony Robbins*

I've come to believe that all my past failure and frustration were actually laying the foundation for the understandings that have created the new level of living I now enjoy.

*Anthony Robbins*

It's not what's happening to you now or what has happened in your past that determines who you become. Rather, it's your decisions about what to focus on, what things mean to you, and what you're going to do about them that will determine your ultimate destiny.

*Anthony Robbins*

Put yourself in a state of mind where you say to yourself, 'Here is an opportunity for you to celebrate like never before, my own power, my own ability to get myself to do whatever is necessary.'

*Anthony Robbins*

Quality questions create a quality life. Successful people ask better questions, and as a result, they get better answers.

Success in life is the result of good judgment. Good judgment is usually the result of experience. Experience is usually the result of bad judgement.

*Anthony Robbins*

What we can or cannot do, what we consider possible or impossible, is rarely a function of our true capability. It is more likely a function of our beliefs about who we are.

*Anthony Robbins*

The truth of the matter is that there's nothing you can't accomplish if:

*Anthony Robbins*



Beliefs have the power to create and the power to destroy. Human beings have the awesome ability to take any experience of their lives and create a meaning that disempowers them or one that can literally save their lives.

*Anthony Robbins*

I've continued to recognize the power individuals have to change virtually anything and everything in their lives in an instant. I've learned that the resources we need to turn our dreams into reality are within us, merely waiting for the day when we decide to wake up and claim our birthright.

*Anthony Robbins*

We are the only beings on the planet who lead such rich internal lives that it's not the events that matter most to us, but rather, it's how we interpret those events that will determine how we think about ourselves and how we will act in the future.

*Anthony Robbins*

You see, it's never the environment; it's never the events of our lives, but the meaning we attach to the events -- how we interpret them -- that shapes who we are today and who we'll become tomorrow.

*Anthony Robbins*

It's not the events of our lives that shape us, but our beliefs as to what those events mean.

*Anthony Robbins*

I believe life is constantly testing us for our level of commitment, and life's greatest rewards are reserved for those who demonstrate a never-ending commitment to act until they achieve. This level of resolve can move mountains, but it must be constant and consistent. As simplistic as this may sound, it is still the common denominator separating those who live their dreams from those who live in regret.

*Anthony Robbins*

One reason so few of us achieve what we truly want is that we never direct our focus; we never concentrate our power. Most people dabble their way through life, never deciding to master anything in particular.

*Anthony Robbins*

If you do what you've always done, you'll get what you've always gotten.

*Anthony Robbins*

Take control of your consistent emotions and begin to consciously and deliberately reshape your daily experience of life.

*Anthony Robbins*

You are now at a crossroads. This is your opportunity to make the most important decision you will ever make. Forget your past. Who are you now? Who have you decided you really are now? Don't think about who you have been. Who are you now? Who have you decided to become? Make this decision consciously. Make it carefully. Make it powerfully.

*Anthony Robbins*

All personal breakthroughs begin with a change in beliefs. So how do we change? The most effective way is to get your brain to associate massive pain to the old belief. You must feel deep in your gut that not only has this belief cost you pain in the past, but it's costing you in the present and, ultimately, can only bring you pain in the future. Then you must associate tremendous pleasure to the idea of adopting a new, empowering belief.

*Anthony Robbins*

It is in your moments of decision that your destiny is shaped.

*Anthony Robbins*

It's not what's happening to you now or what has happened in your past that determines who you become. Rather, it's your decisions about what to focus on, what things mean to you, and what you're going to do about them that will determine your ultimate destiny.

*Anthony Robbins*

More than anything else, I believe it's our decisions, not the conditions of our lives, that determine our destiny.

*Anthony Robbins*

The most important thing you can do to achieve your goals is to make sure that as soon as you set them, you immediately begin to create momentum. The most important rules that I ever adopted to help me in achieving my goals were those I learned from a very successful man who taught me to first write down the goal, and then to never leave the site of setting a goal without first taking some form of positive action toward its attainment.

*Anthony Robbins*

You see, in life, lots of people know what to do, but few people actually do what they know. Knowing is not enough! You must take action.

*Anthony Robbins*

Your life changes the moment you make a new, congruent, and committed decision.

*Anthony Robbins*

Goals are a means to an end, not the ultimate purpose of our lives. They are simply a tool to concentrate our focus and move us in a direction. The only reason we really pursue goals is to cause ourselves to expand and grow. Achieving goals by themselves will never make us happy in the long term; it's who you become, as you overcome the obstacles necessary to achieve your goals, that can give you the deepest and most long-lasting sense of fulfillment.

*Anthony Robbins*

You clearly decide what it is that you're absolutely committed to achieving,

1. You're willing to take massive action,
2. You notice what's working or not, and
3. You continue to change your approach until you achieve what you want, using whatever life gives you along the way.

*Anthony Robbins*

We will act consistently with our view of who we truly are, whether that view is accurate or not.

*Anthony Robbins*

Any time you sincerely want to make a change, the first thing you must do is to raise your standards. When people ask me what really changed my life eight years ago, I tell them that absolutely the most important thing was changing what I demanded of myself. I wrote down all the things I would no longer accept in my life, all the things I would no longer tolerate, and all the things that I aspired to becoming.

*Anthony Robbins*

If you can't, you must. If you must, you can.

*Anthony Robbins*

# Stephen Covey

Between stimulus and response, one has the freedom to choose.

*Dr. Stephen Covey*

Don't argue for other people's weaknesses. Don't argue for your own. When you make a mistake, admit it, correct it, and learn from it--immediately.

*Dr. Stephen Covey*

Every human has four endowments- self awareness, conscience, independent will and creative imagination. These give us the ultimate human freedom... The power to choose, to respond, to change.

*Dr. Stephen Covey*

Happiness can be defined, in part at least, as the fruit of the desire and ability to sacrifice what we want now for what we want eventually.

*Dr. Stephen Covey*

If you're proactive, you don't have to wait for circumstances or other people to create perspective expanding experiences. You can consciously create your own.

*Dr. Stephen Covey*

Live out of your imagination, not your history.

*Dr. Stephen Covey*

Many people seem to think that success in one area can compensate for failure in other areas. But can it really?...True effectiveness requires balance.

*Dr. Stephen Covey*

Our character is basically a composite of our habits. Because they are consistent, often unconscious patterns, they constantly, daily, express our character.

*Dr. Stephen Covey*

Without involvement, there is no commitment. Mark it down, asterisk it, circle it, underline it. No involvement, no commitment.

*Dr. Stephen Covey*

Management works in the system. Leadership works on the system.

*Dr. Stephen Covey*

Effective people are not problem-minded; they're opportunity minded. They feed opportunities and starve problems.

*Dr. Stephen Covey*

One of the best ways to educate our hearts is to look at our interaction with other people, because our relationships with others are fundamentally a reflection of our relationship with ourselves.

*Dr. Stephen Covey*

Begin with the end in mind.

*Dr. Stephen Covey*

Paradigms are powerful because they create the lens through which we see the world.

*Dr. Stephen Covey*

Each of us tends to think we see things as they are, that we are objective. But this is not the case. We see the world, not as it is, but as we are - or as we are conditioned to see it.

*Dr. Stephen Covey*

# Brian Tracy

Disciplining yourself to do what you know is right and important, although difficult, is the highroad to pride, self-esteem, and personal satisfaction.

*Brian Tracy*

I've found that luck is quite predictable. If you want more luck, take more chances. Be more active. Show up more often.

*Brian Tracy*

All successful people men and women are big dreamers. They imagine what their future could be, ideal in every respect, and then they work every day toward their distant vision, that goal or purpose.

*Brian Tracy*

If you wish to achieve worthwhile things in your personal and career life, you must become a worthwhile person in your own self-development.

*Brian Tracy*

Just as your car runs more smoothly and requires less energy to go faster and farther when the wheels are in perfect alignment, you perform better when your thoughts, feelings, emotions, goals, and values are in balance.

*Brian Tracy*

Look for the good in every person and every situation. You'll almost always find it.

*Brian Tracy*

Develop an attitude of gratitude, and give thanks for everything that happens to you, knowing that every step forward is a step toward achieving something bigger and better than your current situation.

*Brian Tracy*

Never complain, never explain. Resist the temptation to defend yourself or make excuses.

*Brian Tracy*

Every minute you spend in planning saves 10 minutes in execution; this gives you a 1,000 percent Return on Energy!

*Brian Tracy*

Develop the winning edge; small differences in your performance can lead to large differences in your results.

*Brian Tracy*

Excellence is not a destination; it is a continuous journey that never ends.

*Brian Tracy*

Everything you do is triggered by an emotion of either desire or fear.

*Brian Tracy*

Successful people are always looking for opportunities to help others. Unsuccessful people are always asking, "What's in it for me?"

*Brian Tracy*

The act of taking the first step is what separates the winners from the losers.

*Brian Tracy*

If you envy successful people, you create a negative force field of attraction that repels you from ever doing the things that you need to do to be successful. If you admire successful people, you create a positive force field of attraction that draws you toward becoming more and more like the kinds of people that you want to be like.

*Brian Tracy*

Imagine no limitations; decide what's right and desirable before you decide what's possible.

*Brian Tracy*



No one lives long enough to learn everything they need to learn starting from scratch. To be successful, we absolutely, positively have to find people who have already paid the price to learn the things that we need to learn to achieve our goals.

*Brian Tracy*

Your biggest opportunity probably lies under your own feet, in your current job, industry, education, experience or interests.

*Brian Tracy*

The only real limitation on your abilities is the level of your desires. If you want it badly enough, there are no limits on what you can achieve.

*Brian Tracy*

The more you seek security, the less of it you have. But the more you seek opportunity, the more likely it is that you will achieve the security that you desire.

*Brian Tracy*

A clear vision, backed by definite plans, gives you a tremendous feeling confidence and personal power.

*Brian Tracy*

Always choose the future over the past. What do we do now?

*Brian Tracy*

Optimism is the one quality more associated with success and happiness than any other.

*Brian Tracy*

Today the greatest single source of wealth is between your ears.

*Brian Tracy*

The ability to discipline yourself to delay gratification in the short term in order to enjoy greater rewards in the long term, is the indispensable prerequisite for success.

*Brian Tracy*

The way you give your name to others is a measure of how much you like and respect yourself.

*Brian Tracy*

It doesn't matter where you are coming from. All that matters is where you are going.

*Brian Tracy*

Disciplining yourself to do what you know is right and important, although difficult, is the highroad to pride, self-esteem, and personal satisfaction.

*Brian Tracy*

Whatever you believe with feeling becomes your reality.

*Brian Tracy*

You cannot control what happens to you, but you can control your attitude toward what happens to you, and in that, you will be mastering change rather than allowing it to master you.

*Brian Tracy*

The more credit you give away, the more will come back to you. The more you help others, the more they will want to help you.

*Brian Tracy*

Success equals goals; all else is commentary.

*Brian Tracy*

Your decision to be, have and do something out of ordinary entails facing difficulties that are out of the ordinary as well. Sometimes your greatest asset is simply your ability to stay with it longer than anyone else.

*Brian Tracy*

Communication is a skill that you can learn. It's like riding a bicycle or typing. If you're willing to work at it, you can rapidly improve the quality of very part of your life.

*Brian Tracy*

# Jim Rohn

Failure is not a single, cataclysmic event. You don't fail overnight. Instead, failure is a few errors in judgment, repeated every day.

*Jim Rohn*

Learn to help people with more than just their jobs: help them with their lives.

*Jim Rohn*

Motivation alone is not enough. If you have an idiot and you motivate him, now you have a motivated idiot.

*Jim Rohn*

Success is 20% skills and 80% strategy. You might know how to read, but more importantly, what's your plan to read?

*Jim Rohn*

Success is not so much what we have as it is what we are.

*Jim Rohn*

Success is not to be pursued; it is to be attracted by the person we become.

*Jim Rohn*

The best motivation is self-motivation. The guy says, "I wish someone would come by and turn me on." What if they don't show up? You've got to have a better plan for your life.

*Jim Rohn*

Asking is the beginning of receiving. Make sure you don't go to the ocean with a teaspoon. At least take a bucket so the kids won't laugh at you.

*Jim Rohn*

Either you run the day or the day runs you.

*Jim Rohn*

Formal education will make you a living; self-education will make you a fortune.

*Jim Rohn*

You must constantly ask yourself these questions: Who am I around? What are they doing to me? What have they got me reading? What have they got me saying? Where do they have me going? What do they have me thinking? And most important, what do they have me becoming? Then ask yourself the big question: Is that okay? Your life does not get better by chance, it gets better by change.

*Jim Rohn*

Attitude is your acceptance of the natural laws, or your rejection of the natural laws.

*Jim Rohn*

If you don't like how things are, change it! You're not a tree.

*Jim Rohn*

Success is doing ordinary things extraordinarily well.

*Jim Rohn*

The difficulties you meet will resolve themselves as you advance. Proceed, and light will dawn, and shine with increasing clearness on your path.

*Jim Rohn*

The major value in life is not what you get. The major value in life is what you become.

*Jim Rohn*

To solve any problem, here are three questions to ask yourself: First, what could I do? Second, what could I read? And third, who could I ask?

*Jim Rohn*

You must take personal responsibility. You cannot change the circumstances, the seasons, or the wind, but you can change yourself. That is something you have charge of.

*Jim Rohn*

# Mark Victor Hansen

Now is the only time there is. Make your now wow, your minutes miracles, and your days pay. Your life will have been magnificently lived and invested, and when you die you will have made a difference.

*Mark Victor Hansen*

End your day by privately looking directly into your eyes in the mirror and saying, 'I love you!' Do this for thirty days and watch how you transform.

*Mark Victor Hansen*

Your belief determines your action and your action determines your results, but first you have to believe.

*Mark Victor Hansen*

The more goals you set - the more goals you get.

*Mark Victor Hansen*

Predetermine the objectives you want to accomplish. Think big, act big and set out to accomplish big results.

*Mark Victor Hansen*

With vision, every person, organization and country can flourish. The Bible says, 'Without vision we perish.'

*Mark Victor Hansen*

Big goals get big results. No goals gets no results or somebody else's results. Every liability is just an asset in hiding.

*Mark Victor Hansen*

Focused mind power is one of the strongest forces on earth.

*Mark Victor Hansen*

Predetermine the objectives you want to accomplish. Think big, act big and set out to accomplish big results.

*Mark Victor Hansen*

Set too many goals and keep adding more goals. Goals have a tendency to be realized all at once.

*Mark Victor Hansen*

The majority of people meet with failure because they lack the persistence to create new plans to take the place of failed plans.

*Mark Victor Hansen*

Thoughts and ideas are the source of all wealth, success, material gain, all great discoveries, inventions and achievements.

*Mark Victor Hansen*

You don't become enormously successful without encountering some really interesting problems.

*Mark Victor Hansen*

Goals are new, forward-moving objectives. They magnetize you towards them. It's time to stop tiptoeing around the pool and jump into the deep end, head first. It's time to think big, want more and achieve it all!

*Mark Victor Hansen*



# Dale Carnegie

Be more concerned with your character than with your reputation. Your character is what you really are while your reputation is merely what others think you are.

*Dale Carnegie*

Do the hard jobs first. The easy jobs will take care of themselves.

*Dale Carnegie*

Don't be afraid to give your best to what seemingly are small jobs. Every time you conquer one it makes you that much stronger. If you do the little jobs well, the big ones will tend to take care of themselves.

*Dale Carnegie*

People rarely succeed unless they have fun in what they are doing.

*Dale Carnegie*

Today is life-the only life you are sure of. Make the most of today. Get interested in something. Shake yourself awake. Develop a hobby. Let the winds of enthusiasm sweep through you. Live today with gusto.

*Dale Carnegie*

Develop success from failures. Discouragement and failure are two of the surest stepping stones to success.

*Dale Carnegie*

Do the thing you fear to do and keep on doing it... that is the quickest and surest way ever yet discovered to conquer fear.

*Dale Carnegie*

If you believe in what you are doing, then let nothing hold you up in your work. Much of the best work of the world has been done against seeming impossibilities. The thing is to get the work done.

*Dale Carnegie*

It isn't what you have, or who you are, or where you are, or what you are doing that makes you happy or unhappy. It is what you think about.

*Dale Carnegie*

Most of the important things in the world have been accomplished by people who have kept on trying when there seemed to be no hope at all.

*Dale Carnegie*

Remember happiness doesn't depend upon who you are or what you have; it depends solely on what you think.

*Dale Carnegie*

Success is getting what you want. Happiness is wanting what you get.

*Dale Carnegie*

Take a chance! All life is a chance. The man who goes farthest is generally the one who is willing to do and dare.

*Dale Carnegie*

The successful man will profit from his mistakes and try again in a different way.

*Dale Carnegie*

# NAPOLEON HILL

The best job goes to the person who can get it done without passing the buck or coming back with excuses.

*Napoleon Hill*

Action is the real measure of intelligence.

*Napoleon Hill*

Do it now! can affect every phase of your life. It can help you do the things you should do but don't feel like doing. It can keep you from procrastinating when an unpleasant duty faces you. But it can also help you do those things that you want to do. It helps you seize those precious moments that, if lost, may never be retrieved.

*Napoleon Hill*

Do not wait; the time will never be "just right." Start where you stand, and work with whatever tools you may have at your command, and better tools will be found as you go along.

*Napoleon Hill*

The world has the habit of making room for the man whose actions show that he knows where he is going.

*Napoleon Hill*

Every adversity, every failure, every heartache carries with it the seed of an equal or greater benefit.

*Napoleon Hill*

What ever the mind of man can conceive and believe, it can achieve.

*Napoleon Hill*

The jack-of-all-trades seldom is good at any. Concentrate all of your efforts on one definite chief aim.

*Napoleon Hill*

The strongest oak of the forest is not the one that is protected from the storm and hidden from the sun. It's the one that stands in the open where it is compelled to struggle for its existence against the winds and rains and the scorching sun.

Effort only fully releases its reward after a person refuses to quit.

*Napoleon Hill*

Who said it could not be done? And tell me what great victories does he have to his credit which qualifies him to judge what can and can't be accomplished.

*Napoleon Hill*

Desire is the starting point of all achievement, not a hope, not a wish, but a keen pulsating desire which transcends everything.

*Napoleon Hill*

Cherish your visions and your dreams as they are the children of your soul; the blueprints of your ultimate achievements.

*Napoleon Hill*

When defeat comes, accept it as a signal that your plans are not sound, rebuild those plans, and set sail once more toward your coveted goal.

*Napoleon Hill*

Hold a picture of yourself long and steadily enough in your mind's eye, and you will be drawn toward it.

If you do not conquer self, you will be conquered by self.

The ladder of success is never crowded at the top.

*Napoleon Hill*

Until you have learned to be tolerant with those who do not always agree with you; until you have cultivated the habit of saying some kind word of those whom you do not admire; until you have formed the habit of looking for the good instead of the bad there is in others, you will be neither successful nor happy.

*Napoleon Hill*

You must get involved to have an impact. No one is impressed with the won-lost record of the referee.

*Napoleon Hill*

The battle is all over except the "shouting" when one knows what is wanted and has made up his mind to get it, whatever the price may be.

*Napoleon Hill*

There is one quality which one must possess to win, and that is definiteness of purpose, the knowledge of what one wants, and a burning desire to possess it.

*Napoleon Hill*

Every person who wins in any undertaking must be willing to cut all sources of retreat. Only by doing so can one be sure of maintaining that state of mind known as a burning desire to win -- essential to success.

It is literally true that you can succeed best and quickest by helping others to succeed.

*Napoleon Hill*

# Robert G Allen

Before you read this article by Robert Allen, I just wanted to let you know that if you want to be very wealthy, you better learn from Robert Allen. Robert is one of the most respectable millionaire coach that I ever known. I have completed his book, One Minute Millionaire, which is totally worth the investment. It cost me less than US \$20, and yet I have learned so much from that book. If you are planning to buy One Minute Millionaire book, I would suggest you buy online (I bought online too!) because Robert gives many bonuses for purchasing online and also, it is cheaper. You can buy at <http://www.esuccessmastery.com/resource.htm>

Now, read his article and put into practice!!

## The Seven Secrets of Extremely Prosperous People

Let's talk about the seven secrets of extremely prosperous people. I call them secrets not because very few of us are aware of them, but because very few of us practice them. The secrets are, in reality, skills....essential money skills that all wealthy people practice. I believe that if you learn these skills, wealth can also flow into your life....multiple streams of increasing prosperity. That'd be nice, wouldn't it? Money to buy whatever you want.... houses, cars, travel, freedom. Surplus to share with the people you care most about. Security. Peace of mind. That's what these skills will bring you. There are at least 5 things I hope to teach you in this special report:

- How to gain control of your finances quickly and easily
- How to cut your living expenses by 20% in 30 seconds.
- How to invest your extra money at 20% plus.
- How to earn an extra \$40,000-\$100,000 this year.
- How to become a lifetime multimillionaire.

Well, let's get started. With the fundamental skills of money. Remember the 80/20 principle. 20% of the things you do give you 80% of your results. Well, the same holds true for money. Only about 20% of the things you hear are really critical for you to understand. And that should be comforting.....because there is a blizzard of financial information swirling around us every day. How can you make sense of it? It's only been in the last five years that the average person even understood what a mutual fund is...and think about all of the other new words derivatives, aggressive growth fund, foreign markets, drawdown. Almost every day I hear words on the television that even I am not sure of.....and I've been studying these

things for years. It's got to be almost overwhelming to so many people....and intimidating. It seems as if we'll never catch up, or to be able to just understand what is being said, let alone do anything....and then, to be successful at it.

Well, you can relax....because in this one special report you're going to learn what you need to know about finances so you can cut through that blizzard of financial information out there to find exactly what you need to know and discard the rest. The bottom line is that there are only 7 essential money skills that will take you to financial security. Seven things that wealthy people are good at.....that take them with certainty toward financial success. You only need to do seven things well. I call these Money Skills. And they are:

Money Skill #1. Value it

Money Skill #2. Manage it

Money Skill #3. Save it

Money Skill #4. Invest it

Money Skill #5. Make it

Money Skill #6. Shield it

Money Skill #7. Share it

### **Money Skill #1. Value It**

So lets get right into it. Money Skill #1 is to learn how to value each and every dollar that flows into your life. Because you can achieve Financial Freedom on just a Dollar a Day! That's right. A dollar a day. When you think about it, financial freedom all starts with a single dollar.

Dig one our of your wallet or purse and examine it. This simple piece of paper doesn't appear to be worth much. Buys you a soda. A chocolate bar. A bad hamburger. So what if you waste one, or lose one or throw one away? It's just a dollar. Losing value every second. It's just a dollar. Use it or lose it.

Or is it? Is this ordinary dollar bill more than what it appears to be? Could it be a magic ticket to a fuller more abundant life of anywhere/time/thing you want? I promise, when you've finished done with this tape, you'll never think of a dollar bill in the same way ever again. Ever.

You see, prosperous people don't think a dollar "is just a dollar." They imagine it is a seed....a money seed...that has the power to grow into a huge money tree, giving off fruit to fulfill every one of their dreams.

And they are absolutely right.

Every dollar is a money seed. Just like a tiny acorn contains the power to grow into a mighty oak tree, each dollar has the power to grow into a mighty money tree. If you destroy an acorn, the oak tree inside also dies. So, too, with a money seed.

You can grow one of these money trees....on as little as a dollar a day. Could you afford that?

In a few short years, your money tree will be full grown and majestic, growing right in the center of your future dream home. Imagine that! Branches of your money tree spreading along the ceiling into every room of the house. Every few feet or so is a nodule which pops open once or twice a day....and releases the fruit of the tree.....a crisp one hundred dollar bill. That hundred gently floats down and lands in the strategically placed basket. All night long you hear the pop, pop, pop as these nodules open and release their fruit. It takes only a few minutes to collect the fruit in the morning. 24 hours a day, your money tree is producing fruit. While you sleep. While you work. While you play. While you eat. It never stops. An endless stream of cash flow. Get the picture? That's why it is so important to preserve and protect each of these money seeds. Every time you waste one of those silly, green pieces of paper, it's just like throwing away a money seed. No seed? No tree.

So, how much is one those seeds really worth? That depends on how long you let it grow and at what rate of growth. Let's suppose you take one dollar and put it into a special bank account that will let the dollar grow, untouched by taxes and fees. How long will it take for this ONE SINGLE DOLLAR BILL to grow into a MILLION DOLLARS? That depends on what interest rate the bank account pays. If it's like ordinary bank accounts....paying 3 to 6% interest....then it's going to take a long, long time.

At 3% it will take 468 years for a single dollar bill to grow into a million dollars.

What? Not planning on living 468 years? Relax. We're not done with that dollar bill yet. We've got to supercharge it, so those nodules can start popping in your lifetime. How can we do this? Rather than just planting one money seed, could you plant them more often? Could you afford to put away a dollar a day? Just a dollar a day. \$30 bucks a month! You can do that.

Well, a dollar a day at 3% grows into a million dollars in only 147 years. That's still not fast enough, is it?



What if we raised the interest rate from 3% to 5%. That cuts the time down to about 100 years. Still not fast enough. How about ten percent interest? Only 56 years.

Hmmm. Not bad. A dollar a day becomes a million dollars in only 56 years. Let that sink in for a minute. A measly dollar day can grow into A MILLION DOLLARS in the span of a normal lifetime. If you put just a dollar a day away for each of your children or grandchildren on the day they were born, they could all be lifetime millionaires.

But what about you? Is it too late for you? Could you still be a millionaire on a dollar a day? It's going to take some fancy work, but I think there's even hope for you. First of all, we'll have to find ways to fertilize your dollars so that they grow even faster. Suppose someone had put a dollar a day away for you ...stuck it under the mattress...the day you were born and every day thereafter. By the time you were to reach retirement age.....there would be \$25,000 waiting for you. Now, what if they stuck it in a bank at 3%. There would be about \$75,000. At 5% there would be just under \$200,000. At ten percent interest, there would be \$2.7 million. At 15% there would be \$50,000,000. That's right. Fifty million dollars. And at 20% there would be.....One Billion Dollars!. That's one thousand million dollars. All from one dollar a day.

I hope that sinks in deep. Most of us waste dozens of dollars a day without even thinking. No big deal. It's just a dollar. But extremely prosperous people know the real truth about dollar bills. Each dollar bill is a million dollar money seed. After all, it only takes a dollar- a-day.....JUST A DOLLAR.....to grow into a fortune.

Now, it's no small feat to make your money grow at 20%, year after year. I'll show you several ways to do this later. But for now, I want you to just become aware that a single dollar bill has incredible power.

You could be a millionaire in about 30 years on JUST A DOLLAR A DAY!

Still not fast enough for you? OK, there's a way to speed things up. Could you plant two or three seeds a day? Or five? Or ten? What does that do? We'll let's cut right to the chase. If you put ten lousy bucks a day away every single day and put it in the right mutual funds, or stocks or real estate and let the clock tick at 20 %, you're a millionaire in just 20 years! (Pop, pop, pop, pop) Excited yet?

What makes a few dollar a day grow into such huge amounts of money? It's the power of compound interest. You've heard of this before but I want you to really understand the concept because it's going to power you on to your dreams. Einstein himself, said, "The most powerful invention of man is compound interest." Compound interest is a magic money magnifier. Compound interest works for you while you sleep.

Remember, money that's compounding never sleeps. Every second of every day. 24 hours a day. 365 days a year. You've got to figure out a way to get money working for you instead of you working for money. And all it takes is a few lousy bucks a day! You don't have to be a financial genius. You don't have to own a big company. You can do it from your kitchen table using the money that you're now foolishly throwing away. If you just re-divert a few of your ill-spent dollars and funnel them to some well-timed investments, you can achieve financial success. It's within your grasp.

Look again at that dollar bill. Take care of it. It's a money seed. I'll bet you'll think twice before you throw away one of those silly, green pieces of paper. It's like throwing away the seed to a million dollar money tree. (maybe even a billion dollar tree.)

Every time you save one of those money seeds, you start your way to wealth. The real key is to keep socking away the money, even if it's only a dollar. Let the numbers whisper their silent but relentless message. Consistency. Day in. Day out. Save. Save. Save. Invest. Invest. Invest. It doesn't much matter what investment you choose. Low yielding government securities are fine.....just as long as you invest consistently for the long haul.

Constantly save. Consistently Invest. Like clockwork. Old Faithful. It might be boring. It might be dull. It might be hard. It might take discipline, persistence, sacrifice. No matter. Just do it.

I met a young man in Chicago who had made the decision to make his future bright by dimming his desires today. He worked full time as did his spouse. If they had been like the normal (broke) young married couple, they would have pooled their two paychecks and bought a new car (with a fat monthly payment) stretched themselves into "too much house" and stressed out for the next 30 years. Instead, this young couple make an uncommon decision. They decided to live in "too little house." Then they disciplined themselves to get by on her paycheck and to save his entire \$2,000 a month income. They put the money into well-selected mutual funds and watched the cash begin to pile up.

This is true prosperity.

Live on less than you earn.

Invest the surplus.

Avoid debt.

Build long term security

It's my not be get rich quick. But it's get rich sure.

It's not the exciting rabbit.

But the tortoise laughs slowly all the way to the bank.

But there will be no billions, no millions, no thousands, no nothing at all unless you get started with this plan..... you need to start today. Because waiting even one day can be extremely expensive as I shall now demonstrate.

Suppose you could sock away \$200 per month. You set a target to have it grow at 20% per year for the next 20 years. Now, 20% is no small feat....but with some fancy stock picks, some real estate and perhaps a small business on the side, you think you can pull it off. According to my calculator, \$200 per month at 20% for 20 years grows into \$632,000. Not bad!

Now, suppose, instead of starting now, you wait a year to get started. This leaves you only 19 years of growth instead of 20. How much is in your bank account in 20 years from today? Only \$516,000. That's \$116,000 less than what you could have had if you had started on schedule. In other words, your procrastination cost you \$116,000 future dollars! Procrastination is expensive.

For each of the 365 days that you waited, your future portfolio was shrinking by over 300 dollars. ( $116,000 / 365 = \$317.81$ ) In other words, every day you put this plan off, costs you \$300 future dollars. Every hour you wait costs you more than \$13. You are wasting 13 dollars an hour, 24 hours a day.

What if you were to invest the same \$200 per month over thirty years? The cost of waiting that extra year is now a whopping \$842,803. That's right! Waiting an extra year cost you almost a million future dollars. That's over two thousand dollars a day. Or almost \$100 per hour!

Let me say this again for emphasis. Every day you wait, every hour you delay, is like burning up your financial future. Do it now. Yes, it will take sacrifice. It means deferring gratification for a while to allow your money tree to grow. When you prematurely pick the fruit from your money tree, you stunt it's growth and this can dramatically slow down the time for you to enjoy a fully matured, fruit bearing money tree.

Now, why do all of this money multiplying? In the truest sense, money is a spiritual concept. With proper planning, you can not only take care of yourself and the ones closest to you but you can leave a positive legacy for your posterity. If you won't do it for yourself, at least do it for them.

Now, look at that dollar bill one more time.

This simple money seed contains the power to bless you and countless future generations...if you'll start now. A wealthy future is awaiting you. It's worth the sacrifice. Let nothing divert you from your task. As we continue, I'm going to

share with you the six other secrets or skills of that will make this bright financial future become a reality for you.

Remember, it all starts with a single dollar bill.

### **The Rockefeller Rules**

As I said earlier, money is a game. If you know the rules, you win. And if you don't know the rules, you don't win. Warren Buffett, who became the world's wealthiest stock market multi-billionaires has two important rules. Rule #1. Never lose money. Rule #2. Never forget rule #1. And here are some other simple rules to the Money Game..

Every dollar is a money seed.

You can grow rich on the money you're now wasting.

You can't make poor decisions today and expect to be rich tomorrow.

The longer you wait to get started the steeper the climb.

A dollar squandered today destroys a hundred thousand future dollars.

And since you are planning on spending a lot of time in the future, it would be nice to have plenty of money there waiting for you when you arrive. Wouldn't it? So if valuing money is skill #1. What are the other 6 skills? Let just say, that a couple of the skills are hidden in the following quote from a book called Kids and Cash about the Rockefeller family. Let's see if you can pick them out.

According to Nelson Rockefeller, the one time Vice President of the United States, his father John D. Rockefeller, Jr, gave each of his five sons an allowance "We got 25 cents a week, and had to earn the rest of the money we got." To earn part of that extra money he raised vegetables and rabbits....."We always worked. All the boys were required to keep personal daily account books. They were required to give 10 percent of their income to charity, to save 10 percent, and to account for all the rest." They had to balance their account books every month and to be able to tell what happened to every penny they earned. (From the book, Kids and Cash Ken Davis and Tom Taylor 1979 Oak Tree Publications)

The Rockefeller kids were taught a specific pattern for dealing with their money. I call them the Rockefeller rules.

Work for all you get

Give away the first 10%.

Pay yourself the next 10%.

Live on the rest.

Account for every penny.

Isn't it interesting that Rockefeller made his kids learn the habit of work? But why do you think Mr. and Mrs. Rockefeller taught their kids to give the first 10% to charity? Now, if you're an atheist or an agnostic, or in any way squeamish about the subject of God, you'd better skip over this section. It's just going to make you all grumpy. But if you believe there is a Supreme Being, then, read on. The Rockefellers, like almost all of the great American billionaires, looked upon their wealth as a sort of spiritual stewardship. They believed that God gave them the money. It wasn't theirs....they just were caretakers over it. They felt a duty to manage it for the betterment of others.....while thoroughly enjoying it themselves, of course. If every dollar they received was a gift from God, they were glad to pay 10% of it back. (Andrew Carnegie gave all of his wealth away before his death.) You'd be surprised how many very successful and very wealthy people today and throughout the past 200 years have felt the same. God, for them, was always the best silent partner. And they didn't do too badly for God and his children, either. Today, the Ford Foundation gives away hundreds of millions of dollars PER YEAR to various charities. The Rockefeller foundation gives away almost 50 million dollars.

I wonder if God knew this was going to happen. Looking down on the earth in the late 1800's did he say to himself. "To whom shall I give the idea for the automobile? And which lucky person is going to end up with the concept of oil? Hmmmm...let's see. There's that Rockefeller fellow. He's going to end up pretty decent. And most of his money is eventually going to go to help others. I think he should get a big chunk of oil. There's that scrappy Henry Ford down there in Michigan. He's got a few glaring blemishes but eventually, the money he makes with this idea is going to belong to his foundation and will bless millions of people. Let's give him a big chunk of the automobile."

How did Bill Gates end up with the computer? Or Andy Gove with the silicon chip? Or the guy (what was his name anyway?) who started Amazon.com? These days, billions can be made and lost in a single day in the stock market. Who's going to get the next billion dollar concept? Do you deserve to get it? What would you do with it if you got it? Could God trust you with it? Would you squander it? Or would you be a wise steward over it? Would there be anything left to bless the lives of others? Tough questions. I would encourage you that, no matter what your financial circumstances, invest 10% right off the top in your favorite charity or church. If you don't know where to put it, follow your heart. One day, all the money in the world, will not keep your heart beating. Sharing 10% with others will remind you that God owns everything and we're transients here.

Now, after you pay the first 10% to your "Silent Partner" you need to pay yourself next. In the classic, "The Richest Man in Babylon," George S. Clayson tells the story of the wise investor whose primary rule was, "A part of all you earn is yours to keep." (If you haven't read this book yet, buy it today and read it.) And then, when these two items are taken care of, Live on the rest. Make the decision that, starting today, you will no longer go into debt to support your lifestyle. You're going to live below your means....no matter what. It may take you months to turn your spending patterns around (for an oil tanker to change course 180 degrees takes many, many hours and hundreds of miles to accomplish....you're like that tanker, it will take time to turn your financial bad habits into good ones....so be patient with yourself.

And finally, Account for every penny.

This is the part that all of us seem to hate so much....accounting for every penny. I remember when I was doing my initial research, I looked, in vain, for a way out of this requirement. It seemed every successful money manager I interviewed was scrupulously meticulous about knowing where every penny went. And, of course, this was the exact opposite of my personality. Although my father was an accountant, I just didn't seem to be blessed with the same genes. I knew how to spend money really well.....but I couldn't save a dime. One day I woke up and realized that in my business career I had literally gone through millions of dollars in profits and royalties. If I had religiously saved 10% of that income....if I had lived the Rockefeller rules....I should have had a bank account filled with millions of dollars. But I didn't. I asked myself....of all the millions that had gone through my life, couldn't I have lived on 10% less. Of course, and that's when I started to live this rule.

Now, I know that the subject of budgeting and saving and penny pinching seems tedious to most Americans (as it did to me for most of my adult life), yet, I can also attest to the fact that these skills or habits must become part of your life if you ever hope to achieve any measure of financial success. Don't give me your old excuses. I used all of them myself at one time or another and not one of them every made me richer. Don't you dare tell me you're not good at math, or that you hate to balance your checkbook, or that you don't have a head for numbers, or that you never went to college, or that you don't know how to work a calculator, or that your spouse takes care of that stuff, or that you don't have the time, or that life is short and that you'd better enjoy it while you can. Odds are, you're going to live to a hundred years old.....that's thirty five years past retirement..... and you must plan for it by taking charge of your finances NOW.

You can't delegate this to anyone. You've got to do it. Truth is, nobody can watch over your money like you can. (Farmers have a saying that the best fertilizer is the farmer's own shadow.) Strangely enough, when you make the commitment to watch every penny, the dollars start to add up quicker. If compound interest can make a single dollar bill grow into a million dollars....then it can also make a

single penny grow into a million pennies..... and that's ten thousand dollars. From a single penny? Have you ever walked by a penny on the sidewalk and not picked it up because it was just a penny? The truth is, that hidden beneath that penny is a pile of a million pennies. Pick up that penny and invest it right.

## **Money Skill #2. Control It**

So, having said this, I want to teach you a simple, easy and extremely powerful way to think about your money. What Rockefeller was teaching his kids was how to control their money. And that's the second of the 7 money skills. Controlling every penny that flows through your life. Let me show you how to control your money by teaching you a theory I created called the Bathtub Theory of Economics..

Most people have one simple faucet or main source of income...their job. This income flows into the bathtub of their life and flows out through the drains at the bottom. Most everyone spends every penny they earn....and then some. They never retain any money in savings. They spend it all. Obviously, the only way to have an overflowing prosperity in your life is to plug up those holes and to turn on more faucets...to have Multiple Streams of Income.

How many leaks are there? I have simplified the many ways you can spend money into ten categories. It's easy to remember the categories. Each one flows in order of their priority. According to Rockefeller, where should the first dollars go? That's right, to your partners. Who are your partners? God, first. Yourself, next. And Uncle Sam, third. Then, you can live maintain your lifestyle with what's left over.

Therefore, the first category is called Tithing or Charity(which represents your contribution toward God, church, God, charity, others, giving, etc.) I have given this category the number of 1.

The next category in order of priority is called Self. Take the next 10% of your money and put it into the Self category...with a number of 2.

Next, comes your partner, Uncle Sam. The third category, then, is taxes....and I give it a number of 3.

What's the next most important expense of your life? Category 4 is your shelter....in the form of house payments or rent payments. What comes next? The fifth category is for household expenses such as food, clothing, television, normal living expenses attributed to living in your place of residence. This will amount to your largest category. Then comes category 6....Auto. Gotta have a car. Every time you pay for gas, transportation, repairs to your vehicles, or car payments, you should put it in the category 6. Next is Category 7 for Fun or entertainment.

Usually, whenever you spend money out of the home on movies, fast food, travel or toys, you should think of these expenditures as happening in Category 7. Seven is the number for fun....that's how I remember it. Then, comes Category 8; for all forms of insurance; health, life, disability, liability, house, homeowners, etc.

Miscellaneous expenditures (including payments toward debt) come under category 9 Debt/Miscellaneous.

And finally, there is Category 10....for business expenditures. Let's review:

Category 1 Tithing

Category 2 Self

Category 3 Taxes

Category 4 Shelter

Category 5 Household

Category 6 Automobile

Category 7 Entertainment

Category 8 Insurance

Category 9 Debt/Miscellaneous

Category 10 Business Expenses

Now, I want every dollar you spend to be labeled into one of these ten categories. I've kept the categories simple and broad because if it gets too complicated, you won't do it. Even when in using a computer finance program, like Quicken, which I use, I have all my categories simplified into these 10 categories. You'll see why in a minute.

So, let's examine a money transaction....which I call a Money event. How many times a day do you spend money? 5 times? Ten times? Rarely more. Think of it. You only spend money a few times a day. And yet, those few decisions make all of the difference between poverty and wealth. Actually, the millionaire spends approximately one minute more per money event than the poor person. And that one minute makes a huge difference.

Let's explore what I call the Millionaire's Minute. If I could show you a simple one minute exercise that you performed every time you spent money....that would almost guarantee that you'd become a millionaire....would you do it? Let's examine a typical money event.



Average people go to the store to buy something. They are in a rush, running late. They quickly snatch up the desired item without comparing prices. While they're waiting in the check out stand they see a few impulse items they pick up. They pay for the items but don't record the event because other people are waiting in line and besides, they're running late. They rush off "a day late and a dollar short."

Millionaires, on the other hand, take a few extra steps which take less than a minute. First of all, before they enters the store they decide only to buy the planned item and nothing else. Life is full of things to buy. They can't allow their impulses to derail their decisions or to control their life. Then, they spend a few extra seconds to compare prices and to pick the best value. If appropriate, they locate a sales clerk and ask if there is a possibility of obtaining a discount in price. They make a quick mental calculation of their savings. This makes them feel good. Then, they take the item to the check out stand. Once again, they are not sidetracked by impulse buying. They select one of the three methods of payment: cash, credit card or check. They exchange the money for the items, collects their receipt, examine it for accuracy and put it in their wallet or purse for filing later. Then, they make the most important step...they record the event by writing down the purchase, determining which category of spending it was made in, calculate the remaining balance in their account. Later, at home that day, they file the receipt in a well organized manner for easy retrieval.

All told, on average, the millionaire spends about an extra minute per transaction than the poor person. But look at the savings in time and money. The millionaire saves from 10-20% in comparison shopping. (What if you could lower your annual spending by 20% without a lot of sacrifice?) Then, by investing an extra minute to record the transaction and to file it properly, she has at her fingertips a vast source of information. She knows her current account balances. She can compare he spending to previous months and notice trends. She is more aware of her actual spending which gives her much greater control of her finances. She can calculate her tax consequences in minutes not days. She can back up her tax decisions with instant documentation. In a case of dispute, she knows where, when and how she spent her money and has the receipt to prove it. She is in control. And the resulting peace of mind creates a feeling of power. This increases her confidence, creativity and judgment. She makes fast, correct, decisive decisions. This gives her that secret millionaire's advantage.

So, from now on, every time you spend money take an extra minute to do these simple things....

1. Plan your needs and procrastinate your wants
2. Shop for value
3. Ask for and expect a discount

4. Examine your receipt. Categorize your receipt. Actually write a number from one to ten on the receipt....so that you mentally decide which area of your life you are spending money on.

6. Balance your accounts....whether it's cash, check or credit card. File your receive when you get home.

It's simple. Get ten manila folders and number them from one to ten. Don't throw your loose receipts into a shoe box. File them daily. This will get you in control of your finances in a few short weeks. Now, there are lot of advantages of doing it this way.....but let me give you one big one. Taxes. Most of us don't get receipts, and when we do, we forget what it was for. Suppose you buy a box of pencils for your small business.....and everyone in America should have their own small business. This is a tax deductible expense. Uncle Sam lets you take this expense off the top before you calculate your taxes. Well, if you're in the 30% tax bracket, then every dollar you categorize as a tax deduction gives you a 30% return on your money. Did you get that? Hello? Where can you, today, get an instant 30% guaranteed return on your money? From Uncle Sam. When you get and keep the receipt for a tax deductible expense and then deduct that expenditure on your taxes, you're making 30% on your money.....30% return on your money is the kind of return that makes millionaires....fast.

I heard once, I don't know if it's true but I believe it, that because of tax deferred or tax free investments the billionaire Ross Perot only pays 6% of his total yearly income in taxes. He understands the value of money and how to plug those leaks....and that's why he's a billionaire and you and I aren't...yet.

The key to financial planning is cash flow management. You've not only got to get the cash to flow into your bathtub. You have to manage the leaks so that there is money left over at the end of the month (profit.) With this profit you buy stuff....assets. You may also buy stuff by going into debt. The object of the money game is to accumulate enough assets so that eventually the income from your personal assets will support you instead of your personal skills.

Are you good at turning on faucets? Gotta get those multiple streams of income flowing into your bathtub.

Are you good at plugging leaks? Gotta plug those leaks.

Are you good at getting stuff? Are you accumulating assets?

Are you good at repaying debts? Gotta stay out of debt.

The better you are at managing and controlling these four activities, the wealthier you'll become.

Wealth Skill #2. Control your money. Start today to gain a greater control over your money by doing the millionaire minute....you'll be amazed.

### **Money Skill #3. Save it**

Wealth Skill #3 is to save money. Wealthy people love to save money.....you know, to buy things at wholesale. They never like to pay retail for anything. And now, you know why. But they don't stop there. You see, anyone can save money by buying at a discount....but do they save the money that they save? That's the hard part. A friend of mine quit smoking and was bragging about the \$50 a month she was saving by not smoking. I asked, "Where is the \$50?" She didn't know. She had saved the money but she hadn't saved it....put it away. When you save money by changing your buying habits, take the money out of your purse or wallet and get it out of your spending grasp. Put it into a savings jar, and frequently deposit this money into your savings account. That's when you've truly save/saved it.

And here's another tip. Would you like to learn how to cut your living expenses by 30% in 30 seconds? You would? Well, take out your credit cards, put one away for emergencies, and cut up the rest. Statistics have proven that this simple exercise will automatically and almost effortlessly cut your living expenses by an average of 30% over the next 12 months.

### **Money Skill #4. Invest it**

With the money you're save/saving plus the 10% of the money you pay yourself off the top, you must learn how to invest your money at billionaire rates. Anyone can park their money at 3%. The trick is to get it to grow at 10 to 20%. There are many traditional investments that are ideal to park your money. At the low end of the interest scale are bank savings accounts and certificates of deposit. Then, you have government treasuries and bonds. Up the ladder are corporate bonds.....then the stock market.....and some of the most popular investments these days.....Mutual Funds. You should have money in all of these areas. Imagine a series of buckets where money is siphoned off from your bathtub. The first bucket should be your emergency bucket. Let your 10% flow there first until you have at least three months worth of living expenses saved. You'd be surprised how many people in this country are only one paycheck away from bankruptcy. Don't let that be you. This money should be in the safest place possible....probably in an insured bank account....at the highest interest rate you can find where you can access to your money within 30 days. Once this first bucket is filled up, the stream of 10% will overflow into one of three additional buckets---labeled, conservative investments, moderately risky investments and very risky investments. If you are

older, you should have more of your money in the conservative bucket. The younger you are the more risk you can take.

(Put graphic of the investment buckets here)

The best way to invest for average people is in Mutual Funds. A mutual fund is a collection of individual stocks purchased by a major company and managed by professionals. You give them a small amount of money, they add it to that of thousands of other investors and they watch over it for you. You'd have to have lived in a cave for the past 5 years not to have heard at least something about Mutual Funds.

Here are a few rules about investing.

The longer you invest (leave your money in the market) the lower your risk.

Don't invest unless you're willing to leave it for 5 years or more. It's sole purpose is to grow and compound. Anything shorter than a year is gambling.

Remember, it's almost impossible to buy low and sell high in the short run. So don't play the market.

The key is long term dollar cost averaging.

Dollar cost averaging simply means, you should invest every single month, regardless of where the market is heading. Don't even read the newspapers....just buy month in and month out. Over the long run, this is the best strategy. Do it automatically. Inform your mutual fund company to automatically withdraw the funds from your account each month. If you have to decide each month, eventually you will stop the program and your future will suffer. Do it every month.

When you finish reading this report, if you're not already doing so, I want you to go to a news stand, and buy a financial magazine like Money Magazine or Smart Money or Kiplinger's. Look for an ad for a Mutual Fund company that is No-Load...which means no commissions. Look for ads where they will let you get started for \$50-100 per month. Sign up for the automatic monthly withdrawal....and get started. If you're new at this, you'll learn a lot by just doing it. This will turn up your awareness of the entire process. Soon you'll start noticing ads for Mutual fund families that really fit you. Then, you can shift your growing nest egg to the new company and start to watch your money grow. Once you have gotten your mutual fund investing program funded and on automatic pilot, you should read some great books on the stock market like Peter Lynch's classic, *Beating the Market*. And then, you can start putting extra cash toward a concentrated program of investing in individual stocks.

Speaking of that, would you like the richest investor in the world to manage your money? His name, by the way, is Warren Buffet. He started in the mid 50's with just a few thousand dollars and some money from a small group of partners. Over the next 40 years he turned his initial few dollars into tens of billions of dollars. His yearly compounded rate of return on his money is about 20%. If you'd like to buy into Warren Buffets brains, you can buy into Buffets empire....where he has about 90% of his own money. It's a stock traded on the New York Stock exchange.....called Berkshire Hathaway. It trades at many tens of thousands of dollars per share and is the most expensive stock on the NYSE. Buffet doesn't believe in splitting his stock price....so it just keeps getting higher and higher....as he continues to pile more and more money in it. (Your stock broker can show you how to buy Baby Berkshires...at a much more reasonable price.) There are several excellent books on the market about Warren Buffet. If you love the stock market, you'll love to read about how this man did it. At the very least, your goal is to get some of your surplus money siphoned off into mutual funds and forget them.

### **Money Skill #5. Making Money**

Making money is an entirely different skill from investing money. Investing is passive. Someone else does the work for you.....like money growing in a bank. Making money, Skill #5, is the entrepreneurial side of money. Are you an entrepreneur? You should be. Everyone will need to create multiple streams of income in the future. Families used to be able to survive on one income in the 50's and 60's. Then, in the 70's and 80's it became necessary for there to be 2 income earners per family. In the 90's, with the stability of those 2 incomes in question, with corporate downsizing, re-engineering, or whatever you want to call it, you need to take matters into you own hands. You must learn the skills of being your own boss.....even if you're working for a solid corporation and plan on retiring there. The world is just too insecure to make long term plans with one company.

When it comes to choosing the perfect home based business, use the MoneyTree Formula you learned in the Audio Cassette, Multiple Streams of Income. The full program from Nightingale/Conant will show you 7 extremely profitable home based business you can start with little capital investment. Any of them could take your to financial freedom. But, when you are doing several of them simultaneously, you can accelerate your prosperity curve dramatically. You'll love the program. Or your money back. It consists of 8 jam packed audio cassettes (or CD's if you prefer) plus a bonus audio and a special Study Guide. Call 1-800-525-9000 to find out you can start on the road to wealth today.

In the meantime, if you're going to start your own business, remember these rules:

Rule # 1. Get on purpose. Do what you love and the money will follow.

- Get into a business that is in alignment with your purpose and values. Here are the purpose questions:
- What are you good at? What do you like to do? What is important to you? What is your destiny?
- Answer these questions before you begin.

Rule # 2. Decide on your ideal lifestyle, then choose a business.

Rule # 3. Become the best in your field.

Rule # 4. Ride a trend that is on the wax not on the wane

Rule # 5. Be a copy cat. Don't be the first in. Don't start a trend. Copy others....legally, of course.

Rule # 6. No se habla employees. Be slow to hire and fast to fire.

Rule # 7. Constantly economize.

Rule # 8. Avoid overhead like the HIV virus. Rich people don't buy fancy office equipment to impress. Warren buffet manages his entire empire from a corner desk in small office. He has no computer.....as he once said, "I am a computer."

### **Money Skill #6. Shield It**

Making money is one set of skills Keeping it is another. As you work toward your financial goals, you will need to learn how to preserve the wealth you are creating. The new millennium is an infinitely more dangerous environment for wealth creation than were the 60's, 70's, 80's or 90's. New kinds of street gangs roam the streets seeking prey.....hordes of attorneys looking for victims to represent. The worst mistake one can make today is leave large amounts of personal assets unprotected. You must learn how to get your homes, cars and business entities out of sight through corporations, trusts and family partnerships to build a financial fortress around your assets. This information, which used to be available only for the super-rich, must be put to use by everyone. Why? Because if you're practicing your money skills, sooner or later there is a 100% probability that you will be sued....and any smart attorney will be able to look in the public record to find out what assets you have in your name. Therefore, the secret to smart money is to learn to live like a millionaire but be a pauper on paper. You used to be able to brag about your money. Not any more. Today, you don't want to be a millionaire.....just to live like one. I, myself, am not a millionaire. Or even a multi-millionaire. I used to be. But not any more. That doesn't mean that I don't know where it is....and how to get to it. But the public will never know. You must protect yourself today against the catastrophes of tomorrow.

Here are the eleven basic commandments of financial protection.

1. Thou shalt avoid conspicuous consumption
2. Thou shalt avoid putting assets in your name.
3. Thou shalt never co-sign a loan for anyone, ever.
4. Thou shalt carry adequate liability insurance.
5. Thou shalt not serve on a board of directors.
6. Thou shalt avoid all "recourse" debt.
7. Thou shalt operate thy business from a corporate entity.
8. Thou shalt not go into business without a detailed business plan.
9. Thou shalt never enter a partnership without a simple, fool proof plan for getting out.
10. Thou shalt never put all of thy eggs in one basket.
11. Thou shalt always assume the worst. You'll probably be optimistic.

### **Money Skill #7. Share It**

Finally, skill seven is to share your money. And this really is a skill. Remember what I said about the Rockefellers. They believed that giving their money was essential to their wealth. And so should you. The secret is that money multiplies fastest when it's divided. It's all God's money, anyway. You're just a temporary steward. When you share freely, you prime the pump of the universe. I encourage you to establish a legacy that will outlive you. Plant money trees from which others will harvest the fruit. This is true prosperity.

I have a belief which I have learned from the great billionaires over the past century. Almost without fail, each of them has been guided by the following principle:

"Ultimately, the only purpose for having money is to help others."

So, to review. First you must Value money....then, Control It....then Save It.....then Invest It.....then, Make It..... then Shield It.....and finally Share It. I don't think it's possible to make and keep a lot of money without being good at these things.

Now, look at that dollar bill one more time. This simple money seed contains the power to bless you and countless future generations...if you'll start now. The future is counting on you. A wealthy future is awaiting you. It's worth the sacrifice. Let nothing divert you from your task.

It all starts with a single dollar bill.

*-Robert G Allen*

~~~~~*End*~~~~~

Do you want more of Robert Allen's enlighten articles on wealth? I am offering for FREE Robert Allen's

'Info-Preneuring: How to be an Information Multi-Millionaire' for **FREE** at eSuccessMastery website. Visit <http://www.esuccessmastery.com> to get this valuable information!

*P/S : If you still did not read Robert Allen & Mark Victor Hansen famous **One Minute Millionaire**, they are actually offering FREE (I have bought it the similar way, through internet). You get the book for FREE when you buy the Multiple Source of Income cd : <http://www.esuccessmastery.com/resource.htm>*



# Robert T. Kiyosaki

*Please take note, Robert Kiyosaki's quotes are base from his Rich Dad book series. If you have not read his books yet, you may not catch some of his meanings behind the quotes. I would extremely advise you to read it. I have personally met up with Robert last time and learn a lot from his books. By the way, you can get his book in bookstores near your place.*

Your most expensive advice is the free advice you receive from your financially struggling friends or relatives.

*Robert Kiyosaki*

Average investors are on the outside trying to look into the inside of the company or property they are investing in.

*Robert Kiyosaki*

It's the investor who is risky, not the investment.

*Robert Kiyosaki*

The idea of working all your life, saving, and putting money into a retirement account is a very slow plan.

*Robert Kiyosaki*

If you don't first handle fear and desire, and you get rich, you'll only be a high-pay slave.

*Robert Kiyosaki*

To gain more abundance a person needs more skills and needs to be more creative and cooperative.

*Robert Kiyosaki*

A business with a defined mission, a determined leader, and a qualified and unified team begins to take shape as the sections of the B-I Triangle come together. This is when the B-I Triangle becomes three-dimensional and turns into a tetrahedron.

*Robert Kiyosaki*

One of the reasons I do not need a job or a paycheck is because rich dad trained me to make money from nothing.

As you increase the number of investor controls you possess, you continue to reduce your risk in the investment.

*Robert Kiyosaki*

The unique ability to take decisive action while maintaining focus on the ultimate mission is what defines a true leader.

*Robert Kiyosaki*

The more simple you can make this subject (investing), the richer you can become while reducing risk. But the challenge for most people is to invest the time.

*Robert Kiyosaki*

Instead of labeling and discriminating against one or the other, we need to learn to blend our gifts and complement our geniuses.

*Robert Kiyosaki*

There are many people who have big plans but their big plans never come true. The reason is, too many people have big plans but fail to keep their small agreements.

*Robert Kiyosaki*

By asking the question "How can I afford it?" your brain is put to work.

*Robert Kiyosaki*

Just as a fisherman must watch the ebb and flow of the tides, an investor and businessperson must be keenly aware of the subtle shifts in cash flow.

*Robert Kiyosaki*

You can invest with less risk and make more money in the stock market. All you have to do is not be an average investor.

Intelligence is the ability to make finer distinctions.

*Robert Kiyosaki*

So where in the old economy, content was king, in the new economy, context is king.

*Robert Kiyosaki*

The biggest challenge you have is to challenge your own self-doubt and your laziness.

*Robert Kiyosaki*

The word accounting comes from the word accountability. If you are going to be rich, you need to be accountable for your money.

*Robert Kiyosaki*

If you want to retire young and retire rich, it is very important that your money be like a bird dog, going out every day and bringing home more and more assets.

*Robert Kiyosaki*

The boundaries of a person's reality often do not change until that person forsakes what he or she feels confident in and then goes blindly with faith.

*Robert Kiyosaki*

One of the main reasons people are not rich is that they worry too much about things that might never happen.

*Robert Kiyosaki*

**ACHIEVING  
SUCCESS  
ARTICLES**

# Brian Tracy

## The Courage to Take Action

Perhaps the greatest challenge that you will ever face in life is the conquest of fear and the development of the habit of courage. Winston Churchill once wrote, “Courage is rightly considered the foremost of the virtues, for upon it, all others depend.” Fear is, and always has been, the greatest enemy of mankind. When Franklin D. Roosevelt said, “The only thing we have to fear is fear itself,” he was saying that the emotion of fear, rather than the reality of what we fear, is what causes us anxiety, stress, and unhappiness. When you develop the habit of courage and unshakable self-confidence, a whole new world of possibilities opens up for you. Just think—what would you dare to dream, or be, or do, if you weren’t afraid of anything in the whole world?

Fortunately, the habit of courage can be learned just as any other success skill is learned. To do so, we need to go to work systematically to diminish and eradicate our fears, while simultaneously building up the kind of courage that will enable us to deal with the inevitable ups and downs of life unafraid.

Syndicated columnist Ann Landers wrote these words: “If I were asked to give what I consider the single most useful bit of advice for all humanity, it would be this: Expect trouble as an inevitable part of life, and when it comes, hold your head high. Look it squarely in the eye, and say, ‘I will be bigger than you. You cannot defeat me.’” This is the kind of attitude that leads to victory.

The starting point in overcoming fear and developing courage is, first of all, to look at the factors that predispose us toward being afraid.

As we know, the root source of fear is childhood conditioning that caused us to experience two types of fear: the fear of failure, which causes us to think, “I can’t, I can’t, I can’t”; and the fear of rejection, which causes us to think, “I have to, I have to, I have to.”

Based on these fears, we become preoccupied with the idea of losing our money, or our time, or our emotional investment in a relationship. We become hypersensitive to the opinions and possible criticisms of others, sometimes to the point where we are afraid to do anything that anyone else might disapprove of.

Our fears tend to paralyze us, holding us back from taking constructive action in the direction of our dreams and goals. We hesitate, we become indecisive and we procrastinate; we make excuses and find reasons not to move ahead. And finally, we feel frustrated, caught in the double bind of, “I have to, but I can’t,” or, “I can’t, but I have to.”

Fear is also caused by ignorance. When we have limited information, we tend to be tense and insecure about the outcome of our actions. Ignorance causes us to fear change, to fear the unknown and to avoid trying anything new or different. But the reverse is also true. The very act of gathering more and more information about a particular subject causes us to have more courage and confidence in that area. There are parts of your life where you have no fear at all because you feel knowledgeable and completely capable of handling whatever happens.

Another factor that causes fears is illness or fatigue. When we are tired or unwell, or when we are not physically fit, we are more predisposed to fear and doubt than when we are feeling healthy and happy and terrific about ourselves.

Once we’ve recognized the factors that can cause fear, the second step in overcoming fear is to sit down and take the time to objectively identify, define and analyze your own personal fears. At the top of a clean sheet of paper, write the question, “What am I afraid of?”

Now, before you begin, I need to make an important point: All intelligent people are afraid of something. It is normal and natural to be concerned about your physical, emotional and financial survival. The courageous person is not a person who is unafraid. As Mark Twain said, “Courage is resistance to fear, mastery of fear<sup>3</sup>not absence of fear.”

It is not whether or not you are afraid. We are all afraid. The question is, how do you deal with the fear? The courageous person is simply one who goes forward in spite of the fear. And here’s something else I’ve learned: when you confront your fears and move toward what you are afraid of, your fears diminish and your self-esteem and self-confidence increase.

However, when you avoid the thing you fear, your fears grow until they begin to control every aspect of your life. And as your fears increase, your self-esteem, your self-confidence and your self-respect diminish accordingly.

Begin filling out your list of fears by writing down everything, major and minor, over which you experience any anxiety. The most common fears, of course, are the fear of failure and the fear of rejection.

Some people, compelled by the fear of failure, invest an enormous amount of energy justifying or covering up their mistakes. And some people, compelled by the fear of rejection, are so obsessed with how they appear to others that they seem to have no ability to take independent action at all. Until they are absolutely certain that someone else will approve, they refrain from doing anything. Once you have made a list of every fear that you think may be affecting your thinking and your behavior, organize the items in order of importance. Which fear do you feel has the greatest impact on your thinking, or holds you back more than any other? Which fear would be number two? What would be your third fear? And so on. With regard to your predominant fear, write the answers to these three questions:

1. How does this fear hold me back in life? 2. How does this fear help me, or how has it helped me in the past? 3. What would be my pay-off for eliminating this fear?

Some years ago, I went through this exercise and concluded that my biggest fear was the fear of poverty. I was afraid of not having enough money, being broke, perhaps even being destitute. I knew that this fear had originated during my childhood because my parents, who grew up during the Depression, had continually worried about money. My fear was reinforced when I was broke at various times during my 20s. I could objectively assess the origins of this fear, but it still had a strong hold on me. Even when I had sufficient money for all my needs, this fear was always there.

My answer to the question, “How does this fear hold me back?” was that it caused me to be anxious about taking risks with money. It caused me to play it safe with regard to employment. And it caused me to choose security over opportunity.

My answer to the second question, “How does this fear help me?” was that, in order to escape the fear of poverty, I had a tendency to work much longer and harder. I was more ambitious and determined. I took much more time to inform myself on the various ways that money could be invested. The fear of poverty was, in effect, driving me toward financial independence.

When I answered the third question, “What would be my pay-off for overcoming this fear?” I immediately saw that I would be willing to take more risks, I would be more aggressive in pursuing my financial goals, I could and would start my own business, and I would not be so tense and concerned about spending too much or having too little. I would no longer be so concerned about the price of everything. By objectively analyzing my biggest fear in this way, I was able to begin the process of eliminating it.

You can begin the process of developing courage and eliminating fear by engaging in actions consistent with the behaviors of courage and self-confidence. Anything that you practice over and over eventually becomes a new habit. So let's focus on some of the areas where you can practice to develop the habit of courage.

The first and perhaps most important kind of courage is the courage to begin, to launch, to step out in faith. This is the courage to try something new or different, to move out of your comfort zone, with no guarantee of success. John Ronstadt, a professor at Babson College who taught entrepreneurship for 12 years, conducted a study of those who took his class and later became successful. He could only find one quality that they had in common: their willingness to actually start their own business in the marketplace. He calls this the "Corridor Principle." He said that as these individuals moved forward, as though proceeding down a corridor, doors opened to them that they would not have seen if they had not been in forward motion. It turned out that the graduates of his entrepreneurship course who had done nothing with what they had learned were still waiting for things to be just right before they began. They were unwilling to launch themselves down the corridor of uncertainty until they could somehow be assured that they would be successful<sup>3</sup>/<sub>4</sub> something which never happened.

The future belongs to the risk takers, not the security seekers. Life is perverse in the sense that, the more you seek security, the less of it you have. But the more you seek opportunity, the more likely it is that you will achieve the security that you desire. One way to get the courage to begin, from which everything else flows, is to plan and prepare thoroughly in advance. Set clear goals and objectives, then gather information. Read and research in your chosen field. Write out detailed plans of action, and then take the first step.

The second kind of courage is the courage to endure, to persist, to stay at it once you have begun. Persistence is a form of courageous patience, and it is one of the rarest types of courage. Courageous patience is having the ability to stand firm after you have taken action and before you get any feedback or results from your actions. When you plan your work and work your plan through patient persistence, even in the face of disappointment and unexpected setbacks, you will build and develop the quality of courage within you.

Whenever you feel fear or anxiety, and you need to bolster your courage to endure, switch your attention to your goals. Create a mental picture of the person that you would like to be, performing the way you would like to perform. There is nothing wrong with thoughts of fear as long as you temper them with thoughts of courage and self-reliance. Whatever you dwell upon, grows . . . so be careful.



The last type of courage is the courage to conquer worry—a form of negative goal-setting. It is dwelling upon, talking about, and vividly imagining exactly what you don't want to happen. If you worry long enough and hard enough about something, you are going to attract it into your life. The great tragedy is that even if the situation you are worrying about does not materialize, your health and your emotions will suffer just the same. And the fact is that most of things that people worry about never happen.

The only real antidote to worry is purposeful action toward a predetermined goal or solution. Since the conscious mind can only hold one thought at a time, when you get busy doing something to resolve your problem, you will not have the time or the mental capacity to worry. And before you know it, your worrisome situation will have been resolved.

The mastery of fear and the development of courage are essential prerequisites for a happy, successful life. With a commitment to acquire the habit of courage, you will eventually reach the point where your fears no longer play a major role in your decision-making. You will set big, challenging, exciting goals, and you will have the confidence of knowing that you can attain them. You will be able to face every situation with calmness and self-assurance. And the key is courage.

*--Brian Tracy*

## **Increasing Your Earning Potential**

Throughout most of human history, we have been accustomed to evolution, or the gradual changing and progressing of events in a straight line. Sometimes the process of change was faster and sometimes it was slower, but it almost always seemed to be progressive, from one step to the other, allowing you some opportunities for planning, predicting and changing.

Today, however, the rate of change is not only faster than ever before, but it is discontinuous. It is taking place in a variety of unconnected areas and affecting each of us in a variety of unexpected ways. Changes in information processing technologies are happening separately from changes in medicine, changes in transportation, changes in education, changes in politics and changes in global competition. Changes in family formation and relationships are happening separately from the rise and fall of new businesses and industries in different parts of the country. And if anything, this rate of accelerated, discontinuous change is increasing. As a result, most of us are already suffering from what Alvin Toffler once called, “future shock.”

You can't do very much about the enormity of these changes, but the one thing that you can do is to think seriously about yourself and your basic need for security and stability. In no area is this more important than in the areas of job security and financial security. You must give special attention to your ability to make a good living and provide for yourself in the months and years ahead.

Above all, to position yourself for tomorrow, you must think continuously and seriously about your work today, your earning ability, and the work that you will be doing one, three, and five years from today. You must plan to achieve your own financial security, no matter what happens.

Charles Kettering said that you should give a lot of thought to the future because that is where you are going to spend the rest of your life. One of the greatest mistakes that people can make, and the one with the worst long-term consequences, is to think only about the present and give very little thought to what might happen in the months and years ahead.

When our grandfathers started work, it was quite common for them to get a basic education and then go to work for a company and stay with that same company for the rest of their working lives. When our parents went to work, it was more common for them to change jobs three or four times during their lifetime, although it was difficult and disruptive.

Today, with increased turbulence and change in the national and global economy, a person starting work can expect to have five full-time careers between the ages of 21 and 65, and 14 full-time jobs lasting two years or more. According to Fortune Magazine, fully 40 percent of American employees in the 21st Century will be “contingency” workers. This means that they will never work permanently for another company. They will continue to move as needed, from company to company, from job to job, earning less money than full-time employees and accruing very few, if any, benefits in terms of health care and pension plans.

Imagine what your job will look like five years from today. Since knowledge in your field is probably doubling every five years, this means that fully twenty percent of your knowledge and your ability in your field is becoming obsolete each year. In five years, you will be doing a brand new job with brand new skills and abilities. Ask yourself, “What parts of my knowledge, skills and work are becoming obsolete? What am I doing today that is different than what I was doing one year ago and two years ago?” What are you likely to be doing one year, two years, three years, four years and five years from today? What knowledge and skills will you need and how will you acquire them? What is your plan for your economic and financial future?

We are now in the knowledge age. Today, the chief factors of production are knowledge and the ability to apply that knowledge to achieving results for other people. Your earning ability today is largely dependent upon your knowledge, skill and your ability to combine that knowledge and skill in such a way that you contribute value for which customers are going to pay.

The Law of Three says that you must contribute three dollars of profit for every dollar that you wish to earn in salary. It costs a company approximately double your salary to employ you in terms of space, benefits, supervision, and investment in furniture, fixtures, and other resources. For a company to hire you, they have to make a profit on what they pay you. Therefore, you must contribute value greatly in excess of the amount you earn in order to stay employed. To put it another way, your earning ability must be considerably greater than the amount you are receiving, or you will find yourself looking for another job.

To position yourself for tomorrow, here is one of the most important rules you will ever learn: “The future belongs to the competent.” The future belongs to those men and women who are very good at what they do. Pat Riley, in his book *The Winner Within*, wrote that, “If you are not committed to getting better at what you are doing, you are bound to get worse.” To phrase it another way, anything less than a commitment to excellent performance on your part is an unconscious acceptance of mediocrity. It used to be that you needed to be excellent to rise above the competition in your industry. Today, you must be excellent even to keep your job in your industry.

The marketplace is a stern task master. Today, excellence, quality, and value are absolutely essential elements of any product or service, and of the work of any person. Your earning ability is largely determined by the perception of excellence, quality, and value that others have of you and what you do. The market only pays excellent rewards for excellent performance. It pays average rewards for average performance, and it pays below average rewards or unemployment for below average performance. Customers today want the very most and the very best for the very least amount of money, and on the best terms. Only the individuals and companies that provide absolutely excellent products and services at absolutely excellent prices will survive. It's not personal. It's just the way our economy works.

To earn more, you must learn more. You are maxed out today at your current level of knowledge and skill. However much you are earning at this moment is the maximum you can earn without learning and practicing something new and different.

And here's the rub. Your accumulated knowledge and experience is becoming obsolete bit by bit, day by day. The knowledge in your field is doubling every three to five years. That means that your knowledge must double every three to five years just for you to stay even.

The solution to the dilemma of unavoidable change and restructuring is continuous self-development. Your personal knowledge and your ability to apply that knowledge are your most valuable assets. To stay on top of your world, you must continually add to your knowledge and your ability. You must continually build up your mental assets if you want to enjoy a continuous return on your investment. And only by building on your current assets do you stop them from deteriorating.

By engaging in continuous self-improvement, you can put yourself behind the wheel of your own life. By dedicating yourself to enhancing your earning ability, you will automatically be engaging in the continuous process of personal development. By learning more, you prepare yourself to earn more. You position yourself for tomorrow by developing the knowledge and skills that you need to be a valuable and productive part of our economy, no matter which direction it goes.

*--Brian Tracy*

## **Realizing Your Potential**

One of the most wonderful and exciting facts about your life is that you already know a lot of the things you need to know to become the person you want to be. You have your “heart’s desire” deep inside of you. There’s something that you were put on this earth uniquely to accomplish. There’s something that you, and only you, can do. And when you find your heart’s desire, you’ll have the key to unlocking your potential in every other part of your life. You’ll have the key to happiness, satisfaction, fulfillment and the joy that’s your natural birthright.

You can unlock your inner potential only when you’re doing something that you really love to do. You can fulfill your innermost aspirations only when you’re doing something that interests you, something that holds your attention, something in which you can become completely absorbed.

And this is the key to unlocking the giant within. You must dream big dreams and do what you love to do. You must decide what’s right for you, what will make you happiest, before you decide what’s possible. You must set ideal standards and goals and results as your aim and then determine how to accomplish them.

In his book *The Act of Will*, Roberto Assagioli, the Italian psychiatrist, said that the starting point of great individual achievement is the definition, by yourself, of the ideal result that you wish to accomplish.

Take some time to determine your ideal lifestyle. Take some time to determine the kind of person you’d like to be, and the kind of person you’d have to become in order to live the kind of life that you’d like to live. Remember, you can’t accomplish it on the outside until you become it on the inside.

I recently read a beautiful line in a book: “In order to achieve things you’ve never achieved before, you must be willing to do things you’ve never done before.”

To unlock your inner potential, you must set very clear, challenging and, yet, realistic goals and then make plans to accomplish them. You need to work, step-by-step, every day, in the direction of your dominant aspirations. You need to develop an unshakable level of self-confidence that makes you virtually unstoppable.

Momentum is the key to long-term success. The momentum theory of success simply says that while it may take 10 units of energy to get you moving in a particular direction, it takes only one unit of energy to keep you moving once you’re in motion. You have the principle of momentum working in your favor.

For example, if you’ve come back from a vacation of a week or two weeks, you’ll notice that it takes you several days to start working at peak efficiency again. This is part of the momentum principle. When you stop, it’s hard to get started again.

But once you're moving forward, it's easy to continue moving forward.

How do you use the momentum principle in your life? Well, it's simple. You decide upon one key quality that you need to develop in order to accomplish one key goal that you want to accomplish. Then every single day, you work simultaneously on developing that quality and on taking steps toward the accomplishment of that goal. Once you put the ball into play, you keep the game going, every single day, without stopping.

Let's say that your goal is to become financially independent. To do this, you have to pay off all of your existing debts and build up a cash reserve of three to six months of living expenses. When you reach that point, your entire personality will change. You'll be more clearheaded, you'll be more positive, you'll be more determined, you'll be more optimistic, you'll be a finer and better human being when you absolutely know that you're not dependent upon anyone for your living expenses. You'll be able to choose the job you want to do and go to the places you want to go. You won't have to tolerate any situation that you do not enjoy or that you feel isn't the best use of your personal potential.

If you simultaneously work on strengthening your self-discipline and using it to achieve the goal of financial independence, you'll become a better, stronger and more powerful human being. You'll cast off the bonds of helplessness and begin to feel that there's nothing in the world that you can't do or be or have.

When you set clear goals or objectives for yourself, when you dream big dreams and then determine to become the kind of person who's capable of achieving the kind of goals that you want to achieve, you convince yourself, at a deep, subconscious level, that you're absolutely unstoppable. You realize at last that nothing in the world can hold you back except your own thinking, and you don't even let your own thinking limit your potential.

If you learn to be powerful and develop self-confidence by working progressively, every day, toward becoming the kind of person you want to be, and toward living the kind of life you want to live, you'll unlock the giant within you, and it will never go back inside.

### Believing in Yourself

In her wonderful book *You Can Heal Your Life*, Louise Hay says that each one of us has feelings of inferiority that are manifested in the conclusion that we are not good enough. We think that we are not as good as other people, and we feel that we are not good enough to acquire and enjoy the things that we want in life. Very often, we feel that we don't deserve good things. Even if we do work hard and achieve some worthwhile objectives, we believe that we are not really entitled to our successes, and we often engage in behaviors that sabotage our successes.

The fact is that you deserve every good thing that you are capable of acquiring as the result of the application of your talents. The only real limitation on what you can be and have is your absence of desire. If you want something badly enough, nothing in the world can stop you from getting it, if you are willing to persist long enough and hard enough. Over and over, we find that our beliefs, more than anything else, act as the brakes on our capacities. We have high hopes and dreams and aspirations, but we let doubts creep in and undermine our competence and effectiveness.

You need to develop your beliefs about yourself to the point where they serve you every day in every way. Men and women who accomplish extraordinary things are just ordinary people who developed themselves mentally to the point where they were able to overcome the obstacles that stood in their way, and they kept on keeping on until the goal was attained.

Psychologist William James of Harvard University said that beliefs create the actual fact. The reason for this is because we always act in a manner consistent with our innermost beliefs and convictions. If you believe yourself capable of accomplishing good things, you will walk and talk and act like it. Your behaviors will actually make your beliefs a reality.

The most harmful beliefs that you can have are what we call “self-limiting beliefs.” These are beliefs about yourself, most of which are not true; but they hold you back nonetheless. Sometimes you, or others, will say that you cannot achieve certain goals because you did not get enough education. Sometimes you will say that it is because of your gender or race or age or the state of the economy. Many people blame their parents or their bosses or their families or their current relationships for their failure to make progress in life. Others say that there is no opportunity in their particular area or their particular field. Some complain because they have no money. Others complain because they received poor grades in school or did not go to, or finish, college. Still others say that they have never had a natural talent or ability for a particular field.

The humorist Josh Billings once said, “It ain’t what a man knows what hurts him. It’s what a man knows what ain’t true.” It isn’t the actual truth about yourself and your abilities that hurts you; it’s the things that you consider to be true and that have no basis in truth.

The starting point to change your beliefs is to get up the courage to question them seriously. Question your basic premises. Check your assumptions. Ask yourself, “What assumptions am I making about myself or my situation that might not be true?”

It's a fact that we fall in love with our excuses and our assumptions. We fall in love with our reasons for not moving ahead. Even if someone comes along and challenges those reasons, even if someone tells you that you have the capacity to accomplish marvelous things, you will argue with him. If someone tells you that you can do far better than you're doing right now, you will come up with reasons to dispute this person's greater belief in your potential.

The author Richard Bach wrote this beautiful line: "Argue for your limitations, and sure enough, they're yours." Very often, we become the prosecuting attorney in the case against ourselves. We dispute and argue and attempt to prove to ourselves and others that our limitations are real. And the less justification these ideas or beliefs have, the more adamant we become in attempting to prove them to others.

What beliefs might you have that are holding you back right now? Think about them. Remember, most of our self-limiting beliefs have no basis whatsoever in fact. They are based on information and ideas that we have accepted as true, sometimes in early childhood, and to the degree to which we accept them as true, they become true for us.

Your beliefs about reality are based on a thousand influences, many of which began even before you were aware of what was going on. You have beliefs that are deep and beliefs that are shallow. Deep beliefs, with regard to your religion or your political party or your family, or especially yourself, are very hard to change. Shallow beliefs are easily changed. And many of your beliefs are in fact very shallow. They have no substance to them whatsoever. If you challenge them hard enough, you'll find that they are made of tissue paper. They'll simply blow away.

You can always tell what your true values and beliefs are by looking at your actions. It isn't what you say or wish or hope or intend that demonstrates what you really believe. It's only what you do. It's only the behaviors that you engage in. It's only the actions that you choose to undertake. Your values and beliefs are always expressed in your actions and behaviors.

And out of your actions come all of the elements of your life. You are where you are what you are because of what you've said and done in the past.

The wonderful thing is this. Each of us is in a state of becoming. Many years ago, a great teacher of mine said that each human being is a "becomingness." You are constantly evolving toward the fulfillment of your individual possibilities. You can become anything you want by sitting down at the keyboard of your own mental computer and beginning the process of programming in new beliefs.



To develop beliefs that serve your life better than your current beliefs, decide exactly where you want to end up sometime in the future. Dr. Roberto Assagioli calls this your “ideal result.” Robert Fritz, in his book *The Path of Least Resistance*, calls this your “future vision.” The clearer you are about your ideal result or future vision, the easier it is for you to alter your actions and behaviors in the short term to assure that you get where you want to be in the long term.

Once you’ve clearly decided on the person you would like to become, you are on the path toward developing new beliefs. You then discipline yourself each day to behave exactly as you would if you were already that person.

That simple technique, the “act as if” technique, is extraordinarily powerful. The more you act like the person you want to be, the more consistent your attitude will be with that person’s. Your attitude will have the back-flow effect of affecting your expectations. Positive expectations will have the back-flow effect of building beliefs that are consistent with them. And your beliefs will exert an influence on your values.

You have no limitations on your potential except for those that you believe you have. Remember this wonderful little poem: “If you think you’re beaten, you are. If you think you dare not, you don’t. If you would like to win, but think you can’t, It’s almost certain you won’t. Life’s battles don’t always go To the stronger or faster man, But sooner or later the man who wins Is the man who thinks he can.”

People succeed not because they have remarkable characteristics or qualities. The most successful people are quite ordinary, just like you and me. Most of us start off poor and confused. We spend many years getting some sort of direction in our lives. But the turning point comes when we begin to believe that we have within us that divine spark that can lead us onward and upward to the accomplishment of anything that we really want in life.

*--Brian Tracy*

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# Jim Rohn

## It is a Challenge to Succeed

It is a challenge to succeed. If it were not, I'm sure more people would be successful, but for every person who is enjoying the fruit from the tree of success, many more are examining the roots. They are trying to figure it all out. They are mystified and perplexed by what seems to be some strange, complex and elusive secret that must be found if ever success is to be enjoyed. While most people spend most of their lives struggling to earn a living, a much smaller number seem to have everything going their way. Instead of just earning a living, the smaller group is busily engaged in designing and enjoying a fortune. Everything just seems to work out for them. While the much larger group sits in awe at how life can be so unfair, complicated and unjust.

"I am a nice person," the man says to himself. "How come this other guy is happy and prosperous, and I'm always struggling?" He asks himself, "I am a good husband, a good father and a good worker. How come nothing seems to work out for me? Life just isn't fair. I'm even smarter and willing to work harder than some of these other people who just seem to have everything going their way," he says as he slumps into the sofa to watch another evening of television. But you see you've got to be more than a good person and a good worker. You've got to become a good planner, and a good dreamer. You've got to see the future finished in advance. You've got to put in the long hours and put up with the setbacks and the disappointments. You've got to learn to enjoy the process of disciplines and of putting yourself through the paces of doing the uncomfortable until it becomes comfortable. You've got to be prepared and willing to attack the challenges if you want the success because challenges are part of success. Now that may sound like a full menu of activities, but let me assure you that the process of going from average to fortune isn't really all that difficult. Thinking about it is the difficult part. Anticipating all the effort and the changes and the disciplines is far worse in the mind than in reality. I can promise you that the challenges you'll meet on the road to success are far less difficult to deal with than the struggles and the disappointments that come from being average. Confronting and overcoming challenges is an exhilarating experience. It does something to feed the soul and the mind. It makes you more than you were before. It strengthens the mental muscles and enables you to become better prepared for the next challenge.

I've often said that to have more, we must first become more, and to become more, we must begin the process of working harder on ourselves than we do on anything else. But in addition to gathering new knowledge, new skills and new experiences; it is also important to discover new emotions. It is how we feel about what we know that makes the biggest difference in how our lives turn out. How we feel about the chances we have and the choices we have determines the intensity of our effort. Whether we try or don't try. Join or don't join. Believe or don't believe.

I'd like for you to discover some strong feelings about your life and about what you want to do with that life. You probably have much of the knowledge and a lot of the experience and perhaps most of the skills that it takes to become successful. What you may be lacking in are the strong feelings about what you want and what you want to do. You may be one of those who have become so involved in the process of earning a living that you've forgotten about the choices and the chances you have for designing your own life.

Let these strong feelings help you take a second look at your life and where you're headed. After all, you've only got one life, at least on this planet. So why not make it an adventure in achievement? Why not discover what all you can do and what all you can have? Why not discover how many others you can help and in the process how that can help you?

Why not now take the Challenge to Succeed!

*-Jim Rohn*

## The Formula for Failure and Success

(Excepted from the book *The Five Major Pieces to the Life Puzzle* by Jim Rohn)

Failure is not a single, cataclysmic event. We do not fail overnight. Failure is the inevitable result of an accumulation of poor thinking and poor choices. To put it more simply, failure is nothing more than a few errors in judgment repeated every day.

Now why would someone make an error in judgment and then be so foolish as to repeat it every day? The answer is because he or she does not think that it matters.

On their own, our daily acts do not seem that important. A minor oversight, a poor decision, or a wasted hour generally doesn't result in an instant and measurable impact. More often than not, we escape from any immediate consequences of our deeds.

If we have not bothered to read a single book in the past ninety days, this lack of discipline does not seem to have any immediate impact on our lives. And since nothing drastic happened to us after the first ninety days, we repeat this error in judgment for another ninety days, and on and on it goes. Why? Because it doesn't seem to matter. And herein lies the great danger. Far worse than not reading the books is not even realizing that it matters!

Those who eat too many of the wrong foods are contributing to a future health problem, but the joy of the moment overshadows the consequence of the future. It does not seem to matter. Those who smoke too much or drink too much go on making these poor choices year after year after year... because it doesn't seem to matter. But the pain and regret of these errors in judgment have only been delayed for a future time. Consequences are seldom instant; instead, they accumulate until the inevitable day of reckoning finally arrives and the price must be paid for our poor choices - choices that didn't seem to matter.

Failure's most dangerous attribute is its subtlety. In the short term those little errors don't seem to make any difference. We do not seem to be failing. In fact, sometimes these accumulated errors in judgment occur throughout a period of great joy and prosperity in our lives. Since nothing terrible happens to us, since there are no instant consequences to capture our attention, we simply drift from one day to the next, repeating the errors, thinking the wrong thoughts, listening to the wrong voices and making the wrong choices. The sky did not fall in on us yesterday; therefore the act was probably harmless.

Since it seemed to have no measurable consequence, it is probably safe to repeat.

But we must become better educated than that!

If at the end of the day when we made our first error in judgment the sky had fallen in on us, we undoubtedly would have taken immediate steps to ensure that the act would never be repeated again. Like the child who places his hand on a hot burner despite his parents' warnings, we would have had an instantaneous experience accompanying our error in judgment.

Unfortunately, failure does not shout out its warnings as our parents once did. This is why it is imperative to refine our philosophy in order to be able to make better choices. With a powerful, personal philosophy guiding our every step, we become more aware of our errors in judgment and more aware that each error really does matter.

Now here is the great news. Just like the formula for failure, the formula for success is easy to follow: It's a few simple disciplines practiced every day.

Now here is an interesting question worth pondering: How can we change the errors in the formula for failure into the disciplines required in the formula for success? The answer is by making the future an important part of our current philosophy.

Both success and failure involve future consequences, namely the inevitable rewards or unavoidable regrets resulting from past activities. If this is true, why don't more people take time to ponder the future? The answer is simple: They are so caught up in the current moment that it doesn't seem to matter. The problems and the rewards of today are so absorbing to some human beings that they never pause long enough to think about tomorrow.

But what if we did develop a new discipline to take just a few minutes every day to look a little further down the road? We would then be able to foresee the impending consequences of our current conduct. Armed with that valuable information, we would be able to take the necessary action to change our errors into new success-oriented disciplines. In other words, by disciplining ourselves to see the future in advance, we would be able to change our thinking, amend our errors and develop new habits to replace the old.

One of the exciting things about the formula for success- A few simple disciplines practiced every day - is that the results are almost immediate. As we voluntarily change daily errors into daily disciplines, we experience positive results in a very short period of time. When we change our diet, our health improves noticeably in just a few weeks. When we start exercising, we feel a new vitality almost immediately. When we begin reading, we experience a growing awareness and a new level of self-confidence. Whatever new discipline we begin to practice daily will produce exciting results that will drive us to become even better at developing new disciplines.

The real magic of new disciplines is that they will cause us to amend our thinking. If we were to start today to read the books, keep a journal, attend the classes, listen more and observe more, then today would be the first day of a new life leading to a better future. If we were to start today to try harder, and in every way make a conscious and consistent effort to change subtle and deadly errors into constructive and rewarding disciplines, we would never again settle for a life of existence – not once we have tasted the fruits of a life of substance!

*--Jim Rohn*

## The Four Emotions That Can Lead To Life Change

(excerpted from *Seven Strategies for Wealth and Happiness*)

Emotions are the most powerful forces inside us. Under the power of emotions, human beings can perform the most heroic (as well as barbaric) acts. To a great degree, civilization itself can be defined as the intelligent channeling of human emotion. Emotions are fuel and the mind is the pilot, which together propel the ship of civilized progress.

Which emotions cause people to act? There are four basic ones; each, or a combination of several, can trigger the most incredible activity. The day that you allow these emotions to fuel your desire is the day you'll turn your life around.

### 1) DISGUST

One does not usually equate the word "disgust" with positive action. And yet properly channeled, disgust can change a person's life. The person who feels disgusted has reached a point of no return. He or she is ready to throw down the gauntlet at life and say, "I've had it!" That's what I said after many humiliating experiences at age 25, I said. "I don't want to live like this anymore. I've had it with being broke. I've had it with being embarrassed, and I've had it with lying."

Yes, productive feelings of disgust come when a person says, "Enough is enough."

The "guy" has finally had it with mediocrity. He's had it with those awful sick feelings of fear, pain and humiliation. He then decides he is not going to live like this anymore." Look out! This could be the day that turns a life around. Call it what you will, the "I've had it" day, the "never again" day, the "enough's enough" day. Whatever you call it, it's powerful! There is nothing so life-changing as gut-wrenching disgust!

### 2) DECISION

Most of us need to be pushed to the wall to make decisions. And once we reach this point, we have to deal with the conflicting emotions that come with making them. We have reached a fork in the road. Now this fork can be a two-prong, three-prong, or even a four-prong fork. No wonder that decision-making can create knots in stomachs, keep us awake in the middle of the night, or make us break out in a cold sweat.

Making life-changing decisions can be likened to internal civil war. Conflicting armies of emotions, each with its own arsenal of reasons, battle each other for supremacy of our minds. And our resulting decisions, whether bold or timid, well thought out or impulsive, can either set the course of action or blind it. I don't have much advice to give you about decision-making except this:

Whatever you do, don't camp at the fork in the road. Decide. It's far better to make a wrong decision than to not make one at all. Each of us must confront our emotional turmoil and sort out our feelings.

### **3) DESIRE**

How does one gain desire? I don't think I can answer this directly because there are many ways. But I do know two things about desire:

- a. It comes from the inside not the outside.
- b. It can be triggered by outside forces.

Almost anything can trigger desire. It's a matter of timing as much as preparation. It might be a song that tugs at the heart. It might be a memorable sermon. It might be a movie, a conversation with a friend, a confrontation with the enemy, or a bitter experience. Even a book or an article such as this one can trigger the inner mechanism that will make some people say, "I want it now!"

Therefore, while searching for your "hot button" of pure, raw desire, welcome into your life each positive experience. Don't erect a wall to protect you from experiencing life. The same wall that keeps out your disappointment also keeps out the sunlight of enriching experiences. So let life touch you. The next touch could be the one that turns your life around.

### **4) RESOLVE**

Resolve says, "I will." These two words are among the most potent in the English language. I WILL. Benjamin Disraeli, the great British statesman, once said, "Nothing can resist a human will that will stake even its existence on the extent of its purpose." In other words, when someone resolves to "do or die," nothing can stop him.

The mountain climber says, "I will climb the mountain. They've told me it's too high, it's too far, it's too steep, it's too rocky, it's too difficult. But it's my mountain. I will climb it. You'll soon see me waving from the top or you'll never see me, because unless I reach the peak, I'm not coming back." Who can argue with such resolve?

When confronted with such iron-will determination, I can see Time, Fate and Circumstance calling a hasty conference and deciding, "We might as well let him have his dream. He's said he's going to get there or die trying."

The best definition for "resolve" I've ever heard came from a schoolgirl in Foster City, California. As is my custom, I was lecturing about success to a group of bright kids at a junior high school. I asked, "Who can tell me what "resolve" means?" Several hands went up, and I did get some pretty good definitions. But



the last was the best. A shy girl from the back of the room got up and said with quiet intensity, "I think resolve means promising yourself you will never give up." That's it! That's the best definition I've ever heard: **PROMISE YOURSELF YOU'LL NEVER GIVE UP.**

Think about it! How long should a baby try to learn how to walk? How long would you give the average baby before you say, "That's it, you've had your chance"? You say that's crazy? Of course it is. Any mother would say, "My baby is going to keep trying until he learns how to walk!" No wonder everyone walks.

There is a vital lesson in this. Ask yourself, "How long am I going to work to make my dreams come true?" I suggest you answer, "As long as it takes." That's what these four emotions are all about.

*--Jim Rohn*

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# Mark Victor Hansen

## The Eight-Step Process To Better Asking

In one of my earlier articles, "How To Ask For Anything You Want," you learned that the world responds to those who ask. When you begin to ask for what you need and want, you've taken control of your life, and are proactively steering its direction. Many wonderful and great things come to you as a result.

But just how do you go about getting started asking? Here are the primary action steps to take:

1. **Act as if you expect to get it.** It is of primary importance that your state of thinking contain a solid level of certainty and expectation when you ask. This state of mind will affect everything else - your body posture, eye contact, tone of voice, and choice of words. Think for a moment - you've been in situations when you've asked and had every certainty that you would receive exactly what you were asking for. Remember how you felt then? Keep that in your mind with every request you make.
2. **Ask someone who can give it to you.** Before you ask someone for something, make an assessment of whether or not they will be able to give it to you. Some people are very qualified and motivated to help. Others just aren't capable of delivering - watch people and review that capacity. Have you ever seen them capable of delivering what you're about to ask them, or are you just hoping the potential is there?
3. **Get the other person's full attention.** Your request deserves that respect! If the person cannot give you his or her full attention, set up an appointment, ask to talk during the commercial break, or ask them to schedule time for you in the very near future.
4. **Be clear and specific.** Be as concise as you possibly can in your requests. Ask for what you want, not for what you don't want. At the same time, be careful what you ask for - more often than not, you get exactly what you've requested!
5. **Ask from the heart.** You can have anything you want if you want it desperately enough! Keep that unbridle passion for your purpose, project or goal stirring in your soul as you begin to ask, and maintain eye contact throughout the entire ask process. This further establishes your integrity, trustworthiness and passion on the subject.
6. **Ask with humor and creativity.** Humor captures our attention and breaks down our defenses. Creativity disarms our resistance and opens our minds to new possibilities.

7. **Give something to get something.** As Zig Ziglar says, "You can get everything in life you want if you will just help enough other people get what they want." When you're asking, always be sure to explain what's in it for them, how they benefit and win because they've acted positively on your request.
  
8. **Ask repeatedly.** If someone says, "No!" you say "Next!" Expect no's - even on a repeated basis from the same people you're asking. Your tenaciousness and perseverance will undoubtedly pay off.

### **So You've Asked and They Still Say "No." Now what?**

Don't lose your cool when you're faced with resistance! A powerful request can only be powerful if you're also willing to be declined. Ask with authority, prepare yourself for a "no," be gracious in receiving that "no," then make one of two choices:

- **Ask the person you just made the request of to help you with a solution.** They may know someone who CAN give you a "yes" and, given some freedom and respect from you, they often wander their own way into providing your "yes."
  
- **Walk away without burning your bridges.** You probably just came across someone who feasibly could not help you. The world is much too small and inter-connected to lash out at even one person.

*-Mark Victor Hansen*

# A Little Inspirational Story To Share.....

## A Magic Lesson To Success

There was some time ago, in a city, there lived a couple who had a comfortable life. Both of them were happily married and living. They have a secure job, own house, car and those common needs.

Basically this couple need not worry much about their financial or relationship needs. But after living the same life style for years, they had realized that their life seems to be so routine! So predictable, that it seems like something is missing. Wake up in the morning, go to work, came back from work, go home, eat dinner (sometimes have to dine outside) watch tv, wash car and go back to sleep. The normal stuff. With the money they earned everyday, it would not be possible to go for a vacation in overseas much, go safaris in Africa or take flying lessons. You know, the lifestyle of the richer group where spending is not a main concern.

What is missing? Their passion in life.

This is because they have not sought the passion in their life and with their current financial situation, this is the type of enjoyment they can afford to spend on.

So one day, the wife voiced out that she had enough; enough is enough of this meaningless life, they need to find their passion in life, to enjoy life to the fullest and be better off in financial situation. They know they can achieve more, but do not know why they are not achieving more. The husband agreed, and so they set off to find a better lifestyle and seek the passion for their life.

And amazingly, the husband was told by a successful friend of his, that there was a magical success guru living in a far, far away land, on top of the highest mountain where there is a cave. The guru lives in there.

The husband was excited with this news, and so after much discussion with his wife, they have made a decision. They had made a decision to seek advice from the guru for the secrets of success. They took their company leaves, save some money for traveling and set they go.

After month of searching high and low with their determination to seek the answer, finally they found the mountain where the guru lives.

Excited as they are, they make their climbs up to the peak of the mountain. It was very hard and tedious, but it is worth the effort. Finally, they were at the peak.

Overseeing the view from top of the mountain, they felt so confident and peace of mind. Now, their task is to find the guru. The hard part:

Where could he be? They think.

Suddenly, they saw an old man, sitting at the end of the mountain rock. It seems very dangerous to sit there, because anyone can fall off anytime down the mountain and break all your bones. Of course, everyone will probably end up dead with broken bones.

So, the wife whispers the guru, 'Excuse me, old man, are you the magical success guru that helps people to be successful?'

The guru seems not to be hearing her whisper. He was only sitting still at the end of the mountain rock without any movement.

The wife whispered again. Then the old man turned around and stands up at the end of the mountain. This is even more dangerous now, because anyone can feel unbalance and fall off!

'Be careful, o'wise guru! You can fall down from the mountain if you stand so near at the end!' they warned.

But the guru simply ignored what they said. In fact, he replied, 'If you want to speak with me and learn from me, you have to come closer, come stand beside me at the end of the mountain, my students-to-be.'

No choice given if they wanted to learn the secrets of success from the guru but to follow his instruction. With much fear, they came close to the guru. Now, the guru is standing in the middle and both of them were standing on the left and right of the guru. All 3 of them are facing outwards of the mountain, in another word, they are facing the down slope of the mountain. They can fall down the mountain any time. The husband's and wife's heart were panting non stop.

At this moment they felt so different, a feeling they never felt before, peace of mind and yet full of anxiety. Looking down the land, they felt really confident. And also a little bit afraid of falling off. It will break their bones if fall down the mountain.

The husband was thinking, 'Now what?'. So, he asked the guru the one million dollar question, 'What is the secret of success, o'wise guru?'

The guru just smiled at them and replied, 'Look at the land beyond below, from here.'

Followed the instruction, both of them do as instructed, looking at the land from the top of the mountain. They can see almost everything from the peak of the mountain.

Suddenly, the guru pushed them off the mountain peak!! Unbelievable!

(Sad conclusion??)

When they fall, with so much fear of death, suddenly, they realized that they can fly!  
And they fly..... because they have forgotten that they can fly all this while.....

*by  
Patric Chan*

-----The End-----

Please take some time to digest the meaningful story above, and think what lesson behind the story is.

Some people can 'fly' but they have forgotten how to 'fly'. So they forgot.

Some people completely do not know they can 'fly'. So they never learned.

Some people have 'flew' before, but forgot how to. So they never remember.

Some people know they can fly, but never try because they are surrounded with F-E-A-R. So they quit.

Some people wanted to see others 'fly' first before they 'fly'. So they wait.

Some people waiting for a mentor to teach them how to fly. So they wait.

Some people 'flew' before and fell down, so claimed that 'flying' is dangerous and useless. So they whine and quit.

But, some people are 'flying' everyday, looking from the sky, overseeing everyone who is not 'flying' just because they take a step to fly.....

I have taken my 'flying' lessons and discovered my wings. Have you started 'flying' yet?

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