

# How to achieve personal and Financial Success

# Living Free Part 1

A complete update on the best selling course – Live The Dream –  
originally conceived by James Edwin

## **Completely Revised Millennium Edition**

Re-edited and revised by Phil Gosling

# James Edwin's

# Living Free

## Part 1

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# The world's most unique course on personal and financial SUCCESS

## Success Technology

### Session ONE

The essence of success is that it is never necessary to think of a new idea oneself. It is far better to wait until somebody else does it, and then to copy him in every detail - except his mistakes.

- *Aubrey Menen*



## Introduction and Foreword by Phil Gosling

This course was originally written in 1993 from a series of detailed notes composed by James Edwin. It was written to answer a question that we have all posed from time to time, the question of why someone we know seems to be earning more money, or have more holidays or is generally living in a world that is greener than ours. Some guys have all the luck. But why?

To give you some idea of how the world has changed since 1993 consider that the world's first Web-Browser (HTTP for the technically minded) was only invented a year earlier. Now it dominates e-commerce

throughout the world. In 1993 the best, practically priced computer was a 486 machine running at 33Mhz, and Windows 95 hadn't been invented.

It was time this great course – a £1M best seller - was updated to cope with a new world in which new problems confront us on every side.

This course still has only one function, **to show you why the other man's grass is always greener, and show you how to be that other man.** Or woman, of course, and I am not saying this out of political correctness but from a genuine observation that the stage is set to let sisters do it for themselves in a world where new technology has released them from the need to rely on men. For the sake of saving ink I refer mostly to men throughout this course but in the certain knowledge that most women can and will beat men at their own game. So this, girls, is very much for you. Indeed a lady of my acquaintance has just made ninety grand in three months, whereas I can name 500 men who haven't even moved so far as to turn the TV off, yet they all had the same information imparted to them.

It was my privilege to edit this course from the beginning of 1993 in order to introduce a personality into the knowledge that was James Edwin's. James demanded privacy. I was less fussy. The real reason for that will become obvious when you read this new edition because things are being done to your status as a citizen of which most people have no conception. In the world's oldest democracy we find some of the world's greatest myths and untruths, a land of free men who are not free. A land that is a cage without bars.

Because I deliberately edited the course to give it continuity and personality, much of the latter tended to be mine which accounts for several people thinking James and I are one. Call us kindred spirits instead.

This re-write of the course is a lot more *me*. Obviously some truths never change, so some of what you will read is similar to the first version, but I have hacked out wholesale great lumps of text that are now as dead as the Dome and replaced them with my own discoveries, research and observations over the last nine years. Some of it will be disturbing reading BUT a strange thing happens when you know there is a cage – and it has no bars – you just walk through it. Much of the power to be financially free has been taken

away from you by stealth. Unknowingly you are letting legions of liars rule your life. Most people have sold their souls for a dime to a false god that promises to protect them when they are down – and doesn't. It promises them opportunity, and doesn't deliver. It promises help and watches them drown. If you can see the thieves who take money from your pocket, you can stop them. If you can look past the knowledge they offer you to the *real* library of success, then your future isn't assured – it's certain.

In one of my earlier books I mentioned that many years ago my first job was a door to door salesman in Manchester. In those dark days I had no great affection for Manchester. Mancunians are fine lovely folk; it's the place itself that got to me. Manchester then was grey. Very grey. Indeed it was the world's most undiluted source of pure grey. Manchester was the place that colour went to die – it's a chromatic graveyard. Even the brightness of the Commonwealth Games was a light lit from within. In Manchester, light shines *out from* the people because it sure as hell doesn't shine *on* the people. I decided that if I continued to work in grey I would die. I would be absorbed into the ageing, perpetually drizzled upon, discoloured, Industrial Revolution stonework that surrounded me. Unarmed and unqualified I made a desperate goal for myself. I decided to live in a new place called green.

The journey from grey to green took me an hour to drive, but twenty years to find. In my case just having green, any green in my life was enough. To get there I believe I read every book I could, starting with Joe *Karbo's The Lazy Man's Way to Riches*, progressing to the Greats like Napoleon Hill and Brian Tracy or Zig Ziglar. But whereas these brilliant people played a huge part in my life, it doesn't take too much research to realise that most people who read the works of these great men still live in grey. Why?

Why, as Jim Rohn said, is it true that a rich man can hold up a book and say "*This made me rich*", and yet most people do not rush out and buy it? A great mystery.

There was something missing. All the positive thinking in the world will help, indeed it will go 80% of the way to flick your wealth creation button, but if it was all that was needed we'd all be living in green wouldn't we?

This course is 20 years of reading, research, and practical experience rolled into one with all the duplications taken out. It is a concentrated version of all the things that have made me, and thousands of others live lives where we simply do not care which idiot is in power, or what taxes he imposes. We live in green, about an hour south of grey. This is the route. Take it.

## I, Claudius

Before we start you will notice I make an immediate grammatical mistake in most of the text because I keep changing from the first person (me, I,) to the second person (we) for no apparent reason. Some passages, originally penned by James, are untouched, in which case the I is him. Other changes, corrections and very large new chunks are mine, in which case I am me. When I (James) or I (Phil) say We, then this usually refers to the company or team behind us. On other occasions I, we or him have just made a grammatical error for which I apologise. So does him.

## We Begin

IF you wanted to be a physicist you would have to undertake an intensive study of all the laws, theories and principles of the science of physics. You would need to understand Heisenburg, and Boyle, Matrix and Quantum theory, Diffraction, Reflection and Mathematics. Without this knowledge you know you would be wasting your time. The same is true for Accountancy, or Law, or Business. Yet every day thousands of people embark on new careers either through accident, as in the case of redundancy, or design, as in the case of the many business opportunity seekers or business start ups, *without the slightest knowledge of the real principles of success*.

The common thread running through these people's minds, and the minds of those who wish to excel in their current career, whatever it may be, is **success** and **money**. These two criteria are the main reasons, indeed the only reasons why you work at all, and like physics, there are rules to the game that you **have to learn**. Without a knowledge of the principles of success technology **you cannot win**, unless it is by a hard road of trial and error that very few will tread successfully.

## THE OTHER ROAD

And yet there is a different road. A road that is much easier. A road made pleasant and encouraging because you know it is the right road to your destination, and you've got the map just in case you take a wrong turning. Using the Laws and Principles of Success, you can steer your life, like a car, down this road. Like me, you can create your own life, your own future, however you want it to be. But above all else, you must understand that there are rules to the game.

Some are obvious, most are not. In many cases their effect is almost magical. A thorough knowledge of these laws, and the application of them don't just make success a possibility, they make it a certainty for anyone, of any race, colour, sex or situation.

## WEALTH CREATION

Here for the first time there is a course of study available on real Wealth Creation and wealth protection. This is the most comprehensive course on personal and financial success available today. After receiving and understanding all twelve parts of the course you will no longer be a mere student, you will be a **graduate** of success and achievement.

## SUCCESS TECHNOLOGY

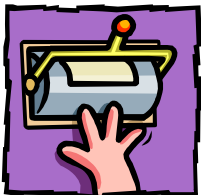
Each teaching session consists of two or three separate parts - Success & Achievement, Wealth Creation and Protection. The first part, sometimes called Success Technology is **not** some private home-grown philosophy of life invented by me or indeed any other single person. There are many books on self improvement and about just as many seminars and lectures. If you were to read and attend them all, assuming you knew where to look, the total cost would be well in excess of £10,000. One seminar alone can cost £10,000 (Dan Péna)! Another cost £50,000! (Delfin programme, phase III.) All of the information presented to you in this course came from **twenty years private study** of the very best and latest "Success Technology" lectures, seminars and courses available today, costing thousands of pounds in total. Some of the information came from private, even secret sources.

In the wealth creation section, the information in just one of the many topics covered cost over £14,000 in cash to acquire. At the time of writing, the cost of researching the business opportunity market alone has cost over £100,000. All this information will be yours before the end of the course.

In order to save you years of searching and a hefty bank loan, I have written down and condensed for you this fifteen year study in which I attended hundreds of seminars and have accumulated a library of knowledge all based on the one subject of “Success” and how to achieve it. I also continue on a daily basis to spend money reading and hearing more and more about this subject. But why? Why go to so much effort and expense to learn what at face value seems to be scientifically unproven theory and vague esoteric philosophy? The answer is simple:

What used to be “unscientific” has now been PROVEN TO WORK by exhaustive research, mainly carried out by psychologists in the USA. Furthermore the last 10 years have seen major breakthroughs. Never before has so much detailed and scientifically sound information been available on how and why some people fail and others succeed, not just financially, but in all areas of life. Furthermore it has worked in my life, and in the lives of thousands of others studying these principles.

## FLICKING THE SWITCH



This course is a condensed form of all the most up to date and state of the art “Success Psychology” information currently available. The methods and laws outlined in Success Technology ALONE can springboard you into a totally new future. You only have to go with the flow. If you flick the light switch, the light will come on by the natural laws of physics. But if you are in the dark, and refuse to believe that there is a light switch, then you will always live in the dark, and forever curse it.

The facts are simple and indisputable. EVERY successful person in the world (knowingly or not) uses some or all of the Natural Laws of Success in order to achieve levels of personal wealth and freedom that most people couldn’t even imagine having for themselves.

By the time you have finished this course you will know exactly what you can achieve, and you will be given every tool imaginable to help you. This will include personal business opportunity information and special website investigating showing you the anti-hype of certain other Business Opportunity programmes. You will see the importance of surrounding yourself with a new reference group. This is a little known concept that is vital to your success and it is fully explained in session three.

USE these ideas, and you will get there. The combination of the very best success techniques available today, plus independent and researched information on how to stop wealth being taken away from you by stealth, means that this represents **the most powerful wealth creation and personal success plan ever devised**.

Thousands of people have used the laws of success technology and brought about startling improvements in their lives. Incomes have doubled or trebled and relationships transformed. Lovers have been found, figures have slimmed and smokers have quit. Current businesses have been made more successful and new businesses started. There really is no limit to what you can expect from life.

## REWARDS

Here are just a few of the rewards you can expect if you honestly put these simple methods into practice. I have listed ages only. Sex, race, colour or creed doesn't matter. Only the starting point changes. Some people will have a longer road to travel but they WILL get there.

**Mid to late Teens:** Without doubt, any sensible teenager introduced to this course by a discerning and conscientious parent will have the greatest possible chance of producing excellent examination results. From real life examples quoted in later sessions it can be shown that use of these techniques can turn low grade and even mediocre students into high achievers.

**Twenty to Thirty:** The time when most people make a real start in the world. These techniques can vastly improve and create rewarding new relationships. Careers can be totally transformed.

**Thirty to Forty:** Many people, particularly at this stage in their lives, find themselves in financial ruts with no way out other than the daily grind. Irrespective of your condition it is perfectly possible to change, either by transforming your existing job or breaking out with a new rewarding career of your own.

**Forty to Sixty:** If redundancy or a business failure strikes at this time there can be no limits to your despair. Thrown onto the scrap heap and too tired to start again, is there really any hope? You bet there is! In fact for my money you are the best bet of all. You have enormous quantities of life experience to call upon. Add this to the knowledge that financial or romantic rewards are yours for the taking and you are on the threshold of a new life.

**Over Sixty:** With twenty years plus of active life left many retired people have just as much potential as a twenty year old. I know one sixty-five year old who started a tiny promotional beer mat company and made more money in ten years than in all his previous working life. I know another who can do 200 sit-ups. After all, you're only twenty five years old in your mind!

**Independence does not come from others.** Do not look for it outside of yourself. In its final form it comes only from you. You decide your future, no-one else. Whether you are an executive director or a warehouseman, a shipping clerk or a representative, an anxious housewife or a depressed and disillusioned teenager, you can use these time proven methods to re-programme your mind like a missile and get, as Brian Tracy says, whatever you want, not what you fear.

## Wealth Creation

*I've been poor and happy, and rich and unhappy. Of the two I prefer being rich and happy.* - Pearl Bailey

The second part of each session is on the subject of wealth creation. For most people the overriding problem is lack of money. It is possible to be poor and happy, but only by choice, not if forced by circumstance. For many years the subjects of "Business" and "Success and Achievement" have been totally separate. Why? I have stacks of self improvement books and notes and

in every one there is little if any mention of the range of business ideas available today.

Like many others I was “programmed” for many years into believing that the only way to make money was to strive hard to rise through the ranks in a big company. Well, I started my own business and after about eight years of hard slog it could be said that I was “well off”, but I didn’t feel well off. Quite frankly I was too tired to feel anything.

## AVOIDING TREADMILL BUSINESSES

Starting and running a conventional or “treadmill” business is one of the most difficult things I have ever done. It was a huge shock to be made aware of amazing businesses ideas that could have made me two or three times the income I had, in half the time, and for very small amounts of working capital.

If I told you that with about £1000 initial working capital, (most of which will be used to buy a reasonable second hand computer and a laser printer), and working part time for an hour or so an evening it was possible to create, in one year, over £50,000 of pure profit would you believe me? It’s quite true. It just depends if you want it enough.

I have created businesses earning me over £1,500,000 a year with no more than £5,000 start up costs. I am absolutely confident that you could start your own £50K a year business for ZERO start up costs. You just have to get out of the brain-dead thinking that a job or conventional business is the only way to succeed, and start thinking like an entrepreneur. That is was this course is all about - turning you into an entrepreneur.

## MAKE IT AND KEEP IT

What does “Rich” actually mean? I’ll tell you, together with a formula for getting rich from being heavily in debt. You will be told facts and information that will amaze, or possibly even frighten you, but they will all be **100% legal and ethical**, and if there is any doubt about the ethics of a particular enterprise, I’ll discuss it with you in the session. Believe me, you have NO IDEA how much money can be made by using this knowledge. In

fact making money is the easy bit. It won't make you happy as such, just happier. As the old Irish saying says - money can't buy happiness, but it can buy.

In addition I will enlighten you on how to best keep the money you will undoubtedly make. I will show you how to legally minimise TAX which is the biggest drain on your hard earned cash by doing what the big boys do. Currently, every penny you earn in the first six months of any year, you give away in various forms of direct (e.g. Income Tax) and indirect (e.g. VAT) taxation. Think about that for one minute. For six months you will work without pay! It's the truth, it is just made more palatable by reducing it into monthly or weekly chunks, but you still work half a day, every day, for no pay. In complete contrast most, if not all of the highest earners in the country pay the absolute minimum tax they can legally get away with. Some of them quite legally pay no tax at all. Find out how in later sessions.

## PROTECT AND GROW

Also I am going to introduce you to a new kind of personal protection. I am going to show you how to protect everything you have and own. I am going to show you how to protect your own life.

For example, everywhere you go you will hear people telling us that we are in the information age and that information is power. If that is the case, and I believe it is, then taking information off you means you're worse off. So surely you should be allowed to keep personal information to yourself? Surely privacy is a basic human right?

Phil Zimmerman, who lives in the USA (The Land of the Free) thought that, and when he showed people how to do it guess what happened? The FBI arrested him! Find out why, and what Phil was telling people later in this series.

Of course the US isn't here, we respect people's rights, like the right to live unmolested, don't we? No actually, we don't. The Millar family lived in a quiet suburb, did nothing wrong, paid their taxes and were in every way Mr & Mrs Average. Then, in the space of 48 hrs their lives were ruined forever.

They discovered to their horror that they, you and me have no rights whatsoever. You need to know this information.

David Smith (the names have been changed to protect the innocent) was mugged in broad daylight because he was stupid. Every day householders are being taken to court by burglars because householders are stupid. Currently Farmer Tony Martin languishes in gaol because he defended his own property – stupidly.

In the UK, arguably one of the most placid, easy going, in many cases wonderfully boring places in the world (although Iceland and Norway are in the semi-finals), there is one psychopath per 200 people. So in an average Football stadium there are 150 people who would statistically just kick you to death without reason or remorse. **You need to protect yourself.** I will show you how using some of the best techniques currently available – and learning Karate isn't one of them!

Protection means keeping what is yours. It means keeping the fruits of your labours away from thieves, any thieves, including those in positions of authority. These people influence your life so dramatically that you will give most, if not all of your earnings to them. In an average lifetime most people will, at today's prices, have earned about £1M in income, yet they will retire on state handouts. You can stop this happening.

The natural laws of success WORK. They have been responsible for making millionaires and vastly more satisfying lives for thousands of people who know about them. In Wealth Creation you will be given unbiased, radical and powerful information on making money, many of which you will not have experienced in your lives. As a result I claim that this particular course is THE most powerful and potentially lucrative course in existence today, but I will let you be the final judge.

## THE TESCO KID

More about me then. At the tender age of eleven I took the 11+ examinations and failed miserably. I was a pleasant but undistinguished little lad with no particular gifts, and on the basis of this exam, I was below average intelligence. This was in the early 1960's and 11+ failures were sent

to Secondary Modern Schools in order to learn more “practical” subjects than taking “O” Levels in a Grammar School. On my first day I learnt how to fight with a broken bottle. My future was laid out - an undistinguished education followed by stacking shelves at Tesco’s. How many young people are in this position even now?

## THE SUCCESS ESCALATOR

Something happened at the age of twelve which only in later years did I understand as having accidentally followed many of the natural laws of success that you will read about later. Unknowingly, and completely by accident, I had stepped onto the Success Escalator and it was going up. This next piece of personal information I include only to clear your mind completely of any limitations regarding how high YOU think YOU can reach. If you are a parent read this carefully. I promise you this is true.

At the age of fifteen I entered Grammar school to take “O” Levels (I only had two years in which to take ten subjects, and each normally needs four years of teaching). At the age of nineteen, armed with ten “O” Levels and five “A” Levels, I entered Cambridge University, I believe one of only six 11+ failures in history to do so. Secondary Modern school failure - to Cambridge University, in four years. How?

## GROWING A BRAIN?

It is vital to understand that I didn’t suddenly grow a brain, nor was I a “late developer”. What I have come to believe after many years of research is that every child born has a God-given, built in “programme” for greatness - and this includes YOU. All you need to know is what it is, and how to turn it on.

In an earlier paragraph I mentioned the idea of a success escalator. We are all standing on a huge escalator that can take us up or down at the flick of a mental switch. We are on it whether we know it or not. If we do not know it, or ignore its existence, then it “defaults” into a random up and down movement that bobs along according to chance. Some of us will get “lucky” and chance will take us up the escalator. Similarly, the same “bad luck” can

take us down. For most it will just bob along, up and down, dishing out roughly as many good breaks as bad breaks in an average lifetime.

By the end of this course you will understand why many people, without knowing it, actually press the “down” switch and have no idea why their lives spiral downward into hopelessness, poverty and debt. At the age of about twelve I accidentally pressed the “up” switch and what subsequently happened to an average lad defies belief. You could say it was an unusual circumstance, that I “had it in me” all the time. YES, of course I did, but what you may not believe is that you have it too, whether you know it or not.

### **If you press the wrong button...**

To give the story some credibility, I would add that after the dizzying heights of University, I managed to press the “down button” (I still didn’t realise the cause) and over the next five years my life went into an equally spectacular (and very private) nose-dive during which time I tasted the very worst that life has to offer. I therefore feel highly qualified in saying that I know what it’s like at the bottom, as well as the top. At the age of twenty five I was without a girlfriend, had a ten year old car that I couldn’t afford to run except at weekends, a job that just about kept my nose out of poverty, a father I didn’t get on with, and very, very lonely. This is all difficult to admit when you’re a six foot rugby player, but those are the days I remember, and the remembrance of them is unpleasant were it not for one thing. I learnt how to flick the switch.

### **FLICKING THE SWITCH**

Since knowing how to flick the switch I found romance and remain happily married to a beautiful girl who loves me as much as I love her and who has made me a proud father more than once.

In my career, I changed jobs, indeed professions, and more than doubled my salary (in one case I just asked for an increase and it was doubled overnight). I became my own boss and formed my own company. Even though I did not enjoy the experience it gave me the best income I had ever enjoyed and a very nice company car. I have since sold my shares in the company.

I “retired” at 43 in the sense that I don’t go to work. From my home office I spend time writing and times in between I spend satisfying the “teacher” in me by helping others.

Nothing makes me more depressed than to see so many sad and disillusioned people, particularly young people, with no hope for the future, and no real training to get there. When you get to the section on the definitions of success, you’ll see where I’m coming from. It’s the bit about a sense of worth. I give free seminars in schools and colleges on the subject of success. And before you think it, I could have bought a Rolls Royce, for cash, before a word of this course was ever written (and I’ve kept an old statement to prove it). This was achieved ENTIRELY, using the information you are about to read.

There are two hidden “subscriptions” that I am going to ask you to pay. Both are voluntary, and both need only be done once you have tasted your own success. I would ask you to make generous donations to any charities of your choice; then you will finally learn that in giving, you will receive more back than you have given. Also I would ask you to join me in helping others, particularly young people, to achieve worthwhile dreams and goals by telling them how to do it, for you will know. Indeed, you will be there.

## The greatest rule in business

Before you go further, here are the first thoughts I would like to share with you.

*If an good entrepreneur took over a bad business he would turn it into a profitable venture. Similarly, if an bad entrepreneur took over a good business, he’d louse it up.*

Isn’t it clear from this thought why the vast majority of new business start-ups fail? And I don’t necessarily mean full time businesses. This applies to all businesses, even some of those you buy off the shelf. The main reason why any business, or attempt at wealth creation, will certainly fail is that the person concerned lacks the knowledge to make it work -

A poor businessman will ruin a good business. And, of course, he'll blame the business, not himself.

Remember this. By taking the time to learn how to run ANY business, you will have multiplied your chances of successfully running YOUR chosen business thousands of times. You will know how to choose a business area and how to succeed in it.

## **NO BRAIN, NO GAIN**

Unless you are disciplined and care enough to educate yourself, then you aren't serious and the results will reflect it. This is the situation with the vast majority of people. They are LOSERS, but through their own choice. They refuse to learn.

## **Even Damon Hill had to learn to drive...**

You cannot win a Grand Prix without driving lessons. You can go out and buy the best formula-one racing car in the world but do you honestly think you'll get beyond the first bend without hours and hours of practice and professional advice? Do you think that just because you can drive your Fiesta to work it qualifies you as a racing driver?

Yet recently, a young man casually mentioned to me that he'd like to start his own business but didn't know what business to start. I tried to explain to him that his problem was not "what business do I start", the problem was "how do I learn how to run a business?" If he cannot "drive" a business he'll crash it, which is what happens to 80% of new business start-ups in the first year. After five years less than 5% still exist and most of those businessmen are working harder than they ever were in a job, constantly chasing their own backsides with even less time to enjoy its dubious benefits.

## **FREEDOM - THE FINAL FRONTIER**

Most businessmen are driven by the desire to make money. Most fail, and the rest don't have time to enjoy it. Real entrepreneurs also make money,

but this is not their prime objective. It is subtler. The prime objective of a true entrepreneur is freedom, with enough money to enjoy that freedom. If you can grasp the subtlety of this statement and realise that **a true entrepreneur does not create a business, he creates a money machine that will work in his absence**, then you will already be wiser than 95% of so called business people in the world.

What is sad is that it isn't difficult to learn the rules. A fool will eat his last potato, a wise man plants it. You need the driving manual as well as the car in order to go forward.

You are now reading the driving manual.

# I Want...

I want you to spend your life in any daft, wacky, crazy way YOU want.

I want you to live a comfortable and sustainable life-style, not greedy but generous, with enough money to live comfortably, and without having to work 24 hours a day for it.

I want you to have a romantic, sensuous love life, sparkling with wonderful, mutually enhancing relationships.

I want you to be happy, stress free and worry free, even joyous.

I want you to be free, stop surviving and start living. There is a difference.

Finally I want you to stand on a pacific island beach at sunset, with your toes in white sand watching, speechless, as the sun goes down on a free interstellar light show of cosmic proportions - and KNOW God is still there.

To this end, and in loving thanks for beautiful children, yours and mine, I dedicate this work.

\* \* \*

Love does not dominate; it cultivates - **Goethe**

# Success Technology

Success is a journey, not a destination - **Ben Sweetland**

## Session ONE

### Responsibility

We must go into great detail concerning responsibility. You must understand how important it is to accept responsibility for your own life. It isn't easy. There is always a price to pay in life. Somewhere in the heavens there is a set of scales that weighs out benefits on one side and costs on the other. Life is a compromise between accepting a certain level of benefits and being prepared to pay the cost of them.

In practical terms imagine trying to decide whether you wanted to buy a caravan, or just a tent. At first glance you'd think a caravan was best. It's the most comfortable, it doesn't need to be erected and it's warmer. On the other hand it's a hundred times more expensive than a tent, is easily and frequently stolen, needs storing and insuring, and trying to tow it through a Cornish village is like threading spaghetti. It needs hard standing, electric hook ups, and will end up corralled with 100 other caravans like a bevy of fibre-glass terraced houses.

On the other hand a tent is cheap, retains its value, doesn't need to be towed, is easily stored and you can pop it up on any quiet corner of a field. Throwing money at a camping problem just takes some problems away and creates others. Everything balances out in the end to a compromise.

In life it is the same. You can decide to be the richest man in the world. The cost is time and effort and at this level it may well mean loneliness, isolation and detachment from friends and family. Lots of money, and no-one to spend it on. I have seen many in this position.

At the other end of the scale you can stay at home all day, do nothing except cash your welfare cheque and have all the time in the world - but you'll have no money. It is extremely rare to see someone who has a lot of money, but who doesn't do any work at all. When you do see them they are often desperately unhappy, with no meaning to life, or high on drugs.

## A MAN IS RICH WHO HAS ENOUGH

But you can have compromise. You don't have to be the richest, loneliest man in the world. You can have enough money, enough to not worry about money any more.

You can have fulfilled, rewarding, loving relationships and a feeling of self worth. But there is a price to pay. The price is having to take responsibility for the rest of your life starting now. If you don't want to go further then send this course back to me NOW because in the next five minutes you are going to have to decide something for which there is **no alternative**, and I'm going to force you to do it in writing! If you don't do it, at least on a separate piece of paper and subsequently go on to session two, then you're in denial.

The opposite of responsibility is denial. You can deny that anything is your fault. Ironically, this attitude is not your fault. Today I see one advert after another from firms specialising in claims (ambulance chasers) telling me to phone their number if I have had any accident that was "not my fault". The mood is "Blame someone else – then sue". This idea sounds very lucrative, but it's not. You may receive the odd few grand in payouts but you'll never retire on it. Worse still it embeds the idea in your mind that everything that happens to you is someone else's fault. Most of the time this is completely wrong. Some accidents are clearly someone else's negligence. Many others could have been avoided if the victim had taken responsibility and looked where he was going. When it gets to the point where pencils have to state – Warning. Functional sharp point or peanut packets have to contain This product contains peanuts warnings then you know the day will come when we will have to pay for railings around the entire coastline of the British Isles with signs every 20 yards saying "Warning, Climbing over these

railings will nullify any claim for compensation.” The biggest warning of all, of course, is this one:

Warning – Not accepting responsibility for your own actions will result in never – ever getting rich!

You can deny any responsibility for what happens to you. The bullet fired from the gun of denial is blame. If you do nothing now to change your future you can still take comfort from denial and sit in your poverty shooting blame bullets at anyone who tries to tell you that it’s your fault.

“IT’S NOT MY FAULT I DIDN’T ACHIEVE ANYTHING:-

Because I was too young/old.

‘cause I was unqualified/over qualified.

‘cause I’m black/Chinese/Mongolian/white/half caste/French.

‘cause I didn’t have enough money/’breaks’/luck/support.

Because of my health / migraines / athlete’s foot / background / parents / religion.

Because I’m not clever enough/too clever/not confident.

I can fill a book with excuses because I’ve used them myself at some time or other and they are comfortable. They give solace when the chips are down. IF YOU HAVE EXCUSES - YOU NEEDN’T DO ANYTHING, AND STILL FEEL HAPPY ABOUT IT! “I didn’t climb the mountain because.... because... because...

If you make the reason plausible enough then not only will others believe you, you’ll believe it yourself.

## So you're poor ... Great!

NINETY-FIVE per cent of the world’s millionaires started life poor. So did I. In a survey of some of the world’s highest achievers (the leaders and Chief Executive Officers of ‘Fortune 500’ Companies in America) 94% said that the main reason they got there was pure determination ONLY. Attitude is all you need.

## THE NO-PROGRESS ZONE

You have the choice of living in the “comfort zone” or not. It’s an area in which you can sit for the rest of your life. In this zone you can half-heartedly wish for better things and hope to win the lottery or be told of a secret plan to make oodles of cash at absolutely no risk and for no work whatsoever. If you don’t get anywhere you can always find a reason that makes you feel comfortable, after all, it wasn’t your fault.

On the other hand, you can simply say that you are not happy with your present situation in life and you refuse to wait 100 years for some luck to appear. You can say that you are going to take the up escalator, and say nothing and nobody is going to stop you. It’s up to you. It’s your life. If this is what you want, then what follows is the way to get it.

\* \* \*

## Success

We all crave success. And yet to you success may mean something totally different than for someone else. Success is a totally meaningless word until you know what it means to you. It’s one of those words that you know roughly what it’s getting at, but it isn’t precise. You have to be precise with success. You have to know exactly what it means. To do anything else is the same as going on a country hike with no idea where you are headed. This is what most people are doing right now.

In their walk they may come across views of breathtaking beauty, or fall into a quarry. They may find a leafy country path or find a motorway blocking the route. Either way they are leaving the outcome of their ramble to chance. This is what everyone does with their lives. Lives lived by accident, not design. You have to **know** where you are going, otherwise you will never get there except by chance.

## The Travel Agency Sketch

A man goes into a travel agency and asks “I’d like to go on holiday please” -

“Certainly sir, where did you have in mind?”

“Oh, somewhere nice.”

“Anywhere particular in mind sir, skiing perhaps?”

“No, somewhere warm and sunny.”

“How warm sir? The Mediterranean perhaps, or further a field?”

“Well, you know, somewhere with palm trees and a beach perhaps; you know what I mean.”

“Er, yes, but I do need some more details. The Maldives perhaps?”

“I don’t know exactly, but it’s got to be warm and sunny.”

“Tenerife?”

“Is it warm and sunny?”

“Depends on the time of year sir, when were you thinking of going?”

“ Oh, when my circumstances are right.”

“ Yes sir, and when would that be?”

“ You know, when it’s warm and sunny”.

Imagine this conversation going back and forth for the next ten pages during which the agent tries everything he can to make the man give a precise answer, and yet all the answers are vague. You know exactly what the man wants but it is impossible to proceed without being specific. You can get a flight to Tenerife on Friday July 21. You cannot get a flight to “warm and sunny”. Furthermore, my idea of warm and sunny might be an English country garden in springtime. Yours may be Death Valley in mid summer.

Success is exactly like that example. You are going to have to decide exactly what the circumstances surrounding your life are going to have to be in order to call them a success. Start thinking about this now. You will find out more later but we are going to be very specific. If you want to be rich, in financial terms, you are going to need to know exactly what amount of money constitutes “rich” to you. In fact in later sessions I will give you a formula that will help you. The first problem that everybody has is vagueness. From now on you are going to be precise. To give you a guide, as an example at this stage, you will need to know EXACTLY what annual salary you would **like** to have. £20,000? £50,000? What?

## WADDAYA WANT, EXACTLY?

During an average lifetime of work, an amount of money equivalent to over **a million pounds** will have passed through most people's lives. Despite this over 80% of people will retire FLAT BROKE depending solely on state handouts. Only 5% will have made sufficient provision to be reasonably financially secure, and only 1% will be completely financially independent. Frightening isn't it? Yet it is within everyone's capacity to change this state of affairs.

Life, unfortunately, does not come with an instruction manual. Imagine trying starting up a computer for the first time without any access at all to an instruction manual. With immense time and effort it is possible to get some programme or other running but think how much easier it could be with a guidance manual. There are instruction manuals for life. This course happens to be one of them.

### Precision

The first rule of Success Technology is to KNOW where you want to go - precisely.

Now the first thing you are likely to say is "OK. In my dreams I would like to earn £52,897 every year! But how the hell do I do it? If I don't know how, what's the point of dreaming all this "be precise" stuff?". Well, the answer is surprising but very simple, and it's going to take quite some time for you to believe how simple the answer really is. The answer is to concentrate on the **destination**, not on the route.

You can look at a road map all day and not find any route if you don't know where you want to go. The travel agent doesn't know any flight to "warm and sunny" but as soon as you give a precise destination he can tell you. Furthermore he can give you options that can make the route more pleasant - would you like to fly overnight? First class or economy class? It's cheaper in June and not so hot - all these options appear immediately you know precisely where you want to go - NOT BEFORE. It's exactly the same with success. It's easy to get on what I call the failure merry-go-round. It goes like this. Yes, I'd like to be successful but I don't know how. Because I

don't know how, I shall never try. Because I don't try, I will never be successful. Yes, I'd like to be successful but I don't know how ...

Before you finish this course you must map your destination precisely. The route will appear as soon as you decide where you want to go. Do not worry about the route, it's not your problem. It's my problem and I know it isn't actually a problem at all.

## DEFINITIONS OF SUCCESS

There are many different ideas and definitions of success:

*There is only one success - to be able to spend your life in your own way.* - Christopher Morley

*You have reached the pinnacle of success as soon as you become uninterested in money, compliments or publicity.* - O.A. Battista

*Success is simply a matter of luck. Ask any failure!* - Earl Wilson

Fortunately there are simpler, more scientific definitions. According to psychologists there are six requirements that need to be fulfilled, in order to feel successful. They are:

### **Financial freedom**

It isn't possible to enjoy life if you are constantly worried or concerned about whether the bills can be paid, or the cost of Christmas presents. In fact most jobs are designed to keep you poor, as you'll see later.

### **Love, and loving relationships**

Loneliness, which is not the same as being alone, can be the most terrible disease and all the money on earth will not compensate for the privilege of having at least one long term, mature and loving relationship with another human being. You need friends, and a lover, and the companionship that they provide.

### **Freedom of mind**

Peace of mind means to be free from anger, fear and guilt. You cannot be completely successful until you take these out of your life. There is a way.

**Health**

You can't get much satisfaction from life if you are in poor health or don't have sufficient energy during the day.

**Worthy ideals**

Why are you here? Has your life any purpose? What contribution are you making to the human race? The quest for purpose and meaning to life is arguably the greatest single drive of any person.

**Personal satisfaction**

The feeling of personal fulfilment, the knowledge that you either have achieved "something" or at least are definitely on the way to achieving it is a personal symbol of success.

It is rare to find perfect success. You can be very successful in one of these areas but fail in others. Are you then successful? This is a very debatable point. In the first days of starting my own company I used every penny I could to fund the business. As a consequence my lifestyle, which hadn't exactly been rich before that point, was even more austere and so it wasn't difficult to envy those lads of my own age who had "done very well" for themselves.

Robert, whom I had known for many years and who now sported the familiar trappings of a rich man, was held up to me as an example of success. He had the obligatory gold Rolex which made his left hand drag on the floor. Obviously to avoid back problems he balanced this by having an equally large gold bracelet on the other wrist. He habitually wore a dark three-piece suit from which he would occasionally extract a wad of rolled notes and buy whisky in quantities that revealed more about his sadness than happiness. I happened to know that as well as being financially successful he also had a string of unsuccessful relationships behind him, including a divorce.

So, on the basis of the six requirements for success he was certainly financially "free", and he may well have felt a sense of personal fulfilment. But he didn't have peace of mind, nor loving relationships nor any meaning to life. As for his health that was declining with every drink he took. On the whole I felt sorry for him. Yet he was being held up to me as a "successful" man.

## WHO WANTS TO BE A MILLIONAIRE?

Before the days of mobile phones I worked for a millionaire. I was his sales rep. We once returned from London after three days away on business. On his arrival home I still had an hour's drive to go and he allowed me to call my lady from his house.

I walked into an impressive hallway and as I dialled out I saw him open a door to what was obviously the lounge. Through the gap in the door I caught a glimpse of a large TV, and his wife and teenage daughter who were relaxing in front of the set. Despite him having been away for three days, neither of them acknowledged his homecoming, nor even his existence. He then went into the equally impressive kitchen and cut slices of cold meat off a joint. That was his welcome home - quite literally the cold shoulder. He was not a loving man as you may have gathered, nor was he loved in return.

By contrast, much later, I arrived at a little terraced house, mortgaged up to the hilt. As I walked through the door a ten stone dog bulldozed my eight stone wife out of the way and tried to lick me to death. An hour later after a hot meal my girl had me entirely to herself and the rest of the evening was spent "improving" our relationship in a manner known only to lovers. Who was the more successful, the boss, or yours truly?

The secret is balance. Decide what is important to you in order. Then systematically achieve those things in the same order.

Success is your objective. You are going to produce your own definition of success **precisely**. You are not going to worry about the route. In fact you are not going to worry - full stop. You are no longer a stick floating on the river of chance. You are going to take on board success principles that will put YOU in charge and **they have never failed**.

These principles take the form of natural laws, which we are now going to look at. In the rest of the course we are going to look at these laws very closely and put them into practice in your life, right now. Prepare to get rich.

# The Laws of Life

## God Bless America

What you are about to learn originated in America and nearly all the money, effort and research to unravel these amazing facts also came from the same country. There is a reason for this. Americans have a fascination with money and success.

In the USA you aren't anybody if you're not financially successful, and if you are - you're royalty - a god that others look up to. I am not saying that this is necessarily the way to live your life. Money is only one yardstick with which to measure success and not a very good one at that, but this research is to our huge advantage.

Since the 1930's huge amounts of research, initially by people like Napoleon Hill (who in heaven calls a kid Napoleon!) and Dale Carnegie were taken over by psychologists like Dr. Wayne Dwyer and finally large, brilliant institutions like the Brian Tracy organisation and Nightingale Conant, all with one idea in mind, to isolate and use those factors that cause people - ordinary people - to become huge success stories.

Were it not for the American initiatives we in Britain would be thirty years behind the times, but we are catching up, indeed we are now adding to it. Our strengths, long admired by other countries, lie in areas that add to the American dream. Strengths such as balance, quality of living (as distinct from just quantity), and relationships. It is well known, and secretly admired, that when the chips are down there is no country on earth better at fighting back than Britain as a people.

Yet we have always frowned on success. Secretly we crave it, and yet in our millions we desperately envy those who have made it and immediately denigrate their efforts. "He must be bent." "There's no way he made all that money legally." "I'll bet he's a real miser at home" are typical comments. Successful women don't escape either: "She's not a woman - it's a bloke in drag."

If you have made it, and if you're clever, you'll keep your mouth firmly shut. That is if you want to retain your friends. At the end of the day it boils down to good old fashioned envy, or fear of "sucking up to the rich."

## **BORN IN THE USA**

Our two cultures have almost totally different values when it comes to success. So it's not at all surprising that most of the world's self made millionaires are in the USA, thousands of them! That's quite a lot of people, and the figure should encourage you - it isn't impossible to become a millionaire, after all two people a day are doing it in the UK alone. So can you - if you want to that is.

Equally it isn't surprising that the USA has funded large areas of research on the subject of wealth and success. Some research is actually US government funded, and any research carried out using public money in the USA becomes "Public Domain" information, or, if you like, open to all those who paid for it - the taxpayer, and it's free.

(Imagine that happening in Britain - perish the thought that we can actually have the results of anything undertaken by the government using OUR money. Information is far too valuable for the likes of us!)

As a result of this exhaustive, long term research we now know better than ever before how to get maximum performance out of ourselves. We know what makes us tick far better than at any time in history. And we are on the verge of discovering even more valuable information. Some of the results are more than just psychology, they are truly magical, indeed outside current scientific understanding. For some things there are no explanations - not yet.

To begin our voyage we have first to understand the basic underlying principles or laws that make us all tick. Once we know them we can use them to achieve levels of success and accomplishment that we now consider impossible. Don't worry if you don't yet understand exactly how to lock on to these laws in your life. That comes later. For now just read them.

# Getting in the driving seat

We feel at our best when we feel we have control over our own lives. Similarly we feel bad when we think we are out of control - when we feel controlled either by others or by forces over which we have no say.

Our final goal is to achieve a situation in which we know that we are holding the cards, not someone else. Imagine how good it would feel to say to your boss “Sorry boss, but with all these extra responsibilities and hours I’m working, I’m going to have to ask you for a rise of 10% and even then I insist on going home at 6:00 pm! Try doing this when you have no other job to go to, very few if any savings and you NEED this job. You can’t.

On the other hand think how easy it would be if you had some investments or part-time income that meant that you could easily tell your boss that you’ll have to resign if he can’t see his way to discussing your contract. It’s easy with £50,000 in your bank account. Strangely, the confidence you exude in this sort of situation is immediately “picked up” by the people around you so that they know you’re serious. They will know you aren’t bluffing. This gives you power.

## BELIEVE .. BELIEVE

This is the most powerful rule of **all** and it controls **every aspect of your life**. It is true whether you are aware of this fact or not. It simply says:

Whatever we believe from the heart, will become true.

It is the core of all success and failure. This law is enshrined in history and is acknowledged in all philosophies and religions. “Everything is possible for him who believes” - Mark 9: 23. “Every man is what he wants to be, especially if he wants nothing” - Anon. “Believe, and it shall be yours” - A. Chekhov. There are so many references to belief it would be impossible to print them here. It is referred to in the Bible, the Koran, the Torah and all the great Hindu works.

We can even believe a complete lie and it will come true for us. We are what we believe ourselves to be. If you believe that you cannot earn more than £100 a week, or feel you don't deserve any more (guilt feelings), then everything you do and say will confirm that you are right. I can give three stunning examples of belief and its power to transform lives.

In Al Koran's book, *Bring out the magic in your mind*, he details the true story of the housewife who desperately wanted a piano but couldn't afford it. Instead she began to imagine what it would be like to have a piano in her sitting room. She became convinced that somehow, some way she would receive a piano soon. This thought was so powerful, her feeling so strong, that she even made space for this imaginary arrival in her room. She bought polish and dusters with which to clean it, and took music lessons so that she could make a start on it the moment it arrived. Some weeks later, she inherited a grand piano from a distant relative whom she didn't even know existed. Similar stories have been reported world-wide, and this kind of phenomenon is now considered normal provided you encourage a firm belief in yourself daily. No one knows how this "magnetism" works, but it does.

In the *Science of Success*, Brian Tracy takes us to 1958 and an American high school graduate who achieved straight A's in his examinations and applied to Harvard. As part of the university's entrance qualifications he was obliged to undergo a Student Aptitude Test or SAT. He was under the impression that a SAT was a form of IQ test and he knew that an IQ of 100 was average and to enter Harvard he would need over 120. His result was 95. He was devastated but was offered a place at Harvard which he assumed was because of his excellent high school results. At the end of the first term his results were so poor that he was interviewed by his tutor who wondered what was wrong. The student replied that it wasn't his fault, after all, he only had an IQ of 95! Much surprised, his tutor discovered he was referring to the SAT test result. He explained that the SAT test score was not an IQ rating, it was a percentile. A percentile of 95 actually meant that the student had achieved a higher score in the test than 95% of all the others taking part. He was arguably not only the most intelligent student in the university, he was probably one of the top students in the whole country! Armed with this new belief in himself the boy went on to become one of the highest achievers in the university. All this happened because he believed he was stupid, and acted accordingly. As soon as he believed in himself

positively, he achieved greatness. Since then this result has been the subject of many similar experiments by psychologists all over the world, all with similar results.

Sceptics will obviously argue that the boy was intelligent all the time, and it's easy to act unintelligent. What about the other way around?

In 1966 a British fifteen year old 11+ failure was a student in a secondary modern school. This type of school was the lowest ranking of schools at that time, equivalent to the lowest streams of current Comprehensive school systems. He hadn't even seen a GCE "O" Level paper, never mind studied it and had shown no aptitude whatsoever for a scholastic career up until the age of 14. In 1970, four years later, the same boy was admitted to Cambridge University. What happened was that the boy had lived in a single parent family until the age of twelve when he was lucky enough to have come under the wing of an encouraging new stepfather. Purely out of love for this new father figure in his life, the boy decided he would do his best to get good results from then on. When he started he was 32nd in a class of 33 boys. He finished top in all academic subjects and second in all practical subjects. As you may have gathered in the introduction to this course, the boy was me. I have the school reports to prove it. So it is quite possible to be dim – yet have the light suddenly turned on.

## YOU GOTTA BELIEVE IN SOMETHIN'

Consider a simple example of the way in which belief works. Remember there is no such thing as non-belief. If you don't believe you can be rich, you are believing you are going to stay poor. You always believe in something, even if you only believe in NOT being able to do something. Positive or negative - it is still belief.

Imagine that you would dearly like to form a new romance or friendship with someone, however you feel that you are unworthy of such a relationship. You believe that you are too unattractive, or too shy. You believe that you cannot hold a conversation or you feel embarrassed about some aspect of your physique. What you believe will be programmed like a computer, into your life. This happens subconsciously. Your *conscious* mind wants, even craves love and affection. You are prepared to give love, as

much as it takes, in order to confirm your new relationship, but deep down in your subconscious mind, the “programme” of your beliefs (not your wants) will start remorselessly bringing your beliefs into reality.

### **I voss only actink under orders..**

Unknown to you consciously, you will now act your life out according to this “directive” given to your subconscious mind. Every time you meet a person to whom you are attracted, your conversations will be short and restricted. Your body language will be closed. Your eyes will not hold on to the person for long before they’re darting away. If you see them looking at you too closely all you will think is: “What are they looking at? It must be my nose! Quick, hide it, do something, look away, anything!”

The clear message to whoever it is will be “clear off” and that is precisely what they will do. Every action, every word you speak, every movement of your body will say “No”. As a result, your deepest belief, not your wish, will come true. You will NOT form any new or rewarding relationship, and of course this will CONFIRM your belief that you aren’t good enough. And so, inexorably, your decent into hell begins.

The opposite also holds true. If you believe you are a nice person and believe you can attract a new friend into your life, then everything you say and do will confirm it. You will show an interest in your conversation, your body language will be open and inviting, your attention will be fixed. Even your pupils will widen spontaneously as a reflex action to watching something you find pleasant. Many of these “hidden” signals, both known and unknown will actually make you magnetic in the sense that you will attract like-minded people towards you.

This will happen even if you don’t want it too happen. I met the girl who was to become my wife on the same night that I decided I didn’t want female company any longer. I’d had enough! Too many heartaches. I knew, because I had re-programmed myself, that I could and would one day attract this special girl into my life, and suddenly there she was - on the same night that I wanted to just be one of the lads, my subconscious belief carried on regardless and brought her into my life.

These things happen when you believe something. Everything you do will confirm it. If you believe you can't do something you won't even try it - what's the point? And you will fail. In failing, you will confirm your belief. It's a vicious circle.

## AN APPLE FOR THE TEACHER

To finish off our examples take note of the experiment carried out in several American schools in which some teachers were told that because they showed the best teaching qualities, they had been selected to teach a "chosen" class of particularly bright pupils. They were told this in confidence so as to avoid claims of elitism, and were given their new classes with the instruction that they were expected to do very well in the next year's examinations. As a result, those special classes did in fact do very well.

Only afterwards did the teachers learn that the pupils had in fact been taken at random from other classes. They were not particularly bright. Naturally they assumed that they, the teachers, were particularly good at teaching. Not so. The teachers were also chosen at random. The fact was that the teachers *believed*, and this made the pupils believe.

This test has been repeated many times and was fully reported in several psychology magazines. Strangely the results of this testing have not yet filtered into current educational courses. Indeed success psychology is rarely encountered in schools. Had I not seen the results that self-belief can achieve in my own early schooling, I also would not have believed it possible. But it does work.

You now have your first instruction:-

As of this very moment you will never say or think anything about yourself that is downgrading or derogatory in any way.

This is vital. The words "I Can't" MUST NEVER BE USED AGAIN. At this early stage I am not asking you to suddenly believe in yourself. What I am saying is that as of this moment you must, at least, not say or think anything *bad* about yourself.

Who, and what you are now is not important. If you feel bad about yourself now, then I am telling you it is not your fault. Later on you will discover how the whole system you are in seems to be designed to keep you to heel. IT IS NOT YOUR FAULT you are where you are now.

You can, with instruction, achieve greatness. You have the power to be great built into you already. To release it you only have to stop holding it down. You hold it down by thinking “I can’t” or “I’m not clever enough” or “I don’t deserve it” or “My past crimes won’t allow it” or “what chance have I got?”

You have every chance. You start by accepting that you have at least a slim chance of things getting better. And they will. As of now think “I can if I want to, and if I haven’t in the past it’s due to the fact that I didn’t know how, not because I can’t. Now is when I start to take off. Right now.” Start thinking like this today.

## **DON'T LEAVE YOUR LIFE TO CHANCE**

Sometimes called the Rule of Accident, this says that: If you don’t take steps to change it, then everything that happens to you will happen by accident, or chance.

Of course this is exactly what the huge majority of people do. Not knowing how to grasp the reins of their lives they drift in and out of good luck and bad luck. They have no plans, they are not in control of their lives and live each day just hoping for something better. Bet you’ve been there haven’t you?

Think on this. Drive a car and after a mile or two take your hands off the wheel. How long would the car stay on the road? Your life has hills, corners, cross-winds, traffic lights, parking areas and road rage. If you don’t hold on to the steering wheel then where you finally get to happens purely by chance, IF you haven’t crashed on the way.

The most amazing thing is this. You would never bet on a driverless car getting to any destination because the chances are astronomically low. Yet there is something in life, on this earth even, that actually *wants* you to

succeed. You are never totally driverless. There is a kind of auto pilot that is programmed to keep most of us from inevitable disaster. *You are being protected.* This may sound very strange, but as the saying goes - you ain't heard nothin' yet!

This leads straight on to a law that comes straight out of the science of physics - The Law of Cause and Effect.

### **The Boot and Ball Theory**

This actual law of Physics says that if something happens, then something must have caused it to happen. A flying ball has someone that kicked it. Everything has a reason.

This implies that if you know the cause of anything, then it is always possible to change the outcome - you just change the cause! The cause of your current situation is that you didn't have control. You didn't know how to, so your life bumped along the law of chance. Everyone has the ability to change their circumstances. If we wish to be different in the future, we need to change our thinking in the present.

### **I think, therefore I am ..**

Of all the current investigations into why things happen, the most detailed studies are now being carried out on the subject of mind and thought. This is at the forefront of present research and now that we have gone through the technological revolution, the next revolution will be that of mind. As a result this section may feel strange and awkward to understand but do not worry, you don't need to understand electron theory to turn on a light!

The basic Law of Thought says this. You become what you think about to the degree that you think about it.

What you think about today, controls tomorrow. Every invention, every discovery, every action, every thing ever created, was preceded by a thought and the thought was always in advance of the action. You think about it first, and then you do it.

By simple logic it can be said that what has happened NOW in your life was dictated by the thoughts that preceded it. Taken one stage further, what you think about *most of the time*, will eventually happen and the more you think about it, the more certain you make the outcome.

The primary cause of where you are now in life, is your thinking. OK, this seems to deny what I said about it not being your fault. It isn't your fault because up until now you were not aware of this rule. But the rule still applies. You are, what you think about.

## Think Abundance

Actually the correct statement is: You are what you think about - all day long. A fleeting thought does little, but a prolonged, determined thought held with enthusiasm and conviction is a CAUSE, and the EFFECT is brought on by the thought. What you *predominantly* think about today, will come into your life tomorrow. Think "I can never be rich" and this will come true. Think abundance, and abundance will come into your life. You must think differently.

You must try to control what you think. It is not possible to blank your mind unless you are an expert. You can't not think of something without thinking about the thing you shouldn't be thinking about! Try NOT thinking of a pink elephant with black spots for the next five seconds ..... see what I mean?

In order to change a thought you have to replace it with a more powerful one. Any old replacement thought will not do. Try thinking about your gas bill while you're making love. Tricky. Try thinking about sex when you're studying your gas bill! Now that's a lot easier.

To get rid of thoughts of poverty, you use your imagination to conjure up images of the life you really want to have. The longer you keep those thoughts in mind, the faster they will come into your life. Later on we'll see how powerful this is by a lovely little experiment concerning a car park and a blue feather.

## THE LAW OF THE PRESENT MOMENT

There is a lot of study going on in this area and it is quite difficult to understand. At times it can get very esoteric indeed.

At this time I'm just going to cover some bare essentials. Further discussion will come later. As a matter of interest, this subject is what Ken Roberts tried to write about in his "Rich Man's Secret Course" material and it gets very deep.

It is impossible to prove the past. Yesterday exists only in memory. I could suggest that you were created five minutes ago by some all powerful being, with all your past memories programmed into your head. Prove me wrong! You can't. By the same token, tomorrow hasn't happened yet. The only "real" moment in time is right now, this very instant, and it's gone in less than a second to become a new "real" moment. Your life is not in the past, nor in the future. It is NOW, as you are reading this very word. It is a series of present moments.

There are three things to think about while you are "in the now". Remember that what you think about today determines your tomorrow. So don't procrastinate, because what you think *now*, controls the next *now*, controls tomorrow. Time is precious.

Secondly don't fall into the trap of living in the past. It's easy to think of some people, particularly older folk, who seem to live each day reminiscing the past. There is literally no future in this but the future can be frightening when you are old and coming to terms with your own mortality.

Third, don't live for tomorrow. I know I've just told you to make plans and imagine a better tomorrow. That's true, but remember also to enjoy the NOW. If you spend all of today thinking about what you are going to do tomorrow, and the same thing the day after, then what you are doing is living on a promissory note for the future. You will get to the stage when it doesn't matter what you have achieved because you are already thinking about the next achievement. This means you cannot enjoy the first achievement.

When you are young you may dream of your first house. As soon as you've got it, you dream of your next, bigger house. As soon as you've achieved that house you dream and work for the detached house in the "right" area. As soon as you've got that, you dream of your thatched cottage by the sea. Now you're getting old. Suddenly you realise that you're spending a lot of time remembering your first house, where your first child was born - the little back garden where Baby Jane fell into the flower bed. Your first attempt at DIY that fell down. If you take a little time to live in the NOW, you will enjoy it NOW. You will enjoy *life* now. You can reminisce later. Indeed by observing and enjoying each moment, you will have more memories to enjoy.

### **Go take a walk in the now**

Try this experiment. Put this book down and just listen. Listen to all the noises around you. Miss nothing. Do the same thing with your eyes. Look around. See the colours, the textures. Smell the air. Touch the chair, really feel it. It's probably the first time you've really done it. You are in the now. *This is the only reality.* Know what's around you.

Try doing this exercise at least once a day. Try it when you go for a walk. Don't spend your walk having secret arguments in your head with someone at work. Be in the now. Look at the five million shades of green that make up a single tree. Hear the wind. It is all part of you. Don't miss it. You will see amazing things.

### **GREAT EXPECTATIONS**

You get what you Expect to get. This is very similar to the rule of Belief. The science of Expectation says that whatever we expect to happen, with confidence, will usually happen. Every day millions of people read their horoscopes in order to see what predictions are in store for them. Imagine the power of making your own predictions and seeing them come true. This is what the Law of Expectations allows us to do.

What we expect, is what we get. If you like, what we expect becomes our own self-fulfilling prophecy. Remember the story of the schoolteachers

who were told they had a special class to teach? They were told that it was expected that they do well. So were the pupils.

We all look up to somebody, be it parents, teachers, bosses at work. It is a well known fact that when others expect us to do well, we invariably do so. This is vital information because if you want your children or your staff or anyone that looks up to you to do really well then you must let them know that you expect them to do well. This must be done in a manner that suggests confidence, not aggression. A quiet confident tone is what is needed. The opposite is also true. Expect a person to do badly, and they will.

## MAGNETIC ATTRACTION

This is a powerful rule and to understand it fully will bring great rewards into your life. It sounds mystical and to a certain extent this is true, for no-one fully understands the mechanics of how it works. In fact it works far beyond the scope of modern scientific theory. If get as far as the end of the special session 13 of this course, you'll be one of the very few people on this planet who will know what a quantum leap really is, and why the impossible can suddenly become very possible indeed.

You already know that it is possible to attract the right people into your life by believing that you can. In fact every day, we attract into our lives those people that harmonise with our dominant thoughts. The effect is mystical, if not magnetic. At this point I must give you a personal, living example of this law in action.

### Is there anybody out there ...

In my early twenties I was invited to be best man at a friend's wedding. At that time I was single and unattached. The wedding went splendidly and another handsome bachelor bit the dust. His new wife, whom he had known since his early teens, was a truly beautiful girl. Blond and stunning they both made a handsome couple, and also a happy one for it was obvious they only had eyes for each other.

It was at some point during this celebration that a dreadful disease struck. Suddenly, I felt lonely. Not lonely in the sense that I didn't have any

friends, I had enough friends but they were all male. What I suddenly realised was that I didn't have any girl at all. And I suddenly wanted one - desperately. I wanted a soul mate.

During the next few years I broke a few hearts and had mine broken many times in return. Serves me right. Nothing seemed to work out, and after several unsuccessful love affairs and schoolboy crushes I was in a desperate, and utterly hopeless situation. I then made a crucial decision. It would have been easy to assume that I just wasn't cut out for girls. I had adopted a policy of being very polite and gentlemanly in my contacts - Mr. Nice Guy if you like. Yet all around me lads whom I knew to be absolute slobbs were going out with all the best girls in town and treating them like dirt; strutting about like dishevelled peacocks with their "birds" in tow. (You don't half pick 'em girls.) I had the choice of turning into a bully myself or deliberately staying the way I was.

It was at this time I discovered a few of the laws you are reading about now and I decided to put them to work for me, no matter how silly they seemed to be at the time. I had little confidence in them but they gave me hope just when I needed it. Hope is a good substitute for confidence.

Using some of the techniques you will read about in later sessions I persuaded myself to believe I would bump into my ideal girl, *expected* it to happen, and even spent time twice a day visualising my dream lady.

It took nine months, but on the 23rd December 1977 she phoned me out of the blue. She'd already got a boyfriend, but we'd spoken briefly a week earlier and, confused and apprehensive, having dug out my phone number from the book, she rang me just before Christmas. She was as amazed as I was. The Law of Attraction in action. She even looked like the lady I'd visualised. We are still very happy to this day. In the meantime, most of the peahens have left the peacocks.

## THE UNIVERSAL MAGNET

This law is not just for attracting people into your life. In some uncanny way it also attracts the right circumstances, as long as they are in keeping with your beliefs and expectations. **This is a powerful statement**

**and you should consider it carefully.** What I have just said is that it is possible to change the things and circumstances that happen to you, just by thought alone.

This is actually contrary to modern physics. I should know, I studied Theoretical Physics for long enough and the implications of this statement are staggering. Please don't put this book down and send it back. I am not a crank, this is not my personal philosophy, and I am not going to commit mass suicide with my thousands of devoted sycophants. This is *established psychological experience* and the truth of it has been demonstrated thousands of times in the lives of all successful men and women the world over. In every book or seminar the truth of this is stated time and time again. With the right "mindset", which means those targets you believe and expect to achieve in all areas of your life (including money and romance), then the opportunities for *achieving those targets* don't just knock, they hammer your door down. Call it coincidence, call it supernatural, call it magic, call it God, call it Alice if you want - but it *does* happen.

Only when you have got to where you want to be, can you look back and see the route that got you there. Only then will you see that when a particular door closed in your face some years ago it was to make sure you took another route that was quicker. Whether we like it or not, we are all being guided.

Your situation is exactly like a guided missile (read *Psycho-Cybernetics* by Maxwell Maltz). First you need a target (your aims and goals). Then you need a guidance system (the Laws of Success). Then you need to fire the missile (do it - don't just think about it). What will happen now is that the missile will home in on the target. If it goes off course its guidance system will correct the direction so that the missile zigzags inexorably towards its goal. In your life you may go down the odd blind alley but the guidance system will tell you and you can make corrections. You will zigzag towards success.

## YOU CAN'T WIN THE JACKPOT UNTIL YOU PUT A COIN IN THE SLOT

The Rule of Giving states that in order to receive, you must give first.

This sounds obvious in simple money matters. It is impossible to receive interest on money in a bank account unless you first put money into that account. It is impossible to play a slot machine until you put a coin in the slot first. It is impossible to invest in stocks and shares unless you pay for them first. It is impossible to start any business of your own unless you put some money in first. *You cannot reap unless you sow first*. In order to get anything out of a system, it is always necessary to put something in *first*. You must give first, only then can you receive.

### Make me money first .. then I'll pay you

I am reminded of the scene where the miser stares at an empty grate. After a while he says "Gimme heat - Then I'll give you wood". In money matters all these statements appear to be obvious. This is because you can see them in action. Yet this law goes much, much further than mere money. It controls nearly every aspect of your life.

In order to gain friends, you must be a friend first. In order to find love you must give love first. In order to teach children something you must show them, by example, first. You must understand that the law of giving is enshrined in all our ancient religions and philosophies in exactly the same way as belief.

He who gives to the poor will lack nothing - Proverbs 28:27

Give generously ..... and do so without a grudging heart; then because of this the Lord your God will bless you in *all your work and everything you put your hand to*. - Deuteronomy 15:10 (My italics. God still expects work.)

And if you read all the many references, you will come across two "rules" that appear time and time again. One is "give generously" another is "give with a happy heart".

**You have no idea how powerful this law is.** In *Bring out the magic in your mind*, the great magician Al Koran gives an invaluable rule for increasing your wealth, whilst seemingly reducing it. He says that every time you give or spend money you should do two things. Firstly you should roll any notes rather than fold them flat. This is the cycle of life. What goes round, comes round. Secondly you should bless the money you are spending or giving by saying to yourself “Go, feed and clothe the poor, bless everyone you touch, and return a hundredfold.” I’ve tried it. It does.

The notion of giving breaks down in most people when they cannot see how a return can be generated. If you decide to give to charity, how can you possibly gain? Surely it’s just money thrown away, albeit in a good cause. The answer is simple - believe you will get it back; expect it to return and it will: ... *in good measure, pressed down, shaken together and running over....* - Luke 6:38.

### **Dost thou take credit cards, my son?**

One thing is certain, don’t expect a cheque signed by God. The money will return to you in different ways. I remember making a substantial gift to a charity once and nothing seemed to happen. It was a year later when I suddenly realised that due to bonuses my salary had increased by over ten times the amount of my gift. That’s the way things happen, in coincidences, but it isn’t a coincidence, not by a long chalk. So make as much money as you can, save as much money as you can, and give as much money as you can, and the cycle will start over and over again.

Before we leave this law I want to make an observation. Every day thousands of disillusioned wage earners look at business opportunities in the papers or through the letter box, each promising wealth and fortune. Surprisingly *some* of these plans actually work. However in the sales literature it will say words like “Easy”, “No stock”, “£50 a month to start” which will give the impression that to start such a simple business requires little if any money. The fact, coming from an ex-managing director of a £2 Million a year business, is different. You may be buying the “idea” for only £50, but you will **always** need to give something first. It may be working capital if it is a proper business, or a cheque if it is an investment. A stake if

it's a bet. Or just your time (always the best investment). But it is almost impossible for you to receive something by giving nothing! You cannot reap what you do not sow. This is the law of giving.

So don't think you can get out of the rat race by suddenly having an opportunity fall into your lap that costs you nothing, has no risk, and doesn't require any work! You have to give something.

## WHAT'S THAT AGAIN?

The Rule of Repetition states that the only way to change a negative habit, is to replace it with a daily, positive habit. You will see more of this when it comes to goal setting in a later session.

## I'D CONCENTRATE HARDER IF I COULD ONLY REMEMBER WHAT IT WAS I HAD TO REMEMBER

The rule of Concentration says that if you want anything in your life to increase and expand then you must concentrate on that thought every day until it becomes a reality. In order to make something come true in your life, *believe* it can happen, *expect* it to happen, *concentrate* on it as much as possible, and repeatedly *visualise* it coming true in your life. And it will.

## THE BIG PICTURE

The Rule of Visualisation states that anything you visualise *repeatedly* will become true in your life. Visualising is more than just imagining something. It is *imagining with feeling*. It is best shown by example.

Think of a car you would like to own. Think of the colour and trim in as much detail as possible. If you imagine this car, you may see a picture of the car in your mind, possibly without a driver, just standing there in the advert or showroom. The only feelings inside you are wishful thinking, such as "If only..." or "Perhaps, one day." These feelings are negative. The message they give out is "I would like one of these cars, but in my heart of hearts I don't believe it could ever happen."

Remember your subconscious mind works on beliefs, not wants. Even though you are imagining this car, you are not linking the right feelings to it. Suppose you see this car approaching you on a road somewhere. As it comes towards you what are your feelings? Deep down your thoughts will be of envy. You are envious because he's got one and you haven't. You also suspect you'll never have one.

## IF YOU DON'T HAVE A DREAM, HOW YOU GONNA HAVE A DREAM COME TRUE?

Now imagine the same car approaching you and it just so happens that you have put in an order for that same model just last week and you are expecting delivery any day. Would you be envious of the other driver? No. You would be *delighted* because he's just reminded you of the goodies to come. In fact if you'd just collected the car, you'd probably wave at him.

The difference between imagining something and visualising it is that when you visualise something the image in your mind is accompanied by feelings of joy and happiness because you just *know* it is going to come true in your life. You visualise a future event or circumstance *as if it were already true in your life*. Capture those warm feelings in your heart. Now, when you visualise the car you will see a picture of the car parked immediately outside your house. Imagine that you already owned it. See yourself looking out of the window first thing in the morning and seeing the sun shining on your new car. Feel good about it and try to retain that feeling of joy inside you as long as you can. *That's* visualising. I can say with hand on heart that every "dream" car I have ever owned was "obtained" using this method. As soon as I concentrated upon it it was as if unseen forces drew *not* the car but *the right circumstances for its acquisition* into my life.

Later, when we come to goal setting we will be using techniques like visualisation in order to change your negative beliefs into positive ones. Visualising is the tool you will use to change everything about you for the better. It is the keyboard with which we shall re-program your life.

## Success ... don't even think about it

The Law of Least Effort. This is also known as the Law of Relaxation and is linked to Expectation. Basically it says that the more effort put into *mental* work, the *less* you get out of it. If you want to achieve maximum results in the shortest time then just *relax* and confidently *believe*, and the things we want to appear in our lives will do so.

Mental work is very different from physical work. When you do something physical, the more effort you put into it, the faster the outcome. Mental work is different and works the opposite way. Driving a car is largely mental work. Think how easy your drive to work becomes when your mind was thinking about other things. Sometimes you can't even remember driving to work at all. You drove subconsciously.

*Your subconscious works at its best when it's left alone.* That's why your best ideas will come while you are doing something mundane like mowing the lawn. Don't get too tense. It's very exciting to realise, perhaps for the first time in your life, that you actually are on the way to a totally new future, one that you are going to design yourself. But relax, do what this course says and just relax. That's when you will start enjoying yourself.

## OH YES, I WAS A DESERT RAT Y'KNOW..

*Indirect Achievement.* This applies to your relationships with others. It states that we get almost everything we want from another human being *indirectly*. For example: How would you impress another person? Would you go in directly and show him your campaign medals? If you're lucky he might be impressed, but it's far more likely he'll be bored stiff. So how do you impress someone? Simple. Be impressed *by* them. Be complimentary, be genuine, and be impressed by something *they* have done. You will have impressed them in return.

## ENTROPIC CASH

*All assets and items of value will devalue in inverse proportion to the personal effort supplied to maintain them.* In physics the concept of entropy, also known as the third law of thermodynamics, tells us that when we leave

things alone they will naturally wind down and become more disordered. Leave a house long enough and it will, over time, eventually become a heap of bricks and timbers. This is not reversible unless you add a big lump of effort, or energy, into the system to bring it back up to scratch.

So it is with your money. If you leave it unattended it will slowly disappear. In order to keep, or increase its value you will have to apply energy and I refer to the time and energy *you* supply, not someone else. Someone else is only going to take it away. So, if you leave your money safe, such as in a bank, but otherwise do nothing with it, it will devalue. Also, if you fail to protect your money personally, then lots of people will attempt to take it away from you.

As I write, one of the UK's largest Life Assurance companies is having a hard time. Years ago it gave promises to its clients that their pensions were guaranteed at a certain level of interest. The Company promised its clients a certain minimum pension. When the time came to pay – low and behold – they are claiming that they don't have enough money. The court case continues as I write. I don't know the details of the case but my analysis of what is probably going on in the world's Life Assurance system today, which I will explain later, does not make for nice reading.

To this day there isn't a single case of someone being able to actually live off the comfortable pensions you see personified in the adverts unless they put such large contributions in that all they are getting back, in effect, is the money they put in plus an inflationary increase. Most perform so poorly that it would probably have been better to have paid the money into an interest earning bank account. *All* would have been better off had they paid the money in Swiss Francs into a Swiss account (you'll see why later) and even a chimp sticking pins in the stock market has been shown to produce better results. The simple fact is that if you allow someone else to "look after" your money, it will end up in someone else's golden handshake. To this day the fastest way to make money has always been to start your own business. The fact that so few people really succeed at it is because they aren't taught how, not in school, not at University, not ever.

## **SPEAK WISDOM TO THE WISE AND THEY BECOME WISER STILL**

The Educational Vacuum. Finally an undeniable Law of Education states: If you don't educate yourself, someone else will do it for you, but not necessarily to your benefit.

At school you were forced to learn a wide spectrum of subjects such as history, geography and mathematics. The idea was to give you a foundation of subjects on which to build your future and each subject is only touched upon until you get into higher education. It is very debatable how relevant some of these subjects are. For example when I left university I temporarily found myself unemployed and I didn't have a clue how to apply for any benefits that were available. As it happened I didn't apply for any at all, I managed to get a job, but what I noted was that after 15 years of formal education up to university level, not one subject, not one single lesson had been given to me concerning how government works, or how the social security system works, or the national health system. I did know about Disraeli's Reform Act, and about African coal production, but I didn't know how to fill out a UB40 unemployment benefit form.

I would ask, what is relevant? But the Law of Education simply says that if you don't find out for yourself, others will put garbage in its place.

Many people leave all forms of formal education at the age of sixteen and even if they go on to higher education they will be concentrating on fewer subjects. Finally they will be studying one subject alone. They will therefore learn more and more, about less and less until finally you will know everything there is to know about nothing at all. Very few people will take the time, trouble and money to continue some kind of balanced education, or fill in the gaps. This leaves a huge educational vacuum in life which, by natural law, has to be filled. But with what, and by whom? Well, for most people it's filled by the media, that is TV and the newspapers, and here we have a huge problem.

## Make it good...

What is the object of a newspaper? Is it to give you a balanced view of world events through the eyes of independent journalists telling the truth as they witness it? No. The main object of a newspaper is to make money. It makes money, not through the cover price, but through advertising revenue. The advertisers want to be seen by the public, so the public must be enticed to read the paper or the paper will fold (pardon the pun). How do you entice the public - with balanced truthful news coverage? Or stories - any stories - that sell the paper? The secret instruction once given to aspiring journalists was "Make it good, make it juicy, make it up!"

## Make it juicy...

Every day you are bombarded by "filtered" truths. Some years ago the Prime Minister of Canada was flaunting his extra-marital affairs all over the front page of the "Telegraph" with photos and banner headlines. By contrast, on page six, a lifeboat man getting a medal for bravery during a daring rescue, was only worth a few column inches in small print.

Five men control all the national newspapers, most of which have a heavy political bias and make donations to political parties. Why? And for who's benefit?

## Make it up!

*This is your education unless you take steps to change it. As a result of daily drip feeding of garbage (remember the law of repetition) we now actually believe what is being said. And what is being said is 10% facts (*Many die in helicopter crash*), 70% personal opinion written as if it were fact (*Killer horse runs amok in crowd* - i.e. a two ton shire horse that accidentally squashed a cat with it's 10 inch hoof three years ago, broke into an unexpected trot whilst being lead back to its stable, and three people moved out of its way rather sharpish), and 20% lies and innuendo (*MP denies sex romp* - Of course he denied it, he actually *wasn't* involved and *really didn't* know anything about it). Of such are headlines made.*

Of the whole, 80% is politically motivated which is why every paper and every TV news programme will have at least 50% of its space time filled with politics despite the fact that 90% of people in this country couldn't give a tinker's cuss about "today in Parliament". Most of us don't even know the name of our own MP.

And 95% is *bad* news only. Good news doesn't sell unless the newspaper claims it has made some heroic breakthrough on behalf of its readers ("*If it wasn't for the Daily Blob I'd still be in gaol*", says pregnant mother of eighteen). Self praise is no praise. As a result we get a continuous drip feed of bad news every day on TV and in the newspapers. Next time you hear a news bulletin, just put the items into three mental categories - Uplifting - Neutral - Depressing. I'll guarantee that 95% of everything you see will either be depressing or neutral.

As a result we now have parents unable to let their kids play in the street for fear of strange men. We have women fearful of walking home, or even driving alone. We live in fear of imminent burglary, assault by drug-crazed rapists, attack by mad pit bull terriers or just plain murder. The general atmosphere in the country is depression, fear of crime, and hopelessness. Why? Is it all true, or is it because bad news is being thrown at you every day?

Well, here are some refreshing FACTS, just to cheer you up. They are based on 1991 figures:

**What the papers didn't say ..**

You hear that AIDS has killed 500,000 people since 1981 and it's being cast as public enemy disease number one. Funny that. In the same time period 16 *Million* people died from measles, but I'll bet this is the first time anyone has told you.

The news is full of Rottweilers, Dobermans and Pit bulls just waiting to take your face off. And yet statistically the four most vicious breeds are the Alsatian, the Chow, the Airedale and believe it or not, the Pekinese.

Your lifetime chance of being a victim in *any* serious crime is 25 to one *against*.

62% of *victims* of violent crime are MEN not women. Men are twice as likely to be robbed as women.

Your risk of criminal acts against you gets LESS from the age of 24. If you are 65 you are 6 times less likely to be robbed than if you were 20 - 24. Crimes against the elderly **have declined 50% in the last 15 years**. It's just that one OAP beaten to a pulp is better news than six teenagers fighting in a pub.

This one's for the lads who genuinely do love kids. 60% of maltreatment of children cases involve women, not men.

Your chance of being killed by terrorists is 650,000 to 1 *against*. Your chances of being struck by lightning are 600,000 to 1 *against*. An air crash is 6 Million to 1 *against*. Murder is 40,000 to 1 *against*.

If you're feeling bad after a separation or divorce remember that 78% of women and 83% of men will remarry. Half will re-marry within three years. Second time marriages are stronger.

You are 14 times more likely to do yourself in, than get murdered, and you are ten times more likely to get fried by lightning than killed in a plane. Statistically the most dangerous place to be is your kitchen.

If you really do want to worry about something then consider the £650 Million spent by both UK party governments on the loss-making Millennium Dome. Armed with virtually unlimited amounts of cash, unlimited resources, unlimited access to management consultants, our leaders couldn't turn a fairground ride into a profit. And these guys are running your country. Well, beats working for a living.

So sleep well tonight and remember to educate yourself. Now go on to the first part of Wealth Creation for some real education!!

\* \* \*

# Wealth Creation

## Session ONE

*This country is teeming with latent entrepreneurs who don't know how to start. They have talent, guts and determination but place their trust in legions of pompous bureaucrats who deliberately keep them ignorant with school curricula offering teaching in subjects most of which are entirely irrelevant.*

*What we are never taught is how to succeed at wealth creation and we never will be. The reason is simple and devious.*

*These teams of self important, unproductive administrators are effectively on the dole, paid for by tax payers who have to work very hard to keep them on the gravy train. The first thing a successful entrepreneur will do is to move his money offshore and pay little if any tax. If the whole nation became successful then we would all be sitting in Antigua and herds of non-productive freeloaders would be dragged squealing from their ministerial troughs and forced to do some serious work. "Lions led by Donkeys" in 1917 has been replaced by "Lions deceived by Spongers" in 1997.*

*- James Edwin*

## WANNABE OR GONNABE?

Let me cut straight through all the hype and get down to the bottom line. *Do you want to earn £100,000 a year?* Well, do you?

If this sounds like a lot to you, don't worry. That's your income ceiling talking to you (more of this later) and that has been set by *The System*, not your ability to achieve it. In later sessions, particularly the session on numbers, I will try to show you how wonderfully talented you really are. You are a marvel of nature. You can do ANYTHING. If it wasn't for the crud you've been forced to believe in or a dreadful education system that doesn't even show you how to get a job, never mind create one, you'd be there already, up amongst the Centurions earning six figure numbers.

You don't *have* to aspire to such heavenly heights. If you want to potter along at a mere £50,000 a year then GREAT. So long as that's what you want - not what's been forced upon you. If you want to be a beach bum in California - Wonderful. If you want to be a millionaire - Brilliant. Whatever you want, just decide whether you are a Wannabe or a Gonnabe. A wishful thinker or a determined doer. That really is the only decision you have to make.

The vast majority of people think £100K a year is cloud cuckoo land, so let me put it in perspective for you.

With the perks and the share options, a chairman of any of the Drip, Sniff & Sparks utility companies probably earns between five to ten times that amount. This has been achieved by insisting that he receives a remuneration "comparable to those of similar standing in the private sector". The trouble is that in the private sector, chairmen are paid based on their ability to increase profits in a free market against powerful competition. The buying public has *choice*, and if the chairman cannot deliver, the chairman gets sacked.

Not so in the Drip company. The chairman has a captive audience with no choice but to pay whatever he wants for an indispensable service. If the chairman cannot deliver because the wrong sort of rain has fallen recently, he forces you *not* to use it but still charges full price. He can even get the Government to help him with laws to prevent you using the water you have paid for<sup>1</sup>.

He says he hasn't got enough money to pipe it down from Scotland yet in 1996 NW Water still managed to find, wait for it, £1,800,000,000,000 (£1.8 Billion - nearly £57,000 per *second*) to buy out NorWeb's electricity monopoly in the middle of a hosepipe ban *and* while nearly 35% of its water reserves piddled into the soil from leaking pipes. These characters are earning over £1000 a day, so the thought of *you* earning a mere third of that by

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<sup>1</sup> *The Government was faced with huge costs for repairing a water/sewage infrastructure untouched since Queen Victoria's day. Raising taxes by £300 per house would have been electoral suicide. So, create a company to charge what it likes (so it doesn't look like a tax) and sugar it with "private enterprise efficiency, competition reduces costs" hype reminiscent of the sewage in question. Of course you'll have to pay the chairman a decent income to take all the crap (pardon the pun). However you can make it easy for him by creating toothless watchdogs, passing hosepipe ban laws every three minutes and making him very rich.*

actually working for it, and in the face of active government opposition seems holy by comparison.

## **SOME MORE CHAMPERS, JEEVES ..**

A millionaire in the 1930's was seriously wealthy. You would need about £35M today to have the same buying power. A millennium millionaire only needs to be 1/35th as successful as his 30's counterpart to enjoy the same title.

In 1997 Joe Lewis was the richest man in the UK with a personal fortune of circa £3,000 Million. This means he's got 30,000 times what you think you cannot achieve. Of course you think he must have had a rich Daddy or inherited wealth like the Duke of Westminster. Wrong again. Mr Lewis is an East End boy, born in a pub, who left school penniless at the age of 15 to start as a washer-upper in a restaurant. He now owns rather a lot of restaurants - the Hanover Grand chain for a start. So you see, £100,000 a year is actually very small fry.

The essence of being a free thinking entrepreneur is that you cast aside limitations. They are all in your mind, as you'll see later.

I have just glibly told you that £100,000 a year is peanuts. In the real world you live in this may still be cloud cuckoo land and having me tell you it's all in the mind will make no difference to your negative equity trap. Although I don't know your exact circumstances, I can tell you with a high degree of confidence that no matter how short of money you are, I've been there. No matter how lonely you are, I've been there too.

I have walked miles to a pub while an old car I literally couldn't afford to put petrol in sat outside my front door. I have sat by the bar nursing one single pint of beer for several hours, refusing pints offered to me because I couldn't afford to return the favour. I went through this humiliation for the mere chance of meeting someone I hoped would eventually love me and knowing that I'd have to borrow some cash just to take her on a date.

And as a kid I know what Christmas is like when you're in a single parent family with a mum holding down two jobs to keep the bailiffs at bay.

That's why I won't take any crap from people bleating to me about *their* circumstances. I *know* it can be done. I am telling you that any damn fool can buy a new car for cash. In fact you can buy buildings for cash.

## DIRECTORITIS

I can also tell you that like hundreds of thousands of others I started my own business and it was bloody awful, almost worse than a full time job. Indeed I took a 55% pay cut to start it off and threw away a nice red, brand new company car.

I walked to a rented tumble down shack of an office with a photocopier so old your fingers got stained with chemicals and you choked from the smell each time it was used. So I can say to anyone currently running a small business - good luck, you'll need it. I can also say to you that if you listen to what I have to tell you, you can change your business from a torture chamber into what you intended it to be - a money machine.

And, believe me, I am not sitting on any high horse. This is not some business opportunity hype to sell you self-improvement. That's not my game. I am monumentally annoyed, and often desperately sad.

## THE SOUND OF SOUNDING OFF..

I am desperately sad to see thousands of people living in a poverty trap which has essentially been forced upon them by ignorance of the truth. I am absolutely furious at the hypocrisy, the deceit, the guile and the chicanery of the pompous con-men who keep them there. And by that I mean all of them - from devious little offal who brag of their pseudo success from the pages of cheap business opportunity con tricks, to the betrayal of trust that keeps millions impoverished in mind and body, perpetrated by hypocritical ministerial parasites (not all) who while feeding from the public purse, make policies designed to keep that same public poor, and who themselves cannot be trusted to decently resign when they are caught red handed either with their fingers in the till, or their anatomy inside their secretaries. That's my peerage up the creek straight away.

What I do know, because I have done it starting with *nothing*, is that you can free yourself from all this rubbish, and live a different life where a man's height is measured from the neck up; his strength is a measure of his soul; his wealth a measure of his charity, and where the whole of a man is greater than ~~the~~ sum of his parts.

## HOWTAGE

If you want to spend the next twenty years discovering the following information in your own way then do so - you will at least regard it as the pearl that it is. Most people don't know, and those that say they do don't know either.

1. You will never get rich working for someone else.

This includes all business opportunities, paid jobs, franchises, most network marketing schemes and any other business thought up by someone else. Yes, I know you know, but I guarantee you'd forget it immediately a really juicy new "one in a million, make a fortune overnight, got to get in first," business plan pops in your letterbox after a bad day!

I still get letters every week telling me someone's just joined the new super ABC plan and won't I join it with him. I studied this subject for years and noticed that six months later the same people always came back to me with an even better plan and the previous one seemed to be quietly forgotten.

Of course some people do make it. However they are few and far between. You may make money, perhaps a half decent income, but you won't get rich. Don't look outside for inspiration, look within.

2. Only a tiny minority made their fortune in the stock market, gambling or investment areas.

With the one exception of prudent property investment, the *vast* majority of rich people got that way through starting their own *money machine*.

But that doesn't mean you should go out and start your own business. All money machines are businesses, but very few businesses are money machines. If you want to earn serious money, all you have to do is to create a money machine business, not a treadmill business.

## The Money Machine Concept

Most business people haven't a clue about this, and those that do are now very rich indeed. Of those who do make it, very few are "technicians".

## STAR TECHIES?

Most small businesses are started by technicians with stars in their eyes. By that I mean by people who can do a particular job very well - plumbers, craftsmen, mechanics and the like. These people are not business people. They are workers working for themselves.

A typical scenario is the man who works as a mechanic for a large motor dealership and is unhappy. He decides to go it alone and start his own garage. After a year or two (if he survives) he finds that he is now worse off than before. He might well be independent, and may possibly, if he's lucky, be earning the same money as before. But what he will also be doing is working 24 hours a day and doing extra jobs he didn't do before - book keeper, VAT collector, PAYE collector, sales representative, financial director, office cleaner plus the one job he's actually good at - being a mechanic.

Because he's only good at one of these he has created a Treadmill Business that saps all his energy, keeps him awake at night, and never really brings home the bacon. I realised this a long time ago when my sales rep went on vacation to Hawaii while I took the kids camping. Only I was supposed to be the boss!

By complete contrast we have the businessman who hasn't the faintest idea about how to cure the offbeat resonance of an irregular Gangling Iron Cam Follower, and doesn't need to. He's got a technician to do that. All he is there for is to make money.

Indeed the best partnership to have (if you're mad enough to trust your livelihood to a stranger) is a technician/businessman partnership. Unfortunately this is difficult to achieve because any businessman worth his salt wouldn't have a partnership. Why split a profit when he can hire a technician and keep it all?

Thus, as any accountant will tell you, most partnerships fail, and the reason they fail is that they are invariably technician/technician partnerships who haven't a clue about money machines and the treadmill business they have created turns into a monster.

## YO HEAVE HO, AND SIMILAR

Look around you at the number of treadmill businesses in your area. I can guarantee that the vast majority of small businesses have small profits from large turnovers, are run essentially by one or two people who work much longer than 9.00 'til 5.00, and who can't take a holiday or time off because no-one else can do the work.

They might have the kudos of the word "director". They might if they're lucky, be bringing home a reasonable income, but it won't be six times what they were on before and it should be - for doing six jobs. A treadmill will just wear you out. You don't want a treadmill business, you want a money machine.

## MCDONALD'S MAC MONEY

It may surprise you to learn that McDonald's don't sell hamburgers, or even fast food. Their outlets do, but these are McDonald's *franchises*, they are not McDonald's. MacDangles are not the world's largest sellers of fast food.

McDonald's main business is the world's largest business opportunity programme. McDonald's make all their Mcmoney from selling Mcfranchises. What they sell is a turnkey money machine. Probably the best example in the world.

To buy one of their franchises (currently a new McDonald's franchise opens every two minutes) will cost you the best end of one million dollars. You borrow this money from a bank. All the bank need to know is the name McDonald's and finance is not a problem.

## TURNKEY IS THE KEY

What McDonald's offers is a turnkey business that runs itself with sufficient profit to pay off your bank and leave you with a nice home and two Jags in the garage. You do not require any previous experience. Just money and desire. You will be trained to operate a turnkey system in which everything, from ordering the chips to paying the electric bill, has its own unique method of operation and you must follow that method to the letter. You are not allowed to deviate from the plan. It's a perfect money machine. As the owner of a successful franchise you do not even need to be present during the day to day operation. You don't even have to sell it; McDangles do the selling for you. An absolutely perfect money machine.

The reason it is so perfect is that technicians do the jobs of technicians and every part of the organisation is constructed as a step by step system, or plan. It's a huge clockwork engine, and each part of the engine does not require highly trained specialists. Anyone can do it. They just follow the plan. This means that you can leave it to run itself. All you need to do is oversee it, perhaps oil it, and make sure all the cogs are working as they should. That done you go and live your life. The *last* thing you do is cook a hamburger.

To become an entrepreneur, which is what this course is all about, all you have to do is to get away from being a technician, and view business as a series of steps leading you to create your own money machine, or profit generator. To start this ball rolling, consider that any business you ever start should have the basis of being run in such a way that you do not need to be there all the time. You should think about this *now*. It is easier to create a new business in this way than to restructure an old one.

## BIZ OPP BLUEPRINTS

Of all the world's successful business people, less than 2% used an off-the-shelf business opportunity<sup>2</sup>. Those that did only used one in the early stages. All of them realised that true success comes from creating your own business, and often that business was a copy or modification of an existing business. In the world of off-the shelf business opportunity programmes (called bizops) true winners copied the concept of good opportunities so that they became organisers, rather than just participants.

I want to encourage you to start your own successful business and the course materials are designed to give you education and ideas in this area. Remember - the only reason for considering an off-the-shelf business opportunity is to give you the experience of running a business so that you can take the ideas and use them profitably in your own business.

Take Brian Tracy's advice. In *The Luck Factor* he confirms that very few, if any people make money from someone else's business venture. If you are offered such a venture only invest some of your time, not money.

In the next session on Wealth Creation we will look at the four methods of making money, more on how *The System* keeps you poor (heavy stuff this), and the simple formula for getting out of it.

May the force be with you.

Phil and James

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<sup>2</sup> Meaning typical MLM type plans or "How To" Books. Good franchises have been very successful.

# The First Step to Making Money

The first step to making money is *not losing* it. Every day thousands of people lose money on so called “Opportunities” - usually obscure ideas for local businesses, or MLM plans that are more fiction than fact, or pools forecasters and tipster services who should be locked up. They range from schemes that profit from over-optimistic hype to deliberate deception, and they often get away with it Scot free.

During this course we are going to introduce you to many of the type of schemes you should avoid at all costs. This is not just a quick overview by some columnist – we have done some serious research.

## REAL SCAMBUSTERS

When this course was originally launched it also had a newsletter attached. Unfortunately time prevents us from continuing this newsletter but to say it was punchy was an understatement. From the first publication hardly a day went by when we weren't threatened with legal action by someone or other. By the end, we could have papered the walls with writs. The scamsters concerned were used to wielding the threat of legal action like a club. They used the Law as a weapon against seeing their nefarious activities in print. This wasn't a case of saying we would name names – we actually *did* name names and they didn't like it – not a jot.

No case ever went to Court. The reason was simple. Once you are in court there is no such thing as libel. A barrister can make any statement, any insinuation and can, if required, call someone a liar and a cheat to their face. In a court, the truth is told and in our case the scamsters were dealing with people who had the wherewithal and the determination to follow it through.

After a while the time-burden of all this rubbish became too much, so the reports went underground. The Winners Club Newsletter, as it was called, started a system in which members could write in and see a report on the company concerned. If the company started getting heavy we just said “no comment” on the report and left the fact that we refused to talk about this

company to the reader's imagination. In other cases we wrote about them anyway. Here's one example:

His advert reads "My name is Fred Smith. 2 years ago I was down to my last £250, out of work, depressed and frightened about how I was going to get myself out of the hole in life I was in." ..... "I put his system into action. Within 4 days I had made over £2,000 cash. The next week, over £3000" .... "Within 3 months I had earned £71,387.92" .... " ... send for my system right away! I will then give you the most airtight guarantee in existence today. When you receive my system in the mail, if you don't make at least £2000 within 4 days, return the material for a full refund."

Enraptured by this dynamic copy we sent off our cheque. What new insight would we receive? Would it be a book, a report, a folder packed with inspiration?

We got a two page letter. So did member Tanya Merca. So has Lincoln Trading Standards Office because we faxed them one. Here is a lightning tour of this great work. All spellings and punctuation exactly as printed. The brackets are our comments.

1. *Think success first ...* (Seven lines of general self improvement information)

2. *Lets begin with complete control and exclusive. (uh?) You need to have complete and total control over the products you are going to sell. That means you can not be buying products to sell that are widely availbe (uh?) from a souce (uh?) that sells it to many others besides you. Your products should be exclusive to you, in every sence (eh?) of the word."*

3. *What products can you sell?* (He then tells you to supply information products and offers, for a fee, to introduce you to two people "who write for a living").

4. *Getting started.*

*If you want to make a lot of money, and I am sure you do, and you are not doing so already, or have little money as a result of your life so far. (sentence ends here).*

Other earth shaking revelations are:

*"Yoy have probably heard the saying befor money makes money, it is true"*

And the RAS Guide to Mailshot costing:

*"An example of an information product profit potential, ie selling £25 to £35, and giving a min of £20 profit. A 2% responce rate from a 1000 mail shot giving 20 orders, is £20 x 20 = £400 profit. So if you send out 5000 letters you will make £2000.00 which will normally take about 4 days work if you do it part time. Use the formular carefully to make as much money as you want."*

Good init? Mind you it tends to be good policy to include the cost of the mailshot in such things. Now let's see, 1000 stamps (£190) and envelopes (£25) and, say 3.5 pence per page for printing on coloured stock paper (£35). Oh, yes, and name labels, say £100 for some half decent ones. That's £350 which tends to take the cream off it a bit, particularly if you only get 1.5 % response, because you'd lose £50 with every mailshot. Gud formyolah that.

We now come to the "change horses in mid stream" guarantee. Note the wording above with these words in his penultimate paragraph:

***"So to validate my guarentee you must have a unique product, a professional quality sales letter, and send it to 5000 quality names and have proof of postage."***

Funny, we'll swear it didn't say this in the original advert and this company are now contenders in the 1996 Bruce Grobellar Award for Moving the Goal Posts (1995 Winner - Jamie Strachan).

Finally his closing words which give such comfort to us lesser mortals: " ... *they and I only have 2 eyes, 2 arms, 2 legs, 1 brain the same as you* (our emphasis)..." It is deeply gratifying to learn that we have the same brain as this genius.

He ends the Gospel of Direct Mail Achievement with the best line we have ever seen in any publication: "***Ps All printing errors are to test if you are really reading this.***"

In a real world we should be banging at his door wanting a refund but to be perfectly honest this effort is so uniquely awful that it backs unwittingly into genius. The Margarita Pracatan of Mail Order, we haven't laughed so much since Tommy Cooper did the adverts for Lego.

**VFM:** depends on your sence of hewmer.

For six years we investigated the bizop market. We examined thousands of bizops that were being publicised by direct mail. During this course we are going to reveal those findings to you. These conclusions will allow you to measure the worth of almost any business opportunity that comes your way and possibly save you many thousands of pounds.

As I write this today there are companies offering to sell you ready made websites for between £500 and £3000. You can actually produce a very reasonable website for no cost whatsoever. You can even get free web-hosting<sup>3</sup>.

Very often this kind of web-site opportunity comes with a business package in which you can earn commissions by selling websites to others. So is this a scam? It depends on what you are getting. You need to think about two things, the opportunity itself, and where the final product is located.

### **The web-business plan**

Typically it will go like this: Buy a website for £1000 and receive a plan to sell similar sites to others and earn £500 per sale. Sometimes the organiser introduces some MLM (Multi-Level-Marketing) concepts such as forming a team and getting commissions and bonuses on their sales as well.

Ask yourself what it is you are selling? It is websites, or the business opportunity? Usually the only reason for doing it is the opportunity. Before you consider this kind of business think about the bigger picture.

Firstly there are very strict rules concerning any kind of business opportunity. Such bizops are called Trading schemes. If a bizop offers you more than a straight one-off commission per sale (usually less than £50) or if there is any kind of MLM (over-ride commissions) involved, then strict rules

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<sup>3</sup> Described in the Home Publishing Revolution Course, part 9. See [www.homepublish.com](http://www.homepublish.com)

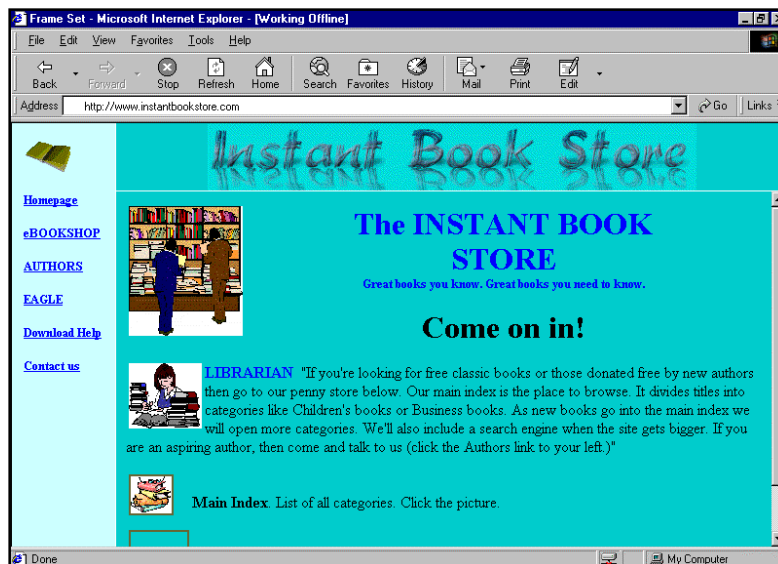
apply. The Department of Trade and Industry (The DTI) take a very jaundiced view of trading schemes and often shut them down at a moment's notice. This not only leaves your commissions unpaid but also you can be held legally liable for helping to promote it.

The DTI will also look very closely at the product. If they feel that a product is overpriced, and is merely being used as a hook upon which to hang a trading scheme, they have the right to stop it, and that's exactly what they will do.

A rule of thumb is this. If too much emphasis is being laid on the profits obtained by selling the product, instead of the product itself, then leave it alone. In a six year investigation we only found three people who had made money participating in such plans. Everyone else lost money.

### The Web-hosting Con

In the real world a professional webpage designer, who will undoubtedly use standard templates modified with your details, will suggest companies to you who will host your website. He will even organise it for you. What he will not tend to do is to sub-host. On the other hand a web-



**Example of a direct or high street website. Note the address shown in the browser is simply the www address preceded by http://**

based bizop will invariably sub-host. So what's sub-hosting?

A website is effectively a shop front. Like a shop it can be on the high street where everyone can see it, or on a backstreet where no-one can. If your website is a "proper" website it will be hosted direct by the service provider. This means that if you type the URL or web-address into a browser like Microsoft Internet Explorer or Netscape, you will go directly to the website. There will be no banners or shopping malls or any distractions, you just go directly to the website and everything on it has been put there by the website owner. This is how it should be. This is a high street website. There is a charge for this and this will be to the service provider directly. The service provider is the communications company who is directly providing the Internet connection.

A web-hosted site, on the other hand, is what you have if a website owner, rather than the service provider, allowed you to use some of his webspace to host your website. Suppose your web address was [www.mysite.co.uk](http://www.mysite.co.uk). If your website was hosted by [www.instantbookstore.com](http://www.instantbookstore.com) then your site would technically be a subsidiary of this site, so that when someone goes to your site, the address shows something like <http://instantbookstore.com/mysite.co.uk>

There is nothing wrong with web-hosting as such, Cyber-malls are web-hosting facilities, however it looks cheap, Search engines take longer to find hosted sites (if at all) and you are not charged by the service provider but by the host.

Invariably, web-selling opportunities offer to place new sites on the organiser's webspace. From the bizop organiser's point of view, he is reducing his risk to zero by getting you to do all the marketing (that is Direct Mail marketing, newspaper and magazine ads, etc.) and he makes a guaranteed profit every time you make a sale. Also he will make an extra profit by charging a web hosting fee. If any business opportunity consists of the participant taking all the risk, and the organiser making a guaranteed profit, then this is the time to reconsider.

Of course, this does not mean that web hosting is bad, or that such opportunities are run by bad people. You just have to weigh up exactly what

is going on in each case. As a rule of thumb, if you are selling the notion of profit in which the product is a tagged on lack-lustre item, then you are in heavy water. Another way of looking at it is to ask yourself whether you would buy the product at the price offered without any bizop attached. If not, don't buy it because the DTI won't buy it either.

## THE DIRECT MAIL RULE

The mathematics behind this will be revealed later but for the moment it is worth committing this rule to memory. It applies to ANY plan in which you have to sell any product by Direct Mail (i.e. sending letters to a mailing list).

It is not possible to make a profit in any direct mail campaign unless the product being sold sells for more than £70. So, if someone offers you a plan to sell their book by direct mail, and the book sells for £49.95, you will lose money. I will explain the reasons behind this later – and yes, I know that you receive mailings like this all the time – I'll explain that too.

Towards the end of this course I will introduce you to a special information area set up to provide you with extra information on other plans, information that will help you make important decisions about which plans you would like to think about – or drop altogether.

That's the end of this session. Hope you liked it. There's a lot more to come!

Best regards

James Edwin and Phil Gosling

## Things to come...

- **SCAMSTERS** - The con merchants revealed.
- How to **totally eliminate** guilt, fear and worry
- How being an unconventional entrepreneur will make you wealthy.
- Personal Protection. A new series on how to make your self bomb-proof, mugging proof, theft-proof. How to defend yourself against all intruders in your life, from petty thieves, institutional theft, Government theft.
- The worlds best business advice - previously unpublished. The Navigator Technique - see the result of **any** business before you invest a penny, for maximum success and minimum risk.
- The untold secrets of how to get a better job
- The simplest way of getting rich. How to die poor - the desert island scenario.
- Intelligence and memory - the road to riches and self worth.
- The eight pillars of business success. Use them in any career and you cannot fail.
- **The world's number one best business** for complete success and financial freedom.
- **The Master plan.** A world's only proven system for moving your life from debt into great wealth.
- The State Lottery - The secret system that can make big winnings.
- How to double your pension.
- How to walk out of The System and become rich.
- How to earn £100,000 a year but pay tax on only £15,000.

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Like a bookshop, all our tapes, books and course have **free and open viewing** before purchase.

In the case of tapes, a free tape is made available (sometimes a small charge for p&p is requested but this is deducted from any subsequent sale).

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In the case of eBooks for sale, a free preview, usually chapter one of the book is made available free of charge by Internet download.

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Advertising containing incomes earned by others are best estimates based on reasonable calculations, or actual admissions by the person concerned. Because the amount of effort and determination varies dramatically between individuals, no estimates of any individual's projected income is given or implied. Any suggested earnings are reasonable estimates based on our experts' own experiences in the field concerned.

With the exception of the Eagle Partnership or Kick Start programmes, none of our publications should be considered to be any kind of business *opportunity* ( such as MLM, Part-work plans and ventures regarded by the DTI as a Trading Scheme). They are Business **plans** - books describing profitable and workable business areas. As the conditions of use by the reader are completely outside our control we do not accept any responsibility for any losses, however incurred.

Testimonials quoted in our literature are taken from genuine, unsolicited letters and emails, copies of which are retained at head office for persons to view by appointment.

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