

Develop the Millionaire Mindset

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The Inner Strategies of a Millionaire's Mind

“You are not limited to the life you now live. It has been accepted by you as the best you can do at this moment. Any time you're ready to go beyond the limitations currently in your life, you're capable of doing that by choosing different thoughts.”

Attitude Is Everything by Jim Rohn

The process of human change begins within us. We all have tremendous potential. We all desire good results from our efforts. Most of us are willing to work hard and to pay the price that success and happiness demand.

Each of us has the ability to put our unique human potential into action and to acquire a desired result. But the one thing that determines the level of our potential, that produces the intensity of our activity, and that predicts the quality of the result we receive is our attitude.

Attitude determines how much of the future we are allowed to see. It decides the size of our dreams and influences our determination when we are faced with new challenges. No other person on earth has dominion over our attitude. People can affect our attitude by teaching us poor thinking habits or unintentionally misinforming us or providing us with negative sources of influence, but no one can control our attitude unless we voluntarily surrender that control.

No one else "makes us angry." We make ourselves angry when we surrender control of our attitude. What someone else may have done is irrelevant. We choose, not they. They merely put our attitude to a test. If we select a volatile attitude by becoming hostile, angry, jealous or suspicious, then we have failed the test. If we condemn ourselves by believing that we are unworthy, then again, we have failed the test.

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If we care at all about ourselves, then we must accept full responsibility for our own feelings. We must learn to guard against those feelings that have the capacity to lead our attitude down the wrong path and to strengthen those feelings that can lead us confidently into a better future.

If we want to receive the rewards the future holds in trust for us, then we must exercise the most important choice given to us as members of the human race by maintaining total dominion over our attitude.

Our attitude is an asset, a treasure of great value, which must be protected accordingly. Beware of the vandals and thieves among us who would injure our positive attitude or seek to steal it away.

Having the right attitude is one of the basics that success requires.

The combination of a sound personal philosophy and a positive attitude about ourselves and the world around us gives us an inner strength and a firm resolve that influences all the other areas of our existence.

Accept No Limits by Vic Johnson

You are not limited to the life you now live. It has been accepted by you as the best you can do at this moment. Any time you're ready to go beyond the limitations currently in your life, you're capable of doing that by choosing different thoughts.

We each earn the income we do today because that is the amount we have limited ourselves to earn. We could easily earn 5, 10, 20 times more if we did not limit ourselves through the thoughts we maintain.

Don't believe that's true? Surely you know people who earn much more than you who don't have your education, your skills, or your intelligence. So why do they earn more than you?

I love the story of George Dantzig that Cynthia Kersey wrote about in Unstoppable. As a college student, George studied very hard and always late into the night. So late that he overslept one morning, arriving 20 minutes late for class. He quickly copied the two math problems on the board, assuming they were the homework assignment. It took him several days to work through the two problems, but finally he had a breakthrough and dropped the homework on the professor's desk the next day.

Later, on a Sunday morning, George was awakened at 6 a.m. by his excited professor. Since George was late for class, he hadn't heard the professor announce that the two unsolvable equations on the board were mathematical mind teasers that even Einstein hadn't been able to answer. But George Dantzig, working without any thoughts of limitation, had solved not one, but two problems that had stumped mathematicians for thousands of years.

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Simply put, George solved the problems because he didn't know he couldn't.

Bob Proctor tells us to "keep reminding yourself that you have tremendous reservoirs of potential within you, and therefore you are quite capable of doing anything you set your mind to. All you must do is figure out how you can do it, not whether or not you can. And once you have made your mind up to do it, it's amazing how your mind begins to figure out how."

Rich People Believe "I Create My Life" – Poor People Believe "Life Happens To Me." by T. Harv Eker

If you want to create wealth, it is imperative that you believe that you are at the steering wheel of your life. You create every moment in your life, especially your financial life. If you don't believe this, then you must believe you have little or no control over your life and that financial success has nothing to do with you. That is not a very rich attitude.

Instead of taking responsibility for what's going on in their lives, poor people choose to play the role of victim. Of course, any "victim's" predominant thought process is "poor me." And presto, through the law of intention that's literally what they get: "poor," as in money, me. Having said that, how can you tell if someone is playing the victim?

They leave three obvious clues.

Clue #1: Blame

They blame the economy, they blame their type of business, they blame the government, they blame the stock market, they blame their employer, they blame their employees, or they blame their up-line or their down-line. It's always something else or someone else. The problem is always anything or anyone else, but them.

Clue #2: Justify

Or they justify their situation by saying something like, "Money's not really important." Let me ask you this question. If you said your husband or your wife or your boyfriend or girlfriend or your partner or any friend whatsoever, wasn't all that important, would they be around for very long? Doubtful!

People come up to me all the time and say, "You know, money's not really that important." I look them squarely in the eyes and say, "You're broke! Right?" After a few stutters they usually blurt out something like, "Well, right now I'm having a few financial challenges but..." and I retort, "No, not right now, always, you've always been broke or close to it, yes or no?" At this point they usually nod their heads in agreement.

Clue #3: Complaining

Complaining is the absolute worst possible thing you could do for your health or your wealth. Why?

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Because there is a universal law that says, “what you focus on expands.” When you are complaining what are you focusing on? What’s right with your life or what’s wrong with it? You are obviously focusing on what’s wrong with it and since what you focus on expands, you’ll keep getting more of what’s wrong.

Through the law of attraction, whereby “like attracts like,” you are actually attracting “crap” into your life. You are like a “crap magnet.” Have you ever noticed that people who complain a lot seem to have crappy lives? It’s like everything bad keeps happening to them. They say, “Of course, I complain, look how crappy my life is.” Now you can finally explain, “No, it’s BECAUSE you complain that you have a crappy life.”

Now, I’m going to share a secret with you...

THERE IS NO SUCH THING AS A RICH VICTIM!

Yet being a victim definitely has its rewards. What do people get out of being a victim?... Attention. Is attention important? Absolutely, for many people it’s what they live for.

But, as we said, there is no such thing as a rich victim; so in order to stay a victim these attention seekers make darn sure they never get rich.

It’s time to decide. You can be a victim OR you can be rich, but you can’t be both. It’s time to take back your power and acknowledge the fact that you create every moment of your life. That you create everything that is in your life and everything that is not in it. That you create your wealth and you create your non-wealth and everything in between.

The Law Of Abundance by Brian Tracy

We live in an abundant universe in which there is sufficient money for all who really want it and are willing obey the laws governing its acquisition.

There is plenty of money available to you. There is no real shortage. You can have virtually all you really want and need. We live in a generous universe and we are surrounded on all sides by blessings and opportunities to acquire all we truly desire. Your attitude, of either abundance or scarcity toward money, will have a major impact on whether you become rich or not.

The first corollary of the Law of Abundance says that, "People become wealthy because they decide to become wealthy." They become wealthy because they believe they have the ability to become wealthy. Because they believe this completely, they act accordingly. They consistently take the necessary actions that turn their beliefs into realities. And you can always tell what your beliefs really are by looking at your actions. There is no other way.

Develop unshakeable self-confidence, and become unstoppable in everything that you do. Brian Tracy explains how to become fearless in your work and personal life in the Science of Self-Confidence. To learn more, Use this link to learn more.

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The second corollary of this law says: "People are poor because they have not yet decided to become rich." In the book, *The Instant Millionaire*, by Mark Fisher, the old millionaire asks the boy who has sought his advice about becoming a millionaire, "Why aren't you rich already?"

This is an important question to ask yourself. However you answer this question will reveal a lot about yourself. Your answers will expose your self-limiting beliefs, your doubts, your fears, your excuses, your rationalizations and your justifications.

Why aren't you rich already? Write down all the reasons you can think of. Go over your answers one by one with someone who knows you well and ask them for their opinion. You may be surprised to find that your reasons are mostly excuses that you have fallen in love with.

Whatever your reasons or excuses, you can now get rid of them. The world is full of hundreds and thousands of people who have had far more difficulties to overcome than you could ever imagine, and they've gone on to be successful anyway. So can you.

Now, here are two things you can do to apply this law immediately: First, imagine that every experience you have ever had with money contained a special lesson that was designed just for you to help you to ultimately become financially independent. What are the most important lessons you have learned so far?

Second, analyze yourself honestly and determine your biggest block, your major self-limiting belief that holds you back from becoming more successful financially. Resolve to act from now on as if this block no longer exists.

Read All The Books by Jim Rohn

All of the books that we will ever need to make us as rich, as healthy, as happy, as powerful, as sophisticated and as successful as we want to be have already been written.

People from all walks of life, people with some of the most incredible life experiences, people that have gone from pennies to fortune and from failure to success have taken the time to write down their experiences so that we might share in their wealth of knowledge.

They have offered their wisdom and experience so that we can be inspired by it and instructed by it, and so that we can amend our philosophy by it. Their contributions enable us to reset our sail based upon their experiences. They have handed us the gift of their insights so that we can change our plans, if need be, in order to avoid their errors. We can rearrange our lives based on their wise advice.

All of the insights that we might ever need have already been captured by others in books. The important question is this: In the last ninety days, with this treasure of information that could change our lives, our fortunes, our relationships, our health, our children and our careers for the better, how many books have we read?

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Why do we neglect to read the books that can change our lives? Why do we complain but remain the same? Why do so many of us curse the effect but nourish the cause? How do we explain the fact that only a small percent of our entire national population uses the library card they possess - a card that would give us access to all of the answers to success and happiness we could ever want? Those who wish for the better life cannot permit themselves to miss the books that could have a major impact on how their lives turn out. The book they miss will not help!

And the issue is not that books are too expensive! If a person concludes that the price of buying the book is too great, wait until he must pay the price for not buying it. Wait until he receives the bill for continued and prolonged ignorance.

There is very little difference between someone who cannot read and someone who will not read. The result of either is ignorance. Those who are serious seekers of personal development must remove the self-imposed limitations they have placed on their reading skills and their reading habits. There is a multitude of classes being taught on how to be a good reader and there are thousands of books on the shelves of the public libraries just waiting to be read. Reading is essential for those who seek to rise above the ordinary. We must not permit anything to stand between us and the book that could change our lives.

A little reading each day will result in a wealth of valuable information in a very short period of time. But if we fail to set aside the time, if we fail to pick up the book, if we fail to exercise the discipline, then ignorance will quickly move in to fill the void.

Those who seek a better life must first become a better person. They must continually seek after self-mastery for the purpose of developing a balanced philosophy of life, and then live in accordance with the dictates of that philosophy. The habit of reading is a major steppingstone in the development of a sound philosophical foundation. And in my opinion it is one of the fundamentals required for the attainment of success and happiness.

Is Opportunity Monopolized? by Wallace D. Wattles

No one is kept poor because other people have monopolized the wealth and have put a fence around it. You may be shut off from engaging in business in certain lines, but there are other channels open to you.

At different periods the tide of opportunity sets in different directions, according to the needs of the whole and the particular stage of social evolution which has been reached. There is abundance of opportunity for the person who will go with the tide, instead of trying to swim against it.

So workers, either as individuals or as a class, are not deprived of opportunity. The workers are not being "kept down" by their masters; they are not being "ground" by the trusts and big business. As a class, they are where they are because they do not do things in a certain way.

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The working class may become the master class whenever they will begin to do things in a certain way. The law of wealth is the same for them as it is for all others. This they must learn, and they will remain where they are as long as they continue to do as they do. The individual worker, however, is not held down by an entire class's ignorance of these laws; he can follow the tide of opportunity to riches, and this book will tell him how.

No one is kept in poverty by a shortness in the supply of riches; there is more than enough for all.

A palace as large as the capitol at Washington might be built for every family on earth from the building material in the United States alone, and under intensive cultivation this country would produce wool, cotton, linen, and silk enough to clothe each person in the world finer than Solomon was arrayed in all his glory, together with food enough to feed them all luxuriously.

Everything you see on earth is made from one original substance, out of which all things proceed. New forms are constantly being made, and older ones are dissolving, but all are shapes assumed by one thing.

No one, therefore, is poor because nature is poor or because there is not enough to go around.

Nature is an inexhaustible storehouse of riches; the supply will never run short. Original substance is alive with creative energy, and is constantly producing more forms. When the supply of building material is exhausted, more will be produced. When the soil is exhausted so that food stuffs and materials for clothing will no longer grow upon it, it will be renewed or more soil will be made. When all the gold and silver has been dug from the earth, if humanity is still in such a stage of social development that it needs gold and silver, more will be produced.

There can be no lack unless God is to contradict himself and nullify his own works.

You are not kept poor by lack in the supply of riches. It is a fact that even the resources of the formless supply are at the command of the man or woman who will act and think in a certain way.

Change Begins With Choice by Jim Rohn

Any day we wish, we can discipline ourselves to change it all. Any day we wish; we can open the book that will open our mind to new knowledge. Any day we wish; we can start a new activity. Any day we wish; we can start the process of life change. We can do it immediately, or next week, or next month, or next year.

We can also do nothing. We can pretend rather than perform. And if the idea of having to change ourselves makes us uncomfortable, we can remain as we are. We can choose rest over labor, entertainment over education, delusion over truth, and doubt over confidence. The choices are ours to make. But while we curse the effect, we continue to nourish the cause. As Shakespeare uniquely observed, "The fault is not in the stars, but in ourselves."

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We created our circumstances by our past choices. We have both the ability and the responsibility to make better choices beginning today. Those who are in search of the good life do not need more answers or more time to think things over to reach better conclusions. They need the truth. They need the whole truth. And they need nothing but the truth.

We cannot allow our errors in judgment, repeated every day, to lead us down the wrong path. We must keep coming back to those basics that make the biggest difference in how our life works out. And then we must make the very choices that will bring life, happiness and joy into our daily lives.

And if I may be so bold to offer my last piece of advice for someone seeking and needing to make changes in their life - If you don't like how things are, change it! You're not a tree. You have the ability to totally transform every area in your life - and it all begins with your very own power of choice.

CHAPTER 2

How Do Millionaires Set And Achieve Their Goals

“All successful achievements are the result of a predetermined goal. The goal acts as your guide – the compass that directs your course of actions to your desired result.”

The Piano Principle by Brad Yates

Imagine walking into someone's home, and finding the living room dominated by a beautiful grand piano. You ask your hosts for a recital, to which they reply that they don't play. As you run your hand over the sleek exterior of this magnificent instrument, you think to yourself, "What a shame..."

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I think human beings are like grand pianos - incredible creations capable of producing wonderful music. But too often that potential goes untapped. We think that greatness is meant for someone else, that we don't have the talent (the looks, the money, the time, the breaks...) And so we live lives "of quiet desperation," occasionally entertaining thoughts of "what if...?"

What if Mozart had hidden his talent? (Or Bowie, or, moving from music, Edison or Gandhi or anyone else who has made a positive difference.) I'm not saying that everyone should feel compelled to live that big, but if one has that inkling... It seems a shame that, as Oliver Wendell Holmes said, "The average person goes to their grave with their music still in them."

Imagine a world where people felt free to share their grandest music and make a huge positive difference. Or, at the least, were free from the negativity that causes them to hurt themselves and others.

Consider what would be possible.

So, thank you for looking for ways to enhance your music-making capabilities – I encourage you to continue to make powerful choices as you reach ever-greater levels of success. I believe the purpose of life is to enjoy life, and I hope you enjoy it magnificently!

Discovering Your Talents by Brian Tracy

Benjamin Franklin wrote, "Do you value life? Then waste not time, for that is the stuff of which life is made." The value of anything that you obtain or accomplish can be determined by how much of your time, or your life, that you spent to acquire it. The amount of yourself that you use up in achieving the goals that are important to you is a critical factor to consider, even before you begin.

Only by discovering your innate strengths and developing and exploiting them to their highest degree can you utilize yourself to get the greatest amount of satisfaction and enjoyment from everything you do. Deciding what you want to do, what you can do well, and what can give you the highest rewards for your efforts is the starting point in getting the best out of yourself.

For example, a young man in one of my seminars came up to me and told me that he was working as a plumber for a large plumbing contracting firm. He made good wages, but he was very envious of the salespeople in his company who made more money, drove nicer cars, wore nicer clothes and had much better life-styles. He had completed all his training and had his journeyman's certificate, and he was at the top of his wage scale.

The only way he could earn more money was by working longer hours. He realized, however, that that was not the answer. Instead, he wanted to get into sales, where his income could be higher and would not be fixed on an hourly basis.

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I remember advising him that if he wanted to get into sales, it was up to him to learn how to sell and then to do everything possible to get his management to give him a chance at selling plumbing services. His future was up to him, but he first had to learn how to do the new and higher-paying job.

A little more than a year later, he attended another seminar that I was giving in that same city, and he told me his story. He had told his management that he wanted to get into sales. The managers had discouraged him, telling him that plumbers had very little aptitude for the hard, interpersonal work involved in selling a complex service. He then asked them what he would have to do to prove to them that he could sell well. To make a long story short, they helped him to learn how to sell their company's services by having him study manuals and take extra courses on his own time. He bought books and listened to tapes and began spending time talking to the salespeople in the organization.

Now a year had passed. He had been a full-fledged salesman for about five months. He was already earning more than twice as much as the most he had ever earned as a plumber. But most of all, he was happier. He was more excited and more enthusiastic about himself and his work than he had ever been. He loved the field of selling, and he considered his career change to be one of the best decisions he had ever made.

This story is typical of countless stories that have been related to me over the years. In each case, the individual had discovered and developed his or her strengths and, subsequently, improved the quality of his or her life. And you can do the same. In fact, this may be one of the most important things you ever do.

Remember: Your goal is to identify your strengths so that you can deploy yourself in such a way as to increase your personal return on energy. One of the best mental techniques that you can use to accomplish this is to see yourself as a "bundle of resources" that can be applied in a variety of directions to achieve a variety of objectives.

As a bundle of resources, the amount of time and energy that you have is limited; therefore, your time and energy must be put to their highest and best use. Stand back and imagine that you're looking at yourself objectively, as if through the eyes of another person, and you're thinking about how you could apply yourself to bring about the best results. See yourself as your own employer or boss. What could you do to maximize the output of which you're capable, and where could you do it?

Earl Nightingale said that the amount you're paid will be determined by three things: (1) the work you do, (2) how well you do that work, and (3) the difficulty of replacing you.

The laws of supply and demand also affect the labor market, of which you are a part. Employers or customers will always seek the very most for the very least. That means that you'll always be paid the very least that is necessary to prevent you from moving to another organization.

Abraham Lincoln said that the only security a person can have is the ability to do a job uncommonly well.

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In reality, you're the president of your own personal-services corporation. You're completely in charge of production, quality control, training and development, marketing, finance, and promotion.

Thinking of yourself passively, as being employed and, therefore, subject to the dictates of someone else, can be fatal to your long-term success. On the other hand, seeing yourself as self-employed forces you to see that you also are self-responsible and self-determining, that everything that happens to you happens because of your conduct and your behavior. You're in the driver's seat. You're behind the steering wheel of your life.

It's up to you to decide how to utilize your talents and abilities in such a way as to bring you the very highest return on investment of your time and energy. No one else is going to do it for you. You're the boss. Others can help you, guide you, direct you, channel you, point you in the right direction and even give you opportunities, but in the final analysis, no one can make the critical decisions that will determine your future and your fortune.

Here are four questions that you need to ask yourself on a regular basis: (1) "What do I most enjoy doing?" (2) "How would I describe my ideal job?" (3) "If I could have any job at all, anywhere, what would it be?" (4) "If I won a million dollars in the lottery and I had to pick a job to work at indefinitely, what would I choose to do with my time?"

In uncovering your strengths, ask yourself, "What are my unique talents and abilities?" What have you been good at in the past? What things do you do easily that seem to be difficult for other people? In what areas of work do you seem to get the best results, and do you derive the most pleasure from? The answers to those questions all are indications of how you might deploy yourself to increase your return on energy invested.

As a result of your genetic structure, your education, your experiences, your background, your interests and proclivities, you're a unique and rare combination of talents and abilities. You can be extremely good at something. You're responsible for finding out what that something is and then throwing your whole heart into it, without reservation or holdback. Only when you discover what you really enjoy doing and then commit yourself to it wholeheartedly do you begin to feel really alive and fully engaged in life.

What can you-and only you-do that, if done well, will make an extraordinary difference in your life? What can you do now, or can you learn to do in the future, that will give you the biggest payoff for the amount of time that you invest in it?

Remember: You were put on this earth with a special combination of talents and abilities that make you different from anyone who has ever lived. Whatever you're doing today, it's nowhere near what you're really capable of doing. The key to a happy and prosperous life is for you to regularly evaluate your strengths and weaknesses, to become very good in the areas you most enjoy, and then to throw your whole heart into what you're doing.

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Six Ways To Turn Desires Into Gold by Napoleon Hill

The method by which desire for riches can be transformed into its financial equivalent consists of six definite, practical steps:

First: fix in your mind the exact amount of money you desire. It is not sufficient merely to say, "I want plenty of money."

Second: determine exactly what you will give in return for the money you want.

Third: establish a definite date when you plan to have the money.

Fourth: create a definite plan for carrying out your desire for this money.

Fifth: write out a clear and defined statement of the amount of money you want, what you will give for it and when you plan to get it.

Sixth: read your statement twice – once in the morning and once in the evening before going to sleep.

Visualize you have the money in your possession. See it clearly in your mind as if you already have it.

When I received the email back from my mentor that said, "\$10,000... is that all you want?" it was as if I could drive to the bank and ask for my money.

I could see it. I could "feel" it. I had not one doubt that I was going to have it within just a few months. Little did I know that we would achieve the goal in just 18 short days.

Actualize Your Unique Goals For A Life Filled With Happiness And Success – by Mark Victor Hansen

How do successful people decide what unique goals they are going to accomplish? How do they know exactly what they want? How do they distinguish between what others want them to do, what society tells them they should do and what they really want to do with their lives? I believe everything you need to know about your passions and your true calling in life is within you right now. You only need to learn how to recognize this information and use it to accomplish your purpose(s) on this planet.

When people say things like: "The ocean is beautiful" or "There's nothing more breathtaking than a sunset" do you ever find yourself robotically agreeing with them without consciously thinking about their statements? This is a common practice. What if, when you really think about it, you discover you prefer mountain peaks to ocean views, or would rather watch the sun rise than set? Your opinions are your own – they belong to you. Never allow others to tell you what you think, who you are or what you should be doing with your life.

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Some parents and families nurture children well. But in the process they instill in those same children certain expectation that stem from their own unfulfilled desires. How many adults do you know became a doctor or a lawyer because their parents wanted them to? Did a friend of yours go into their family's business because it was also expected of them?

If you have a burning desire to be what your parents, family and friends want you to be, that's one thing. But if your true passion has nothing to do with medical school or the family business then it is your responsibility to follow your heart. Is this being selfish?

Absolutely – but it is your duty to accomplish your mission on earth. Are people going to be upset that you're not doing what they want you to do? Sure they will – but do not be swayed by those who do not have the courage to follow their own dreams. You're not responsible for the happiness of anyone but yourself. You were put here for a reason. Do the work you were born to do.

I want to help you discover why you are here and what it is that you need to do. This is a simple exercise that requires you to pay close attention to yourself and the world around you. All you have to do is ask yourself these questions every day, several times a day, for the next week.

1. What am I passionate about? (This question could be answered by looking at your hobbies, interests, charity work, etc.)
2. If I had all the money I could spend in 10 lifetimes, what would I do for free? (Would you read to sick kids/the elderly? Study medicine? Build furniture? Etc.)
3. Who are my mentors, my role models, the people I admire the most? What have these people accomplished that makes me respect them so much? Are they doing/have they done what I want to do?

Focusing And Acting On Your Dream by Les Brown

Whatever dream you decide to go after, whether it is a family, or a career goal, you must consciously decide that it is your life's mission.

Benjamin Disraeli said, "The secret of success is constancy to purpose." You must go at it obsessively and set high standards for yourself along the way. There is no room for compromise when you are charting a course for your life or your career.

I spoke to a group of sharp young people not long ago, and when I finished, some of the fellows came up and said they were interested in becoming professional speakers. They invited me to go out with them that evening to have a good time.

These fellows looked as though they knew how to have a serious good time.

I had planned to work on my delivery that night by listening to my tape of my speech. I tape my speeches and listen to them later so I can study what works and what does not work with a particular audience. In effect, I listen to the audience listening to me.

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I was tempted to go with these fellows, and back when I was their age I probably would have given in to that temptation and gone. But I have become more disciplined and more committed to my craft.

A friend of mine, Wes Smith, wrote a humor book called "Welcome to the Real World," and in it he offered advice to fresh high-school and college graduates. He had a line in the book that pertains to the situation I faced that night. It said, "Having a drink with the boys after work every night is a bad idea. Notice that the boss doesn't do it. That is why he is the boss and they are still the boys."

Wes told me that he wrote that line with one particular group of hard Partying young businessmen in mind, and five years after the book came out, he ran into one of them. The guy volunteered that he'd read that line in Wes's book and decided never to go drinking after work again. It paid off, he said. He had risen to a vice-presidency at a savings and loan.

In my drive to become a public speaker, I developed that kind of focus, too. There is not a lot of time for hard partying if you are pursuing greatness. It was not that these young fellows were not serious about their interest in professional speaking, but they were just as serious about having a good time. I don't believe they were focused on their goals. They were seeking a profession but they were not on a mission to make a dramatic difference in the world. I am. You should be too.

Rather than the party crowd, I prefer to seek out people with knowledge that might be useful. I like to find out what books successful and intelligent people are reading. I want access to the information that contributes to their success and intelligence.

Is Your Goal Worthy Of You by James Ray

In my seminars, as well as my coaching, I find that the major problem individuals have is that they (at a subconscious level) do not feel that THEY PERSONALLY are worthy of achieving their goals.

This is unfortunate and directly opposed to EVERY great teaching that has ever been propagated. Furthermore, I find this limiting belief to be particularly rampant in the area of money and wealth creation. Unfortunately, this situation has been erroneously perpetuated by many well-meaning religious organizations.

If you who have attended my seminars, you know that they are devoted to eliminating the programming in your subconscious that hinders the achievement of your dreams. Your Total Belief System (TBS), although highly unconscious, limits the actions you take and the results you attract into your life.

"It is the Father's good pleasure to give you the KINGDOM" (Jesus), "You shall lay up GOLD as dust and have PLENTY of silver" (Job), "I come that you might have life more ABUNDANTLY" (Jesus again).

The message is clear.

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The Latin root of the word desire is "de -- sire" meaning "of the Father" (isn't that cool?). Your desire is your higher self waiting for manifestation.

What do you really want? (not what you think you can get).

Is it worthy of you?

Are you willing to trade a portion of your life for it? This may seem harsh, but it is absolutely true. Whatever you are creating takes your time and effort. Therefore choose something worthy of trading your precious life for.

Choose something that creates passion -- the human spirit will not invest itself in mediocrity. Re-member with your total and complete worthiness.

"The question is not are you worthy of your goal ... is your goal worthy of you."

CHAPTER 3

How Millionaires Direct Their Financial Course

“Your goal now acts as your compass to make sure your feet are moving toward your destination. And your motivation now acts as fuel to keep you moving even when you’re tired and everything around you tells you to stop.”

It's Easy To Earn Money by Bob Proctor

There is a very real possibility that everything you and I have been taught about how to earn money is so far from the truth that it's almost comical. Earning money has nothing to do with age, formal education, gender or geography. It has nothing to do with past experience or your formal years of education or your level of intellect.

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Check it out...there are individuals who are functionally illiterate who have become multi-millionaires, while there are others who are absolutely brilliant and they are broke. Virtually anyone can be taught how to earn millions of dollars and yet the sad truth is that 97 out of every 100 people are born, live their entire lives, and die without ever learning how to earn money. To perpetuate this ridiculous problem, their ignorance is passed along from one generation to the next.

Our school system has been designed as an environment to enlighten young minds, to replace ignorance with understanding and thereby improve the quality of life. Our educational system has obviously been successful in many areas. However, it has woefully neglected one important subject, "How to Earn Money." You can earn a doctorate degree in economics and have little or no knowledge of how to earn money. A lack of understanding in this area is the cause of numerous unwanted and unnecessary problems, since money is the medium of exchange that is used worldwide for other people's products and services.

There has always been a small, select group, approximately 3% of our population, who clearly understand that prosperity consciousness is the primary cause of wealth and their prosperity consciousness, like ignorance, is also passed down from one generation to the next. Let's look at "money." What is it? Money is a reward you receive for the service you render. The more valuable the service, the greater the reward. Thinking of ways we can be of greater service will not only help us earn more money, it will also enable us to grow intellectually and spiritually.

Money Is An Idea

The paper you fold and place in your purse or pocket is not money. It is paper with ink on it. It represents money, but it is not money. Money is an idea. The earning of money has nothing to do with the paper stuff. It has to do with consciousness.

I am aware there are books that instruct you on how to manipulate the market, stocks and people...they might even help you get money. But, let me caution you...when there is no spiritual growth...there is no spiritual strength...there is no lasting happiness...and, there is no real or lasting wealth.

To accumulate wealth, a person must become very comfortable with the idea of money. That may sound strange, however most people are not comfortable with the idea of money, which is why they do not have any. The cause of poverty is poverty consciousness. A poverty consciousness will cause a person to see, hear, smell, think and feel...lack and limitation.

The late Mike Todd said, "Being broke is a temporary situation. Being poor is a mental state."

He was correct. There are wealthy people who lose every cent they have through a series of mistakes in judgment...but that does not make them poor. They will have it all back in a short time because of their prosperity consciousness.

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If you have any question in your mind regarding your level of consciousness with respect to money, be very honest with yourself and look at your results. Study the patterns in your life.

If you want to improve your financial position in life, focus your attention on creating a higher level of prosperity consciousness.

Begin by preparing a powerful, positive affirmation and fuel it with emotion. When you do this, you are depositing this creative energy in the treasury of your sub-conscious mind. And, by repeating this process over and over and over again every day, it will begin to alter your conditioning and mentally move you in the direction you want to go. Write it out, read it, feel it, and let it take hold of your mind.

How much money do you want? Saying you want more is not good enough. Five dollars is more. How much more? Decide on a figure.

Be specific. You will not seriously want more money than you are capable of earning...however, you would be wise to remember, you must earn it.

The Richest Man In Babylon by George S. Clason

George S. Clason first published *The Richest Man in Babylon* in 1926. Told as a collection of narratives set in ancient Babylon (supposedly the wealthiest city in the history of the world), the book stresses simplicity and common sense in the management of one's finances.

The tales in Clason's book swirl around a group of simple characters differentiated by class - that is, those characters who are in difficult financial straits (and are looking to find a way out) take it upon themselves to meet with a few of their notably affluent fellow citizens.

They then inquire as to the basis of the affluents' riches. There are few complicated remedies espoused by the Babylonian "financial gurus." Rather, these are the absolute basics of successful personal finance. Readers will see these same tenets rehashed and rephrased in just about every other personal-finance book out there.

FIRST CURE: Start thy purse to fattening.

The stream of money that flows into and out of one's life is immense. Wealth and security can be secured from it, but only if portions of that stream are diverted. Time and again, the book's "enlightened" characters stress saving at least ten percent of your income every month, without fail. Accomplish this by setting aside that ten percent before all other expenses are considered.

"But when I began to take out from my purse but nine parts of the ten I put in," Arkad said, "it began to fatten. So will thine."

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SECOND CURE: Control thy expenditures.

The amount of money a person makes is important, but it is secondary to the degree to which that person controls his expenses. Budget and plan your expenses earnestly. Demand value for the dollars you spend.

"That what each of us calls our 'necessary expenses' will always grow to equal our incomes unless we protest to the contrary," Arkad stated. "Confuse not the necessary expenses with thy desires."

THIRD CURE: Make thy gold multiply.

Three words: interest, interest, interest. Take care to see that all saved monies are kept in the highest-yield interest-bearing accounts available. If you have the experience and education to do so, invest a portion of your money by other means, always striving to create a reasonable risk/reward ratio.

"A man's wealth is not in the coins he carries in his purse; it is the income he buildeth. That is what thou desireth: an income that continueth to come whether thou work or travel."

FOURTH CURE: Guard thy treasures from loss.

Forget about gunning for those astronomical returns promised by market gurus and their "hot tips." And don't bother with those wacky startup businesses you see boxed in the classified ads, either. If you're going to take risks and invest your money, then make sure you have the education to know how to guard and protect your assets. Only you can keep your best interests at the forefront. Your savings control your future; treat them like it.

"The first sound principle of investment is security for thy principal. The penalty of risk is probable loss. Study carefully, before parting with thy treasure, each assurance that it may be safely reclaimed. Be not misled by thine own desires to make wealth rapidly."

FIFTH CURE: Make of thy dwelling a profitable investment.

In most cases, home ownership - even when financing is included - is preferable to renting. At some point, the mortgage payments will end, and ownership will be achieved. There is no ownership for the renter ... ever.

"Thus come many blessings to the man who owneth his own house. And greatly will it reduce his cost of living, making available more of his earnings for pleasures and the gratification of his desires."

SIXTH CURE: Insure a future income.

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The future cannot be known, but preparations can be taken to assure a certain level of financial safety. Whether this is done via a strict savings plan, outside insurance, or a combination of both, one must be careful to provide for the wellness of himself and his loved ones in later years. Disability and untimely death have caught and ruined families and their finances since time immemorial.

"No man can afford not to insure a treasure for his old age and the protection of his family, no matter how prosperous his business and investments may be."

SEVENTH CURE: Increase thy ability to earn.

Last among Clason's "cures" is action taken to increase one's earnings. Acquire education, experience, and confidence in yourself, and use these things to improve your income. You might begin a second, part-time job, or simply freelance your abilities in your spare time. Whatever you do, never underestimate the opportunity to turn a favorite hobby or skill (woodworking, photography, home decorating, cooking, etc.) into extra income.

"The more of wisdom we know, the more we may earn. The man who seeks to learn more of his craft shall be richly rewarded. Cultivate thy own powers, study and become wiser, become more skillful, and act as to respect thyself."

The Most Important Skill You Must Learn... by Jason Oman

You've heard the old saying, "It takes money to make money" right?

Well, that saying was started by someone who has NO idea how rich people make money.

They think rich people can make the money they make because they have the money they have.

It's like the old question, 'what came first the chicken or the egg?'

Well, I'm going to tell you one thing right here and now...

If you don't know how to make money without money, you may never be any good at making money WITH money!

That's because I believe you must first know how to make money without money, if you ever want to HAVE money in the first place.

When you really get right down to it, thinking that it takes money to make money is nothing more than a cop out!

It's a quick and easy excuse you can use to keep yourself from ever doing anything to help further your financial position.

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It's a victim's plea. It's not true and thinking it IS true does nothing more than hold you back!

Whoever first said that phrase and made it so popular has done nothing but hurt millions of good people!

Because there are good, honest people who are very capable of making as much money as they want. But, because they've been sold this B.S. phrase, they continue to hold themselves back. Instead of taking the bull by the horns and creating their own fortunes.

This phrase has turned people into victims and THAT is where the REAL B.S. is!

It took me years and years to figure it out. But, I finally learned how to make money without money. Since then I've gone from someone on the edge of homeless who had to sell his motorcycle just to pay his rent...

To someone who can write my own ticket in life!

All because I learned how UNTRUE that phrase really is!

Yes. There were some steps I had to take. There was a formula I had to follow (and continue to follow). But, once I learned that formula and mastered it, I've never looked back since!

I believe YOU deserve the same freedom.

You deserve to have the same ability to write your own ticket too! The same ability to make money WITHOUT needing money to do it! So, go make it happen. And don't ever let that B.S. phrase hold you back ever again!

Fail Your Way To The Top by John Assaraf

Have you had a challenging day or week? Feel a little tired or discouraged with a current situation? Ready to throw in the towel and quit something?

Don't worry. It's very normal to go through times of feeling that something in life stinks and all there is to see and feel is the current mess.

Here is something neat to ponder during those times, though. When doing battle with discouraged feelings, take a look at this report and reflect on this man's record of failure. It is a testament to how humans can learn and grow and win despite the losses and defeats.

Failed in business-----1831
Defeated for legislature-----1832
Failed in business again-----1833
Elected to legislature-----1834
Sweetheart died-----1835

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Nervous breakdown-----1836
Defeated for speaker-----1838
Defeated for land officer-----1843
Defeated for congress-----1843
Elected to congress-----1846
Defeated for re-election-----1848
Defeated for senate-----1855
Defeated for vice president-----1856
Defeated for senate-----1858
Elected President-----1860

Who was he?

He was a simple, uneducated, country boy who refused to allow his uncongenial circumstances stop him. He refused to be a victim. He refused to accept failure. He refused to listen to people who told him he was crazy. He refused to stay down when he felt like nothing was going his way.

Simply put, he picked himself up no matter what and kept on going after his dream.

He educated himself and did whatever it took to keep moving in the direction of his passions.

Who was he? Abraham Lincoln.

If you reflect back on your life, you can find patterns of the times you grew the most. Many of those times were probably a result of some kind of previous 'failure,' maybe even a series of them.

Remember: children don't fail when they are learning to walk. They fall down over and over again. It is the falling that teaches them and strengthens them.

Each failure is a learning experience. And the faster people pick themselves up, reflect on the past occurrence and go again, the faster they can achieve their goals and dreams.

So with this in mind, choose the one thing that may not be going exactly as you wish right now and do one thing to move you closer to achieving the result you want. And remember, life is about learning and growing.

How To Turn Nothing Into Something by Jim Rohn

Have you ever wondered how to turn nothing into something?

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First, in order to turn nothing into something, you've got to start with some ideas and imagination. Now, it might be hard to call ideas and imagination nothing; but how tangible are those ideas? That is a bit of a mystery. I don't believe that ideas that can be turned into a hotel, ideas that can be turned into an enterprise, ideas that can be turned into a new vaccine or ideas that can be turned into some miracle product, should be called nothing. But tangibly, you have nothing. Interesting! Think of it, ideas that become so powerful in your mind and in your consciousness that they seem real to you even before they become tangible. Imagination that is so strong, you can actually see it.

When I built my first home for my family in Idaho all those years ago, before I started construction, I would take my friends and associates out to the vacant property and give them a tour of the house. Is that possible? Is it possible to take someone on a tour through an imaginary house?

And the answer is, "Yes, of course." "Here is the 3 car garage," I used to say, and my friends would look and say, "Yes, this garage will hold 3 cars." I could really make it "live". I would take them on a tour throughout the house... "Here is the fireplace, and look, this side is brick and the other side is stone." I could make it so real... "Follow me through the rest of the house. Take a look through the picture window here in the kitchen, isn't the view great?"

One day, I made the house so real that one of my friends bumped his elbow on the fireplace. I mean, it was that real.

So, the first step of turning nothing into something is to imagine the possibilities. Imagine ALL of the possibilities. One of the reasons for seminars, sermons, lyrics from songs and testimonials of others is to give us an idea of the possibilities; to help us imagine and to see the potential.

Now here is the second step for turning nothing into something, you must BELIEVE that what you imagine IS possible for you. Testimonials like, "If I can do it, you can do it." often become a support to our belief. And we start believing. First we imagine it's possible. Second, we start to believe that what's possible is possible for us.

We might also believe because of our own testimonial. Here is what your testimonial might say, "If I did it once, I can do it again. If it happened for me before, it could very well happen again." So we believe not only the testimonials of others who say, "If I can do it, you can do it. If I can change, you can change. If I can start with nothing, you can start with nothing. If I can turn it all around, you can turn it all around." Then we also have the support of our own testimonial, if we've accomplished something before.

"If we did it once, we can do it again. If we did it last year, we can do it this year." So those two things together are very powerful. Now, we do not have actual substance yet, although it is very close.

Again, step one is to imagine the possibilities. Step two is to imagine that what is possible is possible for you. Here is what we call step two - faith to believe. In fact, one writer said this, "Faith is substance." An interesting word, "substance", the powerful ability to believe in the possibilities that are possible for you.

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If you have faith to believe... that faith is substance, substance meaning "a piece of the real." Now it's not "the real", it's not this podium, but it is so powerful that it is very close to being real and so the writer said, "The faith is a piece of, the substance of". He then goes on to call it evidence, substance and evidence. It is difficult to call substance and evidence "nothing". It is nothing in the sense that it cannot be seen except with the inner eye.

You can't get a hold of it because it isn't YET tangible. But it is possible to turn nothing, especially ideas and imaginations, into something if you believe that it is now possible for you. That substance and evidence becomes so powerful that it can now be turned into reality.

So the first step is to imagine what is possible, the second is to have the faith to believe that what is possible is possible for you. And now the third step is to that you go to work to make it real.

You go to work to make it a hotel. You go to work to make it an enterprise. You go to work and make it good health. You go to work and make it an association. You go to work and make it a good marriage. You go to work and make it a movement; you make it tangible. You make it viable. You breathe life into it and then you construct it. That is such a unique and powerful ability for all of us human beings. Put this to work and start the miracle process today!

Rich People Are Committed To Being Rich – Poor People Are Uncommitted To Being Rich by T. Harv Eker

Most of us have good reasons as to why it would be wonderful to be rich, but what about the other side of the coin? Are there reasons why it might not be so great to be rich or go through the process of trying to get rich?

Let's see...

- What if I make it and lose it? Then I'm really a failure
- I'll never know if people like me for myself or my money
- It's too much work
- The more I earn the higher tax rate I'll pay
- Everyone's going to want a handout
- I might lose my health trying

Each of us has a file on wealth in our mind. This file contains our personal beliefs that include why being wealthy would be great. But for many people, their file also includes information as to why being rich might not be so great. These people have mixed internal messages around money and especially wealth.

One part of them says, "Having more money will make life a lot more fun." But then another part screams, "Yeah, but I'm going to have to work like a dog! What kind of fun is that?" One part says, "I'll be able to travel the world." Then the other part responds, "Yeah, and everyone in the world will want something from me." These mixed messages are one of the biggest reasons that most people never become rich.

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In fact, the #1 reason most people don't get what they don't know what they want. Rich people are totally clear they want wealth. They are unwavering in their desire. They are fully committed to creating wealth. They will do "whatever it takes" to have wealth as long as it's moral, legal and ethical. Rich people do not send mixed messages to the universe. Poor people do.

We spoke earlier about the power of intention. The fact is, you always get what you want. That is, you get what you subconsciously want, not what you "say" you want. You might deny this emphatically and retort, "that's crazy, why would I want to struggle?" And my question for you is exactly the same: "I don't know, why would you want to struggle?"

If you really want to discover the reason, then I invite you to check your subconscious financial blueprint and the answer would be staring you in the face. Put bluntly, if you are not achieving the wealth you say you desire, there's a good chance it's because subconsciously you don't really want it.

I hate to break the news to you, but getting rich is not a "stroll in the park." It takes focus, expertise, 100% effort, and "never say die" perseverance. You have to really commit to it, both consciously and subconsciously. You have to believe in your heart you can do it and you deserve it. If you are not fully committed to creating wealth, chances are you won't.

The Money Tree Formula by Robert Allen

If you're going to become a home based entrepreneur, you'd better learn which businesses has the potential for creating lifetime streams of income and which ones are just a dead end way to make a few extra bucks before they peter out and die. I'd like to teach you a formula for the perfect business in the next century. I call it the Money Tree formula and it will be very easy for you to remember because it spells the word MONEY TREE...

M in the Money Tree formula stands for Multiple Streams of Income Multiple Streams of Income

The first goal in starting your own home based business is to add another stream of income to your life as a safety net for when other of your streams of income dry up. But the home based business you select should be a source of more than just one stream of income. It should eventually be a source of multiple streams of income all by itself.

For example, suppose you're considering buying an existing restaurant. What possibility will you have to grow? Can you add more shops? Is your idea franchisable? Can one of your food entrees be sold nationwide as a frozen item? Can you license your special cooking secrets to other restaurants. Is there a cookbook in there somewhere? What about bottling and selling your special sauces?

Get the drift? Don't even consider a business that doesn't have expansion potential for additional streams of income. That's why the first M in the formula reminds you of Multiple Streams of Income. The O in the Money Tree formula stands for outstanding.

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Outstanding product or service

If your product, service or information isn't distinguishably excellent it will eventually become a casualty of competition. The goal of creating a money tree is to do the work once and to have the money flow for the rest of your life. What good does it do to create a business and eventually have it succumb to competition. In order for your source of income to survive through the next ten recessions...as there will be many more recessions in your lifetime...you must select a product, service or source of information that has the possibility to be permanently and perpetually profitable. When times get tough, people gravitate either to price or to quality. Don't get stuck in the middle.

That's a sure formula for disaster. And don't compete with the rest of the world on price. Make sure the quality of your produce is outstanding...the best in the world at a fair price. And you have a good chance of succeeding long term.

The N in the Money tree formula stands for Nothing Down.

Nothing Down

Why nothing down? Well, it doesn't have to be completely zero down...but as little of your own money as possible. If you're like most people, you probably don't have a couple of hundred grand lying around to invest in your business. But what if you do have a nice chunk of cash. Should you run out and find a business to match your money and launch in? I think that one of the greatest curses is to have a lot of money to put into a new business.

Suppose you want to buy a hot franchise. It might cost you \$100,000 and that's just for the franchise rights. Then, you need to purchase inventory, leasehold improvements, special equipment. And what do you get? For most franchises, you get the right to be tied to a business 12 hours a day, to manage a lot of undereducated, under motivated employees, and make a steady paycheck for yourself. In a sense, you are just buying yourself a job. Why spend tens of thousands of dollars of your own money just to buy yourself a job...with a lot of risk?

I'm going to show you businesses that you can launch with little risk, little or no money down and the possibility of creating what I call "walk away" cash flow --money that flows to you whether or not you show up.

The E in the Money tree formula stands for "Employee-resistant."

Employee-resistant

That's right...you don't want employees. Employees are dangerous! They begin to feel they are entitled to their jobs. ("You can't fire me. I own this job.") The rapid increase in employee/employer litigation should be enough to convince you that you want to find a home based business that can be done by yourself, with a very low employee to income ratio.

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I used to be the president of a seminar company with over two hundred employees. I Made the decision to downsize when one of the employees sued me for age Discrimination. He was in his late sixties when he came to work for us and when we laid him off during an economic downturn; he slapped us with a \$500,000 lawsuit.

We settled out of court for \$2,000 but that was the last straw. I decided to never again put myself in a position where one disgruntled employee and his smart attorney could take it all away.

Today, I have zero employees. I make as much today as I used to make with 200 times less hassle. I like it that way. All of my streams of income can be monitored from a telephone anywhere in the world on only a few hours a day.

A friend of mine, Dan Kennedy puts it this way, "When it comes to employees, hire slow and fire fast." Most business people do just the opposite. They hire fast and fire slow. I say, try to find money tree businesses that don't require any employees and then you don't have to worry about either hiring or firing.

The Y in the Money tree formula stands for the word "Yield"

Yield

The streams you choose should be high yielding, high profit cash cows. Five years ago a friend of mine, Collette, started such a home based business. In less than a year she was making about \$10,000 per month. What's more, this business was a money tree business. It generates cash flow even if she stops working! But why stop when she is having so much fun? Today, after five years, she has grown her business till she now earns over \$500,000 a year net, net, net.

What's the yield on that kind of income? It's the equivalent of having TEN MILLION DOLLARS in the bank earning only 5% interest! That's my idea of yield. In this book I'll be sharing exactly how Collette did this...as well as other business that meet the same kinds of money tree characteristics.

The T in the Money Tree formula stands for the words Trend and Timing.

Trend and Timing

Starting a business against the trend is like swimming upstream against the current. . Running a business is hard enough without trying to swim upstream. But when you choose a business that is with the trend it's like floating downstream with the current. How do you select a business that's on trend?

The first time I started a business was just after college. I started buying real estate...and as luck would have it...it was the exact right time. The baby boomers wanted real estate and the demand drove prices upward. Anyone who owned property made a killing. You could almost do no wrong.

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Then, I started teaching people how to buy real estate with little or no money down. My little classified ads brought hoards of calls. It was a feeding frenzy. I was on trend. My seminar businesses took in more than a hundred million dollars in the next decade.

The secret is to get in front of a trend and ride the wave. The biggest wave of our century is the Baby Boom – 76 million people. This generation is four times the size of the previous generation. As this mass of humanity rolls forward through time it creates a huge demand wave. Picking businesses which are at the leading edge of this age wave has created thousands of fortunes. You need to make sure that your new business is leading this trend and not following it.

It can make a huge difference in your lifestyle.

The R in the Money Tree formula stands for Residual

Residual Income

We've already talked about the importance of this part of the Money Tree formula.

But to emphasize this concept even further, let's compare it to an escalator. Have you ever walked up a down escalator...the wrong way? When you walk up the down escalator, you have to walk fast just to stay in the same place. And to get to the top, you have to walk at double speed. People on the Up escalator don't have to work hard at all. They just stand there holding the hand rail and the escalator takes them to the top.

These two escalators represent the two kinds of income that you can earn...linear income and residual income. Our economy is a down escalator. You work hard for your money but with inflation you have earn 3-5% more next year just to stay in the same place. But this puts you in higher tax brackets. The more you make the more they take. It seems you work harder and harder without making any progress.

Your bank account balance earns 2% and your credit card balance costs you 20%. You're going in the hole 24 hours a day. You wonder why you can never catch up. And if you stop...the escalator just takes you right back down to the bottom.

That's what it's like to earn linear income. When I think of this kind of income I think of how they catch monkeys in Africa. A native takes a coconut and cuts off one end to make a small hole just the size to allow a monkey's fist to enter. To the other end of the coconut they attach a long cord. They place a few peanuts inside the coconut, place the coconut in the middle of a clearing and hide behind a tree to wait for the monkeys to come. The monkeys come and smell the peanuts inside the coconut shell. One monkey reaches inside the shell to grab the peanuts, but with the peanuts inside, his fist is too large to escape the hole in the coconut. And then the native yanks on the cord and hauls that silly monkey to captivity because the monkey will not let go of those peanuts to save his skin.

Are you working for peanuts?

If you're walking up the down escalator, you are caught in a Monkey Trap. What you want is Up Escalator Income. Which escalator are you on?

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Here's a list of the many types of residual income that you want to be exploring:

Savers earn interest
Song writers earn royalties on their songs.
Authors, like myself earn royalties from their books and tapes.
Insurance agents get residual business
Securities agents get residual sales.
Network marketers get residual commissions
Actors get a piece of the action
Entrepreneurs get business profits.
Franchisors get franchising fees
Investors get dividends, interest and appreciation.
Visual artists get royalties from their creations
Software creators get royalties.
Game designers get royalties.
Inventors get royalties.
Partners can get profits.
Mailing list owners get rental fees
Real estate owners can get cash flow profits
Retired persons can get pensions
Celebrity endorsers get gross percentage profits
Marketing consultants get % of profit or gross revenue

When you go to bed tonight, ask yourself this question, "What percentage of my day did I spend creating residual income?" If the answer is zero, you're in trouble. You'd better wake up tomorrow and get busy. More on residual income later. I hope now you see why it's such a vital part of our money tree formula

The E in the Money Tree formula means Essential to Everybody Every day.

Essential

Whatever you sell, try to pick something that's essential or is perceived as essential by a large and very motivated segment of society. Let me give you the real reason that real estate has always been a great wealth creation vehicle and a prime source of residual income for hundreds of thousands. It fits the Money Tree formula.

Check it out for yourself and you'll see why..

Whatever product you choose to market just make sure it's essential.

The more people need it and the more often they need it, the more successful your business can become.

The final E in the Money Tree formula stands for Enthusiasm.

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Enthusiasm

You've got to love what you do. If you hate what you sell, you'll never be any good at it. The prime admonition from Gary Halbert one of the all-time great marketing gurus is this; SELL WHAT YOU LOVE. Truth is, you'll never be truly great unless you do.

Well, there you have the 9 major characteristics of the Money Tree formula. These 9 characteristics are essential to the kind of hands off, hassle free businesses that create lifelong streams of cash flow.

The Power Of Focus by Mark Victor Hansen

If you want something enough, and you keep your mind focused on it, you will eventually achieve it.

This was brought home to me at a relatively early age by my father. My dad came to the United States from Denmark in 1921 at the age of 17. My father was impressed by the United States as a land of opportunity. Here you could want something, work for it and get it. He worked hard and while we were never rich, we also were never poor.

When I was nine years old, just old enough to ride a bike well, I got a job delivering newspapers. From my newspaper route I earned enough money to buy a bicycle magazine.

My goal was to get a bicycle. I had an ideal bike in mind. I wanted this bike with my whole heart, mind, body, and spirit. I cut out a picture of the bike, and kept it next to my bed. Nightly, I went to sleep dreaming about it. I could see that bike. I could feel it. I believed it.

But when I went to my father and asked for the bike, he didn't understand my desire. After some discussion, he said, "You can have it when you're 16 years old." I said, "Can I have the bike now if I earn the money myself?" I'm sure he never dreamed that a nine-year-old could earn the equivalent of \$725-so he had little to lose, and he agreed.

I wanted that bike so badly that in my mind I owned it already. I had engaged my mind power.

Inside every mind are abilities that go beyond the normal. These abilities are tapped when we have a white-hot desire. We then figure out how to get whatever we really want to get.

A Will and a Way

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I saw an ad in Boy's Life magazine promoting the sale of Christmas cards. Instantly I believed that I could sell the cards. I immediately went to my mother, who was a phenomenal saleswoman. She had charisma, beauty, a radiant smile, a sincere interest in people, and she was a master storyteller. I asked her if I could sell. She said, "Not only can you sell, but I'll teach you how! It's important to have a smiling face, see a lot of people and ask everyone to buy your greeting cards. But it's most important to use the 'alternate choice' close. Ask your potential buyers, "Would you prefer one or two boxes of Christmas cards?"

So I began. I approached my neighbors in the winter of 1957 with deep snow on the ground. I went door to door every day, and when a mom answered the door, I would wipe my nose on a mitten and ask her if she'd like to buy some cards. How could she refuse a cute little kid with a runny nose? Generally she'd say, "Young man, come in here. We can't let you stand out in the cold."

Once I got inside, I knew the sale was made. I would explain that I was earning money for my own bicycle. Then I'd ask, "Mrs. Shaw, would you prefer one box or two?"

I was a great salesman. But I didn't want to sell 376 boxes of Christmas cards. I had no desire to be the number-one salesman for American Greeting Cards. I didn't enjoy going door to door in the cold. I was only interested in getting my bike.

Focusing Produces Results

From this experience I learned the importance of working hard to get what I want. And I learned how to handle money. I learned that if I wanted something and focused my energy on it, I could tap into my mind power. My mind power would show me the way and instruct me in what to do, so that I could have exactly what I wanted.

I learned that focusing my energy works. First we visualize what we want, then we achieve it. Visualization is seeing with your mind. It is one of the most powerful principles available for creating your future.

Success Is Easy, But So Is Neglect by Jim Rohn

People often ask me how I became successful in that six-year period of time while many of the people I knew did not. The answer is simple: The things I found to be easy to do, they found to be easy not to do. I found it easy to set the goals that could change my life. They found it easy not to. I found it easy to read the books that could affect my thinking and my ideas. They found that easy not to. I found it easy to attend the classes and the seminars, and to get around other successful people. They said it probably really wouldn't matter.

If I had to sum it up, I would say what I found to be easy to do, they found to be easy not to do. Six years later, I'm a millionaire and they are all still blaming the economy, the government, and company policies, yet they neglected to do the basic, easy things. In fact, the primary reason most people are not doing as well as they could and should, can be summed up in a single word: neglect.

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It is not the lack of money - banks are full of money. It is not the lack of opportunity - America, and much of the free World, continues to offer the most unprecedented and abundant opportunities in the last six thousand years of recorded history. It is not the lack of books - libraries are full of books - and they are free! It is not the schools – the classrooms are full of good teachers. We have plenty of ministers, leaders, counselors and advisors.

Everything we would ever need to become rich and powerful and sophisticated is within our reach. The major reason that so few take advantage of all that we have is simply, neglect.

Neglect is like an infection. Left unchecked it will spread throughout our entire system of disciplines and eventually lead to a complete breakdown of a potentially joy-filled and prosperous human life.

Not doing the things we know we should do causes us to feel guilty and guilt leads to an erosion of self-confidence. As our self-confidence diminishes, so does the level of our activity. And as our activity diminishes, our results inevitably decline. And as our results suffer, our attitude begins to weaken. And as our attitude begins the slow shift from positive to negative, our self-confidence diminishes even more... and on and on it goes.

So my suggestion is that when giving the choice of "easy to" and "easy not to" that you do not neglect to do the simple, basic, "easy"; but potentially life-changing activities and disciplines.

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How Millionaires Build Relationships They Need

“One of the greatest forms of financial leverage is contacts. Knowing the right people and being known by them can open doors for you that can save you years of hard work. The quality and quantity of your contacts and your relationships will have more to do with your success than perhaps any other factor.”

The Law Of Association

We’ve talked about how to create a positive mental attitude, set your goal, generate a passionate purpose and take action. Now let’s talk about something that’s extremely important to your success. It’s called the Law of Association.

What do I mean by that? I’m talking about the people that you spend time with. It’s very, very important to understand the concept of influence. Too many people underestimate the power of influence. There are two words that most accurately describe influence.

Influence is: 1) powerful and 2) subtle. The influence of those you spend time with is going to have an incredible effect on your success or failure.

You’ve heard the phrase “peer pressure.” Peer pressure is simply the people you associate with applying their influence to move you toward their way of thinking. Influence is powerful because it’s so subtle.

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This may shock you but you will become like the five people you hang out with most. You will emulate their behaviors. You will take on their attitudes. You will even – within a few percent – have the same financial position. Don't believe me? Stop and think about it...

When Mark Victor Hansen (co-author of Chicken Soup for the Soul and One Minute Millionaire) asked Tony Robbins how he was able to earn over 50 million each year, Tony asked him about the people in his master mind group. Mark replied that those in his group made 3-5 million per year – what Mark was earning. Tony said, people in his master mind made no less than 100 million per year.

Improve your circle of influence and you'll improve your attitude, your financial situation and your lifestyle.

Here's what starts to happen. If you associate with people who spend more than they make, chances are excellent that you will also. If you hang out with people who don't talk about money and have a poor financial attitude, then chances are pretty good that you will have the same attitude and outlook.

You won't let someone else yank you off course and wreck your life but you will let them nudge you off course – because it's so subtle you don't notice it until it's too late. They'll suggest you off course – a little bit at a time – until years from now you'll be saying, "How did I get here?" or "Why aren't I rich yet?"

It's imperative that you examine your associations and begin to migrate away from negative people and move toward positive people. Move away from people who don't believe in setting goals and migrate toward people who understand that without setting goals you'll be right where you are 5 years from now.

Move away from debt position people – who buy liabilities – and move toward people with rich lifestyles who invest in assets. Move away from people who's biggest passion in life is to get a new car every few years and seek out those who desire to help others with their efforts.

Building the correct circle of influence will catapult you to financial freedom far faster than any other thing you can do. By finding a mentor and 2 other marketing partners I was able to generate over \$10,000 in just 18 days to buy my children, Tyler and Destiny, new digital hearing aids.

Your circle of influence is your future. Take a look around and see what your future looks like?

Be Willing To Be A Little Outrageous To Get What You Want! By Lisa Jimenez, M.Ed.

Some psychologists say, "If a child has not had a serious fall within the first year of life, they are being too closely guarded." Now you might not agree with that statement in regards to children, but that statement needs to be said for our adult lives. Have you had a serious fall in the past year? If not, is it because you're being too closely guarded? Are you too cautious? Too safe? Too practical? Too boring?

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Your lack of courage is costing you - a lot! It is your lack of courage that keeps you from greater profits, more intimate relationships, and a life you love!

The good news is one act of courage - in any area of your life - has a powerful affect on all the other areas of your life.

Your career, your marriage, your friendships need just one outrageous act to bounce you out of a rut and into a more abundant, courageous life!

During one of my recent speeches, after sharing with my audience about the time I moved to Hawaii by myself at the age of 18, I asked them to yell out the most outrageous thing they've ever done in life.

After a short pause a man yelled, "I once bought a sailboat, and I didn't know a thing about sailing!" Another shouted, "I walked away from a six-figure income to start my own business!" A lady called out, "I backpacked in Europe for a summer!" another shouted, "I met a man in a bar and married him - and we're still happily married today!" The synergy in that room was magical! As we relived our most outrageous acts of courage, we began to paint a path to risk again.

Courage is like a muscle. It's weak until it's worked out. But it doesn't take long to build this courage muscle into a strong, fit, powerful force!

What about you?

What are your most outrageous acts of courage? Think about them. Relive them. And let these memories from the courageous side of you help empower the possibilities of today.

One courageous act leads to another. It creates a courageous mentality.

What is the one thing you are willing to do right now that's a little outrageous to get your courageous muscles back into shape?

Do it! And watch opportunity begin to open up in all areas of your life.

There's something about being willing to go all out that reminds us of just how big and abundant life can be. This one act of courage is your first step that will lead you to a courageous mentality and life of abundance!

Make it a great and prosperous day.

Plus Your Relationships For Personal, Professional And Universal Success by Mark Victor Hansen

Creating great success does not always lead to having phenomenal relationships. But creating great relationships always leads to having phenomenal success. It is the nurturing, or plussing, of our personal, professional and Universal relationships that allows us to receive complete and total abundance.

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When I speak of personal relationships I'm referring to those people that we love - our parents, spouses, partners, children, life-long friends, etc. These are the people that know us better than anyone on the planet.

These are the people we would lay down our lives for, and they would do the same for us. These are the people for which we live and breathe.

We plus these relationships by becoming more lovingly involved in their lives, and by allowing them to become more involved in ours. We don't stick our noses in where they don't belong or give advice that is not wanted. If our spouses or children have something to say, we stop what we're doing and we listen. If our friends have problems and want to talk, we show up and support them. We don't judge and we don't nag. We nurture these relationships by being present in their lives and loving them.

We have professional relationships with the people we work with.

These are individuals we need, and who need us, to accomplish professional goals. We plus these relationships by creating win-win situations in the workplace. Find out what your co-workers, employees and bosses need. Once you figure out what everyone wants and needs you can easily help them achieve their goals. They, in turn, will help you achieve your goals. It's the law of give and take.

When you help others, you, in turn, are rewarded for your efforts.

Universal relationships are those we have with every living thing on earth, and with God, or whatever Infinite Intelligence you believe exists. Let's say you decided to help build houses for the homeless.

This selfless decision plusses your relationships with other human beings, and sets a karmic chain of prosperous events into motion. Those homeless people become homeowners. They remember the kindness and generosity others have shown them and help build homes for the homeless. Those people do the same - and so on, and so on - until one day there are no homeless people, only homeowners helping one another.

While you're doing that, others are working to save the rainforests and clean up the oceans - helping other living creatures on this planet. Plusing our Universal relationships lead to prosperity for everyone and everything.

The Beatles once sang, "All you need is love." It seems so simple, but nothing could be truer. Look at the most loving people in the world: Mother Teresa, the Dalai Lama, Gandhi, etc. They have, and are, accomplishing more with love than all the money in the world could accomplish. Our first goal, in everything that we do, should be to practice love.

So, how do you learn to do this? It's just like anything else you want to be successful at - study those who know how to love, learn how they successfully do the things you want to do and practice, practice, practice.

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Take out a journal or notebook and go to a quiet place. Now answer these questions:

1. Who are the ten most loving people you know?
2. Why did you choose these ten people? (What loving attributes do they possess? What have they done to make you choose them? What have they said that made you choose them?)
3. What can you learn from them? (Remember: actions, words, attitudes)
4. Which of their behaviors can you duplicate in your own life to make you more loving?

Once you answer these questions, begin implementing these loving attitudes, actions and words into your own life, and keep a journal every day to chart your journey towards a life of love and prosperity.

How To Create A Great Mentoring Relationship by Denise Michaels

Everyone who is passionate about living an exciting and financially free life needs and wants a mentor as they learn the ropes. Maybe there's someone you know who's been highly successful that can help you take your life to the next level. How can you get that person to share their wisdom and help you get on the right path? How can you rise above the rest of the crowd so that person wants to give you extra help?

This article will help you understand how to approach a potential mentor in a way that will make that person more positively predisposed to helping you succeed. Read these tips and go find your personal mentor.

- Take an interest in the person as a human being not just as a resource. I have an Internet mentor who makes multi-millions a year. After asking a question I always ask him about what's going on in his life, share a joke or tell him something funny that's happened to me.

Recently I wrote him and after asking a question I typed, "Tomorrow I'm speaking in a seminar, so right now I'm sitting in my hotel room catching up on emails with hair dye on top of my head." He wrote back that he laughed so hard he almost fell off his chair. You don't have to tell your whole life story, but make yourself real. Every millionaire I've ever met is extremely positive and upbeat and doesn't want to be around negative people.

- Don't say, "I'd like to pick your brain." My brain "done been picked dry" and I start feeling bored when I hear those words. I know the time I spend with that person will be nothing but an interrogation. A totally one-sided conversation. Instead say, "I would really value your opinion." It's gentler and I know it will be a pleasant conversation not an inquisition. I feel interrogated when people want me to come up with original ideas specific to their entire life circumstances. In other words they want me to solve all their problems. Does that sound like an enjoyable lunch to you? I don't think so.

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- Learn how to make cause and effect links. Don't ask a mentor to solve all your problems and become dependent on them. Learn to creatively take the suggestions you're given and apply them to your life. Don't wait for a mentor to spoon feed you cookie cutter solutions.

Becoming a millionaire just isn't that linear. This isn't job training like learning to flip burgers or run a computer program. Nobody ever became a millionaire being fed from someone else's spoon. Get creative. Come up with your own solutions to problems as they arise.

Ask yourself, "What would _____ do in this situation?" This increases your value. Be a problem solver.

- Don't monopolize a lot of your mentor's time. Connect in a way that's quick and easy. Don't invite them to a two-hour dinner. If you meet at a seminar they probably already have meetings scheduled during lunch and dinner. If it's at home, they probably want "downtime." Offer to drive them to the airport or share a cab. Ask what they like in their coffee or tea and get 15-20 quality minutes that way.
- If your mentor agrees to breakfast, lunch or dinner together happily pick up the tab. Don't be cheap. Their time is worth hundreds, possibly thousands of dollars per hour. The least you can do to show you value their time is to treat them. If you can't afford to pick up the tab for an expensive dinner, take them for a coffee and muffin at Starbucks.
- Be clear about what you're doing and what you need. There is so much "mucky thinking" in the world. I'm amazed people feel they have to write pages to express one idea. That means you're unclear. Develop a clear elevator speech and mission statement. Think about one or two specific questions you need answered.
- Listen, listen, listen to what they say. Don't think about all the reasons why you can't do something they suggest. That's part of the reason why you're not there yet. Say, "I'm dealing with yada, yada, yada – how would you suggest overcoming those obstacles?"
- Don't say, "I'm looking for a mentor." It's easy to deflect a statement like this and smile without a commitment. Instead say, "Would it be okay with you if we connected by email or on the phone once in awhile so I could get your opinion. You've been so helpful and I really appreciate it." It would be hard to say "no" to a simple request like that.
- Thank the person for their time. Tell them what you're going to do. When you take action, let them know. Always tell them when you take an action step. That's the most gratifying part for a mentor. Knowing that you took their advice and it didn't fall on deaf ears.
- Go beyond the advice they give you. Be a "go the extra mile" kind of person. Don't be a quitter. You won't get to millionaire status by listening passively. Take action. Be a winner not a whiner!
- Reciprocate once in awhile. If you see a great article you think your mentor would enjoy – send it to them with a quick note. If you have a trade or a skill and can offer to help them out in some way – offer it.

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Don't say, "How can I help you?" Then they have to figure it out. Say, "I'm very good at _____. If you ever need _____ give me a call, I'll be more than happy to help out any way I can." Even if they never take you up on it, they will appreciate that you offered. Remember their birthday and wedding anniversary. Send their kids a birthday card if you've met them.

Having a mentor can be a real boon to creating wealth and enjoying a rich life faster. Remember that mentors are human. They want relationships that are interesting and stimulating for them as well. It must be more than just "take, take, take." By following these simple steps you can create a relationship with a mentor where they will grow more eager to help you and take a personal interest in your success.

Seeking Out Quality People by Les Brown

It is important to align yourself with what I call OQP, Only Quality People. You should endeavor to surround yourself only with people who will enrich and empower you, people who will enable you to transcend yourself and to grow. This sort of support group, your pit crew for progress in your life, can strengthen you in moments of weakness and bring you up when you are down.

Surround yourself with people who share your vision and who also are willing to support you in pursuing that vision. You cannot make it alone in this journey. If you find relationships that are not mutually constructive, if someone brings you down rather than challenges and elevates you, then you must make a decision. Can you transform this into a healthy relationship or do you need to sever it?

That does not mean of course that all of the people around you should be your yes-men. You will never grow if you are surrounded by backslapping sycophants. Although I hate being criticized by friends, I do have some trusted critics. These are people who tell me the things I need to hear. I trust their judgment, I trust their vision of me. They challenge me and make me stretch mentally and intellectually, personally and spiritually.

I get feedback from them that I would not get anywhere else and even though it doesn't always feel good to hear their criticisms and challenges, I know they care about me and about my growth. So I listen and learn.

We all need someone to coach us now and then. We cannot grow in a vacuum. We have to be willing to seek out those with wisdom and say, "I don't know what to do; help me." The fighter and philosopher, "Smokin' Joe" Frazier, said, "All of us are like the blind man at some point in our lives, standing on the corner, waiting for someone to lead us across."

You are not joined at the hip with your friends. Be prepared to acknowledge when a relationship has soured and to go your separate way. It does not have to be an angry parting. Just say, "Look here, we are growing in different directions. Our values have changed. Our goals and objectives are different now. Maybe we need to shake hands and say good-bye." Being able to break away from toxic friendships can make the difference between living your dreams or living a nightmare.

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Success Programming by Randy Gage

I was behind a one-armed man at the sub shop. He was complaining about the fact that the lady cut the tip off of the bread she was making his sandwich on.

The attendant explained that they cut the bread exactly, so regular subs are six inches long, and large are 12. He kept whining about the ¼ inch tip she had cut off. She explained that he would receive the same standard portion of meat and other fillings. He wasn't impressed.

In fact when the sandwich came out, he insisted that he wouldn't pay for it unless they found the tip she had cut off, toasted it, and put it in the bag. Standing behind him, with my blood sugar dropping, and my blood pressure rising, it was all I could do to refrain from smacking him upside the head. Of course he left without leaving a tip. I watched him get behind the wheel of a taxi parked in front and begin his dining experience.

So what kind of success programming do you think he had?

I bet he's proud of himself for cadging that extra bite of toast. In fact, I'm sure he sat in that taxi, congratulating himself for his assertiveness and savvy consumerism.

What do you think about his priorities, and where he expends his energy?

Is he focused on abundance or lack?

It's a similar kind of situation with you. I think the programming you've had is what determines your approach to just about everything in life. But instead of being programmed for success-most people are programmed to avoid failure.

Now perhaps you think I make too much of our cab driver's thriftiness. I think not. Your programming controls how you react to hundreds of situations, each and every day. And the way you react reveals what your programming really is.

Another example . . .

How do you think about money?

When you think about money, is it about how much of it you lack, or how much you can manifest? And why you want to manifest it.

Most poor people spend all their time thinking about money. Or more specifically, their lack of it. When I was younger and broke, that is what I did. I was fixated on money all the time. I thought about all the things I didn't have and couldn't get. And I was very jealous of the people who had them.

Know where that led to?

Jealousy soon turned to hate. Soon I hated all rich people because they had what I wanted.

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Nice homes. Exotic cars. Expensive clothes. They could go to a restaurant and order what they really wanted. And not worry about who would pick up the check.

That's when the real problems started . . .

Because I hated rich people. But I was working hard every day trying to become one. So that set the stage for a whole bunch of internal conflict that I had no idea was going on.

So I would surge forward to success-only to sabotage myself every time I got close. I snatched defeat from the jaws of victory more times than I can count.

I thought I was programmed for success, but that wasn't true. I was programmed for poverty, but acting for success.

The symptoms are always there, if you know what to look for . . .

Ever see someone who experiences more anguish at losing \$10, than the joy he gets from earning \$100?

Someone orders his dinner at a restaurant and the waitress asks, "Would you like a salad with that?"

The correct answer is "yes" or "no" but never, "Is it included in the price?"

Ever see someone who drives around a parking lot for five minutes-to save a one-minute walk to the store?

All of these scenarios have the same plot line: They are fear-based, not abundance-based. Decisions are made not on what the possible benefits are - but in order to avoid a possible negative outcome.

Now the question for a lot of people is, "How do I really know what kind of programming I have?"

They want to know if they really have success programming, or just success surface actions. The answer is in the questions above.

If you make decisions-particularly money and career ones-based on the moving away from fear model- you've got poverty programming.

If you make decisions on a positive, move toward good model, then you have true success programming.

So what do you do if you test poverty programming?

Well you're already doing it. Of particular importance is regulating the influence you're getting from the TV shows and movies you watch, books you read, etc.

And the other area is the people who are closest to you. Your "Sacred Circle" of the five people you are the closest to. It's crucial to your success that you have some positive people in the five to support you.

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One of the biggest factors in your prosperity is the people that you associate with. Of particular note is your Sacred Circle. These are the five people that you are the closest to.

I believe that the people you allow to make up this group are so instrumental to your prosperity consciousness, that they truly become sacred to your prosperity path. They color your goals, expectations, and what you believe is capable and possible for you.

Be honest with yourself, would you describe what you now have as a Sacred Circle, or a "Rancid Ring?" Who are the five people in the group closest to you now?

Can you think of two or three new people that you currently know, that you can actively work at developing a deeper relationship, and bring into your circle?

How To Ask For Anything You Want by Mark Victor Hansen

One of life's fundamental truths states: Ask and you shall receive. Isn't that simple? Of course it is. The world responds to those who ask. Most people in this world, however, find themselves in settled lives, never really achieving or receiving what they hold in their dreams... because they just never ask.

There are many good reasons to ask, and the rewards are substantial. If you're not moving closer to what you really want, you probably aren't doing enough asking.

Reasons Why We Don't Ask

So, why do people stumble when they have an opportunity to ask?

Five reasons, really:

Ignorance. Many of us don't know what to ask for. Either we don't know what is available to us because we have never been exposed to it, or we are so out of touch with ourselves that we no longer are able to perceive our real needs and wants. And, in many cases, we don't know who to ask, when to ask, or even HOW to ask.

Limiting and Inaccurate Beliefs. Since our childhood, we've been programmed by our parents, and through schooling, religious training and even the media to STOP asking.

Fear. Having learned all about rejection, embarrassment, vulnerability and hurt in our childhood and early adult years, we find it easier to settle for less than deal with the fear that's resulted from these past experiences.

Low Self-Esteem. Most of us feel unworthy or too inadequate to create the kind of life we want. As a result, we don't believe our needs and wants are worth pursuing.

Pride. Many of us are convinced we need to do everything for ourselves, or we'll look foolish or lose respect among our family and peers.

Take Control!

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The truth is, when you take control of your life by asking for what you want and need, you can accomplish anything your heart desires. No doubt, you know of people who seem to walk into any situation and any relationship expecting success. They achieve success again and again because they've learned - and acted on - one simple truth: You will reach your goals only with the help of others.

What are common characteristics shared between people who've mastered the art of asking?

They know what they want. They are clear about their vision, purpose and goals.

They believe that what they're asking for is very possible.

They are passionate about what they are requesting.

They act even when they're afraid or feel fear.

They learn from experience so that they become better "askers" with every ask.

They are persistent. If at first they don't receive, they ask, ask, ask until they do.

You can turn your life around, regardless of the obstacles you currently face. Get clear. Get passionate. Take a giant step past that fear. And if at first you don't succeed, take this minor setback as a signal to you . . . to ask again!

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The eagle gently coaxed her offspring toward the edge of the nest. Her heart quivered with conflicting emotions as she felt their resistance to her persistent nudging.

“Why does the thrill of soaring have to begin with the fear of falling?” she thought.

This ageless question was still unanswered for her.

As in the tradition of the species, her nest was located high on the shelf of a sheer rock face. Below there was nothing but air to support the wings of each child.

“Is it possible that this time it will not work?” she thought.

Despite her fears, the eagle knew it was time. Her parental mission was all but complete.

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There remained one final task – the push.

The eagle drew courage from an innate wisdom. Until her children discovered their wings, there was no purpose for their lives. Until they learned how to soar, they would fail to understand the privilege it was to have been born an eagle.

The push was the greatest gift she had to offer. It was her supreme act of love.

And so one by one she pushed them... and they flew!

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Saj and Sheetal Patel

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