

# Olympic Power

## How To Improve Your Business and Life Quality

- An article collection by Nicola Grubisa, Boris Vene, Rok Hrastrnik and Joe Vitale -

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## Chapter 1

### Defining The Critical Factors of Your Sales Success

By Nikola Grubisa

When you know what your customers think about you, what they want and need and what you have to do to improve their perceptions, you need to find out how your business functions in its present foundation. You need to break the entire process into smaller, easier to control elements that have a decisive impact on your lack of success.

In doing this, you will define your critical factors of success. These are the main elements you need to make your product sell well and your business successful. These factors could be (the following are just some of the possible factors that can affect your sales success; you should know which of these specifically affect you):

- Purchasing (quality, on-time delivery, etc.)
- Promotions and advertising (generating visitors to your web site, store, etc.)
- Business discussions and acquainting your customers with your product (selling, web site, web site ad copy, auto response follow-ups, etc.)
- The actual purchase process from the viewpoint of your customers ("the shopping cart experience"). By the way – did you know that more than 40% of shopping carts are abandoned before the customer approves the purchase? Definitely a critical success factor!
- After-sales marketing activities (building relationships with your customers, up-selling, etc.)
- After-sales customer support (Are you giving your customers the help and support they need to maximize the benefits from using your products?)

You could even narrow your factors to a specific project or even a specific process in your business (such as email marketing). Be creative!

Remember, these are just some of the elements that influence your success. You need to define which are relevant for your business and your customers.

It's very important that you do this task with utmost care and detail, because you will find out which elements of your process are your weak spots and thus fail to satisfy your customers and which help you make the most sales. You now want a clear image of where you are failing or what elements are holding you back from achieving greater success in your sales and business.

Once you know what these critical factors are, you can study each and see, specifically, what needs to be improved. The following rule: "A chain is only as strong as its weakest link" is really true here. For example, if you are experiencing difficulty with purchasing, even if all of the other elements are working 100%, you will be losing sales. You won't be able to supply either the quality your customers seek in your products or an exact time they can expect to receive them. In addition, if your customer acquisition and making a sale to a first-time customer are perfect, but you are only making sales on the back-end – you are missing out on most of your profits!

It won't help you much if all of your factors are perfect, except one, because that one factor is your weakest link and challenges the integrity of the whole chain. It's enough to hinder your complete process and destroy the effectiveness of the other factors, even though they're currently perfect.

Once you reach the level of knowing what you are doing well and where you need to do better, what your customers want and what they don't need, then use this to form a competitive advantage over your competition as well as in all of your promotional activities. Make certain your customers find out how hard you are working for them and what you are ready and willing to do to make their experience and satisfaction as positive as possible.

Alternatively, you can also find your competitive advantage with the following question:

Are you offering your customers or visitors something they really want and need, but can't get from anyone else? KNOW what it is they are getting from you that they aren't getting anywhere else and you've discovered your competitive advantage!

Whatever "it" is, it is likely the most important, if not the only reason why your customer entered and remains in a business relationship with you.

## Chapter 2

### **How to Successfully Train Your Affiliates**

By Nikola Grubisa

Your affiliates are the backbone of your Internet based business. They are your true sales force. But, unlike in the off-line world, they don't get paid by the hour; they get paid for the sales they make.

Sure, this means you only pay for what you sell ... but it also means that you need to train these people to motivate themselves to dedicate their time to marketing and selling the products that will bring you, and them, a nice commission.

No matter if you're an affiliate owner or just a participant in some or other affiliate program - you make money when you and your downline make sales. Having 1,000 affiliates will do you little good and bring in little money, if they won't sell!

So, the main question is: How can you successfully train your affiliates to achieve the best sales results on-line or off-line?

**WORD-OF-MOUTH.** You can tell things to people. While word-of-mouth can be powerful when applied to other areas, like advertising (for example), this method is very weak when applied to sales training. However, it "can" function as a good catalyst or in concert with other methods.

Training by "word-of-mouth" works primarily on the mind by acquainting people with something - either by confirming or denying a certain way of thinking. Sometimes even a single word or sentence read is enough to unleash an avalanche of new ideas or experiences - but when that happens, the person was already on the verge of change and just needed one final "push" to get there.

**REPETITION.** Either you repeat what you said or repeat what you've demonstrated. There are only two possible consequences: either the trainee will accept what you are offering and build towards critical mass in this new direction or they will reject what you're offering and turn inward. If you say or show things that this person is not yet ready for ("pushing"), every repetition will generate a new and greater resentment. By doing this, you are building a

critical mass of negative feelings towards whatever it is you are pushing the person to accept.

The best way is to teach by example. This is the only way that really works in real life. People do not generally "do as you say," they "do as you do." It's also the only method where you can't be aggressive and doesn't compromise the person's integrity. Speaking "may be" welcome (if the person you speak to really wants to hear what you have to say) or unwelcome and forceful if the person isn't yet ready to open up to new information. Teaching by example can be effective for many reasons:

1.) You show how something can be done and the right path to achieve it.

This means you lay out the exact steps your affiliates should take when marketing your products. Give them step-by-step directions with real-life stories of how those very steps worked for you. Give them all the sales material you can prepare and also tell them exactly how each piece worked for you and how to use it best.

But do not give them empty words and promises - never show them something you yourself haven't tried before and cannot back-up. People will feel when you are just saying something to make them sell harder, but haven't really succeeded with it yourself.

This is especially important if you are a only part of some affiliate program and are trying to teach your downline how to market more successfully. If you try to teach them things that you are not 100% certain in they will get burned and lose faith in you in the long-run. Most affiliate programs offer their affiliates "old" steps that everyone already knows about ... and most know they don't work anymore. This can be YOUR point of difference!

So, the most important thing to remember is: Preach What You Practice, not Practice What You Preach!

2.) You show that it's possible (replies to our "wishes" for better sales is often: "Yeah, right. Why isn't someone else achieving this?") by giving them an example of success in someone close to them, that they can touch.

Keep records of all your other affiliates' successes and ask them to describe them for you in detail, so that you can show them to others. It's best to publish a special newsletter just for you affiliates. In it offer the following:

a) Step-by-Step instructions on how to market the products (with the results you and the other affiliates achieved with them and real-life stories to prove it)

b) Publish a success story of one of your affiliates every month, listing the results he achieves and the steps he makes to achieve them. Let this affiliate tell your subscribers how his actions changed his life for the better, and not just the financial part.

c) Offer your other affiliates a chance to post questions to you and your other successful affiliates and post the answers in the newsletter.

d) Provide them with all your sales material, but also explain why a specific piece did well. Teach them how to write their own!

e) Give your less experienced affiliates a chance to speak their mind and share their stories with other affiliates as well!

Create a feeling of team-work within your downline, attach your affiliates to it in all meanings of the word ... and they will stay yours forever, as well as provide top results.

3.) You show how the environment is going to accept what you are showing and expecting them to do (many people are afraid of what others will say and whether they will still accept them if they take an uncomfortable risk by doing something new - this ESPECIALLY goes for Internet-based affiliate programs).

You must understand that people always have certain barriers implanted in them. Even if they decide to join an affiliate program that doesn't mean that they truly accepted it because they fear what their environment thinks. They might not even realize this, but by not fully accepting this way of life they are hindering their sales success by themselves.

This is again where your personal story and the stories of your super-affiliates come in to play. Give your affiliates real stories of how people started out in affiliate programs and fought their environment's disapproval, but came out winners in the end, showing all others that what they are doing is just as much respectful as any other work.

4.) You show they can get practical help from the person who sets the example, because they have already "gone through" all of the phases, faced the same or similar problems and successfully resolved them. Thus, the affiliates know they won't be left to themselves in a critical situation and will have someone beside them that can and will help them (this differs greatly from the help that comes from the management of the company that mostly just talks, nags and pressures - without giving any real or practical solutions).

How can you show this? For starters immediately help all your affiliates when they request it. And then write about it in your newsletter ... you have to let people know what you are doing, or they just won't know it.

5.) You show that they won't be held 100% responsible for their actions, because they are only going to "work the system" that was designed by others. Many people really don't want to be responsible for everything they do. Instead, they prefer to be shown how to do something and then they just follow the example. In this case they want control, but not responsibility.

Why is this important? Because they actually fear their own failures. They fear what their environment might think if they do fail. They fear what it will do to their self-confidence.

So, when they begin working with you hold them by their hands and make them feel comfortable working your system. Tell them straight it won't be their fault if it doesn't work like they hoped, but also give them real hope, based on your previous results and hard numbers.

Implementing the methods above will increase the success of your affiliates, which increases your success as well! Teach enough people to be successful and your success is ensured!

## Chapter 3

### **Top 5 Ways to Increase Your Income Successfully**

By Nikola Grubisa

#### Why You Are Not Wealthy Today?

There are two reasons that you don't have as much money today as you desire:

You didn't think about or plan for today before it arrived. Had you been more aware, then, that you would always need money and acted on that awareness in the past, you would be wealthier today than you are right now. Why?

Because, you would have intentionally saved money (perhaps even by making small sacrifices over the years) or invested money (even small amounts) and would therefore have more money today than you currently have. Make a list of your expenses for one month; you'll quickly discover how many unnecessary things you buy and how much you could therefore set-aside for tomorrow.

If you want to free yourself from financial troubles, then start putting a portion of your money into a special account.

The work you have now isn't bringing in enough money. There are many ways to increase, even maximize, the financial and non-monetary rewards you earn from your job.

If you want to get more money out of your work, consider these 5 options.

#### 1. Change jobs.

Money isn't everything. Financial gain isn't the only consideration when evaluating your current employment. Work that you enjoy doing will give you greater satisfaction, a feeling that no amount of money can provide.

You've probably heard the saying, "Do what you love and the money will follow." Successful people concentrate on their work, the business, while unsuccessful people focus solely on the money.

Think it over.



## 2. Take on an extra job.

Perhaps your primary job gives you great satisfaction, but doesn't yet provide a sufficient income. Taking a second job may be a better solution than changing jobs. Like everything else - it depends on the individual. You know best. You have to consider the consequences; working two jobs means there will be less time for everything else and added pressure. Ask yourself if the increase in income is worth the additional taxes you'll pay, time you will spend, etc.

## 3. Invest more time in your present job.

Another possibility is to put in more time into your present job. Since you are probably paid according to time or efficiency, your income will probably rise with more time invested. This alternative is similar to the one above, that of increasing your workload, except it doesn't require acclimating yourself to a new job and therefore you don't need to concentrate on (and master) two different jobs. However, the work may be monotonous (where adding an extra job might allow combining mental and physical work, a possible advantage) or less rewarding, thus, it might not be profitable to bet everything, so to speak, on one horse.

## 4. Be more efficient in your present job.

One good variation is to be more efficient at your present job, which often results in higher earnings. Think about how you can save time and money. Search for bottlenecks and fix them. Consider the Pareto Principle - 80 percent of your income comes from 20 percent of the work done. Concentrate more on effective tasks and less on auxiliary ones that don't bring in money directly (like preparation, cleaning, etc.).

## 5. Learn to enjoy your present job.

You'll move towards your goals faster if you organize your present job so you enjoy it more. Make a list of things that make you happy at work or bring you satisfaction from your job. The list might include: what you have, what you have always wanted, where your advantages are, how tasks can be done in a pleasant and fun way and so on.

You'll find the job itself probably isn't so bad, it's just that you have been focusing more on the negative, rather than the positive, aspects. Be optimistic and start to take an interest in your field of expertise. Associate with people who do similar work and enjoy doing it - allow them to pass their enthusiasm on to you.

Maybe you won't get a raise at first, but you'll be much happier and not only at work. If I asked you, which you would prefer, money or happiness, what would you say? Well, there, you see...

I promise you that over time you will be noticed - if not by your superiors at work and business associates or partners, then by others. There are always plenty of jobs for a worker who is conscientious and an expert in his or her field.

Those who are the best in the business have doors opened everywhere, regardless of whether such a qualified person is needed right then or not.

Wise employers employ someone the moment they realize that a person can benefit their company. They don't wait for an empty position where they would be forced into a feverish search for an appropriate candidate.

## Chapter 4

### The 3 Greatest Prosperity Books Of All Time

By Joe Vitale

I'm fascinated by prosperity.

This year I've been reading numerous books on the topic. Here are my three favourites:

"[Seed Money In Action](#)" has stood the test of time. This forty year old little booklet has gone through 53 editions, sold 1,000,000 copies, and caused 40,000 people to write the authors and praise it.

The basic message is that as you give, you will receive ten-fold in return. This ancient secret helped create millionaires and billionaires throughout time, and still works today.

There's a catch, of course. You have to give with a mind-set of non-judgmental expectation. When you do, you're in the flow. Most people who are broke are practicing the scarcity principle, not the seed money principle.

Most people who are having money problems would never even think of giving money away, let alone think of the proper way to think AS they give money away. Yet that's the secret prosperity in this famous booklet.

Then there's "[The Millionaire's Mind](#)" by two authors in a country I never heard of before last year. Two Slovenian authors wrote a book that sold out within 15 days in their country. When they came to me, I was skeptical. When I read the book, I was amazed. Here's a complete course on how to think like a wealthy person. Long, detailed, practical, and eye-opening, it continues to blow me away.

Do you want to know what happened in the first few hours after I announced the release of the book?

\* A German businessman contacted us wanting to start selling this e-book in Germany and building his own website just to promote it to his audience.

\* An Indian businessman contacted us wanting to find ways of marketing this e-book in India, and also said: "I got so excited that I decided to mail you right away since I feel this book can help millions here in INDIA."

- \* A Scandinavian author agent contacted us wanting to translate and publish the book in print and electronic formats in Norway.
- \* 15 people contacted us immediately wanting to sell this e-book through their websites and e-zines.
- \* HUNDREDS of people ordered the book within just five hours of getting the email.
- \* Dozens of people wrote from overseas, begging to find a way to pay for the book and get it right NOW.
- \* Still others wrote to me, asking if the book would be released in hardcover (not this year).

And all this in just a few hours after I pre-released the e-book. Is this miraculous or what?

You can see what I'm talking about [here](#).

Finally there's the book I co-authored with Stuart Lichtman, called "[How to Get Lots of Money For Anything Fast](#)." Stuart is a genius. I have never met anyone like him. He has spent at least four decades studying the unconscious mind. The result is that he can pin-point where our unconscious trips us up---and show us how to correct it.

This is incredible. Where before you would set a goal and wonder why you stopped going for it, now you can discover why you stopped yourself---and remove the block. This book really describes how to "get clear", which is a key step in my "Spiritual Marketing" book.

Well, let me throw in one more book on prosperity.

When Tom Paley wrote his masterpiece, "[I'm Rich Beyond My Wildest Dreams, I am I am I am](#)" he didn't know he would begin a new quest. Since writing that book he has gone on to teach e-classes based on his simple method, give teleseminars, land a publishing contract for the book, and now sell it as an e-book, too. His book is helping people create miracles. His book helped me manifest the home of my dreams.

If you're looking to create prosperity, I suggest you get all of the above titles. They are all e-books so you can have them instantly. They're better reading than the daily newspaper and will lead to far more profit.

Read them and get rich.

## Resources

- [The Millionaire Mindset](#)
- [Seed Money In Action](#)
- [I'm Rich Beyond My Wildest Dreams](#)
- [How to Get Lots of Money For Anything Fast](#)

## Chapter 5

### **Why your Mind Prevents You from Realizing Your Dreams**

By Boris Vene

There are many miserable people in the world. Some of these people already know how the mind works and the subconscious acts, and their important role in achieving goals, yet, somehow they just cannot make it work for them. Why is this so?

First, they put too much mental effort into calculating solutions. They say something like, "From now on I'll be telling myself that I'll earn \$100,000 by the end of the year. If I tell myself that every day, I will surely reach my goal." Every day they say, "Oh, I haven't stated my goal enough today. If I'm not consistent, things won't happen right. Let's go, I'll get rich. I'll get rich."

Will this person ever realize his dream of making \$100,000 by the end of the year? Never. Clearly, he or she doesn't truly believe they can achieve their goal. Subconscious doesn't work on the principle of, "If you behave, you'll get candy," but rather on, "Think as if you have candy and I'll make sure you get it."

Skeptical people say: "I'll believe it when I see it." Those who know the rules of life say, "I believe and for that I'll see." William Arthur Ward, author of Mind Power, says, "If you can imagine it, you can achieve it. If you can dream it, you can become it."

You cannot call conscious affirmations thoughts or beliefs because you say them within the domain of your objective mind. This is why conscious effort and discipline alone never really help in successfully reprogramming your subconscious.

The solution is in feeling the goals as if you've already achieved them! Engage your senses and allow yourself to be overcome with feelings of joy, victory, happiness, satisfaction and relief and delete the feelings of fear, need and longing.

When you reach such a state, you are giving your subconscious the right direction and are laying down the information from which your subconscious

will later draw on. Then, when similar circumstances occur in your life, your subconscious will recognize it and provide the solution that is reflected in your thoughts.

Your subconscious will draw on the experience you have planted there as if you really had that experience and it will use that information to provide the appropriate solution that ultimately leads to your success.

One of the benefits of achieving such a state is that you will never try to do or repeat anything else because your subconscious mind now records that positive experience in a powerful way. The following example (watching a sports event on TV) illustrates the thinking state that accompanies you in both the right and wrong behaviour.

If you know the final score beforehand, you don't worry about all the minor victories and defeats along the way. Your attention will even wander to other things surrounding the game, the commercials or team composition and statistics, which would otherwise go unnoticed. If you don't know who the winner will be, then you'll be on the edge of your seat the whole game, nervous whenever the opposing team has the ball. Nothing else will matter or gain your attention until you see the final, winning score.

It's the same with other situations you face day by day. Always, when you are not certain of a positive outcome, you try to force one - doing what your intellect tells you to do. Because you are afraid of a negative outcome, you do everything to avoid or prevent it. However, this behaviour is telling your subconscious you have little faith and what you are feeling is fear. Because fear is stronger than the belief in a positive outcome, the result is exactly what you were afraid of.

Subconscious detects all thoughts and delivers the product of the thought you believe in the most. Therefore, the solution is not in acting thoughtlessly, displaying little faith and trying to prevent the worst from happening - this behaviour delivers the fruit of fear and brings you "bad luck." How many times have you heard someone say: "What I feared the most came true." Of course it did!

### >> Reverse Psychology Technique – A Magic Wand for Everyone That Seems Plagued with Failure

Vera Pfeiffer, in her book, *Positive Thinking*, says:  
"The more you try, the less you succeed."

Well, it isn't quite that simple. That thought is really only valid for cases where you are trying to fix something and you don't believe your subconscious will bring you to the solution. All successful people, whether they are businesspeople, artists, scientists, etc., achieve their success through trying to get results. The difference is, they don't give up, trying longer and harder they eventually arrive at the place where they have done it instead of tried it.

It is true and is always valid for actions you want to force, times when you don't listen to your "inner voice," intuition and signs, but instead do what your logic offers.

Martin Kojc, in his book, *The Manual of Life*, describes how a Professor Chodoansky was experimenting on how to cure the common cold. The Professor decided that he could conduct his research better if he had a cold. He then consciously decided to get a cold, but that was not successful, so he tried to speed up the process and make himself sick. After taking a cold shower, he stood naked in front of an opened window thinking that for sure he would catch a cold. Then he lie down in an ice bath so cold he shook from head to toe. No matter what he tried, he could not make himself catch a cold.

Has something like this ever happened to you? Of course, it has. You can probably remember a sleepless night when you tried hard to fall asleep. Finally, when all else failed, you tried to use the popular technique of counting sheep. "If I can't sleep, I'll count sheep, because I heard it might help." Did that solve your problem? Probably not, but depending on how strong your belief in that method was, coupled with your experience in using it, you may have had some measure of success. Most people say it had the opposite effect. Why?

Because wishing and hoping something will work or happen, does not make it so. If you are not convinced, deep inside, that it will really make a difference, yet at the same time wishing and hoping strongly that it will work – the stronger thought wins. Your wishing and hoping, without the essential belief to bring it about may even be sabotaging the possibility of realizing what you want.

How can you use this discovery to your advantage in real life?

Next time you can't fall asleep, say: "I have to stay awake today. No matter what happens, I must not close my eyes even for a second. I'll take some books and read them until morning. Then I'll take a shower and go to work."

What is the result? You fall asleep after only a few minutes!

Let's analyze what happened. After a few unsuccessful experiments, you decided to apply the Law of Reverse Psychology. You consciously gave yourself a task and tried hard for it to work out.

Nevertheless, deep inside, your inner voice said, "Really. You think it can be so simple. What if you fall asleep?"

While you were consciously telling yourself to "Stay awake," you unintentionally saw yourself sleeping with the light switched on and with the book in your lap instead. Intellect always doubts when you are not certain about the successful realization of your goal. The image that was in the background all the time was so strong it hampered all your efforts to stay awake because that is what the subconscious saw and brought into reality.



Most of us can probably relate to the next example of trying to get attention and affection from a certain person. After paying compliments, doing little favors, trying to show them how much you respect their opinions, making obvious efforts to be understanding and showing support for their ideas in front of others, you don't get back the affection you want. Feelings of weakness, anger and disappointment are born.

After a while, you've had enough and stop doing all the "little extras" to win their attention and affection. You stop bragging about them and give them no special attention thinking, "If he's not interested in me, then life should simply return to what it was like before we met." You redirect your thoughts to other matters. Now you only pay that person as much attention as you do everyone else (it is wrong to ignore the person - and that happens often as a reaction of ego, pride, etc.). You continue to be kind and good and behave as though nothing ever happened between the two of you. Although that person's reaction to your attention was negative, you are not adversely effected. (Can you see how easy it is to forget "the greatest love" once you "unplug" and distance yourself from it?) What happens?

The same person who didn't pay you any attention before now begins to take an interest in you.

It is a game of energy. If you want something from someone or try to impose your needs on him or her, a similar situation arises because it isn't what "that" person wants. The solution lay always in the middle ground.

Returning to the example, where the situation is completely reversed, suddenly your opinion matters and he or she now finds you trustworthy and someone they want to confide in. In the first case you were giving your energy to the other person (in the form of affection and approval), in the second case, you withdrew your energy. Feeling an overall absence of energy, the other person seeks to restore the balance of the original state. With your energy withdrawn, the other person must now go farther to restore the balance of energy, so far that they are now willing to "invest" some of their energy, attention. When you redirected your energy and gave up your desire, it came true.

Physics, which, among other things, describes the various relationships and behavior of energy exchange, can explain this phenomenon. The universe acts according to the principles of energy exchange and humans are primarily beings of energy that have a physical form. Thus, the idea that physics could inform the notion of relationships between human beings as an overall interaction and exchange of energy is not only phenomenal, but also becoming more recognized in the world.

This example illustrates one of the basic Laws of Nature. As long as you are trying to gain the affection of another person, your over exuberance causes the energy scale to tip out of balance, resulting in the object of your affection withdrawing theirs to the point of indifference. For them, this situation is ideal.

You are now in deep and under their control, eyes wide and bright, eager to please, doing whatever they want to the extinction of your own needs.

When you withdraw your attention, and thus your energy, the scale tips in the opposite direction and the other party sees the resulting deficit as their losing control over you. Their fear of losing now compels them to respond by investing their energy to get yours back on their side again.

Whenever you feel the compulsion to force a situation, you are in danger of any disbelief you may harbour of a successful outcome overtaking you and extinguishing any tiny spark of faith and hope you have.

This happens with everything in your life that is going well for you – the bulk of your current efforts, coupled with the positive direction you are headed in, are overshadowed by a general, background image of doubt and disbelief. This is where you find the answers to your specific challenges. This is the root cause of why you have been unable to climb out of financial hardship, the reason you can't harmonize with your spouse or significant other and why you have been unsuccessful at realizing your dreams.

## Chapter 6

### **The 8 Myths About Creating Wealth**

By Nikola Grubisa

You have probably read or heard about various myths (these are the truths that are valid only for certain cases, but not in general) surrounding wealth and wealthy people, all of which hinder your quest for financial independence. Here are the most common and most destructive:

*Myth No. 1: How much you earn depends on how hard you work*

If this were true, then the physical, blue-collar workers, who have been working hard for years, would have been the wealthiest people on earth. Of course, this isn't true. They form most of the workforce and the vast majority of the middle-class.

If you witnessed your parents coming home tired from a long day's work in your youth, you probably learned that money wasn't a sufficient reward for all that effort. People who work "just" for the money often have debts because they comfort themselves with whatever they can buy, beautiful things they lack when working.

*Myth No. 2: Being paid for something you enjoy isn't work and you shouldn't ask for money for doing something that is enjoyable.*

Check this with millionaires. They all have so much money that they don't need to work anymore. Nevertheless, they work for other reasons, challenge, satisfaction, fullness of life, activity, fun ... and all are connected to a love for their work. If there was no joy in doing a certain task, they would do something else that would make them much happier and that enables them to realize their dreams.

In fact, if you don't enjoy your work, you will never become wealthy doing it! However, just because you enjoy your work doesn't mean you shouldn't get paid for it - in fact, that is the ultimate goal, to get paid for what you already enjoy so it never feels like you are at work!

*Myth No. 3: You need to be in the right line of business to amass wealth*

Do you think so? This must mean that all the people who are involved in the same business are millionaires. Of course, this isn't true. In each business there are winners and losers; winners abound, even in businesses that consist of distasteful (to most) or "impossible" work like sweeping the streets, collecting the trash, working in a factory, pumping gas, selling newspapers, etc. On the other hand, there are just as many "losers" in businesses like selling real estate, management or being a stockbroker.

*Myth No. 4: You need the right education to make a fortune*

Are the most educated people really the wealthiest? Not at all! In this case, university professors would be the wealthiest people on earth. Ask them about their salaries, if you get the opportunity. The truth is vastly different - the wealthiest people are those who can convert their knowledge (or education) into money, in the best possible way. They can be highly educated people (like inventors, scientists, etc.) or almost ignorant.

Being formally uneducated does not equate to poor performance on the job or the inability to form a strong enough vision to carry a person to success - they can easily be experts without having a formal education.

*Myth No. 5: It used to be easier*

Statistics show an increase in the number of millionaires in the world every year. Talking about the "good old times" only offers comfort and a convenient excuse. If you look around, you'll see there are people who behaved the same way in the "good old times" as they do now, yet their success has been recent. With technology and progress come new ideas, desires and needs and there are more business opportunities appearing daily to serve them.

*Myth No. 6: I'm too old (young)*

If you research the life stories of some of the most successful people, you'll see that this isn't true at all. Some became wealthy early in their lives (perhaps from the stock market), while others found their fortune in their old age. Ray Kroc, was more than fifty years old when he bought and made the first McDonald's.

*Myth No. 7: I don't have enough money to start. You have to spend money to make money.*

This is no different from any other excuse or "myth." Like the others, it's obvious this one isn't true either. Many have made their fortunes starting from scratch, living in an apartment or working out of their garage and yet, they developed business empires that are worth billions of dollars today. The other elements of success are far more important than having seed money to start a business.

But yes, often money helps and it certainly doesn't hurt. Like everything else discussed in other myths: it probably helps, but it is not always necessary.

*Myth No. 8: I'll begin when I know everything*

Do you believe that you will know everything someday? Or even that you'll know enough to ever be "really prepared now?" The more you learn, the more you see what you still need to learn. Success and obtaining wealth is a dynamic process. Even if you "could" come out of the gate knowing everything there is to know, some of those elements will change immediately and many will change rapidly. If you don't decide now, nothing will happen. Live and learn.

Some millionaires have even allowed themselves to go bankrupt and then (even faster) recreated their wealth, sometimes even greater than before. Money itself isn't the obstacle that is keeping you from being wealthy. If you're really good in your business, don't worry, because someone that will offer you money (a bank or business partner) will appear who will appreciate your talent knowing you are a very good investment opportunity. But you can't sit around waiting for this - make it happen.

Exercise "taking action" as much as you can. Make your workplace better or more efficient. After all, even if someone else signs your paycheck, you really work for you. Even if you are an employee in a large corporation - it isn't your corporation - but it is the only corporation through which you can prove what you are capable of right now.

All of us have what it takes to become a millionaire! Born winners, yet few of us know how to take advantage of and cultivate the possibilities hidden inside our own mind!

No one can ever grant you greater potential than your heart already holds...you need only discover its contents to find the one true path to your success in life. Born with the seeds to our success, the greatest decisions must always come from the inside! You will discover a new, deep well of fortune – yourself!

## Chapter 7

### **Fears: A Detour on the Road to Success**

By Boris Vene

If you are like most people, you are often confronted with fears that hold you back - consciously or subconsciously. Although you weren't born with them, you are under the strong influence of the environment that implanted them. You might even be tempted to think that worry and fear is the primary base from which your actions stem.

Salespeople know of this powerful influence. People buy truckloads of insurance in preparation for some disaster that "might" happen. "It is better to be safe than sorry." Do you have an extra set of keys (or two) for your house or car? Do you buy food, drinks or even pills that will help you improve your complexion or lose unwanted weight?

Whether it is a fear of losing something good, or getting something bad, fear is a driving force that is always there ...

Why does someone behave rudely or arrogantly?

Because he or she is afraid of losing their "feeling of" authoritative power, which would destroy or undermine his or her position in society. You already know where jealousy stems from - out of fear for you, wanting or losing something you think you cannot have or the fear that someone else will get what you feel "belongs to you."

New situations in life force you to confront a new set of fears. You may even comfort yourself by saying it isn't so bad. Have you ever made a doctor's appointment, a dentist appointment or a hairstyling appointment only to arrive in the respective waiting area with no pain or the best hair day you've had in a long time? Now you want to go home. Fear is a powerful motivator.

Some of the more common fears are:

1. Fear of the Unknown
2. Fear of Failure and Rejection
3. Fear of Loss (losing what you have)
4. Fear of Facing Reality
5. Fear of Disapproval

You have to deal with ALL of these fears if you want to succeed.

You cannot deny them or banish them to your subconscious, as that will only add fuel to a fire that will probably and suddenly burst out beyond your control. Like fires, fears are easiest to squelch when they are still small.

Confront your fears and banish them forever!

Start with ...

## THE FEAR OF THE UNKNOWN

There isn't a person alive that isn't apprehensive, nervous or even fearful of entering new territory, wandering into the great unknown. What will it hold? How will it change you? Will you be able to handle the situation or complete the task? Will you know what to do and have the ability to do it? Will you be laughed at? Will it be worth it?

One way of confronting the unknown is to recognize that without action you will never escape mediocrity. The primary difference between people who fulfill their dreams and those that don't is action – the former move from words to action, the latter never get beyond the words.

Ask yourself:

What could I lose if I begin to act? Answer frankly. Typical answers are time, pride and so on. You should note that these answers are merely superficial.

What could I gain? An experience that will, without a doubt, make you richer (maybe financially) and one that will bring you closer, above all, to success. You shouldn't forget that it is self-confidence, overcoming your fears and changing your habits or undesirable attributes (like transforming yourself from timid to outgoing) that bring you a step closer to attaining your desires. I remember a case where a young entrepreneur was taking an exceptionally long time to decide whether to start a new business that excited him, or not, because his mind told him that he wouldn't succeed. After a conversation we had, he decided to start the business because he felt this was his path. He didn't succeed; in fact, the results were pretty awful at first.

I was surprised a year later when I received a kind letter from him thanking me for the time I had spent with him. He wrote that he has been a changed man since then and that he is enjoying what he is doing for the first time in his life. He wasn't doing well, financially, in the beginning, but gradually he built a firm foundation and is now earning well.

"If I hadn't made the choice and taken that first step," he added, "I wouldn't have known that work exists that can bring in both money and pleasure. My first financial failure was a small price to pay for such awareness. More importantly, it enabled me to identify the fear that had been present in all my

business and personal decisions in the past. Today, I laugh at the limits I was living under then. Now, I'm happy to meet new challenges and I have been succeeding in everything I do lately."

In 1991 my partner and I started construction of a large corporate building. We put all of our savings into this project. During that time there was a war in Slovenia and alarms signalling a bomb attack often interrupted our work. People asked me several times if there was any point in continuing construction while the war lasted – what if the building was destroyed? We decided to continue with our project. Had we stopped construction then, maybe that building wouldn't have been finished until today, if ever. However, by following our own instincts and remaining true to our vision, that building has been serving the purpose it was intended for, for more than ten years.

Is it worth it to miss an opportunity? Think.

If making a decision appears too difficult, take a piece of paper, divide it in half and write out the pros and the cons. More often than not, the "against" side is filled with "circumstantial objections," like "a lack of self-confidence," or "I don't have enough money or time." The substance of these objections cannot compare to the reasons "for" doing something.

Most of your reasons for not doing something are probably based on weak excuses. If you are afraid of doing something, your mind will find a way to make sure that you don't do it, will even stand in your way and prevent you from doing something that it perceives you do not want. Be sure to address all your fears first and then take that piece of paper in your hands once again.

Chase your fears away and consciously decide to take a chance in life. Trust me, it's usually well worth the trouble!

Of course, the decision (as always in life) is still yours.



## Chapter 8

### **What Are the Activities That Will Bring You Wealth**

By Nikola Grubisa

What do you need to be doing to succeed in life?

What traps await you on your path?

How much are goals really important?

Is it true you can succeed the most in conducting the business you enjoy the most ... or is it perhaps better to be doing something else?

How to deal with people - so that they love you, respect you and at the same time listen to you and follow you?

These are just some of the questions most people ask themselves when it comes to success. And every question requires a clear answer if you wish to avoid doubting in your success and so making your path more difficult.

But - is it at all possible to find the answers to these questions? And, even more important, are these answers valid for all people in all situations ... and especially for you?

Yes and no; it depends whether you are dealing with the cause or the consequence. If you discover the cause of the problem (which is always the same!) and succeed in solving it, you also permanently solve the problem and automatically move forward to a higher level.

For instance, if something in your house has a rotten smell, you can solve the problem by taking that thing outside - and the stench won't repeat itself. This is solving the problem at its cause, which is most effective.

But people sometimes handle their problems differently: instead of taking the cause of the bad smell out, they rather cover it up with something, perfume it, open windows and such.

This is often much easier, but it doesn't solve the problem. Consequently the problem repeats itself and worrying about it only takes too much of your time and energy that you could invest in something important.

People so become overburdened with little things and literally run out of time to create wealth, prosperity and happiness. Are you doing the same and solving the consequences instead of tackling the cause? Let's see...

Ask yourself: "What problems do constantly repeat in my life?"

The areas where these problems are constantly surfacing are probably the areas where you deal with negative consequences when they appear. And this isn't relevant only for your "physical world" (your environment), but also for the world within you. Do you know of anyone who is always saying: "Why is this happening to me over and over again? Why are people treating me like this? Why do I constantly spend more than I make?"

It's about the consequences! And by dealing only with the consequences this person can never move forward in life.

"The Cause Is Never on the Outside" ... or "The Cause Always Originates from Within"

This is the Truth ... because it is valid for everyone at any time at any place. And if you are ready to admit this to yourself you will discover within it the key to the solution of all your problems - because you will no longer blame others for your problems, but turn towards the real cause - you yourself!

Put in different words: If you are the one holding yourself back from achieving success and realizing your dreams, and if you are ready to do something about it, you are already on your path to your goals - because you will always find yourself in a situation where you can influence the cause of the problem.

## Chapter 9

### **"Energy Marketing" - An Unusual New Way to Attract New Clients**

By Joe Vitale

"It doesn't matter what you say in an advertisement," Esther Hicks told me over dinner with her husband, Jerry, one day many years ago.

"People will pick up on the energy in the ads, not the words in the ads," she continued. "They'll respond, or not, based on what they feel from the ad."

That was probably my introduction to "Energy Marketing" or what I now call "Mental Science Marketing." I've since met several people who practice this unusual new form of marketing.

Sandra Zimmer, for example, runs the Self Expression Center in Houston. One day she and I were having lunch and talking about marketing. I told her I remember seeing her ads years ago, and that they seemed to have a halo around them.

"I put that there," she said.

"How?" I asked.

"I meditate on the ad I'm about to run and infuse it with my energy," she said. "When the ad comes out, only those people who pick up on the energy in the ad will call me."

Since Sandra has been running a thriving business for many years now, I'd say her method works.

Two years ago I began seeing ads run by a healer named Ann Taylor Marcus. Those ads had the same border of invisible light around them. When I called Ann the first time, I said, "Your ads are charged!"

She knew exactly what I was talking about.

"I put my energy into those ads," she told me. "I sit in silence and consciously send my energy into them. I am charging them so they magnetically attract the people who need me most."

Considering Ann has now worked with well over 100,000 people, I'd say her method is working, too.

Terri Levine, of [comprehensivecoachingu.com](http://comprehensivecoachingu.com), interviewed me a month or so ago. She had read my latest book, "Spiritual Marketing," and wanted to know how someone "charges an ad" with magnetic power. It was the first time anyone had asked me that question.

"Well, I simply intend for the ad to pull the perfect clients to me," I began. "I know that intention rules the earth. So I simply decide to add my energy to the ad and program it to bring me the results I want."

I could tell I needed to explain myself further.

"Think of it as Mental Science Marketing," I went on. "There's a whole school of thought that says you can heal anything by tuning in to the underlying perfection in life. Well, why not heal a business in the same way?"

Before my "Spiritual Marketing" book became a #1 bestseller at amazon last June, I may have been reluctant to talk about this unusual new form of marketing.

But the truth is, this is what I've been doing for maybe ten years. I simply haven't been talking about it in public.

You can probably understand why. Mental Science Marketing isn't as nuts and bolts as the marketing practiced by those who like to focus on headlines, benefits, guarantees, and other traditional elements of a good ad.

Mental Science Marketing is more internal.

It's flying by your gut.

It's listening to your intuition.

It's aligning your beliefs.

It's tuning in to your spirit.

It's, well, different.

But Esther Hicks is only partially right.

What you put in an ad does indeed matter. If you run an ad with nothing in it, you won't get any calls, despite what you may have done on an energy level. You still need to put \*something\* in that ad, if only a phone number. That's where knowing traditional selling methods helps.

But I've known people who created ads with all the right elements in it--- headline, coupon, you name it--- and the ads bombed. So just writing ads with skill won't always work, either.

My policy is to combine both approaches. Learn all you can about how to write headlines and body copy. But also learn all you can about how to infuse your ad with your own energy. The combination can be irresistible.

Just ask Jerry or Esther. They hired me to write an ad for them to run in a leading national magazine. I wrote it and they ran it.

"We got so many calls we had to stop running the ad," Jerry told me later. "It overwhelmed our office."

What made it work? The words in it or the energy in it?

My guess is that the words in it reflected the energy in it -- and in fact amplified it. In short, you need both.

Just as studies show that most (not all) communication is visual, most (not all) marketing is mental.

Finally, let me leave you with a challenge:

Look at the next ad, sales letter, commercial, or even website with an inner radar searching for the energy in it. See if you can note what is radiating from the ad.

How does it make you feel? What is happening inside yourself while you view the ad?

Then ask yourself what is actually in the ad---the words and images---that are helping you feel that way.

You might even go so far as to hold a sales letter in your hand and----before you read it---see what you sense.

Does it have a good feel?

Do you want to buy?

Are you seduced or repelled?

Now read the letter.

Were your feelings right?

If nothing else, this is a great way to increase your sensory awareness of everything from your five senses to your intuition.

Why not start right now, with this very article?

How does this make you feel? Are you picking up on my energy? Do you have a sense of what I'm trying to communicate?

The fact of the matter is this: People buy for emotional reasons and justify their purchases with logic.

When you are clear about your offer, your energy will be clear.

When you proceed to create your ad, that energy will guide you.

And when people read the final ad, it will be your energy that they will feel first.

Just something to think about.

Or do I mean "feel" about?

Welcome to the new world of Energy Marketing!

## Chapter 10

### **Nothing Comes by Itself - You Can't Win a Lottery if You Don't Buy a Ticket**

By Boris Vene

If fate intended you to be rich, then all you have to do is just wait for the "business of the century," money, spouse, health and wealth to fall into your lap! Right?

Most people understand "fate" as something static - as if there were a message written in the stars that said, "This is the way it's going to be and it's not up to me." No wonder a passive life develops from this attitude - lives where people wait for their fate to find them and just "happen."

Years go by before they realize that in all this time they have not experienced anything and have virtually slept through most of their days in a monotonous routine of work, lunch, dinner, occasional entertainment, television and rest.

Each day is the same, boring routine until the days become months and finally they stretch into years. Not to mention, they have probably been struggling for money and possibly survival, experiencing health and relationship problems and such. It is not surprising that in the end, all this leads to the final confirmation that "I am not intended to live the good life."

Jacob Needleman, a philosophy professor at the University of San Francisco and author of many philosophical, religious and medical books, sometimes compares life with a jail cell, where institutionalised prisoners no longer remember their previous life of freedom. Instead, their only goal becomes meager attempts to improve their living conditions (if they can) within the prison walls.

They may paint walls with the vivid colors of nature, hang posters or magazine pictures to cover the ugly walls that surround them.

All the while, they're dreaming about a better life and envying other prisoners for meager privileges above their own. Even worse - maybe their cells are wide open and nobody is forcing them to stay in the prison! They are free to go and experience a new, exciting life.

Instead, they refuse to believe that somewhere a better life awaits them. No, they would rather put another poster on the wall - and dream on about a better life than take the chance of moving towards it only to wind up disappointed.

For a prisoner to survive inside and behind bars, within the prison system, he or she must engage in a wide range of mind-games.

The most important one is to forget your life outside the walls. Unfortunately, this is also the most dangerous game of all; because its successful execution means you must become satisfied with the limited life you now have.

If a new prisoner comes in with grand tales of life outside, the rules of the game force the prisoner to reject them, not because they don't believe them, but because they don't want to believe them.

Believing the stories makes living the restricted and limited life inside unbearable.

Believing would change their attitude about the limited life they are living and they simply "can't afford" for that to happen. Believing the messenger might elicit talking, thinking and dreaming of escape - but the road from here to freedom is long.

Many people live in a mental prison as strong and confining as those who are behind bars. They have all the freedom in the world, but they exercise none of it because they are afraid to believe, like the prisoner, that a better life can be theirs.

Why?

Because it takes courage to change your life ... to break the old patterns, change old habits and rebuild your mental infrastructure. It is easier to stay where you are, blame others and tell yourself:

"No, this is too hard. Who am I to think that I can make it happen? What if I fail? Right now, I have something; maybe it isn't what I wanted or even what I like - but it's something! If I lose this ..."

Are you reading this article and thinking you cannot make it happen? Are you living in a prison without walls?



## Chapter 11

### **Do You Control and Influence Your Own Life?**

By Nikola Grubisa

"People often want to do something, but find out that they actually cannot control the primary factor or the cause."

This makes sense - if others are responsible for the way you are feeling, you can't keep on "correcting" them so that their actions suit you ... Because if you start doing this, you can just as well be "correcting the world" for the rest of your life, and you still won't be happy!

There is a far more elegant solution that will bring you to your success faster and easier. The next "golden rule" for success is:

Once you discover you cannot influence a certain situation, this is only a sign that you are not dealing with the right things or are doing the right things!

As we said before, the cause for everything is always hidden within you. And if you ever believe that you are powerless in a certain situation, that only means you have given up your control over the situation.

In other words - you turned away from yourself and allowed someone else to control your situation. This deal will never come through right ... at least not the way you want it to! Because you have just detached yourself from your own personal power!

This is always the cause people are unhappy or do not have what they wish to. It's not about the cranky boss, the un-understanding partner, naughty children that take too much of your energy, the house that you always need to invest in, the government that always takes too much of your hard earned money ... No, these are just the consequences.

You can try solving these consequences over and over again, but the situation will only repeat itself sooner or later. What you need to do is turn towards yourself, face the current situation, ask yourself what you want from

life ... and then even more motivate yourself to start doing the things that bring you results and those that you enjoy, and changing all the rest.

### Do You Influence Your Own Life?

This concept, where we discuss things that effect or don't effect a certain situation, and how to solve them, can be used everywhere. It actually presents one of the most important factors when it comes to your well-being and joy, and with these two your general outlook on life.

You are probably often worried whether something bad might happen to your child on her way to school, or if your partners are going to pay you on time, or if you're going to get that deal you are negotiating for, or whether people will accept you the way you want them to, and similar.

The general rule, when it comes to solving any kind of situation, is:

"Discover what things worry you and you have no influence over - and forget about them and have faith they will solve themselves in the best way possible."

"Now seek out the situations you can influence and start solving them right now - from the most important one (not the easiest one!) to the others and so on!"

This way you will get plenty of energy and the feeling that you control (as least somewhat) your destiny: when you discover, in each situation you want to improve, what you can influence in the first place, you will spend your time from this day forward by only dealing with what you can influence. You will rationally invest your energy, and the results are going to be multiplied!

Something else important will take place as well if you accept this way of looking at various situations - you will become happy! Happiness actually presents your view of the circumstances! ... Which is mostly dependent on how much you can enjoy every moment and every situation, and not by compensating your "daily suffering" with money.

So, do not be tempted by "mountains of money", if the "package" doesn't include happiness as well ...

... because there will come a time when you will want to replace all your money with happiness!

## The Recommended Activity

Everything always starts with the first small step. So first just take some time for yourself - now! Take a long walk. Take enough time to thoroughly listen to your favourite CD. Call your friend and tell her how you feel about her.

Whatever! Don't forget you are here to live. Don't wait for money to start dictating you your happiness - rather start enjoying yourself and living right now. You will discover that you can do many things you enjoy without much money, or without the money you presently might not have. And this is going to turn in to your fastest, most joyful and most certain path to wealth.

Because money packed with happiness can only be obtained once you are clearly certain you don't need it any more...

This is the path to wealth that leads through the heart!

## Chapter 12

### **Lack of Time and Opportunity for Success?**

By Boris Vene

The most common excuse among passive people is lack of time and opportunity. Research, however, shows there are more opportunities available every day for people to develop their abilities, succeed and achieve success in than ever before.

On the other hand, research also shows that people with excuses far exceed the ones that choose to take action on their own behalf. Look at these real-life examples:

An acquaintance of mine, a waitress who lives with her mother, suddenly decided to move to Australia, her dreamland. While she had been "failing" at home, once in Australia she landed an excellent job and a nice apartment.

Some time ago, she returned home to finish some business and I asked her if she now felt that she had fulfilled her dreams. She told me it surprised her to discover how easy it was to live her dream and succeed. Together, we discovered her turning point was her decision to board the plane and go for her dream.

You don't need much money to begin living your dream. My friend only needed the plane fare to get to Australia. Being on her own in a new country forced her to get a good job just to survive and surprisingly, it wasn't all that hard once she abandoned her old viewpoints and left her excuses behind her.

She simply acted.

And something else too - she didn't care, anymore, what other people thought, which is the second most common reason for delaying or refusing to take action to change our lives.

You see, when faced with a situation that isn't urgent, it's easy to make excuses and never change. However, when faced with a potentially life-threatening set of circumstances, where we simply have to do something to survive, all excuses disappear and we become creative and successful in our problem-solving efforts.

Further querying my friend, I asked her about her situation in her hometown. She admitted she could have found the same opportunities there as she had found in Australia - if she had both looked for them and then acted to obtain them. In fact, she was now thinking about returning home and looked forward to achieving everything there that she had been able to achieve thousands of miles away.

What was different? She now knew she really could be a success!

Over the years, I have worked with many door-to-door salespeople. Most sales reps blame outside circumstances for all their failures to sell their products.

It's always something, the location wasn't right, their prospect isn't interested in their product, some even cite their own lack of intelligence or money, and on and on and on. Those of you who are familiar with sales and marketing know exactly what I'm talking about.

Years ago, I had the pleasure and opportunity to show a group of people how they alone build barriers in their mind. One of the groups I was lecturing to was selling household products door-to-door. First, I listened to the sales reps complain and rant and then I decided to run an interesting test.

I selected a new sales representative, John, chosen because he was new to the business and wasn't yet burdened with the self-inflicted problems of his colleagues. I also made sure to sequester him from the other reps to prevent him from hearing any gossip about how difficult some specific region was to sell in.

What I had in mind was to send him to a region that every other salesperson was avoiding, because of course, "it was impossible to sell anything at all" there.

However, I told him something much different. What I told him was:

"John, the area I am sending you to today is a great area, especially for new salespeople. It is the best area to sell your specific products in and we regularly send our new sales reps here so they can have the experience of achieving above-average results their first day on the job."

After specifically training John to respond to rejections and combat his fear of the unknown, I sent him on his way to the area other reps feared to tread in and would swear, "You won't sell anything here." For three days, I repeatedly sent him to areas his colleagues described as "impossible to sell in."

The results he achieved weren't above average, but they were far better than the results of the best sales rep from the group in each of the three areas.

John was ecstatic - in those three days, he made more money than he did at his previous company in three weeks!

After that, I met with the whole group of sales reps and introduced John to the others. When I told them what he had achieved, much to John's amazement, they applauded and congratulated him enthusiastically.

Only then did I tell the group "where" John had made his sales. However, this wasn't the real (or only) "miracle." It happened a week later.

As I eagerly anticipated how the group would react to John's amazing success, I immediately organized a motivational seminar. John's example was perfect to demonstrate the "truth" I wanted the other reps to discover - the essence of their success is in their mind.

Two-thirds of the sales representatives voluntarily returned to the "Devil's Area" where John had experienced such incredible success. 34% achieved average results, 8% were below average, but 58% of them were more successful than they had ever been, anywhere!

What changed? The prospects didn't. Neither did their buying habits, nor the products the reps sold. The change took place in the mind of the sales rep ... a change that ultimately determined his failure or success.

Opportunities exist and will always exist. The question is whether you are able to see them and accept their challenge in time, before they fade away.

Luck isn't a beat that falls only on the ears of those destined to hear it; it exists everywhere and always in the music going by.

Luck doesn't hit the ground three feet from you, like lightning. It's the bird - flying overhead, that you reach out and catch with both hands.

There is a joke about a poor farmer, who, during the last moments of his life, complained to God: "I have always trusted You. I have given prayers my whole life to You to win the lottery. I respected all of Your commandments and yet never received a cent in my life." God answered: "Yes, it's true what you say, but you never bought a lottery ticket."

If you do not take advantage of the opportunity when it's offered to you, it passes you by like it never existed at all. Mark Twain said: "Those who buy books but don't read them have no advantage over those who don't know how to read." One of life's truths says: "People are so burdened with unimportant stuff that they don't have time to earn money."

One of my friends, an architect, was building a new office building a few years back. He dug gutters, carried mortar, plastered walls, etc. Although he usually makes \$100/hr, he wasted his precious time doing work that paid him ten times less "just because it was 'his' building and he thought he was saving a few dollars."

He never lacked architectural work, so he could have been more financially productive by hiring bricklayers and similar professionals to do the physical

work. He would then have the time to do the work his experience and training qualified him to do that paid him ten times more.

Had my friend been doing the work he enjoys most, instead of trying to save a buck by doing the labour himself, everyone would have benefited. The bricklayers would have had work, he would have more jobs contracted and the building would have finished sooner and possibly crafted better.

Additionally, my friend's burdens, the added worries he encountered by doing the work himself, would have been far less. When I presented him with this view, he thought about what I said and then did as I proposed. "Strange I didn't think of that myself," he commented.

An even greater truth tells us not to rely on luck. At any moment, a situation can change and what we once thought was lucky can backfire and turn out to hurt us even more than the lack of luck did to begin with! There is an old Chinese tale that speaks to this truth. Dr. Walter Doyle Staples, in his amazing book "Think Like a Winner!" tells the following tale:

In a small village, somewhere in China, there was an old man who had everything - a loving son, all the material wealth he needed as well as a horse worth a fortune that was the envy of all his neighbours.

One day, his horse jumped over the fence and got lost in the woods. Gone in an instant was his most valuable possession. Hearing about the accident and feeling sorry for the old man, the people in his village said, "You lost your horse, what a terrible tragedy for you. Oh, what bad luck ..." As they each offered their condolences, his reply was always the same: "Bad luck, good luck ...how do you know it is a tragedy?"

A few days later, the hungry horse returned to the old man, knowing there was food and water at the old man's barn. The horse brought twelve other wild and beautiful horses with him. When the old man's neighbours heard about his great fortune, they all thought he was extremely lucky and told him so. The wise, old man simply replied: "Bad luck, good luck ... how do you know it is good luck?"

The next day, his son saddled and tried to ride one of the new horses. The horse threw him from the saddle and the fall injured him badly. Doctors said the boy was incurably lame. Farmers from the village came to offer their condolences to the old man, saying: "Oh, your only son, disabled forever, what a tragedy, what bad luck ..." The old man replied, "How do you know it's bad luck or a tragedy?"

Months passed into years and war broke out. They collected men and boys from every city to join the army and took soldiers from every village, but the crippled boy, unable to fight, remained with the old man. The following week, the news came that a great battle killed all the soldiers from their village.

An important lesson: You never know what is bad luck or good luck. Never rely on luck to get you closer to your goals.

Do not rely on circumstances outside yourself, the goodwill of others, sympathy or gratitude.

Rely on yourself. Don't take this wrong - most people are kind and many are grateful, but the responsibility for your happiness lay only within you. If you expect others to take care of you, then you place your life and happiness in their hands, as we said earlier. When that happens, negative energy takes over your mind and you will feel like "a miserable victim of fate," living your life "as others dictate."

Make your own luck and learn how to use it. Why does someone succeed in a business you refused to try? Does he succeed because he is more capable than you? I bet you wouldn't agree and would probably say just the opposite.

He succeeded because he acted! He succeeded because he made his own luck and took his life and fate into his own hands. "Help yourself and God will help you," says the Holy Bible.

Luck is all around you. The seeds of your happiness are right in front of you; maybe those that cannot see them think that only what they pay for can make them happy. Unfortunately, many people only become aware of what they had when they lose it.

Don't let this happen to you!



## Chapter 13

### What Are Your Goals?

By Nikola Grubisa

Have you ever asked yourself what you wanted from life?

But not in the way that kids do when dreaming ...

Or put differently - do you have any goals on what direction you wish to move in?

In all areas?

Or are perhaps your most important goals having money and a great career ...

Our goal is not just having money, *but having it all!*

Can you sense the difference?

Or do you perhaps think that money will solve your problems and "buy" all the rest you crave for?

I once thought the same ... until the words of John Gray proved themselves right to me: money only multiplies the condition the person is in.

And it's true.

If we can't be happy when we're not doing so well financially, money won't help either. It can only buy more opportunities, in which your inner condition will mirror itself; for instance, if you can't enjoy a beautiful sunset, you won't know how to enjoy it with a lot of money either (when you're going to have the time to admire it every evening).

Or if people don't see you as a friend now, they won't see you as one when you're going to have money. You can buy being popular in the society, but

you can't buy friendship ... Because real friendship is never based on money; and if it is, it's not friendship, it's a purchase.

Or: if you can't enjoy your drive to work today, then you won't be able to enjoy it when you're going to have piles of cash in your bank account.

Or: if you don't feel good about yourself today, it's not going to be any different with more money.

Yes, having heaps of money doesn't change these things! Well, it can give you power over others, but will that really make you feel better about yourself?

Perhaps you're thinking right now that this just isn't so and that everything will be different then ... Perhaps it will be. But let me tell you a story about some acquaintances of mine.

#### How Money (doesn't) Changes Your Life

My old friend's family is one of the most well known and most successful families in the town I was born in. The father and mother have owned a restaurant with boarding rooms practically "ever since" - it was their primary source of income and their passion.

And besides, they also built a great mansion, big as a castle, where they rent rooms and host larger groups of clients. And not to forget the family hotel by the sea.

When their sons grew up their parents built them a business building: a flower, cosmetics and children's store for one, and a coffee and tea production house for the other.

Years ago, when their parents had all this, their sons decided to send them on a vacation. Literally - their parents never went on a longer vacation because they "had to work"! When they asked them where they wanted to go they decided for a health resort. For 14 days.

The sons organized everything and did everything humanly possible to assure their parents are going to have a great time. And they went. And they enjoyed themselves. And they came back ... after two days!!! That's exactly how long it took for them to come back home, because they couldn't stand being away from their work for so long ... they enjoyed their work this much.

The fact is - the parents didn't come back because of the work or because they were worried and had to work, they came back for themselves and their own pleasure.

This is a pattern. We are beings that within ourselves build certain patterns on the basis of which we then act - regardless of everything else. And the more often we exercise them, the more they become embedded within us.

Do you know of anyone who once said: "I'll work hard for a few years and then just enjoy myself", and he then just couldn't stop working hard ... ever?!

This is it ... So don't allow yourself to waste your life in such a way. It's not about money, it's about your attitude to yourself. Once a certain pattern controls you no money in this world can help...

## Chapter 14

### **Is Intelligence Necessary to Succeed?**

By Boris Vene

It is often felt that, above everything else, success is hindered by a lack of intelligence.

*But which person has the better chance of succeeding?*

The one with above average intelligence who is burdened with doubts and tries to tackle matters with hesitation - or the one with average intelligence who has a positive focus and is a "person of action?"

More than intelligence itself, your thoughts and patterns of thought are the decisive elements that guide your intelligence and lead to your success!

Research conducted in the United States shows that a "positive mind-set," rather than intelligence, is the most essential element of success. Similar research at Harvard shows that students credited 85% of what they achieved to their mind-set and only 15% to their abilities, skills and innate talent.

Dr. Staples also wrote, in *Think as a Winner*, that Allan Cox, researching the leading men of the Fortune 500 companies in 1982, discovered that 94% of them believed that their success was a direct result of their mind-set. In the same book, Charles Swindoll offers the following thought: "I'm sure that 10% of my life is the result of what happens to me and 90% depends on my reaction to those events."

I can say with certainty this is true in my life, but I cannot say the same for yours. Why?

Because your truth is the one you believe in!

It has always been this way and always will be this way. For example:

Those who believe the bold statement above is true will think and say:

"When I experience disappointment again, I'll understand it as a lesson and take whatever it has to teach me. If I am disappointed because I relied too heavily on or expected too much of someone, then I won't be mad at that person. On the contrary, I'll be glad I was taught a golden rule that will prevent future disappointments and it will be such a low price to pay for having my life appear in a different light. From this day forward, I know that I can only be angry with me, not others, because I allowed myself to be misled."

Those who don't believe the bold statement above is true will think and say:

"No way! If you think that I am going to just forget that someone broke his promise and let me down, you are sadly mistaken! It's going to return to him for doing that to me - if there is no one else than I'll take care of it!"

Just think how the two people above will behave when a similar situation occurs in their lives or when they consider their own truths?

The first experiences a small failure, simply because the matter didn't end as it should, or rather as he wanted it to. However, he remembers what he has promised himself and focuses on the positive things that can be learned from the situation.

His disappointment is temporary and of short duration - he moves through the situation and is soon balanced and in a good mood. Besides, now he knows whom he can rely on in the future and up to what level.

The second experiences the same situation and becomes extremely agitated. He wonders why people do not regard him, as they should.

He spreads his poison, "that nobody can be trusted these days," to everyone he meets.

He refuses to help others because "they don't help me." He is in a bad mood for a few days or even weeks, even trying to protect others from the same misfortune by advising them not to have friends, etc.

This situation has negatively permeated his entire psyche. When faced with a new, but similar situation, he responds in the same way, repeatedly.

He doesn't realize it, but because he believes it to be true, his subconscious now makes him seek out the very people that will only disappoint him when relied on and the situation repeats itself in an endless cycle. In the end, he is certain the world is evil and that people only look out for themselves (which is who "he" is now concerned with as well - himself) and finding a real friend is impossible to come by.

He frequents the corner bar, where he chats with acquaintances on how hard life is. In the morning, he awakens to what he sees as a cold, dark world filled with sadness and anxiety and ponders what horrible things will befall him on that day.

His first thought, when the mail arrives or the telephone rings, is what disaster will he have to deal with next?

The only difference between these two examples was each person's reaction to their thoughts, to "their individual truths." How is intelligence connected with that? It isn't.

Edward DeBono, author of more than twenty books, founder "DeBono's School of Thinking" in New York as well as the concept of "lateral thinking," gives a good description of the connection between thoughts and lead intelligence and intellect itself:

He says, "we can think about intellect as the horsepower in an engine - increasing the horsepower doesn't necessarily ensure peak performance of the engine."

"If your ability to drive (thoughts) is good," says DeBono, "you can get the most out of the car. However, if it is bad, then more horsepower will not help. In fact, the results are far better if a good driver drives a car with less horsepower than a bad driver driving a car with more horsepower ..."

Of course, intellect is one of many advantages, but it has to be guided with positive thoughts.

In his book, Emotional Intelligence, Daniel Goldman wrote that emotional intelligence is far more important than a high IQ.

People with highly developed emotional intelligence are able to recognize the impact that their emotions and the emotions of others have in any given situation. They also have the ability to self-motivate and the ability to manage their emotions in connection with others.

Emotional intelligence means a developed self-control, a feeling of responsibility for themselves and the ability to raise their trust level.

Goldman discovered that people with average education and a high-level of emotional intelligence achieved better results at work than those who only had a high IQ.

Besides, the IQ you were born with cannot be raised much - but the same is not true for emotional intelligence, which can be developed greatly throughout the years.

The importance of EQ over IQ is unquestionable and highlighted in the fact that most people prefer a person who understands and supports them emotionally over one who is "only" smart but inaccessible.

Success, in many things, will come easily to those who take the time and effort to develop their emotional intelligence!

## Chapter 15

### **The Law of Income**

By Nikola Grubisa

The concept behind any form of wealth is creating income. Are you satisfied with your current income?

Probably not.

*Have you ever wondered why this is so?*

A typical case, shared often at seminars, is that of a person who has constant challenges with money but disapproves of accumulating wealth, implying that it is dirty and that it spoils and changes people.

Further, this person is uncomfortable with people in business who have more money and yet he or she can't succeed.

What should such a person do?

Clearly this person is carrying around a mental image that says: "If you have much money, you'll be ruined by it and you don't want that. So, it is better to remain poor than seek wealth."

The consequence of such thinking is, not surprisingly, a lack of money.

Get rid of these thoughts if you want to be wealthy someday.

The Law of Income says that wealth is first created in the mind.

### **A Wealthy Self-Image**

People who can't imagine themselves wealthy are not yet mature enough to become wealthy.

Everything begins in the mind as a thought - life is a game that is directed from between your ears. If you can't "see" yourself with money, then your subconscious still doesn't have a clear picture of how to act and therefore



cannot help you get there. In fact, whatever picture you hold of yourself in your subconscious mind is the person your mind is busy ensuring you are.

If your self-image is one of a poor person or someone "struggling to get ahead," then that is who you will be. Make sure you create and nurse positive pictures of yourself.

### **Why You Are Not Wealthy Today**

There are two reasons that you don't have as much money today as you desire:

1. You didn't think about or plan for today before it arrived. Had you been more aware, then, that you would always need money and acted on that awareness in the past, you would be wealthier today than you are right now.

Why?

Because, you would have intentionally saved money (perhaps even by making small sacrifices over the years) or invested money (even small amounts) and would therefore have more money today than you currently have. Make a list of your expenses for one month; you'll quickly discover how many unnecessary things you buy and how much you could therefore set-aside for tomorrow.

If you want to free yourself from financial troubles, then start putting a portion of your money into a special account.

2. The work you have now isn't bringing in enough money. There are many ways to increase, even maximize, the financial and non-monetary rewards you earn from your job.

### **Ridding Your Path of Obstacles**

The unfavourable financial situation you are in usually comes from a very specific challenge. Those who do not have money have usually been taught to believe that money is dirty or that it can't be earned in an honest way.

So how will you find your fortune, if your subconscious is being fed with things like, "All rich people are dishonest and I don't want to be like that."?

What follows is clear...

Perhaps you believe that money changes, even spoils people. If you hold this to be true, wealth will elude you.

You have to be clear about the following fact: *"Money itself doesn't mean anything - it's just a piece of paper, a tool that can be used to trade for material goods."*

Money is a "stand-in" for the things you want to buy. Does this mean that all the things you buy are bad and rotten? If that's true, why do people desire new cars?

Imagine your job pays you "in cars" instead of money - would you say now that cars are bad and rotten?

## Chapter 16

### **When Athletes and Artists Achieve Their Top Results**

By Boris Vene

Top athletes and artists know the state that helps them achieve top results. Psychologists call it a state of great enthusiasm or a state of altered consciousness. Athletes call it "*the zone*".

It happens during the moments of your greatest pleasure; when you forget everything around you and allow yourself to go with the flow, get into the zone, contact your higher self, etc. Your conscious mind rests in the background and doesn't give any instructions. It is interesting that champions have defined this state of "ecstasy" as the greatest reward, over glory, prestige or medals.

Looking at when such perfect performances happen, you will discover that they only happen when you're not burdened with how you will perform. The "routine" of your experience carry you through. This heightened state will remain as long as you don't think about the results. It happens all the time in sports - someone who is not in the top ranking defeats everyone above them and wins the competition.

They continued anyway, knowing they had no chance to win, and thus freed their mind of all fears of defeat and delivered the best performance of their career. It happens in classrooms, offices and boardrooms as well.

The football player standing in front of the opposite goal experiences exactly this.

He quiets his self-talk, doesn't say, "Watch what you're doing. Aim, look at where you'll shoot."

He trusts his experience and mentally leaves himself to his performance. Just moments before scoring, he "sees" in his mind how the event will end and the subconscious takes care of a myriad of tiny details and corrections that enable him to kick the ball the way he envisioned.

If, amid this complex process, he consciously starts thinking about it - the automatic flow of the process stops. Having to now think about the myriad of details and body adjustments that go into kicking a field goal himself, he will probably fail.

Have you ever been walking and suddenly become aware of the process? It's hard to walk when you are actually thinking about it.

Shamans of the ancient tribes said, "Everything is possible after disconnecting from the internal dialog in your head" - the "discussion" between the subconscious ("I'll win") and conscious mind ("You? No way! Don't you see others are better!").

Probably the most well-known example is a historic anecdote that shows how the subconscious offers a solution at the most inappropriate moments.

Archimedes, the Sicilian physicist, was taking a bath when his subconscious delivered the solution to a long-puzzling mathematical problem. He was so excited he ran naked through the streets yelling, "Eureka! Eureka!" (I have found [it].) ~ V Pollio, *De Architectura* ix, 215. Successful businesspeople know this secret and therefore plan their holidays with the same care they take in their work.

An aphorism is born: The result is a consequence of rest, not just work.

What prevents so many others from acting this way?

They don't yet believe that their subconscious will help them detect problems and offer them solutions. Instead, they let their intellect decide. You know, however, that often the best solutions are those that first seemed impossible.

We can even say that you "find" the solution once you forget about the problem. When you are not burdened with the outcome, you don't pay much attention to the problem and it is then the subconscious mind does its best work. Working tirelessly for you, your subconscious brings about all the necessary conditions for the successful realization of the solution to your problem.

The next time you are searching your mind for an answer that you know is right on the tip of your tongue, instead of repeating over and over, "I can't think of it. It's right on the tip of my tongue but I can't remember." Just say, "It will come to me in a minute" and consciously think about something else.

Your subconscious WILL deliver the answer, eventually, and will prove to you how priceless this system of yours is and as it works to fulfil your every expectation!

This explains the anecdote: "Lucky in cards but unlucky in love." Those who fall into this category are so preoccupied with thinking about how to solve personal problems that they don't think about the card game in front of them and just let the game happen. Not forcing the victory consciously allows them to win naturally.

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Nikola Grubisa is a European Marketing and HRM Consultant and the co-author of the European bestseller:

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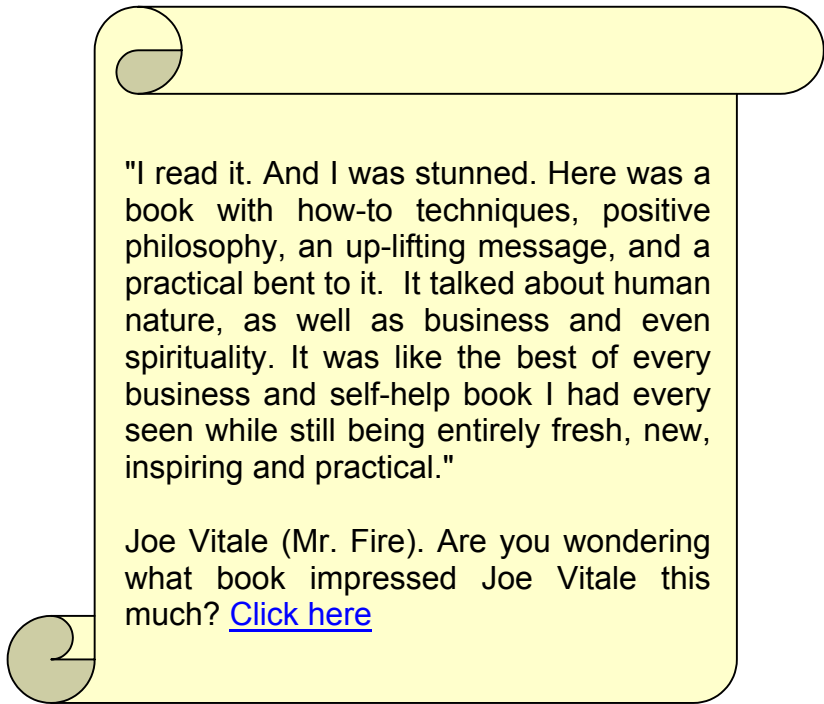
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