

How to achieve personal and Financial Success

Living Free Part 2

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 2

Contents

Changing the Picture	4
Seeing your Self-Image.....	5
Emotion - 1; Logic – 0.....	6
Baby Baby	7
Will the real me please stand up.....	9
Quite dearly my frank ... The self Ideal	9
The Self View.....	9
Who loves ya baby? – Self Love.....	11
Where our Self Image comes from	13
How do you plead ?.....	16
Bye Bye baby bye bye.....	18
You an' whose army ?.....	18
Let's play squash.....	20
Cry Freedom.....	21
Physician, heal thyself.....	23
Worry? Who cares anyway?	23
The formula for eliminating worry.....	24
Decisions, decisions.....	25
I conclude.....	26
Session TWO.....	27

The concept of risk.....	27
The Work Ethic	28
The four methods of earning money	29
Earning it	31
The cost of security.....	31
The Earnings Ceiling.....	33
The different ways of earning money	38
Own Business / Conventional	40
Own Business / Unconventional	41
General Investments.....	42
Leave Banks alone	43
Making Money - Gambling.....	45
Make Money – Stocks and property	47
The Greatest Plan Ever.....	47
How to make £3000+ Starting With NO MONEY WHATSOEVER	48
Things to come.....	55

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

Success Technology

Session Two

In life only one thing is permanent... change - Heraclitus

It's the most unhappy people who most fear change - McLaughlin

Changing the Picture

In our first session we looked at all the different laws that determine how we lead our lives. Whether we are conscious of it or not, every single one of these laws rules our current situation, and will continue to control our lives positively or negatively according to how much we understand of them, and, more importantly, how much we use them.

The lives of all successful men and women are interlaced with the workings of these laws, and many of them *deliberately* use these laws to produce the effects they want in their lives. The sooner you *deliberately activate* the most important of these in your life, the sooner your life will change, but instead of it just changing at random, you will consciously

change it for the better. The notion that you can *engineer* success in your life is one of great discoveries in psychology today.

In a world in which we all want security, we will inevitably fear change. Instead of meeting change head on we curse it, ignore it or pretend it hasn't happened. The secret is not just to meet it head on, it is to *actually engineer desirable changes* in our lives before the Rule of Chance bounces us out of our complacency. Even so, we cannot control everything and there will always be *some* events in our lives over which we have no control. Nevertheless, the more control we have over our own lives, the happier and more fulfilled we will be.

Change of all kinds is inevitable. Nothing in life is so certain as change. But even when an unexpected event has occurred, it is perfectly possible to re-assess this new situation and make new plans from this point. You must live life in all its fullness and this often involves tears as well as happiness. We cannot totally eliminate tears. Compassion for others can be very tearful even if your life remains in calm waters. As for security, I can only quote Helen Keller: -

Security is a myth. Life is either a daring adventure - or nothing at all.

You must come to accept that **change is good**. When you activate these laws in your life you will see and feel changes. At first you may feel uncomfortable and insecure. The secret is to go on anyway, despite your fears.

The fear isn't real. It's generated by that part of your mind that doesn't want any change in the status quo. It's a "con" - pictures from your past that want you to live your *future exactly as your past has been*. It's all to do with your memories, and the mental picture of what you think you are. If you carry on anyway your fear will be replaced by excitement. You'll have a lot to be excited about. Your *self image* is trying to stop you being happy. It can be your worst enemy or best friend. We are going to make it your best friend starting now.

SEEING YOUR SELF-IMAGE

We have a built in set of beliefs. Where do they come from? Are they always good for us?

Everything you believe or expect or understand comes from your memory of the past. It is a survival system that is built into you at birth. Everything that happens to you from birth is recorded in memory as either a negative experience, like sticking your hand in a fire, or a positive experience such as discovering ice cream. We have a huge stockpile, larger than any computer memory bank, of negative events and positive events, and they are stockpiled in our subconscious mind. This is purely to do with survival, and you can understand the value of this system if you compare it with an animal, say a deer.

In it's fawnhood days the deer a drinking from a pond with its mother when suddenly a strange smell appeared. The smell was followed by a loud noise which was very frightening and its mother squealed loudly in alarm causing them both to run away at full speed. A hunter had fired at them.

Emotion - 1; Logic - 0

The primary emotion in this case was fear. This entire sequence is recorded in the fawn's memory as a negative experience to be avoided in the future. The next time it smells that smell, its subconscious mind will perform an incredible feat that you and I take for granted every day, and no computer ever built can match. It will *instantly* compare that smell with the billion or so other experiences it has in memory in order to find out whether it is positive or negative. It will then decide on the appropriate course of action which in this case is to run like hell when it smells that scent. All this takes place in an instant. It becomes an instinctive reaction based on survival.

Also notice that that the whole reaction was built on emotion, not logic. The emotion was fear. One day you absentmindedly step into the road without looking. Suddenly you hear the squeal of tyres under heavy braking. Do you:

1. Look left and right, identify which car the squeal came from, estimate its distance at 35 metres, estimate its speed at 45 mph, calculate that its braking distance was longer than 35 metres and decide to step back on the pavement (a logical response)? OR
2. Have a sudden irrational feeling of total panic causing you to instantly stop dead in your tracks and step

back in a hurry without even thinking about it? (An emotional response).

Which of these two reactions would keep you alive longer? The emotional one of course. It's quicker.

Since the day you were born every single experience you ever had was recorded into your subconscious mind as either a negative emotional experience to be avoided (note "illogically" avoided, calculated logic has nothing to do with it) or a positive emotional experience to be encouraged, or a neutral experience put on hold until some future event makes it slot into one or the other.

BABY BABY ...



Without going into detailed paediatric psychology a new-born baby is largely devoid of any experiences outside of its mother, and by day two it has more than *doubled* all the experiences it had on day one. If you are thirty years old you would need to be sixty before you doubled your life experience, so you can see that in terms of percentages, a young child's experience of the world is far greater than an adult's. This means that the emotional storing of positive and negative experiences has far more effect in childhood. This is amplified by the fact that a child doesn't start to reason, or think things out until it's much older.

If someone told you that you are stupid, you would look at the person who said it and evaluate very quickly how much weight you are going to give to their opinion. If it's a psychiatrist in a white coat you would take him seriously. If it's a drunk in a pub spoiling for a fight you might give him one but you certainly wouldn't believe that what he said was true. Kids don't have that logic until they are much older, which is why they are so susceptible to comments.

Now you see how important it is that to give any child the best start in life it is necessary to encourage positive experiences, positive feelings about themselves and positive attitudes in order to create a positive, successful adult. *An adult who doesn't have these feelings can always, always, always relate his or her current situation or feelings of inadequacy to experiences they had, or were denied, in their youngest days, probably before the age of eight.* And the responsibility, I'm sorry to say, for most of your feelings and experiences before the age of eight rests heavily with parents, and the subject

of parents is a difficult one that can give rise to huge feelings of hurt or love, depending on the pot luck you had with them. Unfortunately parents are human with human frailties, and later on you will see that BLAME can be easily used as an excuse, but it can easily be removed to produce better relationships.

So, you can now see that most people think the way they do because of all the positive and negative experiences they have had since childhood. If your childhood was very much - sit down and shut up - then you are unlikely to have a lively exploring mind that likes to ask questions. If your childhood was “don’t do this, don’t do that. NO. Stop it!” then you are not going to feel like adventure. Similarly, and most sadly, if your childhood was very much - “Shut up! You’re very bad! I don’t love you when you do that!” Then you are likely to be the saddest of adults, insecure, lonely, unloved and therefore unloving in return. All this is modern psychology, but you don’t need to have a degree to understand how logically it all fits together.

In a nutshell, what happens is that your early experiences build up within you a picture of what you think you are. This is a very complex picture. You have an “image” of yourself fixed in your subconscious mind, your *Self Image*, and it determines everything you do because you *believe* in this image, and you *expect* it to do certain things in certain situations.

The key to breaking free, and unlocking your full potential, is an understanding of your self image - and then deliberately set about changing it. This has become one of the most important breakthroughs of the last decade. All our beliefs are based on our self image and we *can never achieve anything that doesn’t fall in step with that image*. This is so important that you must understand it fully:-

You cannot do better than your self image says you can!

You may already have heard what psychiatrists have been saying for decades, which is that every human being uses only a tiny fraction of his brain power every day. Some say that less than 1% of your brain power, or if you like, 1% of your potential or performance is all that most people use. But we now know that your performance can never exceed your self image, so logically you cannot hope to achieve a better performance in anything unless you self image is raised accordingly.

WILL THE REAL ME PLEASE STAND UP

You don't just have one self image, you have a lot of mini self images that combine to influence every area of your life. To give just a few examples, you have a self image of how good a driver you are and how good a parent or child you are. You have a self image about how you dress, or your physique; how good a reader you are, or a lover, or a speaker or writer (!) You have an image of how good you are at maths, science and speaking, or how intelligent you are. You are what you think you are. No more and no less. Your total self image is a composite of all these and how well you perform in each is decided totally by your self image in that area. Your self image is the regulator that defines how good you think you are, and you can never do better than you think you can do.

The idea of a self image can be split into three elements. The *Self Ideal*, the *Self View* and *Self Love*. Your total self image is the sum of these elements.

QUITE DEARLY MY FRANK ... THE SELF IDEAL

Inside every one of us is a John Wayne, Tom Cruise or Clint Eastwood - or Joanna Lumley, Buffy or Cher. Every one of us has numerous pictures of *the kind of person we'd like to be*. It's not the same person all the time of course, it's more like the labels on luggage - today San Francisco, tomorrow Tel Aviv - we have an *ideal self* of the person we'd like to be according to the situation. One day you wish you were super-fit like Linford Christie, next you wish you had brains and Jacob Bronowski takes over - our *ideal self* is a composite of all the *people we've admired*. It's the *ideal person we'd like to be*, or be seen as such by others. It's whom we strive to be like every day. We are continuously adjusting our behaviours, actions and words in an attempt to emulate that ideal person.

THE SELF VIEW

The *self ideal* is who we wish to be like. The *self view* is how we see ourselves *now*. It's a kind of inner mirror that is an exact picture of how we see ourselves every day. We will talk, think, act, walk and do everything in life in a way that corresponds exactly to how we see this picture of ourselves. We will relate to other people in a way that is in complete agreement with our self view.

If you've ever gone through the experience of losing a lot of weight can you remember how good you felt in that new suit or outfit you bought? You carried yourself in positive manner, well pleased with your new self view. Your self view had changed and your whole attitude changed with it. If we want to change an *effect* in our life, we know we must locate and change its *cause*. If we want to change our performance, we must first change this inner picture to a very positive one, otherwise we are wasting our time.

You will be amazed how your self view has the power to raise or ruin you. I know of an intelligent, capable business man who started on his own and every deal he struck ended in disaster. He was "thinking positive" all the time, worked hard and was totally determined. Yet every deal went wrong at the last minute.

What he didn't see was that he was sinking his own ship most of the time. For example, after clinching a good deal with the boss of a large company he would be so delighted that he would, without thinking, immediately invite the boss out to dinner. That's fine - but he'd go to a Soho strip club without thinking that his guest might be greater than the sum of his parts. Two days later the deal would be "reconsidered" and cancelled.

He was on self destruct *but didn't realise it*. What was happening was that subconsciously he believed himself to be a failure. He believed he didn't *deserve* the rewards an independent life could give him. Consciously he wanted to be successful and consciously tried his best. But every time, some simple slip would put a spanner in the works, then he'd pick himself up and start again with commendable determination. For all I know he's still trying. But he's wasting his time until he works on his self image.

I know someone who, in my opinion, probably has an IQ of 180. Despite my having rubbed shoulders at Cambridge with some of the country's cleverest, I would put him higher than nearly anyone I've ever known. He's got virtually a photographic memory. He's totally self taught and works in the computer industry at a high level. Yet he has the worst inferiority complex I've ever seen. Here is a man in charge of a 2000 BHP powerboat and he's rowing it. His self image must be an absolute disaster. Because he totally lacks any real self confidence he lives out his life as far away from other human contact as possible, and where better than in the virtual-reality world of computers.

In complete contrast I have met rogues and vagabonds, the ruffians and the untalented but who had enough of a self image to know that they were as good as anyone else, if not better, no matter how delusioned this view may have been. And many are leaders of industry and commerce, salesmen and entrepreneurs, *just because they think they can be*. And that's all you need.

WHO LOVES YA BABY? – SELF LOVE

Self Love is also called Self Esteem or Self Liking. If the **self ideal** is how we *wish we were*, and our **self view** is *how we see ourselves now*, then **Self Love** is simply how much *we like ourselves*, and from this simple statement comes the latest, most powerful concept in psychology today. It has been shown time and time again that how much you like yourself determines how you will perform in every aspect of your life. It is the starting point of all success, the most critical element in human achievement.

Now the self ideal and self view we have of ourselves may not be true. We may *wish* we were a supermodel, and *act like* Richard Burton but we wouldn't actually *be* either of them This is not a problem because the self ideal and self view are what we *aspire to become* not what we already are. However our Self Love or Self Esteem is how we feel about ourselves and this is **always true**. It is a direct measure of how much you like yourself, and it determines your performance in everything you do.

Whether you like yourself or not stems directly from your upbringing and past relationships. Most people, despite outward appearances, do not value themselves very highly. It is important not to confuse self-like, with vanity or arrogance. If you think about it, extremely vain people or show-offs actually have a psychological problem of inferiority, not superiority.

An inferiority complex reveals itself in different ways. The obvious way is to be mouse-like, quiet and withdrawn. A slightly more subtle version is to shout your own praises because if you don't, nobody else will (*self praise is no praise*). Hampered by deep feelings of worthlessness the subject acts out a scenario in which he or she is the top dog. Remember the Law of Indirect Achievement? Shouting your own praises actually produces the reverse effect as you well know. Keeping up with the Jones' is a sign of social inadequacy because you are more interested in the image people have of you, and this is because your own self like is not very high.

Truly balanced individuals don't need to impress others. True self-like means your relationships with others are highly positive, enthusiastic, helpful, even loving but not vain. People with a high self image are generally very nice people to know. And speaking of loving we now come to an important factor in the discussion on self love. **It is impossible to like or love anyone else more than you like yourself.**

Here is another psychological fact: **The more you like yourself, the less stressful you become.**

It is impossible to emphasise these two points too strongly. You cannot start a relationship or hope to succeed in any area of your life until you take deliberate action to increase your self like, and the more you like yourself, the greater your capacity to love and like others, and the less stressed out you become.

Over several years certain simple methods have come to light which are now universally acknowledged as being excellent methods for upgrading your self like. They are methods you can use straight away. They are so simple and amusing that they can easily be dismissed as being trivial. In fact they are *vital* to your success, and any doubts you may have about them will not effect them in the slightest. The only one to suffer will be you if you don't at least try them for a time.

Suspend your judgement for a month at least, then see how you feel. There is an important point that I will come to again and again, and it is this.

You can read about how to be successful all day and every day. It won't make you a success. You have to DO. You have to fire the missile before it gets anywhere. Holding the steering wheel of life is no good if the car isn't moving. You can read all there is to know about flying a plane, it won't mean a thing until you're off the ground. It's the Law of Giving again. You have to give something first. In this case you have to give of your time and effort.

You'll like this. Stand in front of a mirror twice a day, every day. Do it first thing in the morning and last thing at night. In fact do it every time you see yourself reflected in a mirror. Now say the words "*I love me, I love me, I am mad about myself*" and don't be surprised if you burst out laughing. If you can't say it out loud then at least mouth it quietly. Do it *with feeling*. **Believe it.** The more times you practice this exercise, the higher your total Self Image will go, and everything else with it.

If you have got to speak publicly at a function or feel nervous in any situation in which you are meeting people, take time out and quietly say, “I love me. I love me. I am mad about myself” just beforehand. Just watch your stress level go down. Try it. I know it sounds silly but it works.

The root of all personality and behavioural problems is a poor Self Image. Later on you will see that it is perfectly possible to re-programme this early conditioning to produce a new self image. Slowly but surely, amazing things will come into your life.

WHERE OUR SELF IMAGE COMES FROM

We don't come into the world with a self image, we have to acquire one over time. The importance of childhood as the main area where self images are formed cannot be over emphasised. In order to understand this we are going to consider the child in us all, because most people actually live out their lives with a mental age of about twelve. That is to say most people's self image is set in stone at around this age.

A human baby is born too early. In the wild most animals too large to live in holes give birth to young that can run along side their mothers within half an hour of being born. In order to accommodate the size of a baby's head, a human baby is technically born 4 years too soon. At birth human babies are still little more than overgrown embryos, and their perceptions and needs are different.

A new child in the world needs the physical requirements of food, warmth and shelter. It also has one huge psychological requirement and two fears. It has a fear of loud noises, a fear of falling and it desperately needs love, particularly love that is identified by touching.

A baby has a fear of, and will always cry at loud noises. Every parent knows this only too well. With regard to fear of falling, a classic experiment was conducted in which a crawling baby was placed in a room in which the floor was completely covered in standard black and white tiles. In the middle of the floor was a large hole, about 1 metre across, that dropped down about 2 metres, and the sides and base of this hole were tiled in exactly the same way as the floor. In this way the hole's presence was amplified and made obvious to the baby who was crawling about the floor.

The whole area of the floor was covered in a sheet of strong clear Perspex, including the hole, so it was physically impossible to fall down it. As the baby crawled around the room, it came to the hole. Exploring hands prodded the space at the edge of the hole and even though the baby could feel that there was clear Perspex covering the hole, it would not venture over it.

In order to investigate the need of a child for love and touch, an experiment was carried out in Russia with appalling consequences. A group of new born orphans were denied all forms of human contact. They were bottle fed and cleaned in complete silence and with the minimum of contact for several weeks. Tragically the experiment was stopped too late and 90% of the babies shrivelled up and actually died. They died of grief. The effect is now known as Infant Grief-Death Syndrome. Babies can die of a broken heart.

Children that are denied high quality touching love in the first three or even up to eight years of their lives always develop some form of personality problem or deficiency. This is made manifest in the form of an inadequate Self Image in later years, and they will spend the rest of their lives compensating for this deficiency, rather than maximising their potential as human beings.

Now you may find it inconceivable that any parent cannot love their own child¹, but very often parents fall into the trap of knowing *themselves* that they love the child - but don't *tell* the child. This is at its most destructive when parents discipline their children using a special technique known as conditional love.

Conditional love is the situation when parents make it clear to the child that he or she is only loved when the child does something that the parent approves of. Similarly love is taken away when the child does something wrong. "I don't love you when you do that... I'll really love you if you do such and such for me" are comments that subconsciously are terribly hurtful. A child needs unconditional love from the parents so that he/she knows they are loved in themselves, not just because of what they do.

Parents often use these conditional love techniques because they work! Deep down every child wants the love and approval of its parents more than anything else in the world and if it is ever denied, for any reason, then the

effect is so frightening that the child will almost do *anything* in order to win it back. This is why the ultimate crime is child abuse, or to say it like it really is, a father raping his children. It is a crime against humanity itself. The ultimate betrayal of trust. The ultimate evil.

The way in which parents and children interact can cause two specific habits that lead on into adulthood. The child who has to *do* something in order to *earn* the love of its parents will be characterised, in later life by the “I must ...” habit pattern - a constant striving to do something with which they can gain approval. If approval is constantly denied, then of course the “I must...” habit pattern is incredibly stressful to the child, simply because it’s impossible to achieve. No matter what the child does, it’s still not good enough. Thus the child can go through the rest of its life driven to do things - “I must ... I have to...” - but in the certain knowledge that it can’t achieve them.

Another negative habit is formed when children are constantly told what they cannot do, rather than praised for what they can do. Words like “Stop it ... leave it alone ... put it down ... don’t touch” will eventually lead to the child thinking that he or she is useless. Very soon, when the child is offered something positive to do, it will say, “I can’t” until the words become a knee jerk reaction to any slight problem or task facing it. Of course some children develop the worst of both worlds, the twin negative pattern of “I must ... but I can’t... I can’t, but I have to” which in its extreme form leads to deep neurosis or character disorders.

So an early lifetime dominated by destructive criticism leads to destructive negative habit patterns formed very early in life, and a self image to suit. Unless you take charge of your own education you will never even know *why* you feel so bad about yourself, or even how it came to be.

The only parental role model you have is your own parents and thus the cycle of destruction can continue with your children, and their children and so on. That is why whole families can go the same road, either being high achievers or new additions to the state benefits system. *Intelligence has nothing to do with it.*

The latest ideas suggest that these destructive habits go further than the first eight years of life. In many cases teenagers, trapped in the years in which they are constantly struggling to come to terms with their own identity and sexuality, can be denied quality parental love because their parents (who are

probably at their wits end, and parents of what they perceive to be ill mannered and difficult children who reject everything they say) will turn to the one thing they know will work; conditional love, and unknowingly cause their children deep psychological trauma at a time when the balance is very delicate. Both children and parents trapped in this situation can suffer from damaging long term guilt complexes. I'm not blaming parents in particular. It is now known that elder siblings can also cause long term psychological effects in their brothers and sisters, both positive and negative. This can be made even worse when a parent shows favouritism towards one child, leading to a double negative cycle where a child feels unloved by parent and sibling together.

The effect forced by this kind of upbringing is self-dislike. If the child's own parents disliked him, he will feel it was because of some unknown deficiency within himself, and deep down he will dislike himself also. Yet it is quite possible to identify and overcome all this early conditioning and become a powerful, confident person, advancing competently in the direction of their dreams. The first and most powerful thought we use is "I love me."

Using the rules of Substitution and Repetition we know that we must cancel all negative thoughts with positive ones and keep them there as long as possible. When we come to goal setting we shall be using techniques to drive a new self image directly into your subconscious. This is an area where many other goal setting instructions fail because they only address the physical desires, not the needs of the self image which are more important. You cannot drive a car if your hands are mentally crippled. You must first heal your hands.

HOW DO YOU PLEAD ?

Guilt is now known to occupy the prime position of all the problems brought on by modern living. It is arguably the major psychological problem of the 20th century.

In the hands of others it has become a highly effective tool to punish and control you in many ways. It is practised by parents, governments, unenlightened religions, bosses, managers at work, husbands, wives and others too numerous to mention. In every case it all revolves around feelings of guilt, or the sense that you don't deserve something. The "something" is usually "good things."

It is now known that guilt problems start in early childhood when quality time is denied by parents. This is not a conscious decision. Too often the best intentions of parents are side tracked by financial problems, overwork or lack of energy. As a result the child grows up a victim of criticism and lacking in quality love producing deep feelings of inadequacy that the child doesn't understand. The child does not understand WHY its mum or dad treats it this way. The only conclusion, reached subconsciously, is that it is convinced it must have done something fundamentally wrong, and as a result it must be undeserving. Finally this sense of being wrong leads to fear. Fear of failure.

Much fear I sense in you. Fear leads to anger and anger to suffering.
– Yoda. *Star Wars*

A person who harbours these ingrained guilt feelings is identified by several characteristics. Firstly they have a deep sense of undeserving. They feel they don't deserve a life filled with love and hope. In fact there is *no* reason at all why good things shouldn't happen to you.

Secondly they tend to be destructively critical of themselves most of the time (I can't do this ... I'm useless at that) and thence become intensely critical of others as well.

Third, they are easily manipulated by people who use guilt as a weapon in order to get their own way. The Law of Attraction works here in its most destructive way. Knowing that you are susceptible to control by people throwing guilt at you, you actually attract "guilt blackmailers" into your life. Why? Because if you *believe* you are guilty in your subconscious mind, what your subconscious mind believes, you will receive.

Fourth, they will use the weapon of guilt on others and the weapon is **blame**. They will blame others continuously, for in doing so they will offset blame from themselves. They become Blamers. Blamers throw guilt bombs at guilt receivers.

Number five manifests itself in denial - It isn't my fault... I can't help it ... I wish, I'll try. If there are three words you need to eradicate from your vocabulary they are WISH, TRY and CAN'T. All these words are excuses. In using them you are excusing yourself in advance. You are setting yourself up for failure by softening the fall. I WISH means, "I don't think I'll ever..." I'LL TRY means "I don't think I'll succeed" and I CAN'T means you

haven't got the guts to try! Do not use these words ever again. They are the gold medals of negativity.

"Either you do, or you do not. There is no try." – Star Wars

BYE BYE BABY BYE BYE

There are four override switches you can use to eradicate guilt from your life forever.

1. Eliminate ALL self criticism. You are a marvel; a biological, God-given wonder of the universe. You have a mind that is far more powerful than you will ever know. You are on your way to harness that power for ever. No-one can stop you except you. You are only going to stop yourself by having a handbrake on your life.

2. Refuse to be manipulated! It's amazing how much power over yourself you *give* to other people every day without realising that you can just as easily take power away from them. This is a very important concept - the fact that *you give* power to other people *voluntarily*.

You an' whose army ?

If something is being forced upon you that is unjust, even if it is a legal requirement, then *balance the injustice of it against the practicality of policing it in the first place*. This is not an incitement to break the law. It is most definitely an enticement to take up psychological arms against someone in *power* (an uncivil servant, car park attendant, middle manager, bank clerk) who tells you what to do but *has no real backup to force it upon you*. Ask yourself quickly - what would this ***** do if you simply chose to ignore the ignorant little Hitler!

For example, one day I parked in the car park of my local library. I'd just locked the car when an attendant walked up and said "You can't park there, it's for staff only" - he pointed to a Staff Parking Only sign. I was about to apologise and find a side street in which to park when suddenly I realised that I had given the attendant power which he was using against me in quite an alarming manner. Consider what went through my mind.

The library and the car park were paid for out of public funds - local taxation - which I paid for. The library staff were employees, their paymasters were the local council, and the local council were elected and paid by - me. I suddenly felt like a Lord of the Manor who had just been told to leave *his own* kitchen by the cook!

What happened was an example of public servants (remember that phrase?) actually taking it upon themselves to raise themselves above the level of servant to a self-generated position of superiority. And we let them! **They cannot do this unless we let them.** Furthermore anyone can give themselves this authority over you, *but only if you allow them to do so.* In nearly all cases your first reaction to an “authority figure” is to do as they say without thinking. This is not at all surprising. You have been subject to authority figures all your life - parents, teachers and bosses. By the law of repetition it is almost impossible not to jump when authority shouts. But you don't have to.

Now all this went through my mind in a flash. *I actually paid for* the car park which had been usurped by the servants, who were now telling me to leave because they had given *themselves* by-laws that placed them above the users of the library. Furthermore, a man technically in my employ, was now telling me to leave!

I had two choices. My first was to enter into an argument about who actually was the boss around here. This would have been wrong. I had allowed the system to “promote” these people beyond their station and I didn't have enough time to out argue someone into agreeing that the by-law was fundamentally unfair. So I took the power back in the simplest of ways. I chose to ignore him. I did this knowing he didn't have the ability to *police* or enforce the law within the time frame available.

I was only going to be in the library a few minutes and in that time he could do *nothing*, and I knew it. I refused to get involved in a discussion, I refused to acknowledge his “authority”, I refused to even acknowledge his existence on this planet - and he could do nothing about it except go blue in the face muttering divine retribution!

I had taken his power away *by refusing to acknowledge it.* Suddenly it was *he* that felt helpless, not me - and he didn't like it. He was not used to this at all. It's very funny to see the face of a person who's just come up against someone who simply *refuses to accept that person's self-generated*

importance. Of course don't do this with someone who can arrest you! The importance of this is to understand who has *real* power, and who is all huff an' puff.

In the film *It's a Bug's Life* a charming colony of ants is terrorised by a few very large locusts until they suddenly realise that the locusts have no real power at all. It's a delightful film for anyone who wants more freedom in their lives.

LET'S PLAY SQUASH

Even been steamrollered? The basic method to use against back-snipers and guilt blackmailers is to understand that people who are trying to steamroller you are so used to it that they *don't consciously realise they are doing it at all*. By politely pointing this out to them you can stop them in their tracks.

Next time someone tries to gain power over you, and you realise that they are using deep down guilt feelings to achieve this, all you have to do is to stop, smile politely and use the words -

“Excuse me. I get the feeling you're trying to make me feel guilty. Are you?”

Always ask it as a question. Always wait for an answer. If you wait long enough he or she will say “No, of course not” but I will guarantee that two minutes later they'll be at it again and then you'll politely interrupt and say “Excuse me but I'm *definitely* getting the feeling you're trying to make me feel guilty. Are you?” Of course they will say no, but this will happen several times because *they themselves do not realise they are doing it*. It's subconscious. By bringing it to their attention they will quickly understand that it doesn't work in your case, and it will break the pattern.

3. Refuse to use guilt on others. The secret is to stop blaming people. The only true sign of maturity is to understand and accept that you are responsible for everything that happens in your life from now on. Old feelings are knee-jerk reactions to a situation you've been in so many times that your response is like a pavlovian dog - when the “bell” rings - you react. How you react is *your* decision, therefore *you* are responsible. By constantly repeating the words “I am responsible” you will bring freedom into your life

because you are giving yourself control. You must stop blaming the world, and the tool that is used to stop blame is forgiveness.

4. Learn to Forgive. If someone hurts you, your first reaction is not to forgive, it's to get even. Vengeance is a double-edged sword that can hurt you as much as you want it to hurt others. After you've been slighted, or abused or hurt by someone else, how many times have you gone over and over in your mind the different ways in which you're going to get back at them? Sometimes hours and hours of your life can pass by while you're having imaginary arguments in your mind with people who aren't physically there at all. The only answer to this mad cycle of depression is to forgive.

It's very hard to forgive but you can find a compromise. In forgiving someone you can set the incident to one side but that doesn't mean you have to forget or like the person concerned. There is no point in leaving yourself totally wide open to being hurt again by the same person.

Forgiving is healthy but you don't need to erase the incident from your mind. Forgive but don't forget, that way you can justify your feelings of hurt by saying, *"Yes, I forgive this person. I will not hold grudges against him. I do not wish him to catch some fearful disease. Admittedly I don't wish him great fortune either, and I will not allow him to hurt me again by keeping an eye on him. But I will forgive, and let bygones be bygones. But he has lost my trust and that knowledge allows me to carry on with my life."*

Decide today not to hold grudges and bitterness. You are free only when you have control and be able to free yourself of all the negative garbage in your mind. Your first and most difficult step in this process is to forgive your parents.

CRY FREEDOM

Total freedom starts with forgiving your parents. You must totally and absolutely absolve them of all the wrongs they have done, of all the inconsistencies, all the hurt, all the conditional love responses they have put you through. If you demand a reason then know that they themselves are the product of their own parents' upbringing which cannot be perfect. Are you, or would you be, a perfect parent yourself? You may think so, but your children will judge, not you. Modern psychology is now convinced that you can only be a fully functioning adult after you learn to totally forgive your parents for everything, without reservation.

Every time you are in a situation with your parents where you feel the old angers and passions rising to the surface, you can cancel these thoughts completely by remembering, even repeating to yourself in your mind that you totally 100 % forgive them EVERYTHING for ever.

Now it doesn't matter whether or not you tell your parents of this decision. That is up to you. In some cases it can be the most totally overwhelming event of your life. You may decide to talk to them of your feelings and your decision. You may decide to write. You may decide just to carry on in yourself, knowing it's your decision alone. Either way remember that this forgiveness is the basis of a new ADULT relationship with your parents - a new adult friendship that actually allows you to be friends from this day on. For many thousands of people, some of the most rewarding and pleasant days of their lives started from this point of personal forgiveness where suddenly parents became adult friends. If you are very lucky, you already have that friendship and there is no need to forgive anything.

Total freedom continues by forgiving everybody else. You have to wipe the slate clean. In the Lord's prayer it says, "forgive us - as we forgive those who trespass against us." Do not hold any more grudges or bitterness. Forgive them in the knowledge that from now on you are responsible for your own emotions. You are responsible for your own future. If you think about it, whatever situation you are in, whatever hurt or injustice you have encountered, you were at least partially responsible for bringing it about. It takes two to tango.

History is cluttered with the debris and hollow lives of countless souls who have lived 20, 30 years and longer, harbouring the hurt and grudges of former injustices that ruined their lives at that time. And they allowed that injustice to continue to ruin their lives every day thereafter by using it as the keystone on which to build their future.

As Thoreau rightly said "*The mass of men lead lives of quiet desperation - and go to the grave with the song still in them.*"

Sometimes thirty years later some people will continue to recount in detail the incident that ruined their lives or their career or their marriage without realising that in thinking this thought continuously they just bring more of it into their lives.

PHYSICIAN, HEAL THYSELF

Finally, forgive yourself. Forgive yourself for all the mistakes, you've made, all the hurt you've caused, all the hearts you've broken. If necessary phone someone and tell them you're sorry for some distant problem you've caused. It is the hallmark of a truly adult, mature person to be able to genuinely apologise to someone for some hurt they have caused or some error of judgement they have made. To never say sorry is the true mark of weakness. It is the mark of someone so socially inadequate that they dare not let go of their ego for fear of losing it. To forgive is divine, to apologise is pure gallantry.

You are *allowed* to forgive yourself. Don't think you deserve some lifelong punishment because of the things you've done. You don't. What you must do before forgiving yourself is to forgive everyone else first - 100%. Then, resolve never to consciously harbour grudges or deliberately hurt anyone else again. (*Go, and sin no more.*) Only then, will you have truly matured, truly grown up, and be truly able to forgive yourself.

Accepting responsibility is not the same as accepting blame. In accepting responsibility for everything you do, you are making a bargain with the future. In blaming yourself, you are looking back. Look forward, not backwards.

Next to guilt there is one more emotion we must deal with before we can be truly free. It's the one emotion which has dominated the lives of countless thousands, and continues to do so every day. The emotion is worry.

WORRY? WHO CARES ANYWAY?

In our hearts we all know how futile worry is. We know that worry doesn't solve anything, that it is unproductive and that the act of worrying does nothing other than make your life a misery. Worry is a form of fear. It has been conclusively shown in thousands of tests that worry is always the result of not taking decisions, or not knowing how to take a decision. As soon as a decision is made, and action taken, all the stress falls away from the problem.

If you think about it, worry is a form of highly negative goal setting. In worrying you are keeping in mind something bad, a poor or destructive outcome to some imagined situation. If you are not careful the absolute laws

of success will take over and the laws of belief, repetition and expectation will all come into play and make your worry come true!

Recent research has shown that it is possible to eliminate or dramatically reduce the effect worry has in our lives and in order to do so we should follow a plan which has been psychologically proven to work.

THE FORMULA FOR ELIMINATING WORRY

1. Get a pen and paper and write out, in as much detail as possible, exactly what it is that you are worrying about. In many cases this simple act will focus the mind on the true nature of the problem and often the solution leaps off the page at you. Always write it down. Do this with all your worries systematically.

2. Underneath your description of the problem, write down the worst possible outcome the problem may result in. For example if you are worried about redundancy or loss of your job, write down ALL the worst possible consequences. This is known as a worst-case scenario and it should be realistic but not over exaggerated. For example the loss of your job will certainly mean an immediate loss of income and possibly having to go on State benefits for a time. It won't necessarily mean that your children will leave home, your marriage break up or loss of your health. Be realistic as if you were a detached observer of your life who knows your situation intimately but can give a dispassionate assessment of that situation. Another way of doing this is to draw a vertical line down the centre of a piece of paper and write out your problem on the left hand side, and the worst possible consequences on the right hand side. Do this for every problem you worry about in each area of your life.

Psychologically what is happening is that most of your worry stems directly from an unwillingness to face the consequences of a "worst case" outcome. If you can write down the worst possible outcome then immediately, your stress level starts to fall.

3. Decide to fully accept the worst *should it occur*. Make a conscious decision to accept and deal with it if the situation should ever happen. Try and be positive. In our example you can say to yourself. *"OK, if I do lose my job so what? I will get another. It may take two thousand applications but something will turn up. We will survive and if I keep my head I'll have more"*

quality time with my family although I will still discipline myself to getting up early and actively seeking work.” This is just an example but a strange thing happens as soon as you face and accept the worst case outcome - you suddenly find that the stress is lifted. In meeting the situation head on, in advance so to speak, you’ve deflated it. There’s nothing left to worry about!

In India this is called “Facing the Tiger.” In the days when tigers were common, villagers feared meeting a hungry tiger on a lonely road. In fact a tiger will not attack a human being unless the tiger is trapped in a corner, or if the person attempts to run away. If you have the courage to stand your ground and out-stare the tiger it will most probably go away. Write, “Face the Tiger” on a piece of card and keep it by you or stick it on the wall. I do.

4. Begin immediately to make plans to ensure the worst doesn’t happen. Now you are positive, defined, calm and clear. In our example you can think about what you can do to make your job more secure. Try asking for promotion! A good idea is to start making plans for your financial independence in the way of part time projects or investments. Whatever your problem make plans to improve upon the worst.

These ideas are some of the best methods with which you can not only eliminate worry but also make rational decisions in general. Whatever the alternatives placed before you, you can use the above ideas to help reach the right decision, and having reached it - not worry about it!

Decisions, decisions

In order to help you master the art of decision making here are the seven “rules for making a decision” as obtained from the Harvard Business School. Notice the similarities between these and the formula for eliminating worry.

1. Determine exactly, what it is that must be decided. What is the purpose? (*Shall I bother to shave this morning?*)
2. What’s the objective? What goals or conditions must be satisfied by this decision? Which of these goals are mandatory? Which of them are optional? Which are desirable? List them in order of importance. (*1 - To look good. 2 - be clean, hygienic.*)
3. List all sensible or viable alternatives. (*Grow a beard, moustache.*)

4. Collate and list all the most important or critical information on the alternatives. (*Beards mean weeks of scruffiness, but easier to keep trim*).

5. List the potential negative consequences (worst case scenarios) of each alternative in order of seriousness and likelihood of it occurring (*Beards make me look older. A blond beard runs the risk of my looking like a rat peeking out of a haystack*).

6. Make a decision based on the maximum chance of achieving the prime goal, and minimising the negative consequences. (*To look good, and not make me look older or scruffy - have a shave!*)

7. List all the steps necessary to implement the decision, monitor progress and ensure effective corrective action should performance deviate from the plan. (*It is 7:30. By 7:40 I will enter the bathroom, fill the sink with hot water, use hand soap and a wet razor. I will re-set the alarm to 7:45 to remind me that I'm supposed to be in the bathroom, not in bed.*) Ok, I know that at this point our Harvardians have gone into management consultancy speak but you get the picture.

I conclude...

Your self image is vital if you are to be a success in your life. Later on when we come to goal setting I shall be sharing specific ideas to help re-programme your idea of self.

Thousands of people have transformed themselves and created personal success out of the ashes of failure using these techniques and so can you. In this session alone you have been given the secrets of carving a new self image for yourself, and of creating new, meaningful relationships with others.

If you use these techniques to eliminate worry, learn to forgive readily and frequently, overcome guilt feelings by refusing to be manipulated or blame, and take **full responsibility** for your life, it is possible to totally eliminate the worst negative emotions from your life and to go forward into a new tomorrow poised and confident, expecting and receiving good things in your life.

Hatred cannot be stilled by hatred; it will be stilled only by non-hatred.
- **Buddha (500 B.C.)**

Wealth Creation

Session TWO

If a man does not keep pace with his companions, perhaps it is because he hears a different drummer. - Thoreau (1817-1862)

We are going to delve deeply into the mechanics of wealth, particularly by answering the question “Why are we poor now?” Also we shall make a start on the first principles of wealth creation which must be fully understood before real money comes into our lives. There is the concept of the Earnings Ceiling; the work ethic; the four methods of earning money; the concept of Risk; how the system keeps you poor; and the biggest mugger of all time. There’s a lot to go through so hold on to your hats!

THE CONCEPT OF RISK

Everyone wants to be richer. This is a perfectly normal reaction and it applies to all walks of life. Just because you already earn £100,000 a year doesn’t mean you cannot find room for any more. It’s a universal, or prime desire. What is also universal is that given a chance, most people would like to become rich without having to do any work, or taking any risk whatsoever.

This is why the lotteries do so well. They are working on the prime desire of people making oodles of money for no effort whatsoever with what appears to be a maximum risk of £1. So every week millions of people risk small amounts of money on a straight gamble. The money they risk is on average about £10.00 a week which is about £500 a year. Over ten years that’s £5,000 and the odds of winning the big one in this ten year period are as near to zero as makes no difference. At best it’s *hope* money, part of your income you are using as venture capital, even though the venture has zero odds of success. And yet you know that without this seed money, even the hope would disappear, so everyone understands a basic lesson, even though many try to ignore it. The lesson is:

- You will **always** have to risk **something**. It's enshrined in the iron law of Giving. You cannot reap what you haven't sown.
- **The idea is to risk as *little* as possible, for the *greatest reward possible and the greatest possibility of winning*.** Fix this statement in your mind.

THE WORK ETHIC

In complete contrast to our real desire to have lots of money for no work whatsoever comes our old friend the work ethic which states this:

If you don't work for it, you don't deserve it.

In fact it's true, but only in a sense. It is true that if you are one of the lucky few to become financially independent on the Lotto, or a large inheritance, then the worst possible thing to do is to give up work. Change it by all means, but in order to give your life any meaning at all you need to do something worthwhile.

Studies of big winners has shown conclusively that money suddenly thrust upon you loses its flavour quite quickly. After the heady heights there is a fall in which you sense the money is undeserved and in no way does such a windfall make you feel a better person. It is well documented that the "self made" rich person enjoys huge personal fulfilment at the success of his enterprise, whatever it was that produced his fortune.

A much misused corruption of the work ethic is that work is necessary for its own sake. This idea was forced upon a captured workforce during the Victorian era in order to make that workforce work harder, for less money, so that the "bosses" could get richer by doing less!

Work is good in the sense that it should make you feel valuable as a person. You will never get wealthier by merely working harder and harder. Digging a trench and filling it in again time and time again will not make you rich in itself. On the other hand, some serious, directed thinking, with a bit of risk money (known as venture capital) can and will provide for your every need.

THE FOUR METHODS OF EARNING MONEY

You will understand money, work, and employment better when you grasp the fact that there are only four methods of putting money in the bank. They are:

- ◆ **Steal it**
- ◆ **Win it**
- ◆ **Inherit it**
- ◆ **Earn it**

Of these four the only serious option is to earn it. Stealing it is not an option. Most thieves die poor or in prison. If you sow misery in others that is eventually what you will reap. Drug dealers usually end up the richest person in the graveyard. If you want to hide in a foreign country like Ronald Biggs for the rest of your days that's fine. He just found a big, comfortable prison but it's still a prison.. A winner is not a thief.

It is possible to win it in a competition or on the pools. However if you *regularly* play the pools or the horses, it comes under the heading of earning it, rather than a pure luck win. Wins are one-offs and this boils down to chance once again. It's too uncertain.

Inherit it? If you're lucky. I know someone very well, and her story is worth repeating particularly if you are a step child or step parent. We'll call her Mary.

Her mother was a widow who met a new man in her life when Mary was nine years old. They lived together as a family unit for the next twenty five years. Her mother died first and her stepfather six years later. Mary had no sisters or brothers and there were no children from any previous marriages. When her mother married her stepfather, Mary was the only child in the family and was treated at all times and in every way as the only daughter. At the age of eleven Mary's surname was changed to her stepfather's surname and the relationship was so much a father/daughter relationship that friends of the family had no idea that Mary wasn't actually the blood child of the family. The family kept themselves to themselves and apart from Grandparents, there was little or no contact with her stepfather's more distant relatives.

When her stepfather died he left an estate valued at over £150,000 which in 1990 was a fair bit of money. Mary applied for probate but her stepfather had not made out a will. Mary herself had assumed she had been adopted when her stepfather changed her name at the age of eleven. In fact he hadn't. He had only changed her name.

Without a will, any estate is split between surviving blood relatives of the deceased. In legal terms, a formal adoption makes you a blood relative, but a stepchild, even one that was treated as a child of the family, totally and exclusively from the age of nine for the rest of its life has no weight in law. A step child is nothing in the eyes of the law. Indeed a child fathered out of wedlock in a moment of passion has more claim to an estate than a stepchild who has spent his/her entire life in the family.

As a result, several distant cousins of her stepfather whom Mary had contacted in an attempt to put matters right suddenly crawled out of the woodwork. What they did was to immediately take over probate, which was their legal right, and totally exclude Mary from any further say in the estate. The locks on Mary's childhood home were changed. The house was legally ransacked by the cousins who sold everything that was in it including some of Mary's toys. She was allowed nothing. She was not even told of where the house contents would be auctioned. Her only inheritance from the house were some childhood photographs given to her by the estate agent, but he had to remove the frames first.

It so happened that Mary did take legal advice and started a claim against the estate. Unfortunately after paying some £20,000 in solicitors' fees over three years of battle, she finally ran out of money and had to settle for little more than her own costs. Then she lost her job. The real rub was that two of the cousins involved were themselves adopted.

Mary has been legally mugged and has a lot to forgive. This is what getting an "inheritance" can do. Parents of all kinds, step or natural, are committing an act of **gross negligence** by not taking the time to write a will and the penalty may well be an everlasting loss to the children, not of money, but of quality love. So much for inheritances.

EARNING IT

In the final analysis the only way to attract serious money into your life is to earn it, and by “earning it” I mean taking **practical steps to draw the maximum amount of money into your life**. For the vast majority, over 95% of our working population, the concept of earning money starts and stops at getting a job - full time employment - despite the simple fact that *nothing in your life is more certain to keep you poor, than being in a steady job*. This is because we all have a confused notion of security.

The cost of security

We all crave financial security. A “knowing” that enough money will come in *on a regular basis* to meet our most important needs. To this end we have jobs to go to. The entire nation, from school upward is steeped in the principle of getting and keeping a steady job. So forceful is this indoctrination that when you lose your job, all your self-respect goes with it. Your sense of identity goes with your salary. Despite the fact that you know it is silly to put all your eggs in one basket, 90% of us do this every day by having one job, with one company, and thus only one source of income.

Some of us will have two sources of income obtained from both partners in a household but on the whole such situations are rarely a 50-50 split and the loss of the main income cannot be made up by the other. Of course, when it comes to just making money it is quite true that most people are far too busy earning a living than making money, and this is because they have missed an important equation concerning security, risk and wealth.

Insight + Risk + Work = Wealth

Security is the opposite of risk. So in our little formula, as security goes up, risk goes down and thus wealth also goes down.

By “insight” I mean being aware of ways of making money, i.e. a good idea of your own or following someone else’s good idea.

By “work” I simply mean getting off your *derriere* and actually **doing** what your insight tells you.

Now you need **all** of these to create wealth. Consider the difference between an average employee of Mr. Richard Branson, and Mr. Branson himself.

Employee:

Little if any insight + Security (No risk) + All work directed towards Mr. Branson, not himself = Steady income only. Not wealth.

Big Richard in the early days:

Tons of insight (Records by mail order) + Big risk (all his cash, no other job etc.) + Work (all day but only doing what his insight told him - i.e. not working for someone else) = His own Island, his own luxury hotel, his own *fleet* of aircraft, etc. etc.

Get the picture? Working for someone else is *not a good idea* if you want to make serious money. There is another reason. Working as an employee is fine until you understand that employees are supposed to be poor!

If you've ever owned a conventional company, or been a director of a company, you will understand a balance sheet. Now, to cut a long story short, the object of a company is to make money. If you can do something nice, or "green" or charitable on the way, that's fine but the bottom line, *the only reason for its existence*, is to make money.

If you were a company director your job - the only job you have to do, indeed the job you are *obliged* to do - is to improve the company's bottom line, i.e. make a profit. A company director's *only* function, is to make a profit. If he doesn't, he's sacked. Unless he works for a government quango of course. Then he'll get lots of money and be made a Lord.

Now let's take this one stage further. A company or business of any kind works on the basis that more money comes *into* the company than goes out. If it's the other way round it goes belly up. In order to maximise profit, the director's job is to *increase SALES* (money in) as much as possible, and *decrease EXPENSES* (money out) as much as possible.

Now sales are simply understood, but expenses are costs like heating, lighting, machinery, maintenance, cost of raw materials, etc. Of all a company's costs, the biggest expense is the *Payroll*. You can see already that any boss or company director is obliged to keep payroll costs down to an

absolute minimum. If you are an employee, the system is there to keep you poor! *You are an expense*. That's why there will *always* be *some* level of unemployment in the country. In *The System* there must always be a pool of people ready to take your job if you decide you want double your wages one day. This is not some fascist conspiracy, it's normal.

Notice the other side of the coin. The owners or directors or shareholders of a company have put a great deal of their own money into the business. Why? To make a profit, otherwise there is no point in doing it. Thus a shareholder/director's job in life is to make himself, and the other shareholders richer.

Security is a myth. Any notion of security and loyalty went out of the window since the first recession bit hard in 1990 when hundreds of thousands of "loyal" employees were instantly made redundant because the profits were taking a hammering. At the end of the day the fact that Fred Bloggs had been a loyal employee of the company for over ten years didn't matter a tinker's cuss. He was an *overhead*, and an expendable one at that. Good-bye Fred, hello profit!

So if you are in the position of having a steady job then certainly keep it for the moment, but realise that in order to make real money you are going to have to invest spare time, effort and risk in order to reach that wonderful day when you make more money in one month, than you did in one year working for someone else! Impossible for you? You'll be pleasantly surprised if you think there are limits to what you can earn, which brings us nicely onto the concept of an earnings ceiling.

THE EARNINGS CEILING

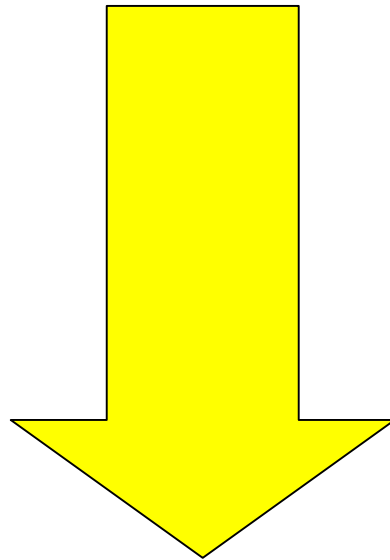
On the next page you will find a box. Before you go past the next page I want you to write your answer to the following question:

In your mind, think of the *maximum* salary you think you **could** possibly earn in one year. I don't mean what salary you'd *like* to earn, you'd just write down 25 Million! What I want you to write down is what you think you *could* earn as an absolute maximum, say if you started your own company or were promoted to the highest level you thought you could be. How successful do you think you could *really* be? What is the maximum

annual salary you could ever envisage earning for yourself sometime in the next 20 years or so?

Think about it carefully. There is no wrong answer, there is no right answer. There is only *your* answer. Don't try to think of what answer you think I'm expecting, just give me your own.

Don't go any further until you've got yourself a pen and written something down on the next page.



IMPORTANT

Do not turn over this page until you have answered this question:

THE MAXIMUM ANNUAL SALARY I THINK I *ACTUALLY COULD* EARN IS: -

£.....

Now I wonder what you wrote down? This is a complete guess but I'll bet it's around the fifty thousand a year mark or less.

Whatever you wrote that is your *earnings ceiling*. It's the maximum amount of money *you think* you can ever earn, if you were lucky. Put another way, it's the maximum amount of money you think *you are worth*.

Even when your thinking has been liberated, you've still got to deal with your earnings ceiling because it will put a stop on your success. It's our old friend the law of belief again. Once you get into a situation where you feel this ceiling is being exceeded, your mind will start to disbelieve what you hear.

I'll give you some information now, which is true, whether you believe it or not.

I know one man who sits at home every day making about £15,000 per week. He's not super intelligent, in fact he used to be a teacher. By the way, that's £780,000 a year. He doesn't work very hard at all. What he does is to use his head, not his hands.

I have spoken to a Canadian man who makes over \$1 Million every year. He works less hours than I do.

In the USA Bill Myers calls himself "unemployed" and makes about \$30,000 a month.

The fact is that you've got to blow your earnings ceiling out of the window before you start to make serious money. A friend of mine once sent out a mailshot telling people how much money they could make using one particular project. There were, indeed *are* people making £1,000 per week for doing absolutely nothing except taking a small chance several years beforehand. These people managed to by-pass their earnings ceiling somehow or other and as a result they have made more money than they had ever dreamed of ten years ago.

When he got the results back from his mailshot, several people had sent his letter back to him with comments like "Tell me another one", "Do you think I came off the last banana boat?", "Which tree do you think I fell out of?" or words to that effect. He had fallen into a trap well known in

professional employment agencies, which is pitching the earnings beyond the credibility gap.

Advertising a job in which the genuine earnings were a potential £100,000 a year brings in hardly any replies whatsoever. Advertising the same job at “over £30,000” brings in a large response, and the vendor company then starts a training plan to get their salesmen to raise their earnings ceiling.

The fact you must grasp is this. There is no reason at all why YOU shouldn't make huge sums of money. The crime is hoarding it, not making it. In 1992 a 25 year old man made *£1.8 Million* in **one week** of trading foreign currency.

The “one minute manager” leaflet - you can hardly call it a book, it's mostly fresh air - has allegedly sold 25 Million copies, one pound from each book went straight to the authors.

The point is that *you can earn whatever you think you can earn*. If someone offers you an opportunity that looks good, with a risk that's affordable, then the only thing that is going to stop you is your income ceiling telling you it's impossible. It isn't impossible, it's happening every day.

There are countless billions of pounds circulating in Britain and Europe. Remember none of this is created, it only flows around. We live in what is called the barter system which means that rather than swapping a fresh chicken in payment for someone tidying your garden, you pay him with money instead. He can then use that money to buy a chicken if he wants to, or something else. Money is *a flexible mechanism of exchange*. The idea is to help more of this money flow into your life without feeling guilty about it. If you end up with more than you need, then do something good with it! If you don't it will always flow to someone else who might not do something good with it.

Money is not evil, just the love of it. Earn whatever you can, don't cheat, don't lie. Make enough money to be free from worrying about it, then do something good with the rest of it.

Some religious people often dislike money. This is an error of perception. It is money that buys Bibles, feeds the poor, builds Churches and

schools. It is money, in the hands of generous people, that provides good things to others less fortunate. Even spreading a gospel requires money.

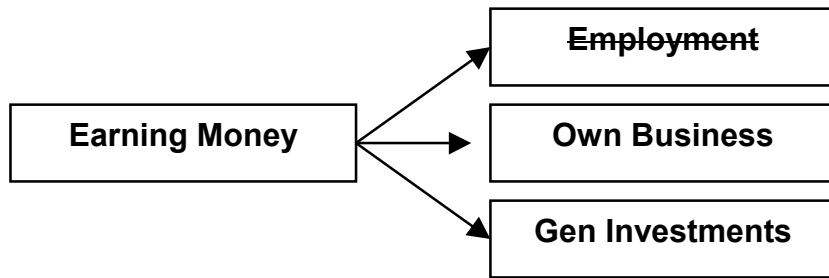
Which is more evil, a double barrelled high velocity 12 bore shotgun that can blow a door off its hinges, or a cricket bat? In a lecture I gave on the subject hands were raised against the gun. Actually my gun had never killed any living thing. It was used exclusively for clay pigeon shooting and even used “green” lead free cartridges. The cricket bat displayed had actually been used in a robbery. Finally it was noted that a tree was “killed” to make the bat, whereas the stock of the gun was of synthetic material. Looks deceive. It is not the object that is evil, it is the intent.

So free your mind from any guilt about earning large sums of money. Others are doing so right now. Marlon Brando had no difficulties at all in asking, and getting **two million dollars** for appearing for sixty seconds in the film Superman. Jack Nicholson gets telephone number sized salaries, millions of dollars, just for pretending to be someone else, so why should you feel upset at earning a miserly £100,000 a year and actually working for it? Richard Stilgoe wrote the lyrics for several Andrew Lloyd Webber musicals and got so much money in royalties he admitted on TV he was embarrassed. So he kept a sensible sum for his family’s needs and quietly gave the rest away. Now there’s my kind of guy.

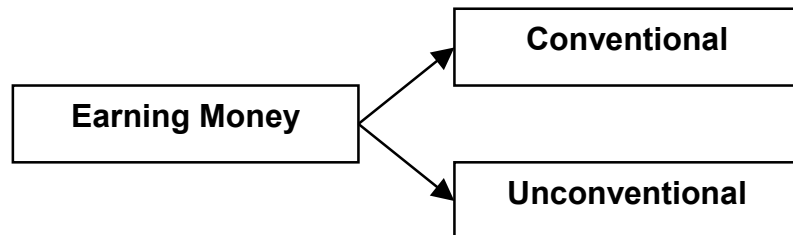
The different ways of earning money

Amongst the four methods of making money, we’ve already seen that the *only real alternative* falls under the heading of earning it. We’ve also seen that the one obvious way of earning it - employment, or working for someone else - is only designed to keep your head just above water and is usually not the way to making any kind of real money. As a result we are now going to disregard employment as anything other than something to meet your immediate needs.

Earning money has various subsections that identify how money can be made. The first two subsections are starting your own business and general Investments:

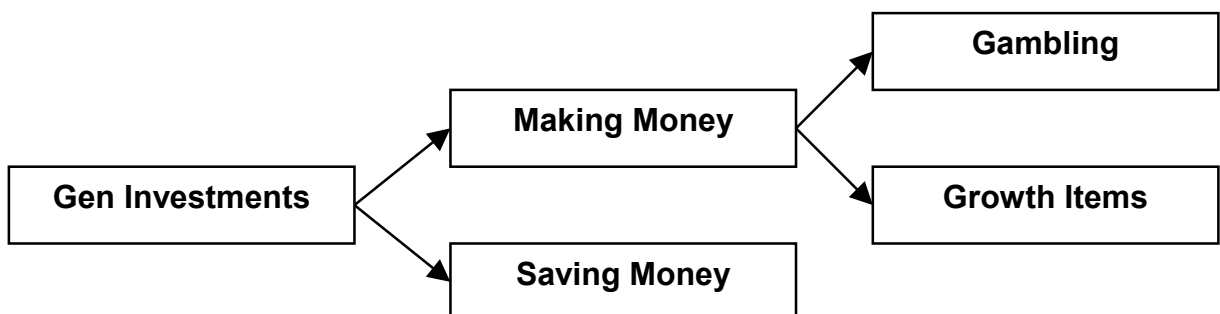


The heading of “own business” can be broken down into conventional types of business and unconventional types:



And the heading “general investments” can be broken down into investments that make money, and investments that are useful just for saving ready money.

Finally the “making money” area breaks down into two more, gambling and Growth items such as Shares and Property:



OWN BUSINESS / CONVENTIONAL

A conventional business is the kind you see every day. Plumbers, builders and hairdressers are small conventional businesses. Ford and ICI are very large conventional businesses. Most people who want to escape the wage trap go for starting small conventional businesses. If you want some personal advice - don't - unless you've got a *very* bright idea burning to get out. The reason is this. Remember that the basis of all enterprise is to risk as *little* as possible, for the *greatest reward* possible and the *greatest possibility of winning*. This is sometimes called the *risk - reward ratio*.

With regard to starting your own conventional business, let's take the *possibility of winning* first. The fact is that most business start-ups fail inside twelve months, and between two thirds and 90% have gone within three years depending on whose survey you read. Enough said. Now let's take *risk*.

To start any sensible business venture you are going to have to fork out large sums of folding blue stuff first. In fact most businesses are hard pushed to succeed on less than £100,000. You really need more to make a real go of it. Why so much? Well for a start you'll need enough to pay for your own personal needs. A new business doesn't even start to pay for itself for at least a year, usually three years, so you need money to keep your mortgage paid and your family fed for twelve months at least.

Then there is equipment, office space and advertising. A desk, computer and decent printer will cost over £2,000 just by themselves. On top of that, if you are making widgets the raw materials will have to be paid for first, then, after you've made and sold them, you'll have to wait until your customer pays you. This is a cash flow problem and cash flow is the biggest single cause of business failure. A "profitable" company can go bump very quickly if there isn't enough ready cash in the bank to pay all the bills.

In order to achieve this you will most likely have to borrow from a bank. Even if you get it, (you'll need a very good business plan and cash flow forecast) you will have the added expense of paying back the interest on the loan at precisely defined times whether you've got the money or not and you will have signed your house away as security.

If you haven't got the money then expect **no mercy from the bank or building society or any other financial institution**. They are there to make money, not to provide a charity for busy fools. Indeed these were the exact

words spoken to me by a certain business manager at a major bank. They will kick you and your dearest out onto the social security system so fast you won't know what hit you. They care not a jot.

These are the facts. Forget about charity or kindness, the big institutions **will screw you into the ground and step on your head without the slightest remorse whatsoever.** You have been warned. If there wasn't a law against it they would throw you in gaol and sell your children to recover their money. This is the side of their business they don't show you in the adverts. So much for risk.

That leaves us with *the possibility of great reward*. When I started my first conventional business I was as poor as a church mouse for five years before I got a half-decent company car. I re-mortgaged my house twice to pay the bills, had to lie to creditors every single day ("yes I promise I'll send you a cheque on Friday" - *when I needed £30,000 at least and only had £9,000 in the account*) and finally ended up with £40,000 a year income and a nervous breakdown. Some reward.

I will tell you what running a conventional business is like - **it is dreadful!** I would rather live in a Zen Buddhist's cave than do all that again. Fortunately I don't have to. So much for the risk-reward ratio of conventional businesses.

Having given conventional business the big thumbs down, I would say that a red hot business idea is always worth checking out. Then again you can always make money first, then try your business!

OWN BUSINESS / UNCONVENTIONAL

By unconventional I just mean that these businesses are not the usual types most people think of, or even know of. There's desk top publishing, investing, franchises, gambling (all businesses are gambling in a sense, but I'm referring to professional gamblers who actually make money in their chosen area, e.g. Horses, Football). All these are unconventional. However I am using the term in a special sense. I prefer to think of unconventional in the sense of *the people running the business*.

Ask someone what they do for a living and the answer comes back as a *description of what they do*. A hairdresser; a doctor; a fireman; soldier; sailor; candlestick maker, they are all descriptions of the job.

Now ask someone like me, and I'll hesitate. This is because what I want to say will not be understood, or taken the wrong way. I *want* to say - "I just sit at home making money", but who would understand? I could say "I work from home looking for different ways of making a quick killing and moving on". But would I be understood? No, they'd just think I was being a clever dick. Instead I just say "business consultant" and if they ask for details I just fob them off with some management consultancy-speak.

The fact is that my business is *to make money*. Legally of course, and ethically according to the high standards I have set myself. Anything that falls into this description is of interest to me. I am **not** so busy earning a living that I haven't got time to make any money. In fact I am busy just making money, and living my life in between. My "job" or "profession" is "Maker of money" and this is what marks someone as unconventional. Irrespective of whether you still have an ordinary full time job to go to, you can still allocate a portion of your spare time and thinking to being a maker of money.

This frees your mind from constraints. If you are a plumber, you will only be interested in plumbing jobs. If you are a money maker, you will be interested in ALL legal and ethical methods of capital growth and you will naturally gravitate towards those enterprises that make the greatest returns on your investment. When you talk to the really big boys in money - the "city", the entrepreneurs, the big names - you will invariably find that they are unconventional.

Now after running some kind of business, conventional or otherwise, the next general heading in the *earning money* field is General Investments.

GENERAL INVESTMENTS

We are talking about investment in a special sense. If you ran any kind of business you will be subject to the normal ways of approaching that business. For example you may decide to become a publisher. You will then have to supply books and written materials as your business. You will have to

buy stationary, printing and raw materials for packaging just to name a few. In all businesses you will have to buy something, in order to re-sell it after processing. You are investing in *Stock*.

In our heading of general investments we are looking at those areas where you do not buy stock, as such. You will have to spend, and risk money in the same way as stock, but not actually buy anything physical unless it's worth doing so. Investing money in actual stocks and shares is one example. But shares are not physical things. They are notional.

All such investments are split into two camps. Soft investments, which means areas in which you *save* money, and hard investments which are areas in which you specifically play in order to *make* your money grow dramatically. In five minutes time you will know why you'll *never* make money in a bank, building society or life assurance company as long as you live.

LEAVE BANKS ALONE

There are two things about money you must understand. You need to understand the difference between *Income* (sometimes called interest) and *Growth*.

If you lend somebody £100 for a year as a business deal, you will charge them interest on the money. If your charge was say 10% per year, then twelve months later they would pay you back £110. Has your money grown? No, not really. What you got back was the original sum, £100, plus an *Income*, or interest of £10. Your original £100 stayed the same although it did earn you an extra £10 as an *income*.

Now suppose the person you lent the money to had bought one hundred pounds worth of shares in a small company. One year later the company had done very well and he had sold his shares for £200. Is this extra £100 *income* or *growth*?

It's *growth*. You "converted" your money into something that gained in value. That's *growth*. *Growth* is usually more of a gamble than *income*. It's more speculative. Shares can go down as well as up. It's more like gambling in its wider sense.

You can get *income and growth*. If you paid £100,000 for a house, then put tenants in it and charged them rent of £500 per month, after twelve

months you will have received an income (the rent) of £6,000. However in a rising market, the house may now be worth £120,000 so if you sold the house you would have made £26,000 total profit, of which £6,000 was income and £20,000 was growth.

Generally speaking growth *far exceeds* income. You'll only ever get a few percent as interest or income. On the other hand, growth can go through the roof. Share prices can double, or treble if you're lucky. Then again risk and security are opposites and risk is needed for wealth creation. Thus interest is generally easy and certain, but growth in shares can crash downwards as well as double.

However, speaking of growth it is a well known fact amongst those who understand the stock market, that picking shares out with a pin, completely at random, actually makes money (growth) in the long term. A chimp can, indeed has made money on the stock exchange.

Now if you put your money in a bank, or building society, or any of the well advertised High Street institutions, all you will ever get is interest, not growth. And interest *rarely if ever* keeps pace with inflation, so you never make any real money at all.

I once bought a share costing £150. Over the space of two years, this amount of money in a building society would have made me less than £15 profit, and that's before we take inflation into account. The share returned £2,250 profit in the same time period! Now **that's** making money.

So general investments can be split into those areas that are relatively safe, giving you interest instead of growth, and those areas that give you growth. The former types I call "soft" investments and the growth type I call "hard" investments. If you want to make money you should put some risk money in a range of "hard" investments, and keep some of the profits you make in "soft" areas so that you can live off them.

- Soft Investments = Saving Money (interest)
- Hard Investments = Making money (growth)

MAKING MONEY - GAMBLING

I want to put the record straight concerning gambling and ethics. I spent twenty years working in conventional businesses and studying business practice. If I worked as a barrister or chairman of ICI or a director of a major building society then no one would hesitate to call me esteemed, ethical, professional, even honourable. Yet if I described myself as a professional gambler I would be considered seedy, slightly in the Arthur Daly mould.

I am not a professional gambler but I still find this attitude strange. I would not like to delve too deeply into the following areas but does the fact that they are swept under an intellectual carpet of professionalism make them clean? Judge for yourself.

What are the ethics of a barrister who works very hard to find some small loophole or technicality that lets off a known and hardened criminal from the common justice he clearly deserves? Rogues have been acquitted because a police officer wrote 09.00 hrs instead of 9 pm in his report. But it was the barrister that did it. Legality before justice? Where's ethics here I ask? I don't know of any professional gambler who's ever let a convicted rapist walk the streets because someone spelt his name wrong on the charge sheet.

ICI are held up as paragons of virtue. The national economy is based on ICI's results. Yet how much environmental damage to our land and water, indeed how much unknown damage to ourselves, has been wrought by the chemical industry as a whole? Would *you* like a new chemical plant to be built next door to your house, even if it were landscaped out of sight?

The fact is that the chemical industry is a dirty, grubby, insensitive, environmentally damaging industry that destroys more than it creates and is happy to bleed third world countries' poor health and safety laws in pursuit of profit. Yet a bookie has never polluted anything except the air when he loses.

Building Societies? How about a situation where thousands of house buyers are misled into signing an insurance policy in which they pay the premiums for what they *think* is a policy that covers *them* should they be unable to continue to repay the mortgage. In fact the policy is to cover *the building society*, not the policyholder, and despite paying all the premiums the policyholder will end up homeless and bankrupt, being cased by the debt

collection agency he thought was on his side. (When collared, a spokesman for the building societies spoke widely of the need for financial security of the society in the interests *of its members* (methinks shareholders!) and denied that anyone was misled. Economy of truth is the same as lies. Well it is in my book.)

The sagas of how many times “respected businesses” deliberately stick the boot into some poor unsuspecting person’s life are unending. The fact is that “ethics” are hard to define in any business so let’s make some of our own.

Any method of investing money must be clear to all parties concerned. Everyone should *know the score*. This means being even handed and pointing out the down-side of something as well as the up-side. If someone of sound mind and body is advised to put all their savings into the stock market, and *they are clearly told the down-side in a way they understand*, then that is acceptable business practice. However, if the person, a little old lady say, has only the vaguest idea of what she is doing, and doesn’t fully comprehend that she could easily lose the lot overnight, however unlikely it may be, then the advice is unethical.

It’s a question of **knowing the score**. It’s a question of making sure the losers *know* they may lose as well as win. This includes the family of the gambler. If you want to start your own parcels delivery service, and it’s going to cost £50,000 to start, with a 66% chance of losing your shirt if you fail, then your family deserve to know the score. They may prefer to risk the fifty grand on the FA cup in which the chances of their team winning are *75% for*, rather than 66% against.

For my money I find a straight forward wager on say, a football team winning or losing, in which both participants in the wager have each made their own study of their chances and are each willing and capable of paying the other with their own venture capital, is a perfectly honourable business transaction in which everyone knows what he is doing and accepts the risks. Furthermore, no other people are involved, no rivers are polluted, no mortgage payers conned, no electorate lied to, and no small print. What could be more ethical? I rest my case.

MAKE MONEY - STOCKS AND PROPERTY

Finally, and in a later session we will point out some interesting information on the stockmarket and investment property. This means THE stockmarket but I am not excluding other similar areas that would come under this general heading.

The Greatest Plan Ever

It is quite possible, armed with a small sum, say £25, to double this money. *Remember you only have to double this money 15 times to become a millionaire.* We will show you how to double it. We will show you how to use that money, either as a business (the fastest way) or in hard investments (longer) and in other “special” areas, to enable you to multiply and multiply that money, again and again until you see profits you would not believe. Anyone can do this - it’s just that the real money-makers do not want you to know.

In addition I am going to give some of the most cutting edge information on personal security and protection ever dared to be put in print. I believe every man has the right to protect himself, his family and his assets from thieves and psychos. But apart from your life, these devils are as nothing to the deception and chicanery taking place in Government. The removal of the best things in your life are being perpetrated night and day by the people you trust to look after your interests. They’re not. Indeed as I write this I can tell you that you stand in the most imminent danger of unlawful arrest and seizure.

“Stalin himself, had the technology been available, could not have devised a law so cleverly designed to enslave his people.” - Tony Benn MP

Watch this space...

As always, my very best regards,

James & Phil

How to make £3000+ Starting With NO MONEY WHATSOEVER

In 1998 one of my team members conducted a live, real-time test to demonstrate a simple fact of financial life - you don't need any money to make money. We also wanted to put the power of dedicated goal setting to the test.

This trial was originally called £0 - £1M in three years and the project reached £3000 before our tester was unfortunately taken ill and could no longer proceed with this real-time experiment. It was written as a series of articles in the Newsletter originally attached to the course.

This was the first time such an audacious plan was printed live, as it actually happened, as an example of what can be done by anyone who learns and uses wealth creation techniques. This series will be concluded in part three of this course.

FROM Newsletter #3

Oh ... let's go bonkers. We've been inspired, and for this inspiration we have to thank Stuart Goldsmith. Big Stu is someone you love or hate and we've done both in our time. His enemies say he's very clever, intensely rude, and stunningly arrogant. His friends say he's very clever, intensely rude and a bit big headed. We think he's quite clever, bloody minded, often completely OTT - but he speaks his mind. Reading his stuff is like trawling for pearls, you end up with a pile of rubbish but the handful of delightful snippets makes the effort worthwhile. We've taken an idea of his and we are going to run with our version of it

The object is to teach you how to turn £1 into £2. If you can do that, then just by adding a few noughts you can just as easily turn £1M into £2M. I know that £1 doesn't sound like much but if you keep doubling it then the mathematics are very interesting indeed! Consider the first ten stages of doubling your money:

1, 2, 4, 8, 16, 32, 64, 128, 256, 512.

Now look at the next ten:

*1024, 2048, 4096, 8192, 16384, 32768, 65536, 131072, 262144,
524288!*

In only twenty jumps of doubling your money, starting with £1, you'd be a half millionaire! This is wonderful news - if you had a quid to spare. So rule number one is get the quid!

We are going to do exactly this, in front of your very eyes. Just do it for fun. It's got to be fun, otherwise it won't work! Here are the rules: 1. You have to *find* the quid. Whether you find a coin on the floor or down the back of a chair doesn't matter so long as you genuinely find it. 2. You mustn't sell any asset. That's not a profit, you've only converted an asset into cash. 3. You must spend no more than one hour a day either thinking about it or doing it. 4. You can double the money using any business method, or luck, magic or anything else you can think of that's legal. 5. You are allowed to use outside venture capital but only to speed things up and no more than £500. We will explain this rule in more detail next month. Your goal is:

By Tuesday 29 June (insert your own date) I will have turned £1 into £1,000,000 by doubling the money in 21 stages. This will only take one hour per day.

We are looking for our first pound coin starting NOW. Watch this space - Who's joining the fun? Your object is to find a one pound coin before the next newsletter.

Newsletter 4

This is officially the end of month one. You will remember that step one was to magic a one pound coin out of thin air. You had to *find* it. Before we continue, some observations.

Firstly, in a club of over 1250 students and at least another 500 active graduates, only two people decided to take up the challenge. At least two that let us know. Obviously there will be some more who just didn't let us know

but even if 750 people told us they were doing it, it means another 750 can't be bothered. It seems strange that in a course in which we are trying to make up for deliberate deficiencies in the educational system, most people cannot be bothered to do their homework. Those teenagers who didn't do their GCSE homework this year have just found out what happens - either no result or mediocre grades. **Where are you going to be in the GCSE of success?**

The second observation is that one of our takers has skipped out the boring £1 to £100 bit and started with big numbers straight away. In doing this he is missing an important point. In starting from square one you will build up the *experience* that will take you to step two. If you start at step 14, step 15 will be very, very hard because you lack the growth of knowledge that got you there. It's like building a railway. The new track is delivered on the rails that have already been laid. If you started in the middle of the line the effort is made harder because of the logistics of bringing track and material by truck.

There is a third point, and that is that we are NOT going to achieve our end result by using principles that everybody already knows. Unless you are already earning over £50,000 a year then you DON'T know. We are using NEW principles and ideas as outlined in the session materials. If you skip them then you are just proceeding on your old course faster. You have got to change paths.

Well, we had some difficulty this time in materialising our quid. We didn't find it on the ground as anticipated, it was sent to us, in the post, by someone who had glued it to a piece of cardboard. We've no idea who it was. Nevertheless it was valid. The rules were obeyed.

An interesting point is that nothing happened at the beginning of the month. We weren't really trying and we were too distracted with other things. A sense of urgency is necessary for the magic to work. As the month rolled on that sense of urgency increased, and thus our mental effort became more focused until - Hey Presto - a result.

If you think this is easy, or trivial, then think again. In creating something from nothing you have taken the biggest mathematical step of all. The increase from 0 to 1 is an INFINITE percentage increase. Every other step will now be only double, which is pathetic in comparison.

A quick re-cap for new people on how we did it. Using the principles outlined in the Success and Achievement sections of the course material, we created two goals, a major or long term goal, and an interim, short term goal.

The long term goal has been amended by one month and now reads:

By 31 July XXXX I will have turned £1 into £1,000,000 by doubling the money in 21 stages. This will only take one hour per day.

The interim goal only lasted one month and expressed the immediate step needed to accomplish that one objective:

By the 31st July I will have obtained a one pound coin starting from nothing.

The goal is written out and recited twice a day to fix the goal in the subconscious mind. (Can you recite your immediate, and long range goals right now? If you can't then you're reading, but not doing. That's not enough.)

As time progressed the sense of urgency increased until it became our dominant thought. However the point is that at all times we had absolute confidence that it would happen. The possibility of failure did not enter our minds. This is what you must cultivate in order to achieve your own goals.

The rules:

Thou must not sell any previously owned asset. That's not a profit, you've only converted an asset into cash. Of course if you buy an asset with current profits and then sell them to make more profit that is perfectly OK. *Thou must spend no more than one hour a day either thinking about it or doing it.* Self explanatory.

Thou canst double thy dosh using any business method, or luck, or anything else thou canst think of that's legal. Thou art allowed to use outside venture capital but only to speed up a process that would have happened anyway. By "speeding things up" we mean apply the following test. Could you have achieved this increase *without* using outside capital? If yes, then the rule has been obeyed. For example. You have £500. Someone offers you a car at an unbeatable 'quick sale' price of £1000 and you know you have a buyer in mind already who will snap your hand off for £2000. It is perfectly OK to use the £500 plan money and borrow £500 of your own savings (venture capital) and buy the car. When you get the £2000, you immediately

pay yourself back the £500 you borrowed, leaving £1500 in the plan kitty. It obeys the rule because you did not HAVE to borrow from yourself. You could have taken a deposit from the final buyer and used that, so the rule is obeyed.

Thou shalt only think of one step at a time. Do not worry, or even think about any step other than the one you are currently on. It will blow your mind. Just focus on the one step.

Well, guys and gals. Congratulations on achieving the most difficult step - £0 to £1. Now we have to get another pound. Your immediate short term goal is: *By 30th September I will have doubled one pound into two pounds.* Simple isn't it? Now write this out, read it and visualise it twice a day. The method will appear only when you have the destination. Good Luck!

Newsletter 6

Thanks to all those who wrote in and have joined our quest for the Holy Grail. We now have definitely more than two! It would be a nice idea as we go through the steps if you could copy us in on how you made progress so that we can give those members who join later some more experiences than just our own.

So in month one we had to materialise a quid, and lo and behold, the quid duly materialised in weird and wondrous ways from the backs of old arm chairs, in the street, disused handbags, and in our case, stuck to a piece of card with no other details. Weeeiiiiird. But it works.

Yea verily, in month two we had to double it. Dead simple. The rules stated that we shouldn't use more starting capital than the pound we already had, but that didn't mean we had to use it at all. Two options appeared right way and as is the way with goal setting, you won't get a *spectacular* idea if you already have a *simple* idea to achieve the goal.

This is an important point and a diversion is needed here to explain.

The process of goal setting, in the way we describe in the course materials, unleashes the power of the subconscious mind to achieve that goal.

The usual way is for the subconscious mind to come up with an idea, or plan on how to reach that goal. But beware of the Jehovah's Witness Infraction.

The JWI goes like this: *Don't demand your own solution, take the solution offered.* The Jehovah's Witnesses are a religious sect who have some strange interpretations of the Bible. One of these concerns blood. They are not allowed to imbibe blood in any way, this includes blood transfusions. So every year, hundreds of people, including many children, die because their relatives refused to let doctors administer a blood transfusion. Meanwhile they all kneel holes in their trousers praying for God to save the unfortunate victim. The mistake they are making is in praying for God to do it *their* way, not *His* way. He has already provided a solution - a transfusion, but the JW's won't let God do it His way, so failure results.

Similarly, if an idea for an easy, simple solution to achieving your goal pops into your mind, don't hold your breath waiting for another one. Take the first option, even if you don't like it too much. If you ignore it your mind will correctly assume that you are not really serious, so why should it bother coming up with any new ideas at all!

Millions of people make this mistake every day. They all want success, and many know about the principles of goal setting but don't do it. They just read and read and read hoping someday all this reading will pay off. Meanwhile hundreds of ideas enter their heads, not the least of them being 'Get off your bum and be prepared to work long hours and get your hands dirty', and this idea, with all the others, will die stillborn - net result, no more ideas.

Remember also that the subconscious mind is not going to make work for itself, or you. It will choose the *easiest* option. This month we had various options but the simplest one kept hammering away in our heads. This option was "do something trivial for someone else, in exchange for a quid", e.g. wash someone's car. So that is exactly what we did and we got £3 for it. Supplying your labour or selling your own innate skill is perfectly within the rules, so our bank now stands at £4 and two full steps have been successfully completed. For these smaller amounts we may well use this simple option again.

Our goal statement has been rephrased:

This month I have doubled the amount held in the fund. This took no more than 1 hour a day.

Newsletter 7

Last month we had four pounds because we managed to get three pounds in one go by simply offering to wash a car. Well, there is no point in stopping a winning deal so we did it again. We exchanged a couple of hour's work for four pounds and we now have eight pounds in the kitty.

You will notice that we are ahead of ourselves. This happens sometimes and will compensate for more difficult months later on.

Thank you all those who have written in with snippets and goodies. The best story comes from the person who spent weeks looking for a coin on the ground with no success whatsoever. Finally he purchased a lottery ticket for a pound, and won - a pound. Of course, this didn't count because he hadn't made a profit, just broken even. In his letter he asked if this would count. We said "Nyet". In the same letter he said that his wife was so absolutely cheesed off listening to his ramblings concerning the bloody pound coin, that she whipped out her purse and gave him a pound just to shut up. Of course THAT counted! It was unsolicited. If his lady had given it him for any other reason it wouldn't have done, and we told him so, so he's off the ground.

This means we have discovered a major shortcut. All you have to do is to go to your bank manager and nag and nag and nag and nag and nag and nag and nag and nag and nag and nag and nag and nag and nag and nag and nag and whinge UNTIL he gives you £1Million just to shut up! Brilliant.

OK Guys and Gals. Now we have to turn eight pounds into sixteen. A suggestion at this point would still be to think about some service you can offer, or buy something for eight knicker and sell for sixteen. Go for it - but remember - this is for FUN. Enjoy.

This series concludes in Part #3.

Things to come...

- **SCAMSTERS** - The con merchants revealed.
- **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 world's 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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ADDENDUM

The Kick Start Programme

In 1994, when the original version of this course (*Live the Dream*) was launched, it incorporated what was then called the Agency programme. Basically this programme allowed all buyers of the course the facility to also sell it directly for profit using direct mail². The system was simple. The agent purchased the course, or parts of it, directly from the publishers at a wholesale price, and was allowed to sell it directly at the retail price. It is not MLM. Marketing was done entirely using direct mail, and the advertising copy was supplied by the publishers. At a cost price of £8 per part, and a selling price of £25 per part, the mark-up was 312 per cent in favour of the agent!

The effect was quite stunning. Of the first £1 Million in sales, over £600,000 income went directly to agents. Some agents made very large sums (£20,000 - £40,000) selling the course, others less so depending on many factors inherent in direct mail. Within a short time it became the fastest-selling and most successful “part work” type course in history. In the main, this was due to two factors – the honesty of the programme (we gave you the full story, not just the hype) and the quality of the course. Unlike other “part-work” sell-on type courses, our course stood on its own. Whereas other part work plans involved buying the parts *and* the business opportunity together (begging the question of whether the information was worth anything at all without the “bizop” element attached to it) over 90 per cent of our course s were sold to readers only, i.e. people who wanted to read it without the incentive of the extra programme. Unlike any others it had “stand-alone” value. It still has.

This new course *Living Free* was not originally intended for resale by agents, but as a new course to complement our best selling *Home Publishing Revolution* course. However, buyers of The Home Publishing Revolution course were anxious to make a quick start in Home Publishing and we

² Direct mail is marketing by means of sending sales brochures to people chosen from mailing lists.

decided to offer the Living Free course as an agency programme. Effectively it is a direct mail “Business in a box”.

This is potentially a very high-earning programme that can be started straight away. It can be a main product, or offered as a back-end product if you are already in direct mail. Everything is explained to you in full detail before you commit yourself.

The Down Side

In keeping with our honesty policy, we give you the down side first. Direct mail has been described many times as the greatest way for the “little man” to get rich. This is quite true, but it is risky. Preparing a mailshot, even one that is largely thought-out for you, is not cheap and even the best mailing can go wrong. The entrepreneur Dan Péna tells the story of how he sent out a half-million mailing, only to discover that he had omitted to include any return address or contact details. One of my own mailings landed on people’s carpets on the morning of the September 11 disaster. These things are uncontrollable. This does not mean direct mail is bad. It just means that you must be prepared to accept an element of risk. And you should never, ever, risk money you cannot afford to lose.

The downside is that we are not actively looking for agents. Too many and the programme devalues as too many agents chase the same market. We are only prepared to accept new agents based on the conditions in our agency manual. (The manual is free. See later.)

The Up Side

The up side is that this plan already has an established history and it is probably the best plan of its type in the entire business opportunity market place. It was originally given the working title of “The £20K Kick Start Programme” because of its *proven* potential at generating this kind of income.

Becoming a Kick Start Agent

The entire ethos of PhilDee Limited is NOT to have you join anyone else’s programme, not even ours. The extra “Businesses in a box” that we offer you are intended to supplement *your existing business*. They are additions, not instead-ofs. Our intention is, and always will be, to encourage you to start your own enterprise. This is vital, because it is the only way to achieve

complete independence. For this reason, the Kick Start programme is inextricably linked with *The Home Publishing Revolution* course. So the first agency requirement is that you have to be subscribers to both courses. You must be a subscriber to *The Home Publishing Revolution*, because the idea is to help you to kick-start your own home publishing empire by having a ready-made course available to you. And clearly, you need to subscribe to *Living Free* before you can re-sell it.

In addition the agency will be capped if the number of agents become too high, with new applicants placed on a waiting list. £20,000 programmes are not handed out lightly.

State of the Art

The Kick Start Programme involves cutting edge technology and is based on distribution³ by CD, or website. Although hard copy distribution is catered for for *buyers* of the Living Free course, *agents*, as a bare minimum, *must* have an email facility in order to qualify.

Your next step is to see how the whole system works. To do this please direct your web browser to the following link:

www.instantbookstore.com/downloads/agencymanual.pdf

This eBook is created in Adobe Acrobat Reader (PDF) format. It requires you to have Adobe Acrobat Reader on your computer. If you already have files on your computer with the PDF extension, then they will usually be accompanied on your desktop by the icon on the left, together with the name of the file. To see if you have Adobe Reader on your computer already, just see if Adobe Acrobat is listed in your START>PROGRAMS section or double-click any file on your computer having the pdf extension. (Use START>FIND>FILES OR FOLDERS and search for *.pdf).



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(Clearly, if you are already reading this page on computer then all is fine. This information is for those reading the hard copy version of *Living Free*.)

³ Note *Distribution*, not marketing. This programme is a mix of Direct Mail advertising, and *delivery* by CD or Internet download. It is not an Internet Marketing programme.