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HOW TO THINK AND ACT LIKE A MILLIONAIRE

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Chapter 1: Wealth Map

What is Wealth Map & How Is It Formed Inside Your Mind?

What happens to ‘overnight millionaires’?

Recently a study was conducted on the people who won the highest prizes from *Who Wants to be a Millionaire*, the popular reality game show. What happened to the ‘overnight millionaires’? Have they multiplied their prize money many times by investing in business and shares? The reality was shocking. Most of them have gone back to what they were before. Results were similar in most countries where the game show was telecast and became popular. Very few of these winners and overnight millionaires have actually multiplied their prize money. Most of them have lost or spent their money in improper investments.

Why does it happen like that?

Why do some men become millionaires from scratch, and others become broke from millionaires? It seems to be yet another mystery why self made millionaires most of the time win back everything they have lost. Even if a self made millionaire loses his money over business, he often wins back even more to cover up for the losses in no time. The difference is really in their ‘wealth-map’. The map that guides every human being to Aladdin’s magic lamp or doom. It is something that every human being has within. The only catch being, few are able to decode it. And this is the reason why 90% people fail to achieve financial freedom. It is the same ‘wealth map’ that pulls up millionaires when disaster strikes. Do you think millionaires never run into financial trouble? Chances are that they run into more financial trouble than most ordinary human beings. Dealing with millions and billions, their financial crisis, when they come, are equally towering in nature. Wealth map is something that cannot be seen or felt; it remains hidden inside our brain, and reflects itself in the way we think and act in matters related to money and wealth.

Programming of the mind

Our mind is something that gets programmed by a number of factors. Our wealth map gets programmed by the same factors.

- Your financial future is a result of the way your wealth map has been programmed. A disastrous financial future is really the result of the programming of your wealth map.
- The programming of your wealth map starts at a very early age.

In this ebook you will discover how to identify where your wealth map is wrong and how it can be rectified. Following this ebook carefully you will pretty successfully be able to alter your wealth map and set it correctly.

The slot machine example

Take the slot machine for example. When you visit a casino and play the slot machine, having fun is the primary aim. Yet at the back of your mind remain a greater expectation to win a fortune. But why do few make a fortune out of the slot machine? Again because of the program

that runs in the backend. There is a computer program that operates the slot machine deciding for example that there will be one jackpot winner at random on every 100 games played. So to hit the jackpot every time, you really have to alter the program that runs the machine. *Altering the program of the machine can only ensure your being a millionaire.* Exactly the same way, to be a millionaire you need to reverse and change the programming of your mind and as such your wealth map.

Factors influencing your wealth map

A number of factors and influences are responsible for the programming of your wealth map as it stands today. These factors have seasoned and programmed your mind and wealth map through the years from your early childhood.

4. **Auditory Programming:** this includes all those programming of your mind resulting from whatever you have heard from your early childhood about wealth, money and money management.
5. **Visual Programming:** programming of your wealth map and mind resulting from what you saw—especially seeing your parents; how they dealt with money and wealth.
6. **Incidental Programming:** programming resulting out of specific incidents.

1. Auditory Programming

Did you hear ideas like the following as you grew up?

- “*Money Talks*”—England,
- “*Money does not grow on trees.*” -- India
- “*Penny wise and pound foolish.*” –Scotland,
- “*Poverty is the common face of all scholars.*”—China,
- “*A heart free from care is better than a full purse.*”—Saudi Arabia,
- “*Too much prosperity makes most men fools.*”—Italy,
- “*Getting money is like digging with a needle; spending it is like water soaking into sand.*”—Japan,
- “*I finally know what distinguishes men from other beasts: financial worries*”— Jules Renard.

What we hear since childhood influences us: Whatever we hear from our childhood has very powerful influence in our lives. It is one of the strongest influences on any human being that conditions the mind and shapes it up. Bricks are given shape when the clay is soft; the beautiful ceramic-wares starting from the gorgeous looking ceramic vases to the coffee-mugs of everyday use are shaped up when the material is soft. The awe-inspiring glass-wares, from chandeliers to wine glasses take shape when they are soft. Human mind also takes a permanent shape from a very young age, when the mind remains tender. Thus the early auditory influences are very crucial in shaping the mind, including building the wealth map within.

Why we think wealth is evil: Try to remember; did you always get what you had wanted as a child? I can bet you didn't. Your demands and requests had quite often met with sharp denial and reactions like, “*I don't have the money now*”, or “*money does not come from trees*”, or simply a

fiery glare at you. *All these reactions have slowly influenced your thoughts and shaped up your money map. You started believing that money isn't something that can be easily achieved.* Not only so, you also started believing the proverbs that you have heard so often about money and its necessary evil nature. *Deep inside your mind you have built an evil picture of money and rich people. Rich people are evil; living life like a millionaire is bad—these prejudices have been hindering your clear thoughts.* That has caused a deep wound in your mind and your wealth map and shrunk you from really opening up dynamically in matters of money. I shall discuss HOW you can change the influences of auditory programming a little later.

2. Visual Programming

We are copycats: What you see is what you learn. Qualities that you see and like in others do not take any time to creep into you. Knowingly or unknowingly we are copycats. We copy what impresses us. That may be the clothes, way of speaking, or way of walking that we like in others. We buy the latest fashion wear because that's what we see on screen, or on the pages of the glossy magazines and newspapers.

We copy our parents' spending pattern: Most of our money maps become a copy of that of our parents'. This means, we deal with money in more or less the same way our parents dealt. Though we call them a different generation, with some of us going to the extent of being vocal about the generation gap between them and us; and behaving different; dressing different; acting different in tastes, food habits...yet what we cannot uproot is the wealth map that has been formed by seeing how our parents dealt with money and wealth.

Why some millionaires are stingy: Ever seen millionaires who prefer flying economy class? There are plenty. Is it their humbleness? Maybe; but if you dig deeper, you will invariably find they are a product of middle class struggling parents, who had to keep account of each penny they earned. The son or daughter has overgrown the parents' shoes, but could not shed the wealth map sketched by the parents. These millionaires find it difficult to take business-risks with their money, since they have always seen how difficult it is to earn money. Lack of risks lead to their doom, and most of these millionaires come down to ordinary size financially. Millionaires with a wrong wealth map find it difficult to keep their money in the long run.

Why some people's wealth map becomes opposite to their parents': Not everyone's wealth map becomes a clone of their parents'. Ever heard of the 'angry young man' or 'angry generation' stuff? Why do young people grow angry? What is the root of this anger? A lot of reasons, but mainly it is the way their parents deal with money. Many young people are not happy with the way money is dealt with by their parents. But living in papa and mama's hotel, they have to limit their protests somewhere. A feeling of being deprived infuriates them about their home and family. They spend more time outside...sometimes taking to drugs. They want their own rules to govern in matters of money. Thus when they become independent, they try to go South if their parents had gone North, in matters of money. Their wealth map is also programmed by visual impact, but in an opposite way. But what is the result? Do they become millionaires by doing the opposite of their parents? Hardly ever. But why? Where do they go wrong? These young men and women, dreaming of the day when they will earn their first dollar and change all the rules, become tired of being angry when they actually arrive at that juncture.

They have been angry for far too long, and now want a peaceful life. They cool down on earning money and the dynamic dreams vanish. These people are also conditioned by visual programming...seeing their parents, but fail to achieve the correct programming necessary for financial success.

Fear factor: Most people are conditioned by the fear they see in the eyes of their parents in regard to money and wealth. Fear of uncertainty of the future. Whatever we cannot see incites fear inside us. This is why some people hoard wealth. People pass down this fear into the minds of the next generation. Accumulating wealth out of fear of uncertain future can never be examples of champion wealth maps. *Security as driving force is really the fear of insecurity.* If at all any of them become millionaires or at least rich, this fear will get transformed to another form of fear—the fear of losing what they have made. Fear factor cannot be a winning formula. How you can start reconditioning your mind to reverse the visual programming will be discussed a little later.

3. Incidental Programming

The case of William: William was doing pretty well in his music business but could not keep the money with him. Money came and drained out like water through the fingers of the hand. What was wrong? Why was his money always draining out?

An analysis revealed that William was a witness of a killing when he was a kid. William was living in Soho, London, which was a pretty notorious place then. His neighbor was a successful Spanish builder, Pablo Garcia Marcos. It was on a normal Sunday evening, and the boys of the locality where they lived were playing cricket. Pablo Garcia Marcos was also playing with them. A motorbike stopped very close to them (10 – 15 feet from them according to William) with a screech. He was able to see two men masked in stockings with a pistol in the hand of the 2nd. Within a few seconds he could hear the sound of gunshots and see flashes of light. The very next moment, his eye caught the gruesome sight of the builder lying in a pool of blood and the two men riding away. The builder died in front of him in minutes but the memory of this incident could not be erased from his mind in months. The killers were nabbed but even after months, he could hear sounds of gunfire and see blinding flashes of light. His father took him to some of the best psychiatrists of the city and he was under treatment for several months.

William was a victim of incidental conditioning of the mind and his money map shaped up in a manner that he would subconsciously want to get rid of his money. *William was under an impression from the incident he had witnessed in his childhood that financial success is deadly. It would lead him to his death,* perhaps in a similar manner. As a result whenever he was making money, he was getting rid of it by overspending or other ways. After he underwent counseling therapy that explained him the root cause, things changed. He has married recently and the couple is happy in their conjugal and financial lives.

Our wealth maps are often programmed by certain incidents that leave a deep mark on our lives. The reverse action is reconditioning of the mind and wealth map.

Changing The Programming

Become conscious of that factors that influenced you: Here is an exercise that you can try out whenever you find time. The very first step to change the way your wealth map has been shaped by years of programming is being *conscious* of how you became programmed. Take some time during your leisure to think and remember the things you have *heard* from your childhood; the things you have *seen* since you were in school; and the *specific incidents* that may have shaped up your wealth map. Fill in the following lines as you remember them. It is not necessary that you fill in the lines within fifteen minutes like answering an examination. You may require days and weeks to remember a point worth noting down. Note it down in the following lines and maintain it as a record. The idea is to be *conscious* of how your mind has been shaped up in matters of money and why.

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What did you hear and how did it affect the way you feel about money?

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

What did you see and how did it affect the way you feel about money?

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

What were the specific incidents that affected you and how did it affect the way you feel about money?

1. _____
2. _____

The first step towards a change is *consciousness*; being conscious of the influences on you.

Disconnect yourself from the past programming: *Next you have to disconnect yourself from these three forms of mental programming and influences.* Once you are conscious about the factors that have induced the three forms of programming, it will be easier for you to disconnect yourself from these. You are a different person with your own identity and it is not necessary for you to live in the shadow of others. It is not impossible to disconnect oneself from parental and other programming. Many parents, who are superstitious, have children who have grown up to be rational, logical beings free from any superstition. They have been able to disconnect themselves from the influences that are undesired. You can and will disconnect all these influences and refresh your life with your own thinking and programming.

Take an oath: As the third step, *Announce* that you are a different person; take an oath that you can overcome all negative influences on your mind and can emerge as a person with original thoughts. You can emerge as a millionaire with a winner's mind. Print your announcement on sheets of paper and glue them up where you can see them always. That will remind you of your oath.

Best of luck.

Chapter 2: The 10 Golden Rules to Think & Act Like Millionaires

Rule 1: Dare To Think Big; Millionaires Think BIG

Walt Disney, one of the greatest entertainers of all times; the father of characters like Mickey Mouse, Donald Duck, Tom & Jerry; started his career as a newspaper delivery boy, and his father was a mail delivery man. Disney had a dream to become a Hollywood producer, though he had only \$40 in his pocket when he arrived in Los Angeles, with an unfinished cartoon in his suitcase. Disney had the vision of an entertainment park for children that no one had ever seen before; and he created Disneyland. The Walt Disney Company today has annual revenues of approximately US \$30 billion. Disney, born of humble parents, could DARE TO THINK BIG.

Millionaires think big; their dreams and plans are all large in nature. On the contrary, ordinary people's thoughts, dreams, plans are small. This is not to degrade anyone or hurt the sentiment of any segment of people. I dare not say that financially ordinary people are not good people, or rich people are better than ordinary people. What I am referring to here is the way their wealth maps are different.

Consider the example given earlier. When an ordinary man watches a television show that offers a million bucks prize money to the winner, he enjoys watching others become rich; or tries his fate again and again like a million others to get an entry to the show. A rich man will never do that. He will rather think of a way to earn a similar amount of money through business ideas.

The basic difference is in the thinking. The unsuccessful have small dreams; the successful have big dreams.

Here you may put forward the argument—the ordinary man cannot afford to dream big—it costs big money. The rich can afford to think and dream big because they have the support of big bucks. Very good. But then where was the big money support in the case of Walt Disney, who came to Los Angeles with just \$40 to start life with?

It is not the support of money that is a prerequisite of thinking big. The important thing is the wealth map that is a part of one's mind. *It is the courage to think and dream big that really matters.*

This is basically the reason why you will find majority of ordinary businessmen who started their business career with a store at the age of 24 retire from their business at 64 with the same store. They have spent an entire lifetime with their single store and have never ever tried to grow. Some others however also started with a single store, but expanded it into a chain of stores within a much shorter period and even diversified into many other types of business. The difference again is in their way of thinking. The first type had small dreams; thought everything in a small way. The latter dared to dream big and that is why they have grown.

If your dreams and goals are as high as the sky, your attempts to reach the goals will take you somewhere near the sky. But if your goals are set low; as low as the ceiling of your house, you will only reach somewhere below that level.

Set your dreams high. Think big. Size does matter.

Rule 2: Spirit Of A Champion

Disney Story: Champions do not play to lose or defend. They play to *win* only. Continuing with the story of Walt Disney; he tried to sell his concept and art to almost all studios in Hollywood, but everyone turned him down. He did not lose spirit. He had the spirit of a champion within. His efforts were rewarded and he received a positive reply from the New York Distributor Margaret Winker, who showed interest to produce his series *Alice Comedies*, based on *Alice in Wonderland*. He formed a small team with Harman, Ising, Maxwell, and Freleng and completed the work of *Alice Comedies* that turned out to be very successful.

Before starting his new project, Disney went to have a talk with his producer, Margaret Winker for negotiating his fees and ask for higher fees. By then Margaret was married to Charles B. Mintz, who had taken control of her business and instead of agreeing to the proposal for a raise, asked Disney to work for lower fees than before. Charles B. Mintz was a shrewd businessman who said he will buy Disney's main animators Harman, Ising, Maxwell, and Freleng if Disney did not agree. Disney refused to agree and Charles started *Winker Studio*, lifting almost everyone from Disney's team to work for him. Disney's team was broken. Disney's main animators Harman, Ising, Maxwell, and Freleng started *Oswald The Lucky Rabbit* and *Looney Tunes* using Disney's concept.

Walt Disney was deeply wounded. But he was not a loser. He had the mind of a champion. Champions play only to win. They do not play to defend losing. Disney formed his new team and worked upon the concept of a mouse character that he had in his mind for a very long time. *Mickey Mouse* was the result. That shot Disney to real fame. Many years later Disney studios purchased back the rights of *Looney Tunes* that was really the concept of Walt Disney. That is the spirit of a winner.

McDonalds: Started as a single outlet in 1940, CEO of McDonald's, Ray Kroc started the first franchised outlet, which was the 9th outlet of McDonalds in 1955. In fact that was the beginning of the concept of the franchisee system of business. McDonald's today has outlets in 119 countries with 50 million customers eating McDonald's products each day. In UK alone McDonalds uses 32,000 tons of beef, 21,500 tons of chicken and 100 million eggs annually.

Do not play to defend losing; play to win: Bottom-line of the 2 stories? Winners, millionaires, never ever try to defend their positions. They play aggressively—with one goal in front of them—winning.

Rule 3: Winners Are Optimists

The story of the 2 brothers: A family had twin boys whose only resemblance to each other was their looks. If one felt it was too hot, the other thought it was too cold. If one said the TV was too loud, the other claimed the volume needed to be turned up. Opposite in every way, one was an eternal optimist, the other a doom and gloom pessimist. Just to see what would happen, on the twins' birthday their father loaded the pessimist's room with every imaginable toy and game. The optimist's room he loaded with horse manure. That night the father passed by the pessimist's room and found him sitting amid his new gifts crying bitterly.

"Why are you crying?" the father asked.

"Because my friends will be jealous, I'll have to read all these instructions before I can do anything with this stuff, I'll constantly need batteries, and my toys will eventually get broken." answered the pessimist twin.

Passing the optimist twin's room, the father found him dancing for joy in the pile of manure. "What are you so happy about?" he asked. To which his optimist twin replied, "There's got to be a pony in here somewhere!"

Brighter side, darker side: This is the basic difference between ordinary people and champions. *Millionaires, who are champions in the game of money, always see the brighter side and the possibility in a situation, while ordinary men, who never really grow, first see the difficulty in it.* Of course every situation offers its difficulties and obstacles, but it is the winners who never see the obstacle first. They see what the possibility is in it, first.

Winners and millionaires go ahead to take calculated risks. Losers shrink away from risks. Moreover, losers think they know everything. From childhood they have been programmed in a way that stops them whenever they face a situation where they have to take a risk. Start a big business? Take a giant loan? Oops! That's risky! Let's try it in a small way. If it succeeds I'll try to think of it in a bigger manner. This is the mentality of 90% ordinary people. They prefer to remain small. Of course risks do not mean taking a plunge into the dark. By risks I am referring to calculated risks. There are sciences and data to find out statistically of how much risk you are taking.

Opportunities in life knock the door but once. If you do not respond, it goes over to the next door and knocks it. Whoever opens the door first will be greeted by good fortune. This means you have to be prompt to take advantage of an opportunity. If you delay, someone else will take advantage of it and become the winner. If you try recollecting, you will be able to remember hundreds of situations where you have missed good opportunities for delaying your decision. Why did you miss them? Undoubtedly a number of them were missed because you were hesitant to take the risk. Your hesitation delayed you and you missed the bus. Your hesitation is a result of your lack of optimism. You had been trying to figure out what the problems will be if you go ahead.

Seeing the same piece of vast barren land, an optimist with a winning spirit will dream of turning it into a paradise on earth, while a pessimist with a loser's line of thoughts will think, 'What will I do with this enormous waste?' The difficulties of developing and promoting it will flash in his mind first.

Why do difficulties discourage most ordinary men? Simple-- because of the fear associated with them. Champions are able to overcome this fear. But majority of ordinary men are overcome by the fear. One thing is sure—getting rich is not a piece of cake. *Easier the path you choose the more difficult will it be to reach your target of being rich. The harder you work and the more you face challenges, the quicker will be your climb to the millionaire's hot seat.* This is an eternal rule in life. It is similar to the rules of most computer and video games. If you choose to play at easier levels, challenges will be simpler and scoring slower. But if you have the spirit of a champion and is optimistic to face challenges, you will probably choose a harder level, where scoring is faster. Scores of computer and video games if compared to our actual earnings will make the illustration simple. The easier you go, the slower you earn. The more dynamic you are, the quicker you earn.

Why is comfort wicked? An ordinary person is rare to come across who does not want to be rich yet fears to cross the path to reach the destination. As I mentioned before, these fears originate from the difficulties and obstacles that might be faced. What they really look forward to is a comfortable lifestyle. Now if you ask me I'd say there is a lot of difference between being comfortable and being rich. Being comfortable is no doubt better than leading a life of poverty, which is accompanied by struggle, quarrels over money and lack of financial freedom. But being rich is absolutely different. Eating half a meal is better than starving, but then why should you be happy with half a meal when you have the potential to earn and eat a full meal? The fallacy is that when you are starving, you crave for a full meal. But once you get the taste of half a meal, you feel 'comfortable' and your desire to eat a full meal dies. Comfort is wicked. It kills your aspirations to grow really big. Once you elevate to the level of a comfortable lifestyle and are able to go out on a holiday or two, your dreams of being a millionaire change. You cut your dreams short and size them to fit your comfortable lifestyle, and console yourself by telling, "This was the life I had dreamt of and I have achieved my dream." Needless to say, that you will grow no further. Human beings are lazy by nature, and that is what shrinks ordinary men from challenges. Thus when one is able to achieve comfort, they stop their race there. They think it is the finishing line, while the reality is that it is only the halfway mark. Comfort is like a mirage in the desert. You believe you have reached your goal, but the real goal is further still. But before you shrink from the discomfort of challenges and difficulties, chew upon this—*any amount of discomfort becomes comfortable as you get used to it. Facing obstacles becomes a part of life then, and does not discomfort you any longer.* So, pull up your socks!

Take The Optimism Test: So, do you see a glass half full; or half empty? Check it out from the following test. Be honest, because there is no one who will be impressed from your results. It is you, and only you who will be benefited from the test results. Repeat the test again in 4 weeks time and see if your scores have improved.

1) I believe that I will be able to reach my career objectives.

(a) Definitely (b) Probably (c) Maybe (d) No

2) When I have been required to take a company trip, I have arrived at the airport believing that I could find a ticket.

(a) Often (b) Sometimes (c) Rarely (d) Never

3) I am confident in my ability to make correct decisions at work.

(a) Very confident (b) Confident (c) Somewhat confident (d) Doubtful

4) In my career, I expect things to go my way.

(a) Definitely (b) Probably (c) Maybe (d) No

5) I would be able to successfully confront the situation of facing economic difficulties at home.

(a) Definitely (b) Probably (c) Maybe (d) No

Evaluation

Now compare your answers with the scores given below and evaluate yourself from the analysis that follows. Find out where you stand.

	<i>a</i>	<i>b</i>	<i>c</i>	<i>d</i>
1	20	15	10	0
2	20	15	10	0
3	20	15	10	0
4	20	15	10	0
5	20	15	10	0

Score: 80 – 100: You are the type of optimist who would smile and say there are pearls under the sea, when you are in a sinking ship. Keep up the spirit. You are made of the material that makes winners. You are already ahead in the race and success is shining at hand.

Score: 50–79: You are influenced by your mood fluctuations and swing between being an optimist to being a lesser optimist. Bring your mood fluctuations under control, and life will be much better for you.

Score: below 50: Even when you are offered the passport to a diamond mine, you would say, ‘what if the roof collapses?’ Life will be tough and pathetic for you unless you change your attitude drastically.

Rule 4: Winners Control Their Own Destiny

Why do people want to try their luck? Games based on trying out one's luck are popular for centuries. Poor people play lotto; the rich play poker, slot machine, bingo at casinos or bet on thoroughbred and harness races at the turf. What is the basic difference? Number one, lotteries are 100% based on uncertainty, while some of the games that the rich play are based on skill and experience. Secondly, the poor play to try their luck, if they can make a fortune. The rich play for fun.

Lotteries and online lotteries are hot favorite among poor people, who try out their luck regularly to see whether 'they are the chosen one'. In many countries the local government has tried to wind up lotteries and online lotteries because poor families are being drained of their resources.

The probability of your being lucky: Let us see what one's chance of winning a typical lotto game is. In a typical 6 from 49 lotto, 6 numbers are drawn from 49 and if the 6 numbers on a ticket match the numbers drawn, the ticket holder is a jackpot winner - this is true regardless of the order in which the numbers are drawn. The odds of being a jackpot winner are approximately 1 in 14 million (13,983,816 to be exact). To put these odds in context, suppose one buys one lottery ticket per week; 13,983,816 weeks is roughly 269,000 years; in a quarter-million years of play, one would only expect to win the jackpot once. These figures make it obvious why many governments want to ban it. Yet it is ignorance about facts and figures and the ordinary people's common belief that the fortunate are chosen by the hand of destiny that makes lotto still so popular. Recently there has been a boom in online casinos which are accessible by anyone with anyone being able to try a game or two with very small amounts.

Good luck is controlled by YOU: These disturbing facts only point to one truth—the *poor believe good fortune will land on them by chance. If they are lucky they will be fortunate. The champions of financial game, the millionaires never think like that. They believe that the joystick of one's destiny is in their own hands. It is we who have the full control over our fate and fortune never lands on anyone by chance; one has to work for it.*

One has to work out one's own financial destiny. One can never be rich by depending on fate choosing and picking them to shower success.

You never get something if you do not think it is very important: Never give philosophical excuses like you do not think money is important, and stuff. *If you think money is not important, then you will never get money. We never get what we think is not important to us.* Would you have won the heart of your partner if you thought he or she is not important in your life?

Do not blame others for your failures: People who are financial failures in life and believe it is in the hands of fate to bring success to them, try to pacify their failures by propagating such theories like 'money is not important', 'money is the root of all evil', 'money doesn't buy happiness', 'rich people are dishonest' and so forth. They also hold others responsible for their financial failures. Their fate, their job, their education, their locality, the country and its economic policies, the government, their colleagues, their boss and God are all responsible for their failures. No, they do not hold themselves responsible for their failures. They are faultless. It

is always others and external factors that caused their failures. They also expect others to sympathize with them for their situation. Contrary to our sympathy, it is hard words that should set them rolling for working hard towards their dreams.

Rule 5: Appreciate a lot & envy not other successful people

The green eye of jealousy: Jealousy is a basic human instinct. It's not uncommon for jealousy to get stirred up by seeing roaring success in others. This is true for 90% men of ordinary financial status. Jealousy starts expressing itself from early childhood when another child comes in the family. It has been seen that the elder child shows traits of envy towards the younger initially, suffering from insecurity of parental love getting divided. This envy takes another shape in school and college, getting directed towards other students who are more successful. In the professional field this envy becomes more diplomatic.

Blaming the rich: People who are financially not so successful express their jealousy towards others who are financially successful. Their attitude towards the rich becomes extremely negative. *'Rich people become richer, the poor poorer'*, *'the rich make their money from the blood of the poor'*, *'rich people are dishonest'*—these thoughts become all the more solidified in them. These are popular myths, and are not necessarily close to the truth.

Are successful people dishonest? In fact, if it was a case that rich men were dishonest, then no one would have trusted in doing business with them. To expand a business in a really big way, one needs to work with various associated companies and thousands, and millions of customers. If one is dishonest, one would lose the trust of all and put abrupt brakes on the growing business. Thus, contrary to the popular belief, the rich and successful have to be more honest than anyone else, because that is the base of their career.

Billionaires have golden hearts. Here is an eye-opener that shows beyond doubt that the theory of dishonest rich people is a myth. Warren Buffett, the world's second-richest person, donated about \$37 billion (20.3 billion pounds); more than 80% of his fortune to charity, in June 2006. How many people who blame the rich donated their 80% fortune?

How the world of Fiaz changed: This is the story of Fiaz, a young successful businessman, who has struggled his way up; narrated in his own words.

“Until about a year and a half ago I was just scraping by. I lived in a small 850 sq. ft. rental house. Had a 1 year old. My wife and I both worked full time. I still had the same beliefs back then as I do now.

“Things have changed...

“I have become very successful in what I do. My wife no longer works and we now own a nice home in a much better neighborhood. I dare not call myself *rich*, but I no longer have to worry about living paycheck to paycheck.

“With this new success I have also found a new bitterness towards myself and my wife. Friends that I once had; now resent me, because my wife no longer works. Or they make comments about the nice car I now drive. What amazes me is that some were in a better position than me just 2 years ago, and now they are bitter towards me because of my success.

“I was not born into money. In fact it was quite the opposite. I know what it is like to be evicted from the place you live. I had no special helping hand or knew anyone; I just worked hard and made my own way. I worked my way to success, but never expected this outcome. My old friends avoid me now, and have been replaced by a new set of friends.”

His experience may seem painful, but this is the hard truth in life. But the difference of ordinary men with successful men is that the successful will hardly react enviously towards others who are successful. *The ones who are rich and financially successful and are with a positive attitude, appreciate success in others, contrary to envious reaction as shown by majority of financially ordinary men.*

Rule 6: Positive Alliance

Birds of a feather flock together: Winners form alliance with winners. Losers pair up with other losers. Those who are financially successful, always befriend other financially successful people. This is the proven road to success. Friendship of successful people lead to sharing of positive thoughts and ideas, resulting in some of the largest ventures in the world of business. History says that the biggest business ventures are results of successful alliance and collaboration of the best brands and companies. This is often an outcome of association and socialization with the most successful people. On the contrary if one is in association of unsuccessful people, one’s career graph will result in negative growth. If you think money is unimportant, you never can get money.

Importance of positive alliance: Mergers and acquisitions are important for companies. If you started your business in a small way but saw rapid growth, it is a very good idea to sell your company to a giant before it becomes cold. They can much more professionally handle the expansion and you can get unbelievably good price for your company. There are thousands of examples of this nature. You can get a good acquisition-price or selling price only if you have fine personal level relation with the bosses of gigantic brands.

Importance of clubs and social circles: Generally these types of relationships start from social circles like good clubs. Cream people spend their leisure in the best of clubs. It is thus an excellent opportunity to get close to them by being members of such clubs. Take it as an investment to be a member. You can always get a chance to learn from the winners. For the same reason it is a good practice to read biographical stories or interviews of champions rather than reading unproductive stuff like gossip and page 3 articles.

What is to be avoided: Avoid the company of friends or groups who share negative thoughts, gossip, or vent frustration. Negative thoughts are contagious, and affect minds quicker than positive thoughts. Once you are caught in such associations, you will never be able to transform yourself into a winner.

Remember, by staying with people who emit fragrance, you will get some of their fragrance. Company of stinking people will contaminate you and make you stink as well.

Rule 7: Winners Are Master Salespersons

Tycoons are master salespersons: Becoming a champion in the money-making game has everything to do with selling. The biggest tycoons are masterpieces of the art of selling. No one has ever grown rich without having excellent talents of a salesperson. Shying away from selling or promoting is murderous to one's ambition to be really rich.

Learn the art of self-promotion: Appearing in your first job interview is really nothing but a test of selling yourself; so called as 'self-promotion'. You should be pretty good at the art of selling yourself or you are doomed. A good resume or personal profile is an example of superior self-promotion. In office level, it is the ones who can promote themselves who get noticed and skyrocket towards success, bypassing others. The ones who are shy of self-promotion are left behind in the race.

Why are most people shy to self-promote? Why are some people shy of self-promotion, or for that matter, selling? Reasons are many. Mostly it starts from the fear of rejection. 'What if I am told 'no'?' The fear of insult arising from rejection while selling is one major reason of shying away from selling. Often we are irritated by salespersons. That unpleasant memory controls our idea of a salesperson, and we think that others feel irritated when they are approached to buy something. The fear of irritating others generates a negative feeling about selling in some. Some of us are not comfortable with the idea of self promotion. Reason is, that, we are guided by our conditioned brain that tells-- it is bad etiquette to sound one's own drum. But interestingly if we don't sound our own drums, no one else will do it for us. Of course there are some snobs who think selling is a 'low profile' job and does not match their profile. These snobs will continue to be poor salespersons, and a poor salesperson will never ever become a millionaire.

Importance of promotion: Like two main columns of most suspension bridges, the success of any product or service depends on two main columns. One, the product or service should be good in quality. Two, it should be backed by very good marketing campaign. If any of the two lack, the product or service is bound to fail badly in the market. Suppose a product is given an excellent marketing campaign, but lacks in quality. What will be the result? It will be sold like candies initially, but the balloon will burst in two weeks' time, as people find out the truth about the stinking quality. Sales will drop sharply. Let's take the other instance. What if the product is good but goes for no promotional campaign? Simple...the 'good' products will decorate the shelves of stores to be offered at 50% discount next year. Why? Because no one came to know about it. So you see, marketing, or promotional campaigns are so very important in business. Whoever neglects its importance, remains a broke.

If you have any issues about promoting, selling or marketing, the quicker you get rid of it the better for you, because that is one essential quality of all millionaires.

Try practising these qualities as a part of your lifestyle: In the next 4 weeks, make it a point to develop your qualities as a salesperson. Be conscious of your changes, and self evaluate yourself in the blank boxes of this recordsheet marking yourself out of 10. See whether you are improving.

Week #	1	2	3	4
Talk to people cheerfully, maintaining an eye contact.				
Maintain a neatness in your way of dressing and appearance.				
Do not irritate people. Avoid irritating habits (eg. using your cellphone).				
Be a patient listener. Listen to the other person.				
Make the other person feel important.				
Imagine yourself in the shoes of the other person.				
Be organized. Disorganized people are poor salespersons.				
Gather knowledge. Be informed about what you are trying to sell or market.				
Maintain a level of honesty. Dishonest measures may come back to haunt you.				
Do not let mistakes and refusals discourage you. Learn from your mistakes; they will make you better.				
Learn to keep promises. It will earn you reputation.				
Be positive in your attitude. Don't talk negative.				

Rule 8: Rates Based On Assignments

The danger of fixed paycheck addiction: More than 90% people of ordinary financial status are comfortable with a fixed, regular paycheck. *Slavery exists even today. Only we have stopped recognizing it.* Most ordinary people are ready to slog for that regular paycheck at the end of the month. That is the way their money-map has been programmed. They have always heard their parents insisting on a regular paycheck. If someone is earning commission from a business, what they often hear from their parents is, "But when will you start doing a regular job?" Most of the students, who come out of the best business schools after qualifying as Masters of Business Administration, opt for regular corporate jobs, instead of opening their own business! Isn't that funny? After getting the best quality of education on how to run a business, the output is doing a regular job for someone else, instead of starting one's own business? There is a serious error in the programming of their mind, which makes them run for the regular paycheck; the fixed income even after receiving the best business knowledge.

Can a secure, fixed earning make you a millionaire? Do you think you will ever become rich by standardizing your earning based on hourly or monthly rates? Never ever! Your rate will slowly increase no doubt, but it will reach a saturation point, beyond which it will not increase so easily. Your income will become stagnant after a point. An hourly rate or a monthly fixed paycheck cannot bring you ‘unlimited income’.

Assignment/project based income: Income based on assignment can. In simple words, if you fix your rate on per-assignment basis, instead of per hour or per month basis, that is the key to limit-less earning.

The case of Mark and Brad: Mark and Brad are friends who met while doing their undergraduate studies from a civil engineering college. Both got their civil engineering degrees together. Mark chose the ‘secured’ lifestyle of a decent job with a construction company at a fixed hourly rate. Brad loved independence. He tried his luck with a construction project and got it at a rate he quoted for the assignment. He outsourced it to another company and took the commission. At the same time he took up 7 other projects and outsourced them. With eight projects running simultaneously, Brad did not have any problem dealing with the hassles. He had outsourced the projects to other companies; so it was their headache now. He coordinated all the projects and made sure they were meeting deadlines. With the commissions of the 8 projects that ran at the same time, he hired several managers to look after his next projects, and stopped outsourcing. That sharply soared his profits. With managers looking after his projects, he also got an opportunity to take a week off for a memorable coastal vacation. At the end of a year Brad was on his way to become a millionaire. Mark on the other hand was slogging with his fixed duties for his fixed paycheck. They had started together.

Successful people do not prefer hourly rates for themselves: The rich and the millionaires never fix their rates at an hourly basis. They prefer to earn on the basis of each assignment and project they take up. They never think there is ‘uncertainty’ associated with this way of earning. They are never comfortable with the idea of a fixed hourly or monthly rate, unlike most ordinary people. To follow the path of the financial-champions, you have to recondition your mind and start thinking like them. Encourage yourself to get self-employed. Discourage inbuilt notions that a ‘stable job’ is the ultimate aim in life.

Rule 9: Face Your Greatest Fears & Problems Boldly

Facing fear: Fear is a mental state. The bigger you grow, the bigger will be your problems and fears. What is the solution? Not grow at all? Be happy with what you are? Do you think that is the best solution? Of course not. The world wouldn’t have developed an inch if everyone preferred to remain undersized to avoid fears and problems. Problems and fears are a part of life. Like many other things in life, these become a part of our lives from a very early age. The quicker we overcome one problem; the sooner we come face to face with another. Tackling one major fear or problem does not guarantee another is not round the corner.

Winners do not keep running away from problems and fears: *Successful people never shrink from the essence of problems. They never run away. They take it easy; as an essential part of their lives. In fact as you grow, financially and mentally; the problems and fears that once*

appeared towering and challenging; will not appear oversized anymore. Remember, how reaching out for the goodies in the kitchen shelf appeared high and out of your reach, when you were 7; became easier with the help of a chair at 10; and sparks no special worry now, at this age? Your real life fears and problems are exactly like that. The dimension is comparative. It is big, when you are small; it is small when you are big.

How Robin Williams conquered his fear: Actor Robin Williams in an interview once said he was very timid when he was young. He would stay miles away from facing problems. Whenever there was the speculation of a problem arising, he would run to the opposite direction. It was then that his father said him, “*Son, learn to come face to face with your deepest fears, and they will never bother you again. The more you run away from them, the more they will bother you.*” He followed his father’s simple advice and whenever there was a fear mounting in him or a problem arising, he would do nothing but face it. The trick to face the deepest fears is to think of the worst case scenario. What’s the worst that can happen? If you can imagine or visualize that, you will not feel afraid anymore. Suppose you had told a lie to someone and there is a possibility that she will find it out. The thought is making you nervous; you are losing appetite; seeing nightmares. Think of the worst case scenario. She can shout at you, perhaps (less likely) slap you and sever ties with you. It cannot be worse than that. She cannot kill you for lying. Be mentally ready to face these consequences and you will feel much stronger.

Rule 10: Winners Are Good Learners

I Know Everything

There is something I don't know
That I am supposed to know.
I don't know what it is I don't know,
And yet I am supposed to know,
And I feel I look stupid
If I seem both not to know it
And not know what it is I don't know.
Therefore, I pretend I know it.
There is nerve-wracking since...
I don't know what I must pretend to know.
Therefore, I pretend I know everything.

By Ronald Laing, "Knots" (1970)

Stupid people pretend to know everything. The intelligent prefer to learn.

Keep learning: All champions are good pupils. They are open to new ideas and knowledge. They know they will be left behind, if they choose not to learn. Their dignity and self esteem do not come in way to prevent them from freely accepting new ideas and knowledge. They read a lot of journals, newspapers, internet information, hear news and remain informed. They value knowledge and know that they can utilize it for paving their path to success.

Prejudice about learning: Contrary to them, ordinary people are much more prejudiced about accepting new ideas and knowledge. Their general attitude happens to be “Yes, I know.” Their excuse for ignorance is “Where is the time to read or attend seminars?” and “I have some problems *now* to spend on seminars and books; maybe later.” Honestly, their lack of time and money is exactly why they should educate themselves; so that they don’t lack any of these.

The middle class is ready to spend money on their children’s education, but not for their own. They think, they have had enough knowledge, and need no more. Fact is that every professional; even the best doctors and engineers cannot afford to stop learning. The day they will stop being a good pupil, they are bound to slip from their positions, to be surpassed by others.

Through ages, knowledge has been the root of every major change. Man has stepped ahead and transformed for the better using knowledge and invention as a tool. Be sure, that your financial condition will remain unchanged, if you don’t acquire knowledge. If you disagree with me, you should not be reading this book. You are reading this book to change your financial state, aren’t you?

Are You A Good Pupil? Try This Test: Your honest and unbiased answers are most wanted here, since manipulating your answers will only hinder the process of understanding yourself. No one will be impressed or turned off by your answers; it is merely a process of self analysis.

1. On television you spend more time watching: (a) music (b) entertainment & movie channels (c) sports (d) news & informative channels.
2. In the last one year you bought more of: (a) children’s books (b) fiction (c) informative & career books (d) did not purchase a book.
3. More of your internet time goes behind: (a) making friends, chatting (b) gaming, downloading games (c) shopping (d) gathering & downloading information.
4. If you got a free couple pass to a good self development seminar, but your wife insists to spend the Saturday evening at a disco, or party, you will: (a) listen to her; attend the seminar on the next occasion (b) try to convince her to come along with you to the seminar, and go to party/disco on Sunday night (c) forget about the seminar; she’s more important (d) go to the seminar alone or with a friend, and tell her to go the party alone or with her friend.
5. How do you react to new knowledge or idea? (a) try it out 1st hand to see if it works (b) read it and forget it (c) read it, and tell about it to others, but never try it yourself first (d) Read it, and doubt it; wait for someone else to try it before you, and give feedback; wait for reviews.

Evaluation:

Now compare your answers with the scores given below and evaluate yourself from the analysis that follows. Find out where you stand.

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	<i>a</i>	<i>b</i>	<i>c</i>	<i>d</i>
1.	0	5	10	20
2.	5	10	20	0
3.	10	0	5	20
4.	5	20	0	10
5.	20	0	5	10

Score: 80 – 100: You are a true pupil. You are likely to accept new ideas, and have a good chance of changing your life. Good luck!

Score: 50 – 79: You are the type who had a love for knowledge and learning, but is walking backward. Your good habits are being overwritten by new unproductive habits that will lead to no development. Be alarmed today, or be ready to continue your present lifestyle of drudgery forever.

Score: below 50: You will definitely continue to lead an ordinary life; a life of struggle, slog and accepting modern slavery, unless you change your ways totally. You need to educate yourself to bring about change. Your present lifestyle exposes you to no new ideas. New ideas bring change. Change your tastes of reading, television watching, and entertainment, and go for something more sensible and productive than mindless entertainment.

Chapter 3: What to do next?

The tree types of effects of this ebook: *Congratulations!* By completing this ebook you have placed yourself one step higher on the way up to become a millionaire; a winner. You are now equipped with the most powerful tools to engrave your way upwards. But beware. Don't take it to be granted that by reading this book alone the effect will be reflected in your bank balance. It is *you* who have to act in accordance to the advices shared in this ebook. There are three types of readers. The first type will read the book and forget it. The book will fail to reach the core of their minds. The second type will get an initial boost of energy and start working to make their way upwards. However the balloon of energy will leak in a few days; maybe in a couple of months, and things will be back to square one again. The third type will read this book, take the messages into the core of their brain and first change the existing money map and then apply the 10 qualities of successful people as a part of their lives. They are not the type who would retreat abruptly.

A quick recap: A quick recap of what we discussed: To change yourself into a totally new human being and shape up in the model of millionaires and winners, you have to disassociate yourself from your existing wealth map that is a part of your mind. Your wealth map has taken shape by years of hearing and seeing things, and in some cases by witnessing certain incidents. You have to overwrite your mind and erase all ideas about money and rich people that are negative. Unless you learn to respect money and rich people you will never be able to be one.

Next add yourself the power of ten super-powerful engines that make millionaires fly high. These are really then qualities that make them different from the ordinary people. These qualities are in the mind and hence anyone who is serious of a change can achieve them.

Finally before concluding; here are a few thoughts for you to remember:

- The thing always happens that you really believe in; and the belief in a thing makes it happen.
- Do not shy away from building castles in air. If you have built castles in the air, your work need not be lost; that is where they should be. Now you only need to put foundations under them.
- Nothing can stop the man with the right mental attitude from achieving his goal; nothing on earth can help the man with the wrong mental attitude.
- Take calculated risks. That is quite different from being rash.
- Always do what you are afraid to do.
- No great man ever complains of want of opportunities.

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- Seek the successful by reading, hearing and seeing great work at some moment every day.
- We are what we repeatedly do. Excellence, therefore, is not an act but a habit.
- The obstacles of your past can become the gateways that lead to new beginnings.
- Great spirits have always encountered violent opposition from mediocre minds.

Now it is upon you to press the button or not. *Good luck!*