

Your Secret Wealth

Uncovering Your Instant Jackpot

I'm sure you've heard the statement that most people live lives of quiet desperation. I believe that, but I'd like to modify it. Most people self-limit the amount of joy, happiness, enrichment, fulfillment and financial success they are entitled to – and worse, they make the same efforts but deny themselves the rewards.

One of my goals in deciding to go forward and share the Secret Wealth Principle with you is that I want to return people like you to a point in your life where you possessed almost a child-like innocence... a freshness... a natural, uninhibited curiosity; where you were able to see opportunities and possibilities where others saw impossibilities - or nothing.

My hope and my wish for you is that you, too, will be able to harvest the same level and kind of success that I was able to uncover for Noelle, who worked for a large computer company as a supervisor, and who within 30 days of learning what her Secret Wealth was, added an extra \$400,000 to her company's treasury – and in the process got two promotions less than a year later and was paid a bonus of 5% of sales.

My hope for you is you can be like Roger, a salesperson who, because he recognized how to combine two opportunities, went from being a commissioned salesperson to owning 40% of an \$8 million a year profitable business - with no money invested.

You may be like Larry, the man who owned a small software company who, day in and day out, sent out sales letters trying to get customers. Once he discovered his own Secret Wealth he added one more step to the selling process – and increased the pulling power of all his activities. And the results and profits? 800%. He made so much more money in the first year he tried it that he was able to take his entire company to Hawaii for three weeks on vacation to celebrate.

My wish for you in this program is that I can get you to start thinking and living in the moment; start seeing and experiencing all that is possible; and start using all your gifts, all your abilities, and your Secret Wealth to the maximum extent you're entitled to.

I have been called “the best business consultant in the country.” That's because I have the incredible ability to find and capitalize on opportunities, to create wealth, and to show people how to prosper from the hidden assets they already possess. Best of all, there's nothing I love more than sharing the secrets I've learned with ambitious people like you.

I offer my experience in many different forms, including one-on-one consulting at a price of \$3,000 an hour and seminars that cost up to \$25,000. As you'll soon discover,

you have everything you need right now to bring greater wealth, freedom and control to your life.

Every human being I have ever met, irrespective of the business, the job, or the life situation they are in, possesses at least one (and normally multiple) instant jackpots that are within their grasp. All they have to do is identify them, recognize them, believe that they are there, and believe that they are entitled to harvest those jackpots and the financial and personal wealth and riches that come along with them. Once they do, all these people have within their possession within 30 days or less incredible treasure troves of instant wealth, success and riches, both financial and personal.

I want to share your instant jackpot opportunity now with you. My goal here is to help you not only identify, but immediately harvest at least one – and preferably multiple - instant jackpots for yourself and your family.

The concept of the instant jackpot is based upon your recognition that virtually no one takes full or complete advantage of the opportunities or assets that they have available to themselves or their business. Your job, when you want to collect an instant jackpot (and you can do it as often as you desire) is to become a “value detector.”

A value detector is the flip side of being a value creator or generator, but it all ties together. Being a value detector simply means that you’ve identified, spotted or located overlooked or hidden value in others, in other businesses, and in yourself, and (and this is tremendously important) *you’ve figured out what to do with that value* to mine it for yourself and for others.

The key here is mining the value. It does no good to know you have or possess huge oil reserves, for example, or mineral deposits under the ground if you don’t know how to (or you can’t) get them out of the ground and sell them. So your job is not only to identify, but to mine or profitably and productively utilize the hidden values you’ve identified. To do this, you start out by saying, “What are my specific business or work skills, individually identified?”

For example, perhaps you can run an accounting department more effectively or efficiently than anybody else. Or perhaps you can sell intangible products better than anyone else in your company, or in your industry. Or perhaps you can cold call and get new prospects at a more rapid and successful rate than anybody else in your field. Or perhaps you can organize your office and operate it more efficiently and effectively than anyone else in other departments, or anyone else doing a comparable job. Or perhaps you can motivate employees to work harder or longer, or produce more, or have more spirit.

Make an extensive list about yourself first, then focus on five or six other people you know outside of your direct business or department and prepare similar lists for them based upon what you currently know about their skills and abilities as an observer. This is step one in harvesting your instant jackpot.

After you've listed as many different business attributes and skills as you can about yourself and others on separate lists, ask this question:

Can that skill or ability be measured, quantified, or compared? What does this mean? It means, can I figure out for myself or my employer exactly what – or at least approximately what – that skill I've just listed is worth to them on a performance-denominated basis? In other words, what does the rendering of this skill mean to my employer or my company's bottom line? And if you can't compute it that way, it's OK. Try instead to figure out what its relative impact might be to productivity, or production, or to any other aspect of your company's business system that your skill applied impacts.

Let me make it easy by giving some examples.

Say you are masterful at selling – more masterful, in fact, than anyone else in your company. Say that skill produces an extra \$200,000 in sales a year above any other salesperson's performance. Say that \$200,000 represents 200 new customers your company would have never had without your effort. What are the additional positive implications that no one else ever realized about your ability?

Well, perhaps the 200 additional customers your unique skills bring to your employer every year remain customers for 10 to 20 years, whether you stay there at the company or not. In other words, the additional 200 people you bring in are many times more profitable to your employer than the rest of the business they get from the other salespeople because all their overhead is covered by the basic sales everyone else brings in, and your sales are many times more profitable.

I could take this analysis much deeper, but it could cover pages and it's just one example. But you probably get the general idea.

Before I tell you the options you have available, I must make a point. You've got to believe two things: not only in your own value and entitlement to harvest the benefit therein, but in the fact that until and unless that value is made known to other people, they won't appreciate, benefit and capitalize on it anywhere close to the level they are entitled to. So it's very essential that as I take you down the path to harvesting your instant jackpot, you recognize your responsibility, your obligation, and your commitment to do this - not for yourself, but for your employer, or for other businesses or people you share Your Secret Wealth with.

Your first option is to present these facts about the value and the impact of your performance to either your employer or whatever individual will most appreciate and be benefited by the realization... and in the process of presenting it, request a higher compensation than the one you're getting.

Now, let's make an aside. I'm using a financial example because most of the people that I counsel want a bottom-line payoff. The payoff you may want is more love

or more respect. It doesn't matter. Whatever the reward you seek, it is achievable using the same process.

So you ask that person, once you've presented the reasons (keep in mind, reasons why are a key) why your contribution is so valuable. You ask them for a higher compensation or a bonus then and there, relating it and justifying it to all the productivity and increased value you have already and will continue to contribute to them – value that is far more profitable, however they determine or define profit. For this illustration again, we're talking about dollars and cents. Profit may mean security, love, happiness – whatever you're trying to accomplish.

Point out also the fact that if you left their employ, one of two things would occur: most of the productivity (if we use the sales example) would continue, so they'd still benefit, because every day, every customer, every effort you continued making would accrue enormous annuity income to that employer. You could draw a similar analogy in any aspect of your life.

Number two, there's the flip side. Every day you decide not to be there *they are losing out on future benefits*. So you've got basically the old carrot and the stick working for you.

Option two – and I'm going to use again, the fact that you are a salesperson with a skill, but it's only for illustration. This applies to any application of any skill that can be benefited, that can increase productivity, or saving, or benefit in any way to an employer or to a customer, or to anybody individually that you're trying to impact. But let me use the sales example, because it's clear and more tangible.

You can offer to teach your selling skills or method to all the other current and future new salespeople your employer ever hires. You ask for either a combination of a flat rate, or a percentage of the improved sales performance your methods helped the other salespeople produce.

If it's hard to understand this, all you have to do is tell your employer, "Look, right now you can measure what the average salesperson is doing or what each individual salesperson is doing. John Schmidlapper has averaged \$20,000 production a month. A good month might be \$24,000. A bad month's \$18,000. Sara Stone over there, she's been doing \$32,000. All you've got to do is tell me what their baseline best case is and I don't get anything for that. But if they start producing \$45,000, we know pretty accurately that the increased \$10,000 a month came from my efforts. So I want either a fee to teach them, and/or some kind of a share or benefit that correlates to the added value my methods helped produce for you."

Number three: recognize the enormous worth of the incremental sales you are contributing above and beyond what every other salesperson is producing, and ask for a higher compensation than normal for those incremental sales and/or (and this is going to

really blow your mind) request to actually be paid commission for those people forever, even if you leave the company.

Daring concept, but you will be surprised what happens when you value yourself and your contribution - and you ask for it. Certainly they may refuse. But there's a great saying that Leo Burnett once quoted: "If you reach for the stars, one thing is for certain: You won't come up with a handful of mud." All you've got to do is ask for *and believe* you are entitled. You may not get everything, but you'll probably get a lot more than you already have.

Option four: Ask yourself what other companies outside your employer's direct marketplace would value learning to sell. (Again, we're using the sales example only as an illustration.) It may be they would value learning to manage... learning to produce more goods... learning to operate the personnel department better... learning to organize. Whatever you do, it doesn't matter.

What other companies outside of your employer would appreciate, would value, would benefit by learning whatever the advantage skill you possess might be? Keep in mind, it's very easy. All you've got to do is ask yourself, "At what level are other companies performing that function now?" Everything is a process. Whatever level of improvement you can get them to - provided you can help them see the measurable benefit - you can ask for and receive a reward for doing.

Offer to teach these companies your techniques, or your approach, or your method, or your ability - in person on the weekends so you won't jeopardize your job... or by telephone in the evenings... or you could do it on tape... or you could even write it down - whatever is most comfortable for you. Ask them for either a combination of a fee and/or an actual bonus that may be a percentage of the improved "whatever" - performance, savings, productivity - that your methods bring to their company... knowing it's not hard because you've already done it for yourself to measure, analyze, identify and know precisely, not abstractly, what your value to others really is. That is exciting.

When you're selecting which one or combination of these options you want to use, (and since you make the rules you have every right to employ all four of them. You don't have to just do one) you can offer them to your employer or to companies outside, to customers, to significant people in your life - always on risk reversal, where you don't receive, or you don't ask for the benefit, the reward, or your instant jackpot until and unless you perform what you say you will. It's a great way to increase your success quotient many times.

Are you starting to see the advantage and value you've really got, that you offer, that you've always had, but you've never recognized... your own Secret Wealth? It's exciting, isn't it?

Now, in case you're saying, "Well, that's well and fine if you can sell. But what if I'm an office worker, or a supervisor, or a manager, or a technical person? What do I do then?"

It's exactly the same. You examine and identify the overlooked positive implication and long-term significance to your department, to your company, to its profit, to its performance, to its productivity, or efficiency, or savings, or security is... and you value yourself, your skills, your current, your past, and your future contribution at a much higher level than you ever have in the past.

By merely valuing yourself more highly, most people I teach the jackpot theory to receive an almost instant raise or bonus. Many get a promotion too, if they work for someone else. If they own their own business they get far greater loyalty, far larger units of purchase, far more repeat sales from their customers - and its application to your personal life is extraordinary. And that's only the first part!

At the same time, all these people in business grow in their jobs and their careers. They are growing outside consulting or joint venture relationships galore with companies and individuals all over their city, the country, and the world. And more often than not, they end up making more money on their outside activities than they do on their job... so their job becomes a wonderful money hobby, a delightful activity that they do because they enjoy it, not because they need to. It's a very interesting position to put yourself in.

One of the byproducts which I personally find very rewarding is that the people who use the jackpot theory receive a far greater degree of respect and appreciation from their outside activities than they did from their original job. But don't despair, because once you revere yourself, and you identify, understand and accept the enormously increased value and worth you have to your employer, your customers, or your business, your employer or your customers will respect and revere you at such a higher level it will be wonderful.

You can, and you absolutely must do this for yourself, because if you don't you will not be contributing the way you should to others. Why? Because until and unless they can appreciate not only the value you offer and will continue to offer them, but the leverage they've got available to them in various aspects of their life or their business - leverage they are not yet taking full advantage of - they can't enjoy the true riches that life holds for them either.

Let me share with you probably the greatest instant leverage you have, and it's achievable just by a shift in thinking.

Everybody else you work with, you live with and you compete with looks at life more drudgingly, more mundanely and monotonously than you do. Just by changing your focus from the moment you get up in the morning to looking at the person next to you, or the company you're working for, or the customers you're dealing with, and recognizing the enormous, significant and continuous value you are contributing... the added

significance you are adding to their life and their businesses – you gain a powerful instant advantage, a competitive edge over everybody else in business, in your job, in your relationships you will ever compete against.

So if you're confused about what value or contribution you are making to your relationships, your organization or your customers, you must this very moment get out your paper and pencil and invest (invest is a very appropriate word) the time and the energy to recognize, inventory and discover the real fact that you do, believe me, render value – probably many different kinds of value to your relationships.

But exactly what that value is is critically important to identify, know and believe this very moment. So please, please, please – stop right now if you're at all confused. Sit down. Think about what you do. Think about what it impacts. Think about the significance. Start analyzing the value and the advantage your efforts, your actions, your contributions mean to other people, other organizations and other relationships in your life.

Let me add another important point at this junction. I've shown you that you must become a value detector to really utilize and maximize your own Secret Wealth – and in doing so, claim your own instant jackpot.

A lot of people when I first explain this get very queasy and apprehensive. They say, "Well, I don't know that I have anything within myself that I can detect." Believe me, you have value. That's not even necessary once you become a value detector. If you study all the great wealth, all the great fortunes, all the great achievements that have been realized in business and in life, you will see that it came by and large because people were able to detect and discover opportunities.

All you've got to do is start focusing your attention on wherever opportunity lies. Where is that? Opportunity lies on the flip side of obstacles or problems. A slight shift, again – one more tiny little shift for you, the newly anointed value detector. You really do possess business or job skills you perform better or more effectively – if not than other people in your business, then certainly you perform them better than other people outside your business or your situation.

Just as you're reading this because you wanted to improve your income, your wealth, your relationship, your security or your prosperity... owners of businesses of all kinds, all sizes, and all types in all locations in this country and around the world are exactly the same as you.

There are *19 million* small businesses in the United States alone. How many could you teach your specific skills to for a fee, or for a share of the improvement, or of the increase in savings, or profit, or productivity? It's a very exciting thought to contemplate.

By the way, don't pooh-pooh this thought. Try this test. Identify your skill or skills. Figure out what their real, measurable worth is to your company. Identify five businesses outside your company – and they can be in a similar or a totally different and unrelated field – who would benefit by increasing their competency in the area you excel in.

Call up all five. Introduce yourself. Tell them what you excel at. Tell them what it has meant in tangible terms to your employer, or your customers, or other people you have impacted. (Remember, you've got the data because you've analyzed, measured and recognized what it was for yourself.) Ask them if they too would like to learn how to apply it to their business, or their situation, or their life. Don't be surprised if you get five job offers in the process, all at much higher levels of pay and respect than your current position.

And by the way, for all you nervous bosses and employers who want to get a jump on employees who learn this strategy, there's a flip side. You can go to your employees. You can get them to identify and package their skills so that they can be taught and applied to others. Then set up a separate profit center within the company whose rewards they can participate in, and get them to help you *help them* to help others prosper – and everybody benefits in the process.

Now, recognize this: This example only takes you as an individual into consideration. Once you've proved the power of the jackpot principle on yourself in your situation, you have all the other people you know, or work for, or have ever known, or ever will know in your life that you can do this for also.

Exciting? Yes it is. How do you profit from these other people? Three different ways:

First, you help them realize their true worth and value to themselves and to others. That's the most wonderful gift you can give anyone, and the reward you'll get from doing it is one of the greatest feelings ever known.

Second, you can say to them, "If I can help you increase your own income or get a bigger raise or a promotion from your present employer than you ever thought you'd receive, will you give me 25% of the first year only?" Remind them that if you get them \$10,000 or \$25,000, or \$500 a month that they never would have had on their own, it's all found money, and that you want your 25% to be after taxes are taken out. Most will say yes. Ask a lot of people if you don't believe me. Try it out. See for yourself.

Third, arrange to represent their skills as an agent, contacting all kinds of other people and businesses who could profit from learning and applying their skill methods. Arrange weekend, evening, telephone, tape or written means of teaching these methods to the companies and individuals you contact as their agent. You can instantly transform yourself and become a skills agent.

If you only identify ten people with skills and Secret Wealth that you can represent, and you only receive 25% of the fees or the increases you are able to secure for them to both their current employer or customer, and all kinds of external ways you could sell, license or apply their skills for others... the riches you'd amass could be massive.

I read an article once in *People Magazine* about a famous Hollywood agent. He only made 10% of the fees his stars got for doing pictures. But his combined income from the 20 stars he represented was singularly more than any one of those stars made themselves.

You can do the same for yourself - just by deciding to do it.

If you're at all afraid to contact your employer or other companies outside your business for your own skills or on behalf of anyone else's skills, that's not a problem. In your skill detector role and in your skill detection process, merely find or identify a friend, coworker, past coworker, or another person who is consummate at either selling or at writing sales letters. Ask him or her to represent your skills or the skills of your clients to others for a small share of the rewards that develop.

A lot of people may find themselves in a quandary, thinking, "Well, maybe I should be doing this nobly for people." The value you contribute in a situation like this is so great that until and unless you realize a reward for doing it, you probably won't do it consistently and effectively for other people. It is perfectly, perfectly acceptable for you to receive a share of the rewards for the additional and new value you create for all kinds of other people in life.

An aside, just as a reference for you - if you're not willing to charge for your intangible service and value, most people won't respect, appreciate or really utilize that value and service. I used to give free advice to people, and no one acted on it. When I started charging people \$3,000 an hour, everybody acted on it because they saw value in the investment and a necessity to get a result or a reward to justify the commitment. It's very important.

No matter what your background or current position, you have many instant jackpots just waiting to be uncovered. The key is becoming a value detector. Take the time to make a list of your specific work skills, as well as the skills of five or six people outside your direct business, and you'll begin to find countless sources for immediate profit.

Are you ready for more powerful ideas that can instantly improve your bottom line? Let me share some additional approaches for getting more out of your life and business. As you'll soon discover, the possibilities are endless when you focus on the process.

Everything is a process. As such, it can be and should be recognized, identified, measured and improved. That goes for your life, your job, and most definitely your

business. By merely understanding and identifying all the processes within your business (for those of you who own a business) and measuring them, you instantaneously discover three golden jackpots at the same time.

First, **you recognize and identify super-performers within your company** – people whose performance and contribution you haven't in the past realized or recognized - and you can identify how they do it so that you can teach their methods to others and get everyone in your organization to perform at a much higher level. They will be rewarded. You will be rewarded. You can reward them more. You're putting an incredible perpetual motion machine into play.

Second, **you can better reward these super-performers** by incentivizing them to perform at even higher levels, and to document what they do so they can teach it to others. It allows you to create a performance training manual that becomes a permanent part of your operating system – a manual you can use not just today, but also in the future when these superstars may be gone, or get promoted.

Number three, **you can sell these skills or methods to all kinds of businesses outside your industry, *even to your direct competitor***. Think that's silly? Let me tell you a story, because I think it might get you excited.

Once I made a small fortune for a client just by getting them to make a distinction – that their competitor was not their enemy, but their greatest friend.

This client sold office products – copiers, shredders, fax machines and the like. He obtained his customers by sending letters out to prospective businesses all around the marketplace. The letters cost \$1,000 per 1,000 letters to mail, or \$1 apiece. When he mailed to 1,000 people the mailing would produce a 5% response, or 50 prospects, leads or inquiries. Of the 50 leads, approximately 10%, or five people, turned into customers.

That meant that 45 did not. 45 out of 50, or 90% of the investment my client made in his mailings was a waste because 45 out of the 50 people who inquired didn't buy. All my client was doing at the point when I met him was throwing away the 45 non-converted leads every month.

I asked why. He said, "Well, because they didn't buy." I said, "Well, did it ever dawn on you that they didn't inquire, follow through and ask for information because they weren't interested? They probably responded because they had some level of abiding interest in either getting a copier, or a fax machine, or a shredder. But they probably didn't buy from you because of one of a number of reasons. Either your product didn't represent the attributes, the performance characteristics, the benefits that they were looking for; or perhaps your product offered far more benefits than they needed; or perhaps your product was priced higher, or the payment structure was too rigid for their budget; or perhaps the salesperson you assigned to that prospect did not get along - they were not compatible. Maybe they grated negatively upon them.

“The point is, you invested \$900 of the \$1,000 in the 45 non-converted leads you’re throwing away. Don’t you think you owe it to yourself to get a greater yield, to get greater salvage value out of that action?”

He looked at me, bewildered, and said, “Yes, I guess.” So I said, “I want you to give me a vote of confidence and take a leap of faith. Trust me blindly for about 30 days. Let me take all the unconverted leads that you throw away, and let me offer them (are you ready for this?) to your competitors – to those people who may have products or services, or financial terms, or payment plans, or pricings, or salespeople that are more appealing or appropriate for the people who turned your approach down.”

He was very shocked, but grudgingly allowed me to prove a point. Without belaboring the issue I will just tell you this: I negotiated a deal with all kinds of competitors where we got 50% of the profits those competitors realized from the leads we had generated but not sold, and that we shared with them. We ended up making more money from the people we didn’t sell than we made from the ones we did.

The point is that your competition can be your greatest ally - *if* you understand the opportunity. The whole premise, the whole basis, the whole essence of your Secret Wealth is understanding where possibilities lie where others see impossibilities. This is a great philosophical example to get you to open your mind.

What kind of processes are we talking about? Everything and anything, but here are a few specific ones that clients of mine have successfully sold, licensed, profit shared to others:

I had client with a car wash whose process for getting people to buy the hot wax option produced two times more hot wax buyers than the industry average. I persuaded him to sell that process on a monthly usage basis to other car washes all over the country. He got approximately 1,000 car washes to pay him about \$200 a month to use the process.

What happened? That car wash started making more money from their licensing fees every month than they did from the year’s worth of profit from the car wash.

I have a very good client who owns a lumber mill. As a byproduct of his lumber mill processes, he had developed a process for kiln drying wood. That’s what you do when you get the raw log in – you cut it, and the wood is green, and it’s very wet. The way you dry it has everything to do with two things: its grade and usability. If it’s dried wrong, you have a high level of warpage, so you have to scrap much of the wood. If you dry it the right way, wood goes from being Grade C to Grade B, or A, or AA, and is worth a lot more per board foot. Same wood coming in, far more value going out.

My client developed a process that produced far less waste and far higher quality of wood for less time, less effort, less fuel waste (because it takes a lot of fuel to drive the ovens that heat and dry wood.) I persuaded him to take that process and make it available

to all kinds of competitors out of his area. Wood is a weight-sensitive product. You only can deliver it within 100, or 200, or 300 miles for it to be cost effective. Outside of a 300-mile range, another lumber mill is not really a competitor.

He recognized that fact when I mentioned it to him. He took the methods he had developed for kiln drying and offered those techniques to all his “competitors” - warehouses and big companies around the world - and he made an extra **\$565,000** from a process he didn’t even realize had value.

I have another client who’s a dentist. He understood the Secret Wealth Principle. But didn’t want to use it at an extensive level of application, so he tried it at a small level.

He had a letter he used in his practice offering his patients a process that he had developed to whiten their teeth through a month-long bleaching mechanism. Whenever he sent it out, he would get hundreds of patients to come in, and he’d make tens of thousands of dollars.

I persuaded him to offer the letter – the letter he’d already written, the letter he used only in his practice – to other dentists all over the country. He offered it to them for a nominal amount (I think \$500.) But he got thousands of dentists to pay it to him. Pretty exciting.

I’m giving you these examples to prove beyond a shadow of a doubt that everybody has skills. These skills and abilities have value. The value is prized by all kinds of people outside your situation. People will pay you instantly and continuously for sharing it with them.

You have instant jackpots all around you. You must only recognize them and take advantage.

Let me give you a few more examples to make it more exciting:

I had a dry cleaner who developed a series of very effective methods for getting customers to come in and buy dry cleaning, and keep coming back over and over again. These were methods that most other dry cleaners didn’t know about. I got him to create a monthly newsletter where he charged \$50 a month for every subscriber. His subscribers were other dry cleaners who didn’t know his methods. Every month he just shared with these thousands of subscribers the methods he was using that month, and let them use them freely outside his competitive marketing area. He ended up doing \$2 million a year reselling his own success principles.

A lawyer that I know is a master at building and growing his practice, and operating it with minimal time wastage, stress and personnel. He has a million dollar law practice. He operates with one secretary. That’s exciting. But he only works 35 hours a week. That’s really exciting, because the average lawyer generates about half that billing with three employees and works 60 stressful hours a week.

This man organized his approach and offered to teach it to other attorneys who were beleaguered, stressed out, and not realizing much profit for their effort. Hundreds took him up on it. He's making almost \$1 million a year teaching his process to attorneys.

I'll give you another example from my own life. I had skills and abilities I can't use as a marketing expert. Why? Because I work two ways: I either get paid \$3,000 an hour for an hour-long consultation, or I get paid 25% to 50% of the increased profit when I work with clients. The only problem is most people cannot afford \$3,000 an hour, or they think it's unconscionable, so they don't engage me.

I can't afford to work with most smaller companies because it takes me the same amount of effort to make a half million dollars on percentage as it does \$25,000. So there are hundreds of thousands, and probably millions of companies out there who are sitting with their own Secret Wealth that no one would have ever helped them liberate, because I could never access working with them and they could never justify working with me.

So I had an idea. Why not teach my methods to other people who would be tickled to make \$25,000, or \$50,000, or \$100,000 extra from working with smaller companies? I was able to charge \$15,000 (and later raised it to \$20,000) teaching my methods to 1,000 other people.

It's so easy. All you have to do is identify, realize and respect the incredible value your contribution represents, and make it available to other people. It's that simple.

Now, you're probably wondering, "What are some of the processes or abilities the company that I own, or run, or work for might have that I've never recognized – in addition to my own Secret Wealth?"

Let me at least give you a mind-jogging little starting block to think about. It might be a manufacturing process. It might be a selling approach. It might be an advertising approach, or copy that you use. It might be a production or management method. It might be a personnel approach you use that produces a higher-than-industry-average sustaining rate, a lower attrition rate, a higher satisfaction and performance rate. It might be a tax-savings approach you have used. It might be software you have created for your own application, but which could be directly or indirectly used by all kinds of other people within or outside your industry.

It might be anything, and it definitely could be everything, because everything you do within and outside your business and your life is a process. It's an opportunity for you to prosper, profit and contribute.

The best part of all is that the timing and the receptivity for this kind of thinking in life, in business, and on the job is better today than in any other documented time in history because people are desperate to maximize... to optimize... to get maximum value

of their time... to get greater yield... to get more productivity and efficiency... to get competitive advantage.

What you hold in your hand this very moment is competitive advantage for everyone and every company you ever impact for the rest of your life.

Bear in mind, there is no one way for you to harvest your own instant jackpot, just like there's no one way for you to apply your Secret Wealth Principle. So I'm going to give you some other possibilities that you can do separately, in combination, or use to create a new innovation.

When trying to find your own instant jackpot, a particularly easy and immediate opportunity lies with leveraging the performance of various facets and aspects of your business' operations.

I've trained 1,000 people to become contingency consultants in the last few years. In essence, all they do is look at underperforming aspects of a business and install more effective, productive, logical or profitable alternative ways to do something for a business – and they share in the rewards, the savings, the improvements or the increases their actions and strategies produce.

You can become, in essence, a contingency-based peak performance advisor to yourself, your own company and other companies simply by identifying the primary areas where most companies are underperforming, and instituting or implementing better, more effective, more productive or profitable ways to do something.

The possibilities really are endless, but I'll share a few easy starting points to get you off and running, and tell you some success secrets I have learned to make certain you really soar.

Here are the easy areas for instant improvement that I think you might want to start concentrating on:

First of all, **advertising**. Almost everybody does advertising. Almost no one does advertising effectively. Almost no one understands the immediate leverage points that exist in all advertising. If you understand that and that alone, you can help almost anybody instantly and massively improve the result, the yield, the profitability, and the number of customers that result from any and all future advertising they ever perform.

Almost no one I meet uses a **headline** in their advertising, when in fact, just by adding a headline you increase the results, and the pulling power, and the profitability of the advertising many times.

Those people who use headlines rarely – if ever – **test** headlines. Just by changing a headline in an ad you can improve the pulling power and the results of that ad by up to **21 times**. That means you're sitting on 21 times potential leverage, or

improvement, or increased sales, or profit, or performance, or worth, or value for yourself to your employer or your company – just by getting them to change the headlines, and measure and test them.

Here are a few headlines to try out. They are headlines, I might add, that have proven to be some of the most successful over a long period of time. As you read them, think about this: you may not be able to use them exactly, but you could very easily use them on a related basis. You could modify them ever so slightly to be more applicable or to refer more directly to the application your business, or your company, or your product, or your service uses. Remember, the world isn't black and white. Learn to adopt, or adapt, or apply, or interpret, or extrapolate something over to how you can use it.

- **The Secret Of Making People Like You**
- A Little Mistake That Cost A Farmer \$3,000 A Year
- **How To Win Friends And Influence People**
- Do You Make These Mistakes In English?
- **Why Some Foods Explode In Your Stomach**
- You Can Laugh At Money Worries If You Follow This Simple Plan
- **When Doctors Feel Rotten, This Is What They Do**
- Five Familiar Skin Troubles: Which Do You Want To Overcome?
- **Who Ever Heard Of A Woman Losing Weight And Enjoying Three Delicious Meals At The Same Time?**
- How I Improved My Memory In One Evening
- **Discover The Fortune That Lies Hidden In Your Salary**
- How I Made A Fortune From A Fool Idea
- **Do You Do Any Of These Ten Embarrassing Things?**

The point? It's that by changing a headline you can give your company, your employer, or any company's ad almost an instant and immediate boost in the number of people it pulls, in the number of customers it produces, in the amount of sales that are generated, in the amount of profits that are created.

If you can help your company (or any company) do that, they are normally very, very eager and willing to share with you some reward for the accomplishment. It may be

a percentage of the improvement in sales. If that's too difficult it may just be a dollar figure of the improvement. (Remember what we taught you about risk reversal.)

For those of you who know nothing about the advertising function of a business, let me make one additional point: Probably the biggest goldmine you can direct your Secret Wealth towards is the area of advertising or direct mail, sales letters, because almost every company invests between 5% and 35% of their revenue in advertising or selling mechanisms of some kind - and almost none of them test anything.

By just helping them improve the performance of their advertising, you do them an incredible service. You bring enormously greater profits in up front. You bring substantially more customers in up front. Those customers come back and keep repurchasing and repurchasing for years to come - so you give them the greatest gift of increased revenue and wealth for years to come. And those customers, if satisfied, bring and refer even more customers.

Are you starting to see the incredible gift and contribution you make to others by helping them perform better – and in the process, enriching yourself?

Let me tell you another easy way to leverage performance. Every company that's profit motivated gets their profit from selling something – a product or service – to some individual or company, right? Right. When they sell that product or service, if they don't use some form of risk reversal, they probably are not maximizing the number of people or customers who could be saying yes.

Just by getting your company, or any company who sells anything in any way, by any form - whether they sell by phone, in person, by advertising, at trade shows – all you have to do is get them to add risk reversal to their method of selling, or advertising, or promotion... and you will almost always increase the number of people who will buy – which correspondingly increases the amount of sales and the level of profits the company realizes.

By doing so, you have every right to request and receive some kind of a reward for helping the company maximize their performance. The reward can be a share, a percentage of the increased sales, or the number of new customers, or the dollars generated.

If the company you're dealing with (your own or another one) or your employer will not do that, you can then ask for a specific dollar bonus, or a fee if, when, and after your change of getting them to add risk reversal makes a positive impact. It's instantaneous and immediate.

More importantly, they can try it out, test it the same day you offer it to them. They'll know in a heartbeat that it works, so there's no long-term waiting. How well it works may take time, but if you say to them, "Look, I want \$1,000, or \$10,000, or

\$100,000 if this increases sales by at least 10%,” you’ll have an indication the same day. It’s that powerful.

Another instantaneous performance enhancer that you have available is the concept of “upselling.” It is nothing more than recognizing that at the point of commitment, at the point of sale, a customer is very receptive to being led to buy additional products or services that are either the same or complement the product or service they’ve just agreed to buy.

By doing nothing more than recommending at the customer’s point of commitment that he or she add to the purchase a supply of any other product or service that goes along with it – or a larger supply of the product they’ve just agreed to buy – so long as you explain the reason why so they can understand and appreciate the value, and so long as you take away the risk by telling them that if it’s not to their advantage, they can return the excess or the addition – between 30% and 70% of every customer you upsell to will take advantage.

What that means (without going through a long, protracted explanation) is that you dramatically increase not just the units of purchase, but the unit of profit that each sale, each new customer, each transaction represents to your employer. You can increase the profit by two, or three, or four times just by adding upsell to your company, or to any company you know of.

Are you starting to realize how easy this is? Are you starting to see how many possibilities there are everywhere? Are you starting to see that you’ve got not just one way, or two ways, but an infinite number of ways to use the same realization inside and outside your life, and your business, and your relationships? It’s pretty exciting, isn’t it?

It’s very much like the old Mark Twain story about Tom Sawyer, where he got everyone else to whitewash the fence for him. You can do the same thing by getting control and leveraging your own and other people’s assets and opportunities.

By the way, you can work out your own instant jackpot reward – in other words, the compensation or payment you’re going to receive for achieving this instant reward. It can be anything you want. Remember, you make the rules. You’re not dictated to by society any more. It’s whatever game you want to play. The only dictate I would give you is that it has to be legal. Anything else is up to you.

You can do whatever you want, any way you want, on any basis you want, for any consideration or compensation, tangible or intangible, you want – one time, limited, ongoing, lump sum, performance-based, or any combination thereof. You can get a percentage of the result, the increase, the profitability, the savings. You can get a single fee if something works, after it works. You can get a percentage for increased retention for employees that don’t leave, for employees who contribute more, for sales that are up.

You name the function. You name the measurement. You name the basis of measurement. And you can expect and request and receive compensation for it. It's totally your call.

One of the final areas of jackpot opportunity that's right before your eyes lies in recognizing and identifying obsolete and abandoned opportunities and assets companies no longer appreciate or value. If you find tangible and intangible assets your company has that they no longer value or use, you can develop profitable and immediate applications for them. In the process, you can regenerate and create renewed value and worth inside or outside of your company.

Most companies have equipment, machinery, space, people or processes they either no longer use because the application in the business is no longer being done, or because it's been replaced by a newer or a better version.

There's a very interesting nuance, an area of important recognition you've got to make when dealing with this concept of improving, of leveraging and getting the highest and best use of yourself and your assets. In the process of testing, improving and eliminating certain processes that don't perform as well as others, you must recognize that just because something doesn't perform as well for you, this obsolete process may still outperform the way somebody else outside of your situation is operating.

So if you can find an old piece of equipment that your company no longer uses, one that doesn't seem to have value to them because they're growing, it might have enormous value to somebody whose business is constricting and doesn't want to buy new equipment, but needs to replace an even older or more obsolete piece.

If you have techniques or processes you used to use when you made a certain product, or when you rendered a certain service, and you no longer do that, that doesn't mean there isn't some company or person who is still rendering that service who could be benefited greatly by replacing the way they're doing it with your process.

If you have space in your business and you're not fully utilizing it, that doesn't mean you couldn't find somebody else who would pay to share space, or store their goods.

If you have service people that aren't being fully utilized, and you're paying them on a salary basis but they're only being used 70% of the time, that doesn't mean you couldn't find somebody else who would pay a premium just to have access to them for the other 30% of their time. And on, and on, and on.

There is enormous opportunity here for you to recognize obsolete or abandoned assets and processes, and take charge of them by applying them either inside your business, or by finding someone outside who would benefit and treasure them, and sell them, or license them, or joint venture with them for yourself, for your employer, for your company - or any combination thereof.

It's probably evident to you by now that I could go on for not hours, but days. This is what I concentrate my business activities on. This is what I do for a living. This is how I developed my understanding and my accidental awareness of the Secret Wealth Principle, and its powerful impact on individuals.

Up to this point, you've discovered a wide range of instant opportunities. Now it's time to take a closer look at the Secret Wealth Principle. Let's now focus on the entire spectrum of assets you have available to you. This will form the foundation for getting what you truly deserve in life.

Your Secret Wealth

Your Wealth Inventory

I believe you owe it to yourself to get the absolute most out of everything you do. If you agree with this proposition, this next concept is key. You see, you can't possibly get the most out of what you do until you understand all your options. That's what your Secret Wealth Inventory is all about.

As we start the process of uncovering your Secret Wealth, we must first identify the entire spectrum of assets you have available to you. Now, let's discuss assets for a moment.

An asset is something that has value. Now, value is a very key word that's going to run through this entire program, so let me discuss a misconception that most people have about assets. They think that the only assets that have any value to them are tangible ones – the kind you would list on a personal or a business balance sheet, like cash in the bank, or automobiles, or real estate, or stock, or bonds.

In fact, when it comes to understanding your real Secret Wealth, tangible and hard assets are probably your least valuable possession. What you'll find to have far more worth and impact and importance to you in the Secret Wealth process are what I'll call "intangible," or off the balance sheet-type assets.

I'm not yet going to go into exactly what they are because it's more important to broaden your definition and your understanding. For purposes of determining and utilizing your Secret Wealth, an asset means anything - tangible or intangible, real or otherwise - that has value and worth and can connect you to the outcome you seek.

Most people I counsel take so many things for granted about their own asset base. They assume that just because they have competencies, because they have abilities, that everyone possesses those same abilities. That's not true. You possess unique, powerful and invaluable intangible assets that will form the basis of your Secret Wealth.

Let me explain how to mine those assets and put them to work for you. It's important to discuss the role your belief plays, particularly when it comes to dealing with intangible assets.

A lot of people say, "Well, I don't have any worth other than what I've got in the bank, and that's not really that much," or "Things that aren't real and hard and can't be seen must not have any worth." I'm going to give you a few examples of how big corporations have identified, utilized and harvested their own Secret Wealth from their intangible assets to give you greater proof that it really does exist.

Let's start with Coca Cola. Coke has used its name and licensed it to all kinds of other people for clothes, for products - for all kinds of things. They make millions of dollars just on the goodwill they've developed over time.

I did work for the Curtis Publishing Company a few years back. They are the ones that publish *The Saturday Evening Post*. When the current owners bought the magazine, they realized they had an incredible intangible asset in their archives because they had the right to use the Norman Rockwell prints and license their image to anybody they wanted.

They found greeting cards companies. They found towel makers. They found pots and pan makers, and cups and saucers, and all kinds of oddities they were able to license those images to - people who paid them over a million dollars a year in royalties, because by licensing Norman Rockwell on their items it increased their own sales markedly.

Intangibles can add enormous value. They have value. They just need to be recognized and utilized.

When the Olympics were held in Los Angeles, I remember they licensed the Olympic logo to all kinds of people, and they generated something like \$100 million worth of real, hard, tangible cash by doing it.

I can go on and on, but the point I'm trying to make is that intangibles have enormous worth - but only to those people farsighted enough to identify it, recognize that worth, and then harness it to their advantage. That's what you're about to learn to do.

It's important to take a personal inventory of your Secret Wealth assets for a number of reasons. It's not unlike a financial inventory. If you're trying to determine where you are financially, what your net worth is and your financial condition, you couldn't possibly do it unless you ask yourself these questions: How much money do I have in the bank? What property do I own, net of debt? What other assets do I have?

You can't begin to take fullest advantage of where you are and what you've got until you first understand what it is. So you've got to identify it.

And identifying it serves another purpose. It helps you to develop a greater respect and appreciation for the unique aspects of your being, and your life, and your relationships that truly have worth and value.

As a profit-based businessman or woman, would you ever sell a product or service you produced for less than you owned it for? I doubt seriously if you'd say yes. Then why would you sell *yourself* shorter than you have to?

You can't demand out of life what your service is worth until you first identify what its value is. That all comes about by first and foremost identifying, listing and inventorying all the elements and the intangible assets that combine together to help form your Secret Wealth.

Getting started is a progressive process. I don't recommend you do this in one sitting for a very simple reason: I'm introducing you to an incredible discovery. You're going to have to develop your focus and your awareness, and it may take a few days to get clear vision.

So I recommend that you create lists, and you keep adding to them, and refining them, and expanding them over two or three, or even five days. This is one of the few times I will ever tell you to take longer to accomplish something, because there is probably so much more richness in your life, in your job, in your business, in your experiences, that you're going to take a couple of days to fully recognize and see clearly.

So start today, but keep working on the list a little bit more every day for approximately two to five days. I recommend you take your lists with you wherever you are and keep a pencil handy, because as you start opening up your mind and seeing things with greater clarity, your mind will start providing you with all kinds of different additions to that list.

It would be really sad to get an inspiration or to discover an important and a valuable aspect about yourself and not be able to capture it and make it a prisoner forever on that piece of paper. Keep it in your pocket, or in your attaché case, or with you at all times for the next few days.

The first list you're going to make is what I call a "skills list." Now, a skills list is anything you do well, personal performance-wise. It could be things like writing business correspondence, or writing personal correspondence, or writing sales letters. If you know that you do that well – and "well" means you know that when you do it, it produces a very positive and a powerful effect. People call you and comment. People order things. You get your message across. You persuade people – your customers, your employers, your employees – to take action that you want. Then consider that a skill, and put it on your list.

Negotiating – maybe you're great, or at least good – at effecting the result or the outcome you, or your employer, or your employees, or people important to you want. If that's the case, put it down. Maybe you don't even know, but think about it. When you go out to buy a car, are you great at it? When you try to get a job, do you usually get the job you want and the salary you want? When you go out to buy something that is not fixed in price, do you normally acquire that product at or around the price that you want?

A lot of people don't even realize they're great at certain things. Think about it. Are you a negotiator? If so, put it on the list.

Selling – now selling is very interesting. Conventional selling is the selling of products or services, tangible and otherwise. You’ll know pretty quickly whether you’re good at that or not, because you probably make your livelihood that way.

But there’s another dimension to selling – selling your ideas to others, selling your point of view, selling yourself. When you find somebody to marry, one person sells the other on the value they offer each other. So think about it. Are you a good salesperson? If so, put it on your skills list.

Can you manage well? Can you manage business? Can you manage people? Can you manage your household? Can you manage your life? Can you manage your body? Can you manage your health? Can you manage projects, or can you manage causes?

When you do these skills, by the way, subcategorize the implications. In other words, start with the general, and then underneath each general listing list specific applications. There might be multiples. Most skills in one area will translate to another. If people can manage well in business, their household is well run, and their finances are well run. Not always, but usually. But list and identify each application of the macro skill.

How about computers? Can you run, or program, or operate, or repair, or network a computer or any aspect of a computer? Do you know how to use the Internet and bulletin boards, or networks? Can you do multimedia? Can you do desktop publishing? What can you do? Whatever it is, list it on your skills list.

Communication – can you talk to people and persuade or influence them? Are you comfortable engaging people? Can you approach people you don’t know and initiate a conversation and a relationship? Are you compelling? Are you respectful? Are you formidable? Whatever you are relative to communication, if any aspect is powerful and effective, put it on the list.

By the way, after we’ve compiled all our lists, you’ll connect them all and you’ll see the opportunities, but even in this very easy, quick initial example you’re probably starting to realize, “Wow, I really do have talents and skills I never fully recognized or acknowledged.” And those skills have enormous value to other people too, believe me, as you’ll see in a few minutes.

I won’t go through an elaborate explanation here. Instead, let me just list a few more of the items you might put on your skills list and tell you that’s just a beginning. The point is, you possess skills – many, many more skills than you ever realized. Identify them, define them, and then put them on a list so you can refer to them, so you can respect them, so you can value them for yourself as we compose your Secret Wealth inventory.

A few others that I think of would include: organization skills; listening skills; nurturing skills; inspirational skills (being able to inspire people); learning skills; coaching skills; training skills; problem-solving skills; decision-making skills; public speaking skills; logic, reasoning skills; intuition skills; team player skills; and anything else you can think of as you analyze and examine yourself.

If you have any difficulty doing this, ask a number of people who know you - your husband or wife, your family, your coworkers, your employer, your former employers, your neighbors. Identify every skill you've got and put it on the list.

You're going to be very surprised at how much you come up with, and how many more skills and abilities you possess than you've ever given yourself credit for - and how valuable those skills will ultimately be, not just to yourself but to so many others in your life.

Even though I'm certain as you compile this list you're going to amass an enormous asset base right now, you'll be delighted to know you're going to continue to add to that list throughout your life, particularly as you adopt the process of discovery and learning that I'll teach you a little later. But right now, list every skill you can identify on the page.

The next list you're going to make is what we'll call our "knowledge list." Now, knowledge is the familiarity with information or a subject, as opposed to the skill at it. So there are a lot of things you have familiarity with that you've never recognized as an asset. We're going to list a lot of them here as examples, but it's only a springboard for you to start.

One area you obviously have knowledge in is education. You've been educated in some way about something or you wouldn't be doing whatever it is you're doing in life and in business. So whatever that education is, put it down and define it.

Specialization – you probably have some specialized knowledge about something deeper than the general education that you've been able to apply in whatever it is you do. List that, and list any other past specialized knowledge you might have gotten, even if you no longer use it. Even if you were in the Army and you were a radio technician, put it down for purposes of this list.

Knowledge of other ways of doing business, perhaps in other countries. Maybe you work in the international department of a company and you know how to clear customs, or how to use brokerage and international shipping, or anything like that. List it and define it.

The trick in life, as you'll learn in a little while, is going from the abstract to the very specific – making life as tangible and real.

Maybe you have knowledge of literature, or of a specific literature. Write it down. Maybe you have knowledge of music or any of the arts. Maybe you have knowledge of a certain kind of a mechanical area - the mechanics of automobiles, or jet planes, or boats, or trains, or model airplanes. It doesn't matter. Put it down.

Maybe you have cultural knowledge. Maybe you have applications knowledge, because while there are many different and effective ways to do something, there's always a best way. Maybe you know what the best way or ways are in all kinds of situations and applications. If that is the case, put it down and then explain and define it.

Maybe you have knowledge of your industry or profession, or of multiple industries. If that's the case, put it down and document it.

Hopefully you have knowledge of human nature. (I'm going to let you in on a little surprise. By the time this program is done, this will definitely be on your knowledge list.) Go backwards in time. Start with your youngest ages when you did anything, and remember what your knowledge was as a young man, as a young woman, as a high school student, as a college student. Keep writing them down, please.

The next list we're going to do is what we're going to call "relationship lists." This is a really fun opportunity for you. Sit down with your paper and your pencil, and start making a list of all the people you know. We're going to categorize them so it's easy to get started.

This is really a critical category. It's the connection through which you will align and multiply the power effect of your own Secret Wealth, so it's truly important that you don't breeze lightly over this. Do it as thoroughly and as expansively as you possibly can today. Do it again the next day. This is one list I would spend about twice as much time on because it's that important.

As a little hint on why we're doing this – but it's only one reason (and I've got multiple reasons for this list): Think back, any of you who have listened to Napoleon Hill's *Think And Grow Rich* on tape. If you haven't, you should definitely listen to it. He explains the power of the mastermind principle – how when you bring together a force of like-minded people with differing points of view and skills, they combine to give you an incredible power and a boost to propel you towards your objective. Now, that's not the only reason we're doing this, but it's a great reason.

Right now, start making your list. The first category is people in your company – people you work with; people you work for; people who work for you; people who deal with your company; customers who deal with your company; vendors who sell and deal with your company; professionals who advise your company; contractors who perform services for your company. Put that list down. Make it as expansive and as complete as you can.

Next, people you've worked with in the past. Go back throughout your working life. I don't care how far. List the same categories again: people you worked for; people you worked with; people who worked under you; people who were customers; people who were vendors.

Be mindful of critical people you might have forgotten, like the person who hired you or the person who you hired at the end. Make every attempt to recall all the important and seemingly unimportant people from the past in your life.

Next list – family. Start with your direct family. List your father, your mother, (if they're alive), your father-in-law and mother-in-law, and all the subrelatives on both sides of the family.

Then list all your friends, current and past, wherever they live, however old they are, and wherever they might be in your life.

Then list mentors – people who have been inspirational or beneficial or critically important in getting you to wherever it is you're at in this point in your life.

Next is people you do and have done business with in your personal life – in other words, you may own a business or work for a business and you have customers and vendors there. In your own life, you transact business with all kinds of people. You go to a grocery. You go to a dry cleaner. You go to a pharmacy, etc., etc. A car dealer. List them all on your list.

Then go back and think, who were your friends at college? Who are your neighbors? Who were your neighbors?

Now (and this is going to be fun) as we develop your understanding of how to use all these lists, once you start harvesting and liberating your Secret Wealth and producing for yourself all the instant jackpots you'll learn to discover, I want you to then take this list. After you've used it for its primary purpose, do me a favor. Look at this list, and take every person in it, and pass them through the other two lists. By subcategorizing what you know about them and all the other skills, and all the other knowledge categories, it will open up such vistas for you.

But that's premature. Don't do it now. It's unnecessary. You're going to have so much wealth and so much prosperity from just using this list for its intended initial purpose.

We've been talking so far about all these positive attributes about you. You might ask yourself, "Well, what about all the areas that I'm not quite as proficient, or skillful, or don't have the experience or current competency?"

Well, my answer may surprise you, but I think that is your greatest opportunity, and I'll give you a little reason why.

I had the very good fortune of doing some work with a very famous martial arts grand master a couple of years ago. He shared with me a most wonderful insight and perspective that changed my whole attitude about what I thought were weaknesses in my personality.

He said, “A great master in martial arts is exhilarated when they discover some part of their being they have not yet perfected because it shows them where to direct their efforts, where to direct their sense of discovery and direct their energy.”

All you need to know today is this: by the end of this program we will tell you how to acquire and compensate and develop, and become extremely proficient – or at least access the extreme proficiency you need – in any area you may not possess direct ability or skill for today. It’s not a problem, trust me. It’ll become evident to you as the program progresses.

You should never again be frustrated about the skills or abilities you don’t think you have, because as you’ll learn when you master your own Secret Wealth principles, you don’t need it. But if you want it, we’ll show you how to access it from so many other people who’ve got it, and that’ll give you leverage. We’ll learn about that just a little bit later.

After you’ve laid all these assets out on paper, an incredible thing will start happening. First of all, you’ll start seeing yourself with about ten times more dimension and value and ability than you did a few days or hours ago. Second, you’ll start seeing possibilities and opportunities naturally become evident to you, even before you understand from the tapes what to do with them.

It’s exhilarating, and as such, you become empowered – not superficially, but permanently empowered, because you see life now from all the different dimensions you have always possessed but never opened yourself up to. The trick is going to be to discipline yourself to take fullest advantage of the best and the most important opportunities and assets you’ve now discovered about yourself, and not waste your opportunity. That’s not a problem. We’ll give you a basis and an understanding of a very simple process to do so as we progress.

For right now, the important point is to recognize this: you began reading not thinking you possessed anywhere close to the enormous abundance of skills, ability, knowledge and desirable value that you now recognize clearly exists in your being. All you’ve got to do now is understand and identify what to do with it; and then, what’s the highest and best use of it; and how can you get maximum result? And that’ll be a piece of cake. Just come along with me for the next step.

What I am gently and subtly accomplishing for you is to recreate your perception of your own reality relative to what you really are worth; what you really can accomplish;

what you really can do; and how many ways you can really contribute, and add, and offer value to others.

That will become really evident when we start combining possibilities from two or three of these different lists together, because you'll see, through the wonderment of the kaleidoscope process, whole new combinations become evident to you. That will give you unique power and unique benefit that you can basically communicate and offer to others.

It's very exciting. I'm positioning and maneuvering you to take a giant step forward – a quantum leap, if you will – that's possible only because I can help you combine two or three or more assets together to allow you to catapult far higher than you normally would expect yourself to progress.

Before continuing, be sure to complete your wealth inventories, including a skills list, a knowledge list and a relationships list. Then you're ready to take the next step in maximizing the power of the Secret Wealth principle.

Next, let me ask you to make a decision: to choose to look at life from a broader, wider, deeper perspective. Get ready to change your mindset – and your life – for the better.

Your Secret Wealth

The Secret Wealth Mindset

Now you're going to discover a critical shift in thinking that will truly maximize the Secret Wealth Principle for you. You'll learn how changing your focus can add richness to your life – and in the process, you'll compound your worth to yourself and others.

Before I get into the Secret Wealth Mindset itself, I think it's important for us to establish together the philosophy behind its creation.

In all the work I have done over the years with 10,000 different business owners I could never understand this about most of the people I've met, worked with, or the people that I studied:

We were put on the earth, and we have available numerous opportunities. We have the chance to interact with our loved ones, to develop our minds and our bodies, to create and render enormous value and benefit in our jobs, our careers, to start or build a business, and make it really successful. We have the chance to earn a profit – quite a handsome profit. We have the chance to touch people's lives at a level only we ourselves limit.

When you have the chance to do so many enjoyable, enriching, important and rewarding things, why would you not do them to the maximum level possible? In my mind, at least, there's no joy in a life partially lived. Life is here to be lived fully - so why do anything else?

Most people have been trained all their lives not to maximize, not to optimize, and to accept whatever faith that life bestows upon them. They have been conditioned not to optimize themselves. There's nothing sadder to me than a person who settles for so much less success, so much less happiness, so much less prosperity, enjoyment, and control of their lives and their financial fates than they deserve.

The most important thing I can do for you is to provide you with a new philosophy to live your life by, to run your business by, to operate your career by. This means changing your mindset.

The mindset you're about to learn will teach you what is possible.

Throughout my work with businesses over the years I've discovered that there are seven very simple, basic principles that drive, that govern, that ensure the Secret Wealth Principle works for anybody who applies it.

Principle #1: There are no rules. Everybody in life seems to believe that they are forced by some law that's going to incarcerate them if they deviate one iota from the way everyone else operates their business, or their job, or their lives.

Nothing could be further from the truth. That is simply unnecessary. You have so many options available. You have so many possibilities you can draw from.

A good example – a very good friend of mine came to my home a couple of nights ago. She is a merchandise buyer for a very large department store. She was lamenting about how difficult it was to get advantage for her job, and for her store, and to stand out, and I was asking her a couple of questions. I asked her how she bought. She explained the process that she used. I asked her, “Well, how do other people buy?” She said, “The same way.” I said, “Why?” She said, “Well, because that's the way we do it.” And I said, “Why?” She said, “That's the way we were taught.”

And I said, “Is that necessarily the most effective? Is that necessarily going to give you the greatest advantage? Is that going to introduce you to breakthrough concepts and styles before anybody else?” She said no. I said, “Well, doesn't it make sense to identify all the possibilities, all the different ways you can possibly get advance access to these ideas, to these styles, to these fashions, to these products before anyone else? Doesn't it make eminent sense to try to tap into all the different sources, and bring that to bear?”

She said, “Yes, but...” and I said, “Yes, but what?” She said, “Yes, but that's not the way we do it.” And I said, “Why?” And she said, “Because that's the way I've been trained.”

My whole goal in life is to teach people that you're not constrained by self-limiting rules. I know you'll find, once you adopt this changed mindset, that all kinds of possibilities will make themselves known to you... that where you used to be able to move, and grow, and achieve at little incremental gains, you'll now start growing at exponential gains.

The reason why is simple – because you're allowing so many more opportunities, so many more easily accessible possibilities to make themselves known to you. You're seeing how many other ways you can accomplish something.

Once I worked with a real estate agent who was very, very successful, and she sold her business. One of the problems with selling her business was she was contractually prohibited from working in her area for 2½ years. That posed a real problem, and she came to me trying to find a new career, though she knew only real estate.

She was very successful at listing real estate properties. She was probably the best person in her area, however she was prohibited from doing it. She was just really frustrated. I asked her, “Well, who says you've got to do it strictly in your area?” She

said, “What do you mean? I live here. I’ve got a big house. My family is here.” I said, “But that doesn’t mean you couldn’t teach other realtors outside of your direct competitive field the principles, the techniques, the secrets, the process and the strategy you have developed over the years that have made you so successful.” She said, “You know, there aren’t any rules that say I can’t. I just never thought that I could.”

In 30 days she made \$25,000 by going outside of the city that she lived in and was prohibited from working in, teaching real estate agents and brokers her secrets, her technique, her system of how she listed real estate. She got 25 people to pay her \$1,000.

Sixty days later she did it again and made \$65,000, and I’m told that she’s been averaging about a quarter million dollars a year doing it for the last few years just because she realized that though her paradigm or her mindset at the time said, “You’ve got to do business this way in this city,” there were no rules prohibiting that she went outside, that she reached above that.

When you change the questions you ask yourself, all kinds of possibilities and opportunities become known. Let me give you another example.

A person came to me who was out of work. He had been a highly pressured (as opposed to highly-paid) critical executive at a prominent mail order catalog company. He couldn’t get a raise. He couldn’t get ownership. He couldn’t get any of the things he wanted. It was a horrible drive to work. There was no future, and he was basically burned out. My frank recommendation to him would have been “Don’t quit before you have an alternative opportunity,” but he just couldn’t handle it and quit.

He came to me forlorn. He needed to make \$80,000 a year. He had no income. He had about a month’s worth of money left in his bank account. He was desperately trying to either get into some other field or get another job. I said, “Why?” and he said, “What do you mean, why? This is what I do.” And I said, “But it doesn’t mean you have to do it as an employee.” He said, “Well, what do you mean?” I said, “Well, why don’t you step back.”

And when I helped him evaluate what his skills were, what his impact had been on that business, it became evident to him that he had contributed to a *\$300 million growth* of that business. He had saved that business \$20 million a year. He had pioneered breakthroughs for that business, and he had shepherded that business from \$20,000 in monthly sales to \$2 million, and then to the next level of \$20 million a month.

He didn’t realize that he had also trained the key executives that turned out working for DAK, the big catalog company, Sharper Image and three or four other companies, and he had never realized that that was an asset.

I said, “Do you think maybe in this world, given the fact that there’s 1,000 catalog companies (and I knew this from my own experiences) working in that industry, maybe out of 1,000 catalog companies there might be one, or two, or three who would love to

have access to the skills you bring, but couldn't afford because they're so small, to pay you \$85,000, but would be eager to just tap into your mind – would be excited to learn what you've already had to discover and what you've spent 20 years learning, and lord knows how many tens, or hundreds of millions? Do you think maybe they'd be willing to pay you \$3,000 or \$4,000 or \$5,000 a month just to get your overview on the things they were doing, and get your advice? Do you think maybe you could get two, or three, or four or five of them to do that?" He said, "You know, I bet you're right.

He did that one time. He got 50 of the most exciting companies to solicit him for the privilege of paying him \$3- to \$10,000 a month to get him to stay at home and just look at their work. He went from not being employed and being literally one month away from losing his home... to making a quarter million dollars a year working half time, staying in his beautiful home in the mountains, having the time of his life, having more richness, and more joy, and more time with his family and friends than he ever imagined possible – only because he changed the rules he played life and business by.

I'd like you to do me a favor. I'd like you to make a list – a written one, please, not a mental one – of the rules you currently live your life, your job, your relationship or your business by. I want you to start asking and examining and questioning – and the key is questioning – why you do that; what they are; that they are; where you learn them; whether or not they're necessary; what the alternatives are; how other people who don't follow your rules live their lives, run their businesses, operate their relationships.

I think if you start doing this, the mindset will come into play and you'll start enthusiastically and continuously seeking to go above the limitations you have imposed, the rules you have allowed society, yourself, your organization, your business, your employer to impose upon you. There is no law that says you have to live your life, your relationship, your career or your business by those rules ever again.

Principle #2 is waking up from cultural hypnosis and mental myopia. I'm sure all of you reading this have probably traveled before. Certainly you've traveled outside of your city to another city. Probably you've traveled to another state. Most likely you've traveled across the country. And I would presume a lot of you have probably traveled outside of the country.

Each step you have taken broadened your awareness. You saw different cultures. You saw different climates. You saw different lifestyles. You saw different values. You saw different architecture. You saw different aspects of nature.

Each time you did that, it probably increased your appreciation of what was possible, of the options you had, and the richness that was there for your life. When you came home you probably had grown and expanded – not only on your understanding, but on your personal development.

Well, the same basic premise holds true in a business, and in a career, and in a relationship. Traveling outside of what is normal broadens your mindset.

The easiest, and the most powerful, and the most effortless way I could recommend anybody wishing to develop this facet of the mindset is very simple: change your whole focus from being internal to being external. Change your whole philosophy of life from trying to be the most interesting person to becoming the most interested. Change your whole approach to being more curious.

Make discovery the most fascinating and primary facet of how you live your life for at least the next 30 days. Whenever you meet anyone, engage them in a very meaningful, not a patronizing discussion. Ask a lot of questions. The quality and the achievement of your life – the richness, the passion, the wealth, whatever you want to denominate – is going to be in direct proportion to the clarity and the quality of the questions you ask yourself and you ask others.

The process of observation, examination, and analysis is going to play a key part. You want to start looking externally at how others do things. You want to start identifying, what is their process? What is their strategy? What are their rules? What do they do that I don't? Almost anybody will gladly answer almost any question you can possibly ask - if you ask it sincerely and attentively and respectfully. And all you've got to do is everywhere you see anyone who is successful, more successful than you, or does something different than you... ask them questions.

The questions can range from "Tell me how you do this. Tell me the basis upon this. Tell me, what's your strategy? Tell me who taught this to you. Tell me what you think the most important thing about how you do this is." Those kind of questions are so revealing – provided you add one more ingredient to the process, and that is the ability to then do what I call "interpretive extrapolation."

Don't let the complicated words confuse or intimidate you. All it means is then asking yourself, "What about that answer can I directly apply to my life, my career, my business or my relationship?" If you can't answer anything, then ask yourself a secondary question: "What about that answer can I indirectly apply?" And if you can't find anything, ask yourself a third question "If I could apply any part of that to my life, or my business, or my career, what would it be?" And you've got to think in terms of interpreting, of extrapolating, of importing parts of, all of related applications of it so you see the possibilities.

Principle #3: It's easier to make large leaps than little steps. Now, let me introduce you to a very simple explanation of something that is going to govern your achievements from now on, once you apply the Secret Wealth Principle - and that's quantum physics.

Quantum physics is a fascinating, fascinating area of science – it's probably the most powerful – where they've discovered how particles move not sequentially, not incrementally, but from one plateau to one perhaps 10, or 20, or 30 stages higher in one seemingly effortless and instantaneous move.

Most people I meet live their lives in a linear manner. They progress from one stage to another in a straight line. The biggest revelation you're going to make is in the concept of leverage.

In whatever you do in your life – it doesn't matter whether it's with your loved one, with your job, with your business, with your hobby – it cost you the same effort, the same amount of emotion, the same amount of time, to do something and produce "X" result as it does 2-, 3-, 4-, 5X. The difference in the outcome is a difference in strategy. I'll use a business example to make this clear, and then we'll draw an analogy to your life.

Most businesses that I look at build or bring in customers through either salespeople, through advertisement, or through use of letters or telephone. If they had salespeople in the field, the same salesman or woman expending all day long might produce one sale a day, while another one might produce 20 sales a day. The same salesperson might produce an average order of \$100, while another salesperson might produce an average order of \$300. The same customer might come to you one time and never come again, whereas another approach might bring a customer back to you three, four, five times a year.

There are approaches you can use in all aspects of your life, your job, or your business that have the capacity to produce far greater yield for the effort, the time, and the activity. And the yield is not necessarily just an initial yield. You've got to look at what it produces now and the ongoing or residual value that effort, that activity, that action or that approach produces for you forever.

We're going to deal with specific illustrations of this as we get into the next segment of Your Secret Wealth Program, but right now all you have to understand is that the greatest leverage you have is to get far greater outcome from every action, every effort, every human or financial investment you make, and it is absolutely possible.

One approach may produce X; a different, a more powerful, a more optimal approach could produce 5X, or 10X, or 20X. You owe it to yourself to always get the highest and best use of your time, your efforts, your emotions, your passions.

So often, people that I meet lament about how little they get out of their relationships, their jobs, or their businesses – and as such, their lives. My response to them is very simple, and it ties into this rule and this part of the mindset for the Secret Wealth Principle, and that is you can't get a lot until you give a lot. It's a very simple process.

You can't give a lot until you understand the other side's needs and desires, and you become very sensitive and compassionate towards what their objective is. And it's a whole change of thrust. The moment you understand how to look outside yourself, the moment you'll start making massive and quantum leaps in what you accomplish.

Principle #4: Knowing how and where to invest your Secret Wealth. Once you develop this mindset, once you start practicing the Secret Wealth Principle, you will be amazed to discover how many continuous opportunities, large and small, present themselves. You will have to develop a simple process for investing in those opportunities. You will actually be able to pick and choose, and the basis upon which you'll do it will depend largely on what you want for yourself.

We'll get into a very exacting process of how to do it later on in this program. For the moment, however, I'd like to leave you with one simple understanding. You will very quickly start seeing an almost limitless array of business, financial and relationship possibilities presenting themselves to you.

The way to organize and take fullest advantage is very simple. The first thing you need to do is identify the easiest, the most immediate, and the most tangible ways you can act or apply Your Secret Wealth Principle to give you a result. And a result is very essential for you to go to the next step.

I believe the easiest way to build Your Secret Wealth is to start small and easy, just to validate it for yourself. You will take, as we will see later in the program, the most immediate, the most easy, the most instantaneous and accessible opportunities or options first, not because you'll make the biggest amount of money, or not because you'll make the biggest improvement in your life, or not because you'll get the biggest raise or the biggest promotion, but because you'll see that it works.

And once you see that it works, you'll believe in it and you'll commit yourself to it at a much higher level. It's more important for the mindset to work for you than how much you make, or how big the improvement.

So the key is starting small and validating it. The key is showing yourself how easily, how immediately, how tangibly, and how wonderfully the principle works for you.

Principle #5 is what I call "stepping outside of your box." The way I envision it is the way I'd like you to as well. Picture a two foot by three foot rectangular cardboard box with no top on it. Envision it on the floor next to you, and you're standing erect.

Now envision yourself stepping into that box, becoming somewhat of a contortionist, and somehow managing to stuff yourself all cramped up inside that box. Envision that for no apparent reason you've managed to live your life inside that box, thinking you had no other possibilities, only the limitations of the way you've done it in the past, the way people have responded to you, the way that you have progressed - or not progressed.

Then look up, and realize two things: A) There is absolutely no top on that box holding you down; and B) The moment you realize what a silly joke you've played on

yourself, you can stand fully erect. You'll see that the box will come up to maybe halfway between your ankle and your knee. With the easiest motion, you can step outside of it, kick the box away, and never again be shackled, constrained or limited by the non-existent rules and beliefs that you have imposed on yourself.

This applies to everybody – people who think they have to conduct their relationship the way it's been conducted; people who believe they have to progress in their job the way they've progressed; people who believe every day has got to be as monotonous or boring or passionless; people who believe their business has to be run the same mundane, unfulfilling, beleaguering way.

It simply is not true. This limiting belief system is one you alone have imposed on yourself. It has nothing to do with what reality can be. Reality is instantly changed the moment you realize that you have all the control. You always have. You always will. You do at this moment.

Let me make a very important point of clarification at this junction. You will notice, if I've done my job correctly, that a number of the principles here and the strategies that drive them are very similar. That's because I have learned through experience that revelation... the "aha!"... the opening of the possibilities in the window of your mind that's necessary for you to believe and achieve is due in great part by presenting facts to you in a number of different twists.

So my job is to present it from so many different points of view, from so many different slight twists... almost like a CAT scan. In the medical field, when they're trying to find a malady they'll perform a CAT scan, which is looking at an area of the body up and down and sideways and externally and pivotally. They look at it from so many different points of view until "Aha!" They finally see the problem, or they see the opportunity to change or eliminate in a manner that no one else has seen. Well, that's what I'm trying to do with this process.

Principle #6 is turning obstacles into opportunities. I've learned that the greatest achievements in life occur when people focus on the concept of innovation.

Innovation is nothing more than solving problems, than delivering products or services more effectively, more beneficially, more successfully for people. Understand that problems are actually screaming opportunities waiting to be solved, and the people who can bring relief or answers to people or companies who have problems are richly rewarded.

Change the focus of your mind from thinking about how terrible a problem is, or a negative is, or an obstacle is... to saying, "Where is the opportunity? How can solving that problem produce a productive and a profitable advantage or outcome for me?" By doing it for somebody else you will change your whole point of view. The greatest achievements, the greatest successes, the greatest wealth in the world has come when people solved problems.

You'll see the same thing if you look at relationships. Successful relationships are a subtle byproduct of people solving problems. Somebody may think they're not loved. If you can make them feel loved, if you can make them feel secure, you solve a problem. You become successful. You are richly rewarded – maybe in love, maybe in affection, maybe in other aspects.

The whole of life from a success point of view has been built, unknowingly to most people (but from this point on you now recognize it) on the premise that obstacles and problems are the foundation of great achievement. They are the true basis of opportunities.

The best part about this principle is that you can use the subconscious mind to help you leverage your solution to all these problems. When problems arise, you don't have to strain. You don't have to struggle. All you've got to do is take a deep breath and know that by acknowledging one simple distinction – that an obstacle or a problem is your greatest opportunity for growth and success and prosperity – and just relegate it to your subconscious. Don't struggle with it. Don't worry about it. Go on about what you're doing – and in fact, have fun with what you're doing.

Once you orient your thinking to the fact that your greatest opportunity lies in solving these problems, the answers will come to you - and they'll be great answers. Let the power of your subconscious mind do a lot of, and oftentimes most of the work for you.

Let me make another interesting additional comment on the power of your subconscious mind, and what you're actually doing for yourself. By changing your rules and stepping out of the box, you're installing in your subconscious mind some of the most powerful tools known.

Mankind got unbelievable leverage with the creation of tools. Before somebody ever came up with the fulcrum, or wrenches, or other kinds of devices, people couldn't get leverage. They had to do things in a linear mode. Now they could accomplish with one easy motion achievements that used to take ten men and ten hours.

That's the same dynamic you are subtly and easily and automatically creating by eliminating all the negative factors, and replacing them with an awareness of how much is possible. It's automatically being installed, being engineered into your subconscious mind as you go about the basic rules that build Your Secret Wealth mindset.

Principle #7, and one of the most powerful and exciting aspects of forming the mindset, is the use of creative emulation. By that I mean simply that you start identifying and discovering the processes, the strategies, the philosophies that all kinds of other people use to drive, to fuel, to operate their lives, their businesses, their relationships by. Then you incorporate the best, the most usable, the most directly or applicable parts over to your life. It's so powerful.

So many people think they've got to sit in a room and be hit by divine inspiration. It doesn't have to be that hard. It's so much easier.

All you have to do is start a process – an adventure, if you will – of deciding that from this point forward throughout the progression of your life, every time you see or meet or hear of anybody who is successful at what they do that relates to what you're trying to work on, you will not only observe what they do, but you will engage them, and you will ask them a simple series of questions that will be very natural when you understand more of The Secret Wealth Principle later in this program.

It's very simple. You meet somebody who is basically very happy, and very successful, and very effective, and very powerful in a job. You ask them four or five simple questions.

The first thing you ask them is, "What is it about your job that gives you the most happiness? What is it you're trying to do? What have you built your whole philosophy upon?" And when they give you an answer, you ask them a deeper question. You ask them, "What influenced you? What's the basis that got you to approach this job the way you're doing it?"

While they answer, you're not just shaking your head and saying, "Aha!" You're thinking, "What about that answer has direct application to the way I can conduct my career, or operate my job?"

You will get the power and the leverage of the 20 years it might have taken each one of them to figure it out, and the ten years of experimentations, and the three marriages, or the four businesses someone had to go through, or the \$100 million they had to spend, and all the experiments that didn't work to come to the conclusions. You'll save all that time, all that effort, all that emotion. And it's such an easy and wonderful process.

I want to quickly review with you the seven principles that will allow you to develop The Secret Wealth mindset.

Principle #1: There are no rules. You can play the game of life with any set of rules you want. You are not constrained. There is no law anywhere in this country or in the world that says that you are limited to play the way the rest of the world plays.

Principle #2: Wake yourself up from cultural hypnosis and mental myopia. In short, stop living by tunnel vision. Convert that attitude to one of funnel vision. Travel outside of your job. Travel outside of your business. Borrow freely from other people and other industries and other situations that have already made the mistakes you don't have to... that have already taken the years you don't have to expend... that have already put the money you don't have to invest on the line to learn the answers, and incorporate those into your life or business or career.

Principle #3: It's easier to make big leaps than little ones. Change the strategy. The same effort, the same time, the activity can give you so much more yield, so much more result, so much more effectiveness once you learn the options.

Principle #4: Know how you want to invest your Secret Wealth, but be certain that you take action now so you will validate, so you will see proof, so you will have the belief system you need to have faith that the Secret Wealth Principle will guide, will protect, will enrich you and your family for the rest of your life.

Principle #5: From this moment on, step outside of your box. Knock down all the limiting, self-imposed beliefs you have created. Realize that everything and anything truly is possible. You are your reality. It has nothing to do externally. It has nothing to do with the economy. It has nothing to do with your looks, your resources or your intellect. It has everything to do with how you leverage your time, your efforts and your opportunities – pure and simple.

Principle #6: Turn obstacles, turn problems into the most leverageable opportunities you possibly have available. Install yourself as the person who looks for a way to solve the difficulty; who understands that innovation is the mother of achievement and enrichment, and innovation is nothing more than helping people or businesses, individuals or organizations, get solutions. Instead of looking at the negative side of obstacles, look at all the boundless opportunity it holds for you.

Principle #7: Use the leverage of creative emulation. Let all the successful principles and techniques and strategies that all kinds of people outside of your realm of life and business have already perfected and developed work for you. Identify them. Study them. Learn them. Question them. Incorporate the elements that work best and more powerfully, and more productively for you, and replace those factors you are currently using which are less effective and give you less leverage.

Once you take on a possibility mindset, you allow so many more opportunities into your life and you begin to think like an entrepreneur, which is the focus of our next session. What do you really want out of your business and your life?

Your Secret Wealth

Building Your Optimum Business

Whether you're a business owner or an employee, you need a strategy to get where you want to go. That strategy must go beyond income, beyond benefits. The most effective business strategy, the one that brings the most pleasure and fulfillment, is one that recognizes the full spectrum of your life, as you're about to discover.

What do you want? Faster growth? Geographic expansion? More customers or clients? More money? More prestige? More time for yourself, your family, your friends with no loss of revenue? More diversification? More acknowledgement?

What's it going to take to get you there? Your objective is always optimization, which means consistently getting the greatest return for the least expenditure of time, energy and money at the lowest possible risk to build your own ideal vision of success.

And I've got to qualify something here. It's very important. I don't know about you, but my vision of success for me, Jay Abraham, takes into consideration a lot more than just time and money. I want to have joy in my life. I want to look forward to Monday morning. I want to enjoy the people I work with and the products and services I sell to others. I want a lot more out of every day than just making money and putting in eight, or ten, or twelve hours, and I suspect that we're very similar on that point.

Once you allow yourself to recognize and accept the important role that joy and freedom will ultimately play in your own optimum business strategy, you'll find it a very liberating distinction to make.

So many people I work with deny themselves the incredible pleasure and fulfillment that comes from building their strategy around what they really want. Not just making money, not just working hard, but having fun, being respected, having purpose. And all these come together, and they'll magnify and multiply and intensify the levels of success and prosperity – and yes, and joy and fulfillment you can expect to get out of your business or professional career.

And once again, the mindset you've been developing is based on always getting the highest and best use of your value, your time, your passion. In other words, it's based on optimization – always making sure that everything you do in every aspect of your life gives as much or more value to others than you get back.

I've got to make a point about the concept of "adding value." It's not just an abstract thought. It's a very real connection you make with everybody you deal with in your business or professional or personal life.

For example, when you're out at a restaurant and a busy, overworked server comes up to you, it's connecting with him or her. It's conveying to them you appreciate

what they're doing. They're adding pleasure to you dining. You know it's hard, and you know it's difficult, and you appreciate it, and you're thankful. It's smiling from the depth of your heart because you know that gives them acknowledgment, that makes it worthwhile, that thanks them for their effort. It's carrying that same sense of purpose and passion everywhere you go and in everything you do, and realizing it's always all about them. It's never about you.

When you're externally focused, when you're connected and compelled to make the experience or the transaction better for the other side than even for you, you cannot help but succeed at higher levels than you ever dreamed possible.

As my dear friend Fran Tarkenton likes to put it, "In everything you do your purpose should be to help make someone's life better."

When it comes to getting what you want, you've got to believe you deserve it, and what we're talking about right here is the foundation for that. It's the foundation for using what my New Age friends like to call your "infinite power." Now, this may sound kind of out there to you, but it's very real. You can feel it, and it changes the way you see yourself, and therefore it changes everything you do. It's that basic.

Another extremely important element in this mindset is passion. To think like a marketing genius, you must have passion. The kind of passion I'm talking about is a function of five critical factors. Now, there may be more, but I've isolated these as being absolutely essential:

The first is **energy**. This is so basic to everything you do in life. You can't allow yourself to dissipate your energy by dwelling on negative issues. It all starts out with a healthy sense of self worth, and an appreciation for the value you bring to others. Remember what I said earlier: For others to revere you, you must first revere yourself.

I think far too many of us ask the wrong question. We get it exactly backwards. It's like a friend of mine said: Instead of asking yourself, "Am I worthy of this goal?" the question should be, "Is this goal worthy of me?"

You have an honest contribution to make in every transaction you engage in, so I want you to have a healthy appreciation of exactly what your work or efforts are really worth. It's going to be so much easier to be passionate about what you're doing when you stop wasting energy questioning your worth. It's that simple.

The second factor is **a vision that inspires you, a clear picture of what is possible for you and what you can give to others**. Your vision is a picture of how you're going to fulfill your purpose. This is so important I want to say it again. Your vision is a picture of how you're going to fulfill your purpose. And remember, your vision is only going to happen when you see it as worthwhile, when you see it in terms of what it's going to do for others.

Once again, the key here is to identify the value and contribution you add to every transaction you're involved in. Now, you've got to know what's possible for you, and you must not limit yourself to a substandard achievement.

For example, I have a client who was making \$100,000. I helped him increase it to \$500,000, and was like a kid in a candy store – he was so happy. So he stopped doing anything more. But I could see so much more that was possible, so much more that we could do and achieve. And that's what you need to do. You can't stop with a substandard achievement.

So how do you do it? It's like another client of mine once said to me: "Jay, if you can make \$100,000, you can make a million, so why content yourself with only a fraction of your true achievement potential?"

I say the same to you. Don't be satisfied with \$100,000 if your efforts and actions deserve making you multiples of two, three, five, ten, a hundred times that amount. You've got to give yourself permission to succeed and stop limiting what you can accomplish, not only in your business or profession, but in your family, in your community, in the world.

As your vision unfolds, you've got to know what your enterprise should look like at critical intervals along the way. Let me give you an example of what I mean:

I had a client who sold two-for-one restaurant dining cards, where you buy one meal and get the second one free. He knew exactly where he was going at all times. A lot of people didn't understand his strategy, but he was very astute in what he was doing.

He understood that in the first few years of building a dining card, your goal is not to make a lot of money - it's to build a lot of happy, satisfied dining club members. Why? Because if every year you add 10- or 20,000 members, even if you don't make a lot of money on the acquisition, guess what? After two or three years you have such critical mass, such a quantity of satisfied customers they start renewing over and over again, and the cost to renew them is almost nothing.

So he was moving constantly towards a very clear goal that he kept monitoring and correcting, where he knew each and every year he had to add at very least 10- to 20,000 new customers while pleasing, satisfying and retaining his previous customers.

What happened? After three years of building a moderately successful growing enterprise, he hit pay dirt – just as his strategy told him he would. After year three he started making so much money and having so many people renew. Everyone around him was surprised except – guess who? He and I. Why? Because we followed a strategy that had specific expectations at given intervals and just as our strategy told us, at year three we started really coining the money.

You can coin all the wealth you want if you do the same thing. Keep in mind, the game you are playing is not for the moment. It's long term. And when you do that, this interval picture, this constant review and monitoring will contribute to your wealth at a level you've never, ever even imagined.

In the case of my client, his interval pictures revealed to him that his short-term profits would be minimal, but that every cluster of 1,000 new customers he brought on board today would accrue for him substantial wealth and profit down the road.

When you connect those interval pictures, if you will, you've got a road map for the kind of success you really want. You could also think of it as an escalator, a smooth and gradual progression, as opposed to having to do a pole vault. You know exactly what you should be doing, and where you should be every step of the way.

Now, once you have this defined you need to maintain, number three, a **laser-like focus on the worthiness of your purpose**. This comes very naturally when you have real conviction about the value your product or service can bring to others. And that conviction is based on defining value and promoting that value according to the perspective of those you serve.

To give you an idea of how far you can go with this, let's take a look at the experience of somebody you're very familiar with. According to his autobiography, Lee Iacocca took over Chrysler and realized he needed loan guarantees from Congress to have any hope of saving the company. He recognized first of all that the political climate was hostile to what he was asking for.

So he went back to the cardinal rule he learned from Dale Carnegie. (And this just might be the cornerstone of all his success.) Always try and see the situation from the other person's point of view. Pretty simple, huh?

Lee Iacocca talked to Congress in terms of their interest as political leaders, not just in terms of Chrysler's needs. He talked to them in terms of the impact on the national economy; that 600,000 jobs were at stake; that there was much more involved here than just saving one corporation. So what happened? They saw the relevance to themselves, and they voted to guarantee the loans. And as they say, the rest is history.

So once again, you need a laser-like focus on the worthiness of your purpose that translates to selling others on the value of your product or service according to their perspective, not yours. And of course, this also extends to your relationships with everybody you deal with in your business and personal life. That's how you maintain your passion.

Once you're certain of the value you have to offer you need, number four, **commitment**. You have to mean business. You have to decide how you want it to be, and be totally dedicated to your purpose and totally unwilling to take no for an answer. You've got to be on a crusade to add value to as many people as possible, and have real

conviction about it. And having this kind of passion doesn't mean you have to beat yourself up on the process.

Let me give you an illustration of what I mean. I have a tendency to gain weight. There are two indicators I go by. The first is how my clothes fit. If they seem a little tight, I verify it by getting on the scales, which is the second indicator. To correct the situation I might increase my exercise, eat less, or a combination of both. Again, it doesn't have to be a pole vault. I can do it gradually.

Now, the decision is a matter of relevancy. To me, staying close to my ideal weight is an imperative. It may not be to you, and that's all right. But if it becomes important enough you do it.

You might be saying, "I want to follow through like that when I've gained a few pounds, but I generally don't. How can I get it to be important enough to me to do it?" Well, you haven't really made a decision yet. So far it's just a wish. To get to the point of decision, first of all you need to realize that the system is not rigged for you to have to struggle. We work too hard at it.

For me it becomes important enough to follow through with losing extra weight because I'm actively enjoying the vision of the benefits of maintaining my ideal weight, so I have present moment joy and satisfaction in following through that exceeds the pleasure I might get if I didn't follow through and ate more than I should. I'm enjoying living in the benefit, and as I do I trust my subconscious mind to take over the process, so in a very real sense, it's out of my hands. I don't have to try and force it on myself. Instead, what I enjoy most of all is watching the power of decision work in my life. And all this gets reinforced when I see so many people who are suffering the drawbacks of being overweight and out of shape, so that's an additional incentive for me.

It's simply a matter of getting out of your own way. You'll never get anywhere if you obsess over what you want and try to force yourself. But if you can fall in love with your vision and let yourself dwell on the benefits of staying with it, guess what? The struggle is over. More importantly, any worthwhile goal you desire is virtually assured.

I invite you to experiment with this approach over the next 30 days. I guarantee you you'll get a real taste of what the power of decision can do in those difficult areas of your life. Remember, it's very simple: Get a clear picture in your mind of yourself already enjoying the benefits of reaching your objective. Trust your subconscious mind to take over the process, and as you do, the specific steps you need to take day by day will become clear to you. And don't forget to consider the consequences in your life of not following through.

And finally, number five, to build and sustain your passion you need a **code of conduct**. In every aspect of your life you need to take the high road. It's your dedication to being of service to others; it's your commitment to excellence in all you do that will command the respect and loyalty of everyone you encounter in your life.

I know you know this already, so you won't mind my emphasizing it here. I can't say it too often. To experience the across the broad success and fulfillment you're capable of, you have to believe you deserve it, and that becomes impossible if you compromise your integrity. Once again, your whole focus should be helping to make someone's life better.

And one more thing. I'm sure you realize that it's a whole lot easier to regenerate revenue than it is to restore a tarnished reputation, so code of conduct becomes pretty important.

These five components of true passion – energy, a vision that inspires you, focus on the worthwhileness of your purpose, commitment, and a code of conduct – these are basic to the mindset of a marketing genius. The ability to discover and seize the hidden opportunities that surround every one of us and, sad to say, remain undiscovered by most people. But you're an exception. So let's go on.

To me, the mindset of a marketing genius is the mindset of the entrepreneur. The entrepreneur is an achiever. He or she is someone who makes something happen. As you continue to develop the entrepreneur's mindset, your thinking will be increasingly driven by the twelve elements I'm going to describe for you now.

The first element: you **look at everything and ask, "Where's the opportunity in this?"** You're constantly looking for hidden assets and opportunities, both tangible and intangible, in every area of your life. You define yourself as an opportunist.

The second element of the entrepreneur's mindset is **flexibility**. It means you realize there are always many ways to get where you're going, so you remain open to discovering the ones that fit you best, that you'll enjoy the most.

Let me give you an example. I have two friends in the chemical manufacturing business. Both are extremely successful, but the routes they took to achieve their success are totally different. One built his business predominantly through direct salespeople in the field and by attending trade shows, while the other one uses only inside telephone marketers and direct mail.

My point? You can get to where you want to be many different ways. Your challenge and goal is to find the road you want to be traveling, then enjoy yourself every step of the way. So flexibility means you have a dynamic orientation. The ability to constantly adapt, improve and change strategies. You invite and celebrate change, rather than resisting it. You think outside the box, and you realize, like everything else in nature, if you're not growing you start dying. Don't get stuck in one approach. There may be others that suit you much better.

Element #3 in the entrepreneur's mindset is **a bias towards action**. Many people stop at contemplating action. The entrepreneur's concept is "Ready, fire, aim!" What

this means to me is once you get the basic concept clear in your mind you go out and apply it, and then you adjust your aim as you go to hit the center of your target.

Far too many people fret forever over getting something perfect. If your strategy and the basic concept behind it is correct, it will work. You can always refine and improve upon any success, so don't hesitate to act on your ideas. Just get started. You can make any needed adjustments as you go.

Number four: the entrepreneur realizes that **marketing is the life force of all business achievement**. He or she realizes that marketing really is educating your customers and prospects to appreciate and desire the results your product or service can give them. People won't buy from you unless you get them to want what you're selling or realize they need it. So your focus should be to continually demonstrate and compare the benefits and advantages they can expect to enjoy by becoming your customer or client.

Two really important points to remember here: Number one, people can't desire you over your competitor until they first want the benefits you're offering. And number two, once someone becomes your customer, marketing to him or her does not stop. In effect, you're putting your customer or client into a continuing education program. In other words, you take every opportunity to keep them aware of the fact that you understand and fulfill their wants and needs better than anyone else can.

Number five: **living in the present**, not resting on past achievements, or dwelling on past failures, or worrying about the future. And of course, this doesn't preclude learning from the past or planning for the future. Now, it's been said that a strong indicator that you're on the right path is that you lose your sense of time while you're working. And not only that – living in the present keeps you free of pressure and stress.

An author named Walter Lanyon wrote a series of three books back in the 40's. At the end of a chapter in the first book he described how valuable living in the present was to him. Here's what he said:

“When these books suggested themselves to me, I was naturally delighted with the idea and proceeded to insert a piece of paper in the machine. Presently they will be in your hands. But if I stopped to think what launching them entails I see 1001 things entering in to dismay me – the hundreds of hours of work, the correcting, proofing, publishing and distribution. It looks like a whole flock of white elephants. Yet as I go from letter to letter, presently it will fall out in perfect shape, everything coming to pass at the right moment.”

And so it did, because Mr. Lanyon's idea became this stack of books sitting here right now. I think he understood two key distinctions. First, the past and the future are illusory. All that's real is this present moment. So to get to where you want to be, like Mr. Lanyon, you should focus your attention on the very next step you need to take right now.

Second, he was obviously enjoying the process. Why? Because of his confidence that everything would come out just right if he stayed focused on the immediate task at hand. That left his mind free to take charge and do its best work.

So if you're looking for the real key to having more fun and being more creative and resourceful, this is it: Live in the present.

Number six: **being tenacious**. Basically, tenacity or persistence comes from the dedication and commitment we talked about earlier, and this ultimately translates to having fun, not being enslaved to a neurotic obsession.

Tenacity also stems from your ability to see an idea as real, alive, taking shape, being implemented and succeeding wildly before it ever becomes visible in your world. In order to achieve greatness, you first have to fully identify yourself with greatness in your mind. Once you do, it becomes extremely compelling – sort of like being pregnant. You have to give birth to it, so naturally you become very tenacious in protecting and nurturing what you've created.

Element number seven is being **pragmatic**. By that I mean you focus on maximizing the quality and value of your product or service, along with maximizing your next profits and minimizing your risk.

I've looked at something like 10,000 successful businesses. The one factor their owners all seem to have in common is their ability to get their egos out of the way. They approach their businesses logically, intelligently and prudently. That's not to say they don't innovate. They do. However, they refuse to take unnecessary risks. They will never impetuously bet the farm on any idea just because it appeals to them. Instead, they prefer to safely test and pursue only those opportunities and challenges that offer the highest probability of success.

The successful entrepreneurs I've studied are like expert marksmen – they keep their eye on the center of the target. They aren't in business to be the biggest. They are there to serve the most, and to make the most. It's not about how much gross revenue you generate. It's about how much net profit you get to keep and how much fun you have doing it.

Far too many people think that success means having 1,000 employees and an eight-figure overhead or being the fastest growing in their industry or profession. While the image you project to your customer is important, remember: it should be built upon the value you give to them rather than the size of your operation.

The eighth element is realizing **there's a logical order to things**. Getting to where you want to be is not random. There's an immutable order, and all you've got to do is figure out what the best order is for your particular objective. Once that's done it

becomes relatively simple to achieve what you want. Remember, you're not pushing a boulder up a hill. You're riding an escalator.

And now we come to element number nine: certainty and faith. Certainty and faith come from being in touch with the life force within you. Being in touch means you trust it, respect it, and draw from it constantly. It's about recognizing that you have a destiny and purpose you can choose to discover and fulfill. It involves respecting and trusting your natural talents and what interests you most.

Listen to what Ralph Waldo Emerson said about this over 150 years ago:

“We must hold a man amenable to reason for the choice of his daily craft or profession. It is not an excuse any longer for his deeds that they are the custom of his trade. Has he not a calling in his character?”

“Each man has his own vocation. The talent is the call. There is one direction in which all space is open to him. He has faculties silently inviting him there to endless exertion. He is like a ship in a river. He runs against obstructions on every side but one. On that side all obstruction is taken away, and he sweeps serenely over a deepening channel into an infinite sea. He inclines to do something which is easy to him and good when it is done, but which no other man can do. He has no rival, for the more truly he consults his own powers, the more difference will his work exhibit from the work of any other.”

Now, I don't know about you, but I know what he's talking about here. Once you've found your own path, it is like you're being swept along, and you're unstoppable. If you haven't experienced that yet, believe me, you're about to in the weeks and months to come.

Number ten: **using leverage effectively**. This means you are predisposed to choosing methods and approaches that give you the greatest advantage and control. More specifically, you wouldn't think of expending time or money for less than the maximum return possible. You continue to improve the performance and yield of everything you do. Because you know how much is possible, you won't settle for less than the highest and best result you can produce.

Number eleven: **you become an idea-generator, an innovator**. You're inspired to constantly seek breakthroughs and improvements. You enjoy the challenge of developing fresh approaches. As a result, you begin to see new and better combinations of old processes and ideas. You're keen on finding out the driving principles behind every successful activity, and you find new and inventive ways to adapt and apply these principles and approaches to your enterprise. You understand that innovation is not just some intimidating high-tech process; it may be nothing more than finding a simple way to bring a single new benefit or advantage to your customer or client.

Now, with that broad understanding you're free to try all kinds of elegant and imaginative new approaches to attracting, selling and reselling your customers – and that means you're no longer limited in what you can do for them.

And finally, element number twelve of the entrepreneur's mindset: **refusing to take yourself seriously**. So there's no misunderstanding, maintaining your integrity, never compromising your self respect does not mean not having fun. It does not mean not enjoying the moment. It does not mean not being part and connected to what's going on.

The most important gift I can share with you at this point in our relationship is the moment you become part of the process, and it's no longer about you, and you're not self-conscious, and you're just having fun, and you're watching it unfold, and you're enjoying watching your customer or client benefit, and you're having so much fun and excitement coming up with new ways to innovate and add value... And you get up on a Monday morning and you're excited – and frankly, when you go to bed on Friday night you're a little disappointed that you have to wait until Monday to start again – you've got it. It's there. Don't lose it, because frankly, the fun, the challenge, the excitement of the process is what it's all about.

I've worked with hundreds of very, very successful men and women. I can tell you the ones that are product-driven – meaning the ones that are obsessed with ending up with a million dollars, or being the biggest company in their industry, or having a Mercedes automobile, or a big house on a hill... Once they acquire that goal, they are very dissatisfied.

Why? Because, as you may already know or are finding out, the process is what life and business or professional practice is really all about. This is as good as it gets – and that's wonderful, because each and every day, each and every hour, each and every person you interact with, each and every activity, challenge, problem you face is a wonderful opportunity to discover, to experience, to grow, to master. And what you will find is every day will be a success. Every day will be exhilarating. Every day you'll give and you'll get.

Remember, life and business (or professional practice) is a game – a joyous, exciting, perpetual game, and you have the right and the opportunity to play that game from this day forward by whatever rules you alone decide you want to play it by. And you can change those rules any time you want, as often as you want, for any reason you want.

Years ago I made an important discovery for myself the day I realized I could order my life, and my business, and my income at any level I wanted. In other words, I realized I could make the money I wanted the way I wanted, working with the people I wanted, working the hours I wanted, working from the location I wanted, working as often as I wanted – or not. I realized I could hang out with the people I wanted, deal with

the kinds of people, both employees, and customers, and vendors I wanted... and that I alone had total and absolute control over that.

And the most exciting part of my work is helping you discover that you can do the same for yourself and your enterprise.

Let's consider once again the five critical factors of passion: energy, vision, focus, commitment and integrity. Do you have a passion for life, for your career? If your answer is yes, you have what it takes to generate the passion of others. And as you'll learn in our next session, that passion will be returned to you in the form of profit.

Your Secret Wealth

Your Life As A Paying Proposition

Let's look at how to view your life as a paying proposition. Adopting this philosophy will come easily as you develop the Secret Wealth mindset.

The title of this section "Your Life As A Paying Proposition." I think it's important that I explain and set up the stage so you can appreciate my philosophy and the way that I look at all aspects of life so that you can tie into it and you can track with me as you're developing your own Secret Wealth.

First of all, I look at all aspects of life in a business context. In my mind, everything and everybody is really a business. You are selling a product or service to somebody else. In the purest sense of your business, you render a product and service you sell to a customer. If you are an employee, you render a service that you are selling on an ongoing basis, on a renewable daily, and weekly, and yearly basis to your employer.

If you are a friend, you are selling your friendship, and your value, and your trust, and your contribution to your friend, and you may not acknowledge or recognize it, but you are selling and reselling that product or that service to some customer who is the recipient each and every day, each and every week, each and every month of each and every year of your life.

The more you understand and convert the way you conduct your life to a business-based philosophy, the more distinctive, the more powerful, and the more enriched you cannot help but become.

As such, my context of a paying proposition means this: if you are a business, a business should be profit based. If you are profit based, you need to produce the maximum result from the effort, and that result has to be immediate and ongoing. As you look at your efforts in life, you have to put on the hat and say, "Whether I own a business or not, I am a business." And you have to decide. "Am I going to be a non-profit organization or a paying proposition?"

I think another key ingredient that will tie this all together for you and make it clear is understanding very easily and clearly why some businesses are far more successful than others. Without being protracted, let me give you the answer. They have identified and understood better than their competition exactly what their customers want and need, and they furnish it, and they provide it.

As a paying proposition – as a business, which you are the captain – you have to understand exactly what your customer, whomever he or she or it may be wants and needs most, and you've got to be able to render or supply or provide it better, more advantageously (and this is a key) and more evidently, so they recognize what you're

doing for them. And that basically is the secret that drives businesses to great success and will drive you to great success in all aspects of your life and financial wellbeing through the Secret Wealth Principle.

Let me draw an analogy to your life and show you why you may not fail, but don't succeed anywhere close to the level you deserve and you easily could be operating at. Let's take this first from the position of you as an employee.

Until and unless you can step outside of your own box and be sensitive and recognize what your employer needs and wants - not only from your contribution or from the service or the product you render for him or her, but also from their business as a whole – you can't fully extend yourself. Until you do that, you can't fully harvest the bounty and the rewards there is within the job opportunity itself.

In your relationship, until and unless you understand what your spouse, or your significant other, or your lover, or your children want and need, and you are sensitive and understand and respect that, you can't begin to possibly provide it, render it, and help them achieve it. And until they get what they want, you'll find out in life, you will never be able to get what you want first.

Let me give you an example that might bring this all together. A client and very dear friend of mine is one of the original founders of Federal Express. They started in an industry that had no sensitivity to what their customers wanted. They quickly realized that their real customer was the secretary or the manager. It was somebody who had to be a hero to their superior, and what they wanted was to be a hero. They wanted to know turnkey, without a doubt, that the problem was taken care of.

The moment they realized that their purpose wasn't to sell the owner of the business – it was to make the secretary a hero to her or his superior – was the moment their business skyrocketed from #279 to #1. Then they empowered all their people to be sensitive to the needs and the desires of their customer, and to be responsive to them. And the moment they started basically focusing all their attention on empowering their customers their business took off, and I don't think they've yet been equaled by anybody.

Let me give you a couple of clear examples that may bring this possibility to light. I had as a client a young lady who worked for a software company. Most of you by now are familiar with software. You buy a piece of software whether its for your own home use, or whether it's for business use. And you get it, and you may or may not have access to support, but a lot of software is complicated, or your applications or your usage of it may be unique, and it may have confused you.

This young lady worked for a company that had support, had all kinds of very qualified people there, but they weren't being used very much because people didn't avail themselves of it. And because people didn't avail themselves of it, they didn't buy more of the software from the company. So the company was really the loser because they didn't understand their goal, which was to make it easier to use and benefit from the

software than not. They just thought their job function was just to get the software in people's hands, and it was up to the people to figure out how to apply it.

This very, very bright woman who developed this concept of seeing yourself as a profit-paying proposition, as a company rendering a service to her employer...saw that she had to help her employer see better ways to get buyers of their software to understand the magnitude and the expansive possibilities of applying it, because the more applications, the more they buy upgrades, the more they buy more units for their other employees, the more they buy the systems that tied them together.

So she created continual educational programs that she mail and by telephone communicated to all their customers offering them all kinds of very specific application-based training programs they could come to or they could learn about by telephone. So she showed people how to add value and benefit from the software they had already purchased.

In the process of doing that she grew her department something like 300%. She turned a losing proposition, which was the support department (which basically was there costing money) into a \$500,000 a year profit center, because in the process of not even trying to make money, she created a profitable training department that made money. She got a raise. The company expanded it three times over. Each time she got promoted three times to a higher level.

She took the same philosophy and applied it to different departments, and the company grew something like 300% in a downward recessionary market – just because she was able to demonstrate to them that just selling a product wasn't their goal. Their goal was to help the buyer understand all the different ways he or she could use it to their maximum, and their continuous, and their changing advantage.

Another man who I worked with (and he ran a regional division of a billion dollar company) realized that the goal in life is once you get a customer, to never, ever, ever let them go. And I don't mean that in a covetous or a possessive standpoint. I mean it in a respectful standpoint. When they stop buying from you is not the time to drop them.

His company's goal was to sustain the relationship they had bred through all kinds of years of investment, effort, expertise, and relationship with all their inactive clients, even though the clients weren't buying from them now. He got all his employees under him and all his superiors to start focusing on all their inactive clients and start dealing with them, because he recognized they had sunk such an investment in the relationship – so much time, so many people, so much human and financial capital – that they started questioning, why weren't they buying today? What had they done? What changes had occurred?

By going back to all the inactive customers, they reactivated something like \$5 million in a one-year period. He became a hero. He got a massive raise. The company made something like \$2 million more in pure profit because the cost of reactivating an

inactive customer was almost nothing. They had already found them. They had already worked on them. It was just bringing it back to life. Because he saw that when people stop doing business with you, it's normally because you've stopped providing them with something they currently need or somebody else has taken charge of that business... or of the buying facet of that business and doesn't have the history, doesn't have the knowledge, doesn't have the understanding and the education of why you provide value.

I've used two examples, so I'll use both of the people because they both adopted a very similar transformation. They converted from an attitude of "This is what we do and this is the way we do it, so take it or leave it" to questioning how they could serve or fulfill, or assist, or improve the quality of their customer's business or life. They refocused their attention to what they could do themselves, or more importantly, through and on behalf of their company, for their customer to make that customer's business or life more successful. And in the process, they turned their attitude from one of self serving, to one of selflessness.

One of the biggest philosophical breakthroughs we have established in the business arena (which I think is directly applicable here) is teaching people how to adopt an attitude of what I'll call a "super servant." And when you think of a servant, it may conjure up a negative image, but it's really quite positive because what your goal in life, in business, in jobs must be is to identify and understand how many more, and better, and continuous ways you can help serve, or fulfill, or clarify the non-verbalized needs and desires of your customer or your marketplace – and your marketplace, again, is whomever it is you're trying to positively impact.

This is one of the most wonderful secrets of Your Secret Wealth Principle. The moment you switch your focus from internal to external... from self-serving to selfless... from "What's in it for me?" to "How can I be a super servant? How can I enrich the life, the business, the profitability, the satisfaction or the happiness of the other side"- your own situation starts improving massively.

In the case of these two people, for example, within months of the woman doing this for the software company, she got not one, but two separate promotions. She got not one, but two increases in salary. She got not one, but two bonuses. She got an incredible surge of empowerment, of fulfillment, of liberation, of understanding of her purpose and her company's purpose, and she got the distinction of understanding things about doing business that none of her competitors did.

The man who runs the regional division for the very large, billion-dollar company – he, too, got a promotion. He, too, got a raise. But he, too, got something else. He reported to me that he got something he never realized was possible. He got continuous and perpetual control and certainty of his ability to always create the business, the future, the success, and the happiness he wanted, because he realized exactly what people and what business, and what customers wanted.

As powerful as all those financial accomplishments were, there was one more realization that both these people made that is key to your achieving the success you want.

They realized at that moment that they no longer were dependent on their businesses. They no longer needed those businesses, their employers, for financial security, for their personal effectiveness. They were their security. They were their power. They possessed from that moment forward all the control of their life, their income, their achievements and their security, and that liberation is the most powerful and exhilarating realization you too will recognize the more you realize the concept of being a super servant, the more you take full control of your life. It's not dependency. It's liberation.

One of the greatest experts on business in the world is Peter Drucker. He's written 35 books. He writes articles for *The Wall Street Journal*. He has contributed to some of the most successful enterprises in the world. Mr. Drucker says the following:

“Business, because its function is to create a customer and sustain it, has only two purposes: marketing and innovation. Marketing and innovation are the only two functions that build business that sustain paying revenue. Everything else is an expense.”

What does that mean to you? It means this: as a business, you too have to learn how to market and innovate. Don't be confused or intimidated. Marketing is just the process you use to educate your customer (and the customer could be your mate, your spouse, your employer, your supervisor or your actual customer) to see, understand, appreciate, and want to seize the advantage you offer.

Whatever you are, wherever you are, whoever you're trying to impact, as a business you've got to educate and explain to those people why and how what you do is more valuable to them than what other people are doing, and why you make their life better off, more secure, or more profitable. It's that simple.

You are a business. You are a paying proposition. As such, you've got to learn to market your product or service and the advantage and benefit you bring to them. Once you do that, enormous and continuous success and wealth and riches can come to you.

Society, the system, your employers and your competition is insistent on trying to relegate everybody to the role of being a commodity – nondescript, equally comparable, nothing unique.

Your challenge, your goal, your charge, your purpose... in life, in your job, in your relationship, in your business has got to be, from my vantage point, making yourself distinctive... making yourself proprietary... making yourself so incomparable on a value and benefit and advantageous basis that there is no choice available to your customer - be that customer your employer, your wife, your husband, your children – but to value and embrace the product, the proposition, or the service you are offering them.

Let me give you a couple of examples that will help you put this into easy reference so you can apply it to your own situation. I have a number of doctors I've worked with, and the most impactful change we have made for them is so embarrassing that it's almost funny.

Most people don't know the difference between doctors' technical skills, but they know and can appreciate the profound difference between caring and not caring. All it takes is for a doctor, when they see a patient, to engage that patient in discussion about their life – asking questions, taking the time to be interested in their life, and their families, and their problems... not just looking at them as a bodily specimen. And when they leave, taking the time to have either their secretaries, or their office managers, or their nurses, or even themselves call and follow up to make certain the patient is all right.

It's a simple little process of extending themselves, of acknowledging and demonstrating, "You are special to me. I sense that you need to know that I am concerned about your welfare, and I genuinely want to know if you're doing better, or if you're doing worse, or if you're doing the same." That simple little distinction makes the few doctors who do that stand out so favorably.

I've known realtors who have changed their whole focus of trying to make their clients get the greatest outcome. They try to educate them. They try to help the client develop a strategy. They don't sell them something to sell it to them. First of all, they help the client get clear on what it is they're trying to accomplish, and realize that there are a lot of different ways to do it. Maybe the way they want to do it or initially came to the realtor to do it isn't the best outcome for them. In the process the realtor could conceivably lessen his or her commission, but by doing so they do such a noble service that they distinguish themselves - because there's no other realtor doing that.

The things that we do that are above and beyond what the average "commodity" husband, or employee, or business, or spouse, or mate, or lover would do are what distinguish us. In the process, it brings to bear the concept of being a servant - not in the negative or the lowest concept, but in the most enriching and empowering sense, because it brings such incredible advantage, both to the other side and to us.

The secret to my ability to grow businesses and professions of all kinds is an awareness that almost no business owner has ever realized. It's this: there are just three ways to grow any business. It's not complicated. It's not difficult. It's not foreboding. It's really simple.

There are only three ways that any business can be grown. The first way is you increase the number of customers that you deal with. The second is you increase the amount of purchase or the size of the purchase those customers make. And the third is you increase the frequency or the repeat factor those customers do business with you.

If you increase any one of those factors, you increase your business linearly or arithmetically. But if you increase all three the business grows by quantum leaps, because you bring to bear the quantum theory of geometric progression. It's very exciting.

What does this mean to you personally? It means the same thing. There are probably only three significant ways you can grow the richness of your life. Let me draw analogies.

In business, you increase the number of customers. In your life, you increase the number of relationships. In business, you increase the size of the transaction. In life, you increase the dimension, or the richness, or the level that those relationships take on. In business, you increase the frequency of purchase. In life, you increase and extend the frequency of communication, of interaction.

I want to repeat this lesson once more very simply, because I think it's going to be the driving thrust that catapults you to your Secret Wealth.

Remember, in business I've learned that the easiest way to give almost any enterprise an immediate and a massive quantum leap is these three simple ways.

In business, the first way is to increase the number of customers. In life, your first way will be to increase the number of relationships you establish. And once you start developing these extra and expanded relationships, you're not going to believe the byproduct of profitability and enjoyment that it produces, because relationships will breed relationships. People will introduce you to other people. Opportunities will be presented to you. Knowledge will reveal itself.

You will have initiated a perpetual motion machine, a never-ending cycle that will keep giving and giving and giving back to you at such increased levels of richness and benefit, you can't believe it until you apply it.

The second principle of growing a business is increasing the size of the unit of sale. What does that mean in your life? It means increasing the size of effort or contribution you make, or the dimension you give to the relationship. It's not passive, superficial or mono-dimensional. You strive to extend yourself by asking, "How many additional and beneficial ways can I extend myself, can I contribute, can I serve?"

The third most powerful way in business is increasing the frequency of purchase. Your correlation in life is increasing the frequency of communication, of interaction. You don't really have a relationship if you never call upon it. Think about how wonderful it feels to you when somebody out of your past calls you up for no self-serving reason but to reconnect, to rekindle the relationship. Think of how rich your ongoing friendships are. Think of how important and meaningful they are to your life. Think about how they are in your job. Think about how they are in your business.

The same will be true of doing this in any aspect of your life today. Surprisingly, you'll find when you conclude this program that the secret to your Secret Wealth lies in the depth, dimension, quality, commitment and contribution you make to relationships – and it's right there for you.

So now you're at the point where you recognize that you are a business, a wealthy business who has now decided to harvest and liberate all the wealth and all the riches that are just waiting to be plucked from the tree. You realize that you have unique abilities, unique assets, and unique opportunities to contribute, to impact, to advantage others - and in the process, massively advantage yourself.

It's important at this point that you recognize you can have the greatest product in the world... you can possess more assets than anybody you compete against... you can have the greatest service. But until you communicate it clearly, and until the other side recognizes the advantage you offer them, it'll never be fully realized.

The following few examples will graphically demonstrate to you the importance of communicating the assets and the uniquenesses that you have recognized so that the marketplace, your customers or others can take advantage of them, because they recognize and respect them and desire it. So let's go through a few examples.

Years ago Schlitz Beer boosted themselves from #9 in the market to #1 in six months through a simple process. Back then, everybody and their brother was a commodity. They were all saying, "Our beer is good because it is pure." And there was nothing distinctive about that.

A person who happened to be a marketing expert toured the Schlitz brewing factory, and he was incredulous and amazed. The facility was on the shoreline of Lake Michigan. The first thing that struck him was the fact that even though they were right on the shore of a water source, they had dug down 5,000 feet and had three artesian wells to draw up water because it had to be a certain mineral content, and it had to be a certain purity. That fascinated him.

Then he walked inside and he saw the way they brewed their beer. The beer was brewed by a method that started with a mother yeast cell, which was the basic progenitor or creator of all the subsequent yeast that was used to brew the beer. That yeast cell was the result of 1,537 different experiments that the Schlitz Brewing research team had conducted to find the perfect balance, the perfect embodiment of yeast, one that would produce balance, richness, taste, and robustness.

After they had created the perfect yeast cell, they then went through a purification process which was amazing. First, there were massive rooms with six foot thick glass plate walls where water was condensed and distilled, and condensed and distilled - three or four times so that it had all the impurities taken out of it.

Then the bottling plant – they took bottles and then cleansed them three times. Then they put them into live steam at 1500 degrees. The bottles then went through one more cleansing and purification process before they added the purified water to it, and then added the yeast product.

At the end of the production line there were samplers who would arbitrarily pull off one bottle out of every 150 and taste them. Occasionally they would reject entire batches because they were slightly off. Most people would never have noticed, but their samplers would.

At the end of this tour, this man was incredulous. He said, “My God, why in the world don’t you tell the marketplace how distinctive and unique your beer processing and manufacturing function is?” And the owners said, “Well, because everybody makes it, plus or minus, that way.” The expert said, “But the world doesn’t know that, and the first person to explain it to them will gain proprietary advantage.”

They allowed him to do just that, and in six short months their beer rose from being #9 in sales to being #1 - and stayed there for about 20 years.

Think about your own life, your own job, your own business. What assets are you concealing or not acknowledging and sharing with your customer that could be of significant and profound importance? It might be something as basic as a process that is so evident and inherent to you that you don’t think anything of it. It may be the construction or the creation of the product, and how uniquely you do it where others don’t.

It might not be a product at all. It might not be a service. It may be the life experiences, or the perspective, or the expertise you bring into it, and your ability to assess and determine what is right for the customer before you allow them to waste their effort, their time, their emotion, their finances.

Whatever it is, until and unless you convey, communicate and explain it fully and dimensionally to others in a way that the others can appreciate the significance of what’s in that for them, the advantage that you have brought to bear for them – you’ll never get full value from the transaction.

OK. Let me give you a few others.

About two years ago I had as a client a very, very ambitious-minded young lady who had started a software company with her husband. They specialized in a very complex field called computer imaging. This is where you take hundreds of thousands of documents, scan them and image them into a very sophisticated piece of software that can help a law firm, a research facility or a manufacturing concern access key information at the touch of a finger.

They were so obsessed with selling the technical sophistication of their product that they had failed to recognize what the result, or the advantage, or the significance of it really was to users, or could be to new customers.

I asked them a few questions. I didn't ask them about how sophisticated or complex or cutting edge the technology was. I refocused their attention on the question, "What is the measurable result in terms of benefit this brings to your customer?"

And I was surprised. They told me, "Well, it can allow them to do in an hour what used to take ten weeks." I said, "Well, that's very interesting. From a standpoint of financial impact, what does that savings mean to them? If had taken them ten weeks, how many people would it have taken to do that research?" They said, "Conceivably, 20 people." I said, "Well, 20 people researching for ten weeks times 40 hours seems to be a lot of money, doesn't it?" And they said yes.

I said, "Well then you're telling me that with any one application it's perfectly reasonable that that level of savings, or even a greater savings and reduction and achievement could be realized." They said, "Yes, all day long." I said, "Well, then why in the world are you trying to impress your customers with the technological sophistication... when they should be eager to save ten weeks, and maybe \$50,000 every time they had an application?"

They'd never done that. They had never allowed their customer to realize the advantage financially - on labor, on productivity and on time that they were bringing to bear. That one simple awareness communicated to the customer made these people **\$4 million extra** in approximately 18 months; got them designated as *Inc. Magazine's* "one of the fastest growing 500 companies"; got a major, big six accounting firm to invest millions of dollars in them; and got a group of investors to buy them out for a seven-figure amount - just because they made that distinction.

In summary, let me ask you a question that you should ask yourself. It's this: Are you limiting or restricting the amount of business – and remember, business can be defined as whatever achievement you as a self-recognized company want to accomplish or produce. Are you limiting or restricting the amount of business your customer – and remember, your customer can be customer literally, it can be your employer, it can be anyone in a relationship, or any combination.

Are you limiting or restricting the amount of business... and the frequency of business... and the profitability of business – your customer could be doing with and from you because you don't communicate clearly and powerfully the advantage and the significance of why it's important to them?

If the answer is yes, all you have to do is change that one realization in your life. In conducting your life as the head of your own business, incredible increases and improvements and quantum leaps can't help but occur because people will seize the advantages you now make clear and evident to them.

At the beginning of this session I asked you a question: Are you going to be a non-profit organization or a paying proposition? Your involvement in this program provides a clear answer.

As a profit center, your goal is to maximize your profit. Remember, there are three ways to do that. First, increase your customer base. Second, increase the price or size of each purchase, and third, increase the frequency of repeat business. You'll be able to accomplish all three by communicating the value you offer to others in a compelling way, and that's the focus of our next session: establishing your Unique Selling Proposition.

Your Secret Wealth

Establishing Your Unique Selling Proposition

Distinguishing yourself from the crowd can be one of the biggest challenges to personal and professional success. You are unique. You have something special to offer, and people need to know that. Then, and only then, can your life become a paying proposition.

Let's try to bridge the fact that your life is a paying proposition with your ability to communicate the advantage you offer to the other person, or the other company, or the other side.

I'm going to explain to you the edge that makes all the difference – establishing your USP, or telling people how and why and that you are different, you are special, you are valuable to them. Let me explain USP in the business context first, and then I'll show you what it means to you in your life, in your career, in your relationships.

USP is an abbreviation for the words "Unique Selling Proposition." It is the cornerstone, the foundation, it is the true power that gives you distinction and advantage in other people's eyes. It is the reason people purchase, or patronize, or buy, or deal with one company over another. It is the secret that gives so many enterprises unique and decisive advantage.

Stop and think about this question: Why do you deal with that certain business over others? In other words, you could choose 10, 20, 30 different enterprises to favor with your business. Why do you choose one over another?

Normally there is an answer. There is a reason why, and that reason is self serving to you. There is something that they represent. There is something that they offer. There is something that they do - passively or actively, implicitly or explicitly - that is more beneficial to your goals, or your desires, or your purpose than not, or than other people or other competitors offer. That is called their Unique Selling Proposition.

I'm going to draw this corollary now to your Secret Wealth. We're going to take USP (which in business I refer to as Unique Selling Proposition) and we're going to describe it for your purposes as USP – Uniquely Special Person.

What makes you unique and special from the definition of advantage to the other side? (And the other side is whoever you're trying to impact, be it employer, supervisor, customer, spouse, girlfriend, boyfriend, child - Uniquely Special Person.)

Remember, our goal in progressing you to the realization of Your Secret Wealth is to empower you with the ability to be distinctive, to become proprietary.

A lot of people I meet in business (and equally so in life in general) seem to have a difficult time initially identifying their own advantages, or their own benefits, or their own special traits or gifts. Oftentimes they think they don't have any - and that's absolutely not the case.

Each and every one of you possess unique, extraordinary, valuable and quite profound special advantages, gifts and benefits that so many others will treasure, will value, and will truly benefit from. All you have to do is identify them.

There's a process that will get you clarity and awareness of your single, or multiple advantages or uniquenesses very quickly. The first step is to embrace self discovery. Start looking at yourself and your life, and asking yourself a number of questions.

The first is, "What am I good at? Not necessarily better than the people who are expert, but better than a large number of other people I know or am aware of?"

It can be anything. It can be your punctuality at getting somewhere. It can be your organizational skills. It can be your helpfulness. It can be your discipline. It can be your sense of humor. It can be your knowledge of sports. It can be your performance at work. Start by identifying that, and making a list.

Next ask yourself, "What is the overlooked or undervalued benefit that occurs when I am able to exercise this advantage or this skill?" And "occurs" means what's the outcome? What's the beneficial result that is produced for you, or for others – for your employer, or for people in relationships with you – when you are able to consistently utilize that advantage or gift?

Go through a whole matrix of asking yourself questions like that. It's easy.

Then you start honestly doing your own little focus group study process. Now, a focus group is a marketing term that big consumer brands like Proctor and Gamble and many, many of the food, soap, and pharmaceutical companies use to determine how other people see their product - its positioning, its application, its unique advantage, if you will.

You can do the same thing, except do it more informally. Go up to people who you know... who see you either objectively or subjectively... who are the beneficiaries... who are the observers... who are the collaborators with you as you utilize this advantage and this gift - and ask them what they think about you. How do they see your contribution? Where do they see your strongest strength? Ask them not to be abstract, but be very specific.

"What is it about me that you think is the most advantageous? What do you think I'm best at? Who do you think benefits most from that?" Keep asking them questions like that, and ask them to honestly answer, specifically and clearly. Keep questioning

them in a Socratic way. A Socratic way is the way Socrates used to interview – deeper, deeper, deeper.

If they say, “Well, you’re really friendly,” ask them, “Well, what’s the advantage of that?” And they’ll say, “Well, people who are shy, or people who don’t meet a lot of people are drawn to you and you open them up.” “What’s the advantage of that?” “Well, people get more out of the experience.” “What’s the advantage of that?” And you keep asking them deeper and deeper, and you record their answers.

Pretty soon you begin to get a picture of the real implication, the real value, the real significance of the result that you bring to other people in a measurable way, or that you bring to other companies, or that you bring to your employer - by exercising your unique advantage, or your special gift, or purpose.

The reason I’m using the initials “USP” in this illustration (for “Uniquely Special Person”) is that I want you draw a vivid, an indelible, and a permanent reference in your mind that you revere, that you respect, that you acknowledge – that you have special distinctions, great benefit, and great advantage you bring to others.

And until and unless you understand, you acknowledge, you respect, and you recognize on a continuing basis that advantage, that distinction, that contribution that you can, do and will make to others on an ongoing basis – you cannot begin to fully harvest the power of your Secret Wealth, nor can you put its enormous magnitude to work for you.

You’re probably wondering how specifically you should and can educate people to appreciate your advantage or your uniqueness. The answer is extremely so, but you’ve got to do it with respect – respect for them in the fact that just because they have not yet recognized or valued your unique advantage or special gift... bear in mind, neither did you until you began this program. So it’s not incumbent on them to understand it. It’s incumbent on you to present and educate and communicate it.

You can do this through a gentle communication and sharing realizations. For example, you can say things like this: “You know, I just realized that I’m able to help other people appreciate humor more because I enjoy laughter, and my laughter seems to be contagious. And that makes me happy. I hope that it’s a good trait that I give to you.” You can do it gently.

Or, if it’s in a business relationship you can be a little more firm. You can say to your boss, “You know, I spent this whole weekend analyzing the implications of the study we just did, and what it could mean to the company if we act upon it. I don’t think anyone ever looked at it the way I did, because I studied this table, and that table, and I put everything together... and I realized that it’s going to probably not just save us three or four hours a day. Those savings could mount up to \$25,000 a week, and that’s ‘blank’ a year - and that’s double what the company makes.”

It's a function of sharing a revelation or a realization in a non-cocky way with others... in a way that they are enriched informationally...that they are not intimidated, but they are expanded in their awareness by your efforts.

Let's talk about the difference between arrogance and humility...between communicating and pontificating...between helping people appreciate the advantages and the benefits you bring to them so their life is enriched...and basically blowing your own horn. They're very different.

What I advise you to do is always respect others. But understand this: they cannot appreciate the advantage or the enrichment your gift brings them until you help them to do so. The level of their own richness is minimized, diminished, constrained, restricted and lessened until you liberate it by helping them appreciate it. It's almost an obligation. It's not a cockiness or an arrogance. It's a necessity.

I should point out that it's not natural for most people to be able to communicate their special advantage or gifts to others, primarily because society has culturally ingrained in us not to blow our own horn, and not to be braggadocios.

However, because of that there are too many people in the world who never realize the real riches that they already have and that they could harvest, because no one's ever helped communicate and inform and educate them to see it for themselves... because no one's ever allowed you or given you permission to help others understand and appreciate how much you enrich, and will enrich them in the future.

I'm giving you permission to help them enrich themselves more by sharing with them the special advantage and gifts you offer and you contribute – and finally, by helping them understand the huge advantage and benefit tangibly, the realization of what your gift and your contribution to them represents. You owe this to yourself, but you owe it to them even more.

One of the most powerful devices you should and will be able to use to accomplish this goal to help educate others is the power of telling stories and using metaphoric examples.

Studies have been done of how the brain functions, and how it learns, and how it embraces new ideas. They're pretty conclusive. They have proven that people embrace new ideas much more easily when they are first presented illustrative stories that demonstrate the principle or the point in a real, lifetime situation.

My recommendation to you is this: As you begin to understand, appreciate and respect (and respect is a key, which we'll get into in a few minutes) your unique advantages, your unique gifts, and the impact and the transformational capability you actually contribute to others, you must write them down. You must document them. You must capture them and make them your prisoner forever, in your mind and on paper, so

you can use them as references to help others appreciate for themselves the power you contribute to them.

Another question that you either are or should be asking yourself is this: What happens if I don't have a USP? Well, why don't I use my business experience and tell you what happens when businesses don't have a USP?

First of all, only by sheer luck do they stay in business. If you don't have really powerful, meaningful, and easy to appreciate reasons why you add value and empower the lives or the businesses of others - it's only a matter of time before your usefulness in their lives or in their business becomes obsolete.

There's no law that says you have to have a Unique Selling Proposition, or that you have to exercise and develop your uniquely special attributes or gifts. However, if you don't it's only a matter of time before your worth or your value to others will lessen and diminish. And you'll never get out of life anywhere close to the riches, and the rewards, and the wealth life wants to give you.

How many of you have met or known people who...oh, they're "OK," or they're nice, or they're all right – but there's nothing special? There's no reason why you would crave having them as a part of your life...having them do whatever they do, because you know either intellectually or intuitively that they add little value or benefit to whatever it is you're trying to do in your life, in your job, in your business, in your relationship.

Your goal is to escalate yourself from the position of being a generic commodity that's just another "OK"... to somebody that is so valuable, so distinctive, and so unique... And that is only going to be achievable by you developing and clearly expressing your own unique selling advantage, or your own uniquely special gift.

Now you'll remember you put together your personal asset list. I want you to play with it, and I want you to arrange it and rearrange it in a manner that helps you better establish and recognize what your singular or multiple USPs are... one that helps you identify what the resulting advantage or benefit is to others so that you can communicate it.

My recommendation is this: put together a number of different combinations. Identify a number of different ways of communicating, or expressing, or illustrating, or demonstrating it. And then try them out on a number of different people.

I assure you, however, if you express and communicate it with genuine concern, it will be embraced and accepted very positively. It will be very impactful on others. Your real opportunity is going to be in determining which expression, which presentation, which communication of your USP produces the maximum result – not just a good or a positive result, because I would venture to say every expression will have a positive impact.

Your goal, if you'll remember, is to get the highest and best use of every action, every opportunity, every effort. You want to settle on the USP or the USPs that produce the maximum impact and the maximum residual value.

I have a philosophy. It's that people are silently begging to be led. By that I mean they want you to intelligently, respectfully and with integrity help lead them to more clear, a better, a more powerful understanding of all the activities, the impact, and the advantages going on in their lives that they have not recognized.

There's a radio station here in Southern California that has a bumper sticker that says, "Too Hip." It's a joke, but I actually think a lot of our society has become too hip. We assume so much. We assume everyone understands the implication. We assume everybody is clear, and absolutely perceives all the advantages, all the implications, and all the nuances of what things are all about and what they mean to them, positively and negatively.

They don't know. Most people haven't got a clue, and I submit that because they don't know – because there's this void – they feel uncomfortable. They are not happy.

You can give happiness to others by helping them better understand and appreciate, and connecting the dots of the vague and the unclear aspects of their life, the voids. In other words, your purpose – as a value creator, as a contributor, as somebody focused externally – is to help people fill the voids in their life. And one of the biggest crevices in people's lives is the lack of understanding and appreciating what something means to them.

By your helping educate them, you are doing one of the most ennobling, one of the most valuable, one of the most enriching services – and in the process, delightfully, you will be enriching yourself also.

There are five simple steps that I think you could start with that would be a real good basis for you to create and communicate your public USP:

1) Let people know specifically who you are and what you have to offer by denominating the advantages and the benefits. And the benefits are really critical. I'd like to go on a little bit of a tangent to point out something very fascinating. It's a phenomenon that I've observed in my business dealings, and I think it has a great application here. I'd like to share it with you.

When I meet and interview the hundreds and thousands of businesses I deal with in the course of any given year, I perform a funny little exercise with them. I ask them to explain the business they're in to me. They'll say, "I'm a retailer," or "I'm a wholesaler," or "I'm a doctor," or I'm a this, or I'm a that.

And then I'll say, "Well, what do you think your customers really see you as?" And they won't have the foggiest clue, except they'll repeat, "Well, they see me as a doctor," or a retailer, or a lawyer, or a whatever. And I'll say, "That's not true."

People see you as a result. People are not buying a doctor. They're buying relief. They're buying a cure. People don't buy static, generic things. They buy results.

When you understand that simple distinction, you have an advantage over 1,000% of the people you compete against, either for love, for money, for job, for security, or for customers - because you are providing, selling and communicating a result. Very important. That's what you have to offer. That is number one.

2) Lead people in the direction you're traveling. Help make it easy. Provide them with a path of understanding and education to follow. Don't delude yourself by believing that they have nothing better to do than stop all the confusion and figure out, "Well, what is it that you do, and how does that benefit me?" Believe me, if they are forced to do that for themselves, it's much easier for them not to, so they'll never appreciate you - and you'll be the loser, and so will they.

So make it easy. Give them a road map. Give them a stair step. Put a banister in. Make it clear. Make it easy. Make it progressive. Make it educational. Make it advantageous for them so they can make it advantageous for you.

3) Explain what make you better or differently for their advantages, not for yours. In other words, they could care if you're a Rhodes Scholar. They could care if you're 6'8". They could care if your company has great financial stability. They could care if you can lift 587 pounds.

What they can and do care about is, what is the implication to them in their lives? So focus your explanation on what is special about you to them, and in their lives, and how it relates to the person with whom you are dealing, or who you're trying to impact.

4) Never, ever, ever, ever stop educating and informing others – and yourself – about who you are, about what you're becoming, about the impact and implication they have to them.

In business we have a saying: You either grow or you die. There's no such thing as constancy. You're either progressing or you're regressing.

That's never more important than in its implication to relationships. You either progress and grow your relationship with people, or you regress. And when you regress, somebody else takes over. Your goal in life has got to be to keep growing the relationship with them while at the same time growing your relationship with yourself. And that growth with your own relationship is only achieved by your extending outside yourself.

Remember earlier in this program we talked about traveling outside yourself... traveling outside your interests...traveling outside your comfort zone? You must keep doing that. You must keep learning and discovering so that you can teach and help rediscover for others.

5) Know your audience. Know your customers, your friends, your relatives, your family. And know them from a dimension that's far more totalistic or holistic than the way you might normally deal with them. If you normally deal with them in a limited, mono-dimensional range - don't allow yourself to do that anymore. Step back. Look at the global implication. Realize that their lives are composed of hopes and dreams and problems and challenges and exhilarations and other interrelationships.

There are all kinds of fascinating, complicating, exhilarating, and saddening activities going on in their life. Understand, recognize, respect and celebrate those with them - and in the process of doing that, the relationship you establish with them will be so broadened, so solidified, so cemented, so intensified and so expanded you won't believe it.

I've got to jolt you at this point with what I'll call the bucket of water over the head, or the slap in the face about an issue.

A lot of people say, "I'm good at what I do. I work hard. I provide a quality service, whether it's to my employer, or to my customers, or to my relationships. I think they know that. That's enough."

It is not. The idea of quality... of dependability... of service... of trust - is so non-specific, so abstract, so subjective, so amorphous that nobody else - none of the others you're trying to impact - will comprehend it. Don't delude yourself to believe that anyone else has the time, or the interest, or the ability to perceive or divine what you are to them on a result basis. Don't delude yourself to believe that everyone in the whole world are psychics, trying to understand what it is you really mean.

In businesses I see all sorts of people when I'm trying to work on USPs. They'll say, "Well, my USP is quality, service and dependability." I'll say, "What does that mean?" Because to one person, quality may mean "Built to last 35 years." To another, it may be "Guaranteed four times as long." It's so abstract it is meaningless, and platitudes run off people's mind like water off the back of a duck.

You must be specific. You must denominate, express and communicate your USP in very specific, very tangible, very measurable, and preferably very comparable and contrastable manners so everybody can clearly gauge, understand, and appreciate what's in it for them, and the singular advantage you offer them.

Now that we have explored and identified the basis for your own personal cache for Secret Wealth (C-A-C-H-E, not C-A-S-H... although cache can turn into cash!) I'm going to show you how to best invest it for maximum returns.

Remember, you enrich others by sharing your gifts, so you owe it to yourself and others to create and communicate your USP. Let's recap the five steps for doing just that:

First, be specific about your personal advantages and benefits. Second, make it easy for people to follow your lead. Third, explain how your advantages meet their specific needs. Fourth, never stop educating others about your implication in their lives. And fifth, know your audience.

Remember, I introduced you earlier to the theory of optimization, which is the basis upon which I created the Secret Wealth Principle. Now we're going to demonstrate how to put that power to maximum and continual use for you – getting people to buy you, your ideas, and your product or service.

Your Secret Wealth

Getting People To Buy You, Your Ideas, Your Product Or Service

We know that you're a company selling a product or service. We know that you have something unique to offer. You've learned how to communicate that unique advantage. Now it's time for the next step – turning your newfound knowledge into real money and results.

How do we get your customer...how do we get others...how do we get your employer...how do we get your spouse to buy you and your product and your service?

You've got to realize that people need inducement. Now let's talk about some of the realities of what helps people make positive or definitive buying decisions.

There are a lot of different ways to do that, but one of the most interesting ways that I have found is to induce them with an ethical bribe. By that I mean a premium advantage – something above and beyond the mere commodity that comes to them by doing business or by acquiring the product or service.

Let me tell you a little story about how I did something like that for a health club once, and it may give you some great ideas that you can use in not only your business or your employment, but maybe also your in personal life.

Once I worked with a men's store that was struggling with how to get people to buy from them. It was a downward time in the economy and they were trying very ardently to boost business. And I thought, "Well, how could you make buying clothing exciting and advantageous for people who are becoming very, very conservative in this downward economy? What else would get them excited?"

If somebody could buy something, and in essence that item cost them nothing because they got something else that was perhaps more immediately of interest or concern to them - maybe that might be the inducement that would make them commit to buy. So I asked myself, "Well, what might be really appealing to people right now?"

So I did some studies, and I read some articles and some psychological surveys, and I realized that more and more people in a downward economy were turning to getting their minds and their bodies healthy. There was a big influx of people joining health clubs. So I thought, "Aha! Here's an idea."

A health club has a very high perceived value. In other words, if you join a health club for a year it could cost \$200, \$500, \$1,000. The cost to the health club of actually

providing or fulfilling the health club service can be virtually zero - particularly if you go to that health club during off hours, and all you do is use the facilities that are already there. The only time a health club really incurs extra expense is if they have so many members that they have to expand their facilities or their equipment.

So I went to a health club and pointed out to them that if I brought in thousands of new members who would only use the facilities in the off hours when they were absolutely empty, it wouldn't cost them anything... but it would bring to them potentially thousands of people who would be inclined, if they got used to using the facilities, to rejoin at the end of that initial period and pay them a lot of money.

They found that appealing, and I persuaded them to let me buy from them in bulk thousands and thousands of memberships that had a value of \$100 apiece for 75 cents. I took those memberships and went to the retail clothing store. I showed them how for 75 cents I had just given them a \$100 value that they could offer their clients when they bought \$100 worth of clothes.

So we started a very simple process. The retailer offered anybody who bought \$100 worth of clothes a \$100 membership in the health club. Thousands of people bought. They paid 75 cents to get thousands of \$100 sales that they never would have had before. The health club got thousands and thousands of new members for virtually nothing (as far as marketing costs) – and in fact, got paid 75 cents instead of losing money on the acquisition. At the end of six months, a very large portion of those people renewed their membership and paid hundreds of dollars for another year directly to the health club.

What's the lesson? The lesson is you've got to ask yourself, "What can I add to my offer or my proposition that makes the value of my product or service so much more appealing, or so much more valuable, or so much more desirable... that in spite of any other reticence a customer might have, they're more compelled to buy from me than not?"

Now I'm going to teach you a series of proven money-making strategies that I have used many, many, many, *many* times over the years to make large, quick and continuous profits for customers and clients of all kinds. Many of these can be converted and modified to help you achieve your own personal goals other than wealth building as well.

With your new Secret Wealth mindset you'll find yourself open to a variety of possibilities. I'll start off by explaining to you the three primary strategies I use when I work with businesses, and then we're going to evaluate how to modify them or adapt them to all aspects of your life.

The three primary strategies are risk reversal, guarantees and referrals.

Let's talk about risk reversal and its application in a business context first, because I think it'll be so evident that you'll easily see its implication to all aspects of your life.

When any two parties come together to do business or conduct any mode of commerce, one side is always asking the other side to assume more or all the risk in the transaction than the other. To the extent you can reduce the risk for the other side in the transaction, you have lowered and/or eliminated the barrier that restricts or keeps them from doing business with you.

Now, there is a story, and I'll use it as an example here.

A man wanted to buy a pony for his ten-year-old daughter. There were two ponies for sale in his city. He went to the first pony's owner and said he'd like to buy the pony. The man responded, "Sure. Pay me for the pony. Take it home. If you don't like it, bring it back in a day or two and I'll give you back your money." The gentleman who wanted the pony for his daughter thought about it and thought, "Well, that's not so bad." But he went ahead and visited the other gentleman anyway.

The gentleman with the second pony responded very differently. He said the following, "My pony is kind, and gentle, and loving, and is extremely good with children your daughter's age. But of course I would say that - it's my pony, and I'm trying to sell it. I would like to suggest the following: let me bring my pony to your home, put the pony in your stable. Let me bring you a month's supply of oats and hay. Let me send my groom to your stable every day and make sure there's no mess. Allow your daughter to ride the pony as if it were hers for the entire month.

"At the end of a month I'll come to your home, and one of two things will occur. Either the pony and your daughter will fall in love with each other, and you'll see that every word I have uttered is the truth - and if that's the case, I'll ask you to pay me for the pony - or for whatever reason, the two of them will not get along, and I will gladly take the pony back, clean out the stable for you with my people, and there'll be no obligation on your part whatsoever."

Which of the two do you think the man bought? It's axiomatic. He bought the pony from the man that eliminated the element of risk. That simple realization can empower you to a level of achievement and a level of wealth creation you cannot imagine.

Imagine, for example, going to a prospective employer. Imagine 200 other people going for the interview, but you are the one person who says, "I don't want to be paid until I've worked for you for three weeks, or two weeks, or a month. And until... (and then you denominate a very specific result or performance outcome they should expect.) If I fail to do that, I wouldn't expect to be paid for my time, nor would I be expected to be on the payroll, and I'll give you a written warrant to that effect."

Do you think maybe if you did this, you might have an inside edge on getting the job?

The same thing holds true in asking for a raise. What if you said, “I want a raise, but I want you to accrue it for six months. Until and unless I demonstrate tangibly that I add to the company a multiple of ten times or more that amount in measurable improvement, or savings, or profitability, or productivity – I won’t ask for the checks to be paid to me.” Do you think maybe they’d give you that?

Let’s talk also about how this applies to building friendships and relationships. If you can contribute unhedgingly to building a new relationship... if you can give, if you can serve, if you can contribute, but you don’t ask or expect anything in return... and it’s clear you’re doing it selflessly and without reciprocal expectation, you lower the resistance. You get people to open up to you.

I’m a big believer in risk reversal myself, as is evident by the way that many of my clients are able to buy my programs. First of all, I don’t want you to pay me unless the program performs for you, and I mention it again and again, because it’s that important to me.

In my professional activities where people pay me \$3,000 an hour, I take away all the risk of the transaction. I should probably explain to you how I do it, because it’s pretty exciting and it may give you another illustration of the possibilities you can incorporate into your own life situations.

When I conduct hourly consultations for \$3,000, somebody sends me a check. My normal manner of conduct is I do not deposit the check until after I have engaged in the first 15 minutes of the transaction. At the end of 15 minutes, I will normally stop the consultation and say, “Mr. Client, if you have not already gotten at least \$3,000 worth of value, I am honor bound to return your money. Do you want it?” I’ve done that probably 500 times, and I’ve given back two checks.

Now, let me allay a fear you might be gripped with, and reduce the clutches of emotion that are tightening the nape of your neck. No, you’re not going to lose everything. No, the world isn’t going to collapse.

First of all, in your world there is a risk reversal already being conducted. If you don’t perform for your employer, guess what? You don’t keep your job, or you don’t get a raise. If you don’t perform in your marriage (and I’m talking predominantly from an emotional level, but you could take any implication you want to this) you probably don’t stay in the marriage. If you don’t perform as a business owner to your customer, you probably don’t keep the customer. If they are dissatisfied, they probably ask for their money back and you refund it anyhow.

I advocate formalizing the risk reversal and making it a strong and a primary condition of transacting business, or doing the transaction, or selling the product or service. That's the first point.

Number two – if you are the slightest bit uncomfortable or concerned about the value or the clear benefit of the result you, your product or service offers, you don't have to initially make the switch over to that in every aspect of your life. You can try it out in a very non-threatening, very low risk, very limited test environment. Try it one time.

If you're looking for a job, don't try it with every employer. Try it with one, and if you stay on the job for ten days and then get fired, you ask, "What's wrong with this picture?" It could be that your promise is too big, or – don't be offended – the value of your product is lower than your estimate. So you work on it, and then you stop and you evaluate.

But the truth of the matter is this: if your product or service is of value, and you focus on making that value clear and more advantageously known to others, the odds of many people exercising their right of return for your risk reversal is very low.

I have implemented risk reversal programs with over 10,000 companies. It is rare – and yet, this is one of the most fundamental parts of Your Secret Wealth. Why? Because almost no one is willing to step up to the plate and guarantee the performance of themselves, or their product, or their company.

The person, the company, the employee that sees and seizes the opportunity of taking the risk out of the transaction for others normally is the beneficiary of such incredible wealth, and prosperity, and richness, and success... I cannot even do justice to putting words to the payoff.

All I ask you to do is have faith in me. You've got 30 days to test this out. Put it to a test. Try it in some aspect of your own life knowing the following: in the beginning, because it's so awkward and you're probably a bit apprehensive, you may not articulate or execute it with absolute certainty and absolute confidence. You may have to try it a number of times until you get it right. That's why I recommend that for the first couple of times, apply it in situations where, if you're rejected or if it doesn't work right, it's not going to be the end of the world.

I believe that the whole world is on a performance-based, guarantee-based, operating basis whether they acknowledge it or not. It's pretty certain that you are indirectly guaranteeing your performance when you purvey yourself in any form as a commodity... because if you don't, the question is, what are the terms of the guarantee?

I think that's something you've got to evaluate for yourself, but the higher the level of guarantee (and corresponding risk reversal) you can offer others, normally, the more success.

I think that there is emerging in society today an overlooked opportunity and a necessity to recognize that human nature has changed. People have become apprehensive, skeptical. They've become reticent about making instant decisions on any issues that require a major commitment of effort, energy, emotion, or finances.

I advise and recommend that business people selling any kind of product or service that is high priced, or of a critical applications nature to understand that people are testing you. What you say and what you do must be congruent. And the only way they can validate that is over a bit of time.

Anybody can make a great sales presentation. Anybody can promise a great result. But do you deliver? And if that customer doesn't directly buy, are you consistent in your conviction and commitment to contribution and creating of value to them, even when they don't immediately patronize you?

That's the silent test that society is administering on almost every one of us, all the time - and lamentably, most of us fail.

The people who understand that the Secret Wealth Principle is a process of consistency. It's a lifetime commitment to service and to others. It's refocusing your attention on how you can enrich other people's lives and situations, and it's understanding that that enrichment is not necessarily predicated on getting an immediate reciprocal benefit. If you befriend somebody, they may not immediately befriend you - yet you still have committed yourself to consistently be there for them, or be there for your employer, or extend yourself.

Let me give you another example of a real life guarantee in business – actually, in the professions (which many professionals don't realize that their practice is a business, and they have to operate it as such.) I helped a very, very great and very wonderful psychiatrist friend of mine realize an incredible success a few years ago, and I'd like to share it with you because it illustrates an application of what we're talking about.

The man was quite a specialist in dealing with areas of depression and despondency. He was a wonderful, sensitive man who had such an engaging, sympathetic, compassionate and empathetic style and presence that he almost always successfully mentally rehabilitated his patients and produced enormously wonderful results and outcomes.

He came to me because he had a very large practice. It was successful, but it cost him a lot as he had a number of clinicians working for him. He wanted to grow the practice, but he wanted to grow it in a tasteful, non-promotional manner. So I said, "Well, let's look at a question. Where is the biggest influx of potential patients going to come from who you can do the most good for, who need your service, and who are evident to a certain kind of source?"

And he said, “Well, much of my business comes from referring agencies – social services, hospitals, school systems and the like.” (And he was not an inexpensive psychiatrist. I think his services were \$150 an hour.)

We evaluated the flaw in that kind of a situation, and the flaw is pretty much this: the first time anyone seeking professional mental health services meets with a psychiatrist or a psychologist, it’s a very awkward process. Most of these professionals transact their services in increments of 45 minutes, or 55 minutes, or an hour. It’s very rarely longer than that.

This psychiatrist and I evaluated and determined that it was not uncommon that in the first introductory session with a prospective patient, nothing of any consequence occurred for half of the session because the patient was already depressed when they came to him. They were distrusting. They were awkward. They were inhibited. They weren’t open. Adding insult to injury, they were sitting there and becoming more depressed by racking up \$150 an hour.

I said, “Let’s just talk about this concept of risk reversal. What would make it much more comforting for the patient or prospective patient to come to you, and even much more comforting for the referral agency to be eager to refer qualified patients to you?”

The suggestion that I gave him was very simple. I said, “If I were you, what I would do is I’d approach every organization who had knowledge of and access to these qualified people in need of services like yours and I’d tell them the following: I would say that you had evaluated the whole process and determined that there was something wrong with the picture when somebody had to spend \$150 an hour on the first hour just to determine whether they could get help or not. It defeats the whole purpose. You don’t want to contribute to increasing their negativity or their despondency. You want to contribute to their improved mental health.

“So you have made a decision that you want to personally buy the first hour of your time for anybody who might benefit from your services without any risk or obligation to go forward. Your basis behind that is that in that hour, because the prospective patient hadn’t had to pay, they would be more open. They would lower their skepticism, their resistance, and open up and talk more. You could determine whether you were right for them and could help them, and whether they were right for you and could be the kind of a qualified patient you could do the most good for and with.”

No one had ever done that before. When he offered that and explained it the way I suggested, all the referring mental health organizations opened up the spigots. He got them to be discriminating and only refer people who were, indeed, qualified - but his practice in an 18-month period grew from \$500,000 to \$2.5 million strictly from that single device. It was that powerful. It really has application and implication in everybody’s lives.

A point of clarification: It is essential, vital, and critically important that you deliver at least what you promised – and preferably more than you promised – whenever you use risk reversal for a number of reasons. Whatever application you use your Secret Wealth for, you're not vying for a single transaction. The buying relationship is ongoing. It is continuous. Even if you think it's only for one transaction, there are so many residual aspects to the transaction that you fail to recognize.

In a job, it's promotions. It's raises. It's the opportunity to buy into the business. In your business, it's the repeat patronage. Remember earlier we talked about the three ways to grow a business? In a relationship, it's every day. You don't make a sale and then drop the ball and say, "Well, I've got the relationship. I don't have to continually perform tomorrow, or next week, or next month, or next year."

You are, whether you acknowledge it or not, vying for or engaging in a continuous relationship. The most immediate outcome you're vying for is repeat transactions from that direct customer.

The subsequent benefit and payoff is referrals. Now, obviously referrals aren't something you might want to deal with in a relationship, but in any other application it's a very powerful and a very critical element of recognition.

Let's talk about a referral system. Let's talk about business, and then let's draw an analogy to your life.

In business when you invest in activities and programs to develop customers, there is an expenditure. That expenditure is an investment in the relationship you establish. Keep in mind, relationship is a key element of the thread upon which we build your Secret Wealth Principle.

Once you establish that relationship, your goal is to get leverage on yourself and every asset in your company. Assets in the company are the relationships you've built, because those relationships are connected through all kinds of other relationships to all sorts of additional people and customers that could be referred to you.

Most people are very passive and very assumptive. They delude themselves to believe if they're just good people, and they've just got a nice product that they're going to get all these people to be referred to them. That is rarely the case.

Remember, human beings today are very busy. They are not as aware of your needs as they are keenly aware of their own. They are consumed, obsessed, immersed in absorption about what in the world they're going to do to fill their own self-serving needs, to satisfy their own desires, to eliminate their own fears.

Unless it's accidental, very rarely is it the case that they can stand clear and sober, and look at you and say, "Wow! I'd better be mindful of helping him or her get what they want." They don't, normally.

You've got to set up a system to establish that formally, strategically, continuously and subtly for yourself. The best system that I recommend is at the very beginning of the transaction integrating the fact that you expect, want, and build your business on referrals so that people will be oriented, acclimated and habituated to looking within their own relationships for other people who could easily be referred to you.

Referrals are very profitable for two reasons: #1, they rarely have to be sold. They've already been presold by the referrer. #2, the quality of their transaction is normally larger, and it lasts longer and is more profitable than the normal type of a transaction you could get.

Let me draw a life analogy. If you are not married and you have not found your significant other, having a great relationship with people who respect you and know that you look to them, because they are the quality of people you want to associate with... if they know from the beginning that you hope, expect, and respect that they can refer to you other people who you might enter into romantic relationships with - then most probably, they will go out of their way to do that for you.

If in your job you know that the people above you know that you are looking to grow yourself, they will refer you whenever openings occur. If people you work with know you are aggressive (I'm talking about vendors, suppliers, customers) they will look to you for opportunities outside your business when they become evident.

The key is to build a referral system that works for you in all aspects of your life.

I'd like to give you some examples of how a couple of people I respect have built referral systems, and how I have used them to help people who are important in my life, and let you draw your own possibilities from there. (When I say referrals, you could just as easily substitute the word "networking." It's the same thing, depending on the application.)

Let me start with a man who's probably had the most profound impact on what I believe, and also on the people I've been able to help teach this principle to. He's a dentist in Australia. His name is Paddy Lund, and he's a remarkable man.

In Australia, the average dentist works 60 hours a week and makes \$60,000 – but that \$60,000 is Australian, which is about \$40,000 USD, so they're not lavishly paid and they're enormously hardworking. Paddy Lund works 23 hours and makes approximately \$400,000. How does he do it?

Well, he does it through a number of strategies that integrate together, and that are based on two key principles that are offshoots of your Secret Wealth process. #1 is he reveres himself and the value he brings to his client. (A patient in Australia is referred to as a client.) #2, he makes a referral process a condition of transacting business with his dentistry - powerful and breakthrough concept. Let me illustrate.

When most people go to a dentist, the dentist is only too eager to have them as a patient. Paddy Lund took a different approach. He used to be moderately successful, but he was miserable. He had a very unhappy existence because half of his patients were miserable people who didn't like dentists, didn't like him, didn't keep their appointments... That didn't work.

He made a conscious decision that if he was going to live and live happily, it had to be because he was doing business with a quality of people – patients, or clients, if you will – that respected him and the value he contributed to their lives, and people he enjoyed as rich, dear, valued friends.

The first thing he did was he eliminated all the marginal or the unqualified or unsuitable patients that he had accepted over the years. They were shocked.

Then he changed the whole strategy of his practice. He locked the front door and put a sign out saying, “By referral only. I’m sorry – if you’ve come to this practice for normal dental assistance, we cannot render it to you unless and until you are referred by an existing patient. However, if you’ve got an emergency, push the buzzer. We’ll try to find you another dentist.”

He took out the typical waiting room and front desk, and instead he created five wonderful little salons, like booths in a restaurant. He got a part-time chef, and when any new patient came to him he would sit down with them first and have a cup of tea. He made it a point to invest himself to engage them as a friend and learn all about their life, their family, their hopes, their dreams, their values – those things that were important, and far beyond the mere aspect of their mouth.

Then when he sat down with a new patient, he would very simply explain to them the basis upon which he felt the two sides should be transacting this business. The first thing he would tell them is he would help them frame exactly what they should expect from him as their dentist, and that expectation was very specifically explained.

First, they should expect him to be timely and professional, and never render any pain or discomfort. Second, when they had an appointment they should expect to get into his office within two minutes of the allotted time unless there was a horrible emergency, at which time he would pre-alert them. Third, they should expect him to deal with them and their dental problems the same way he would an important member of his own family – with respect, with reverence for the outcome, for the quality and the integrity of the mouth and the cosmetic attributes. Fourth, they should be so satisfied in dealing with him that they should be eager and delighted to introduce him and his services to their most valued friends.

Then he would stop, and he would tell them what he expected of them. What he expected was very simple. If they made an appointment he expected them to keep it on time. He expected them to be more than a patient, because they *were* more than a patient

to him. They were a dear and valued friend, or he didn't want to have a relationship. If they didn't want someone to care about them far beyond the limitations of just their oral health, he suggested they find a discompassionate dentist, and he would not be offended. After he had rendered the service he expected them to pay the bill then and there. He didn't want to be their banker. (I should point out that he has no receivables.)

Fourth – and this is the brilliance of it. If he didn't perform as he promised, and they didn't get satisfactory results, and they didn't see him demonstrate his ability to provide them with a superior benefit, he didn't want to keep their money, and he would give them a refund and politely relinquish them as a patient.

But if they recognized and appreciated the value, the contribution, and the unique and self-serving benefit he brought to them, he expected them to immediately contact at least two, and up to five of their valued friends, relatives, and coworkers, and refer them to him – and by “referring,” he didn't mean give him the names for him to call. He meant he wanted them to go home, get on the phone and call them.

Now the interesting thing about this is that he works on a referral waiting list. He put them on a list that he couldn't even accommodate for months, or for half a year. How was he able to do that?

He was able to do that because he evolved to the point that he understood, and redenominated, and recognized the extreme and profound value his unique approach to dentistry rendered to his patient – and he clearly and continuously communicated, demonstrated, educated and informed them. He made his own rules, and it worked.

Now let me review and summarize what I'll call a four step system for gaining and sustaining referrals, or networking. It's very simple.

- Remind people of the value and the result of what your actions, efforts or service has meant to them on a benefit basis.
- Let them know that you feel that your greatest contribution is continuing to do more of that, not expending your efforts in trying to do the accessing, or the meeting, or the networking on your own because that doesn't allow you to make the greatest contribution to others, because you divert your time.
- Demonstrate to others how and why it's to their best interest, and self-serving advantage, responsibility and almost moral obligation if they have within their lives friends, or customers, or clients, or associates of any kind who should, would and could benefit from the contribution or the value of the service you bring to introduce them to you - because their life will be enhanced and enriched because of it.

- Ask a favor that they will extend it. Show them how you will appreciate it in the process, and how they will do themselves a service – and frankly, they'll feel better about it because they'll know that they enhanced, that they benefited other people too – the people you'll touch yourself in the process.

People want to buy what you have to sell. It's your responsibility to make the buying process as easy and rewarding as possible. That's why the money-making strategies in this section are so powerful. When you introduce risk reversal, guarantees and referrals into your selling process, the barriers to buying are virtually eliminated. As a result, you create a network of satisfied customers. It's this network that's the key to ongoing success.

Your Secret Wealth

Relationship Power

Now let's explore, develop and understand relationship power. The simple secrets you're about to learn are deceptively effective in every area of your life. In fact, when you harness the power of relationships, your success probability will quadruple.

You deal with people every day of your life. Since you're dealing with people one way or the other, my point of view is you owe it to yourself to get the absolute maximum yield out of the experience that you possibly can, not the least. And you've got to understand that the maximum means giving so you can receive. It means developing the ability and the genuine interest to learn what the other side is all about.

The best, the easiest, the most powerful way to grow yourself, your mind, your mindset, your income-producing capabilities, your understanding of what's possible, your empathic understanding of how others see situations - is not to sit in a vacuum and conjure up your own idealistic view. It's to engage people in all aspects of your life, your business and your job and ask questions, and learn about their hopes, their dreams, their points of view, their interests, their goals, their philosophies. That's what drives this world.

The more you understand, the more effective you will be. This is only possible by developing the deepest, the richest, the most interactive relationships possible.

Years and years ago I was doing a business seminar in Australia. Now, Australia's a very long flight - about 17 or 18 hours from California where I live, and there's time differences as well. You leave one day and you get there two days later, and it's very confusing and disruptive to your body, and it's not easy to go to sleep.

I got in to Sydney, and I couldn't sleep. I was walking around my room. I went up to the observation deck at the top floor of the hotel, about 45 floors up. There was a gorgeous view deck that overlooked all of Sydney harbor. And sitting way, way in the corner of this room all by himself was a quiet, thoughtful-looking man.

I walked over and introduced myself. All I told that man was the following: "My name is Jay Abraham. I'm in Australia to do a business seminar." I told him nothing else about me.

He told me his name, and told me that he represented a German pharmaceutical company that manufactured population control devices for third world, underdeveloped countries. He traveled the world calling on health ministers advocating, championing, selling his firm's system.

Well, I thought that was quite fascinating, and it was something I certainly had never engaged in talking before about in my life, so I was very interested. What resulted was a 90-minute interrogation on my part of the man. I started asking him a battery of progressive questions that seemed logical, obvious, and interesting to me.

First of all I wanted to know how he learned how to do that. Then I wanted to know how they established their presence all over the world. Then I wanted to know how in the world you met a third world health minister. Then I wanted to know what they were like, whether their motives were noble or whether they were self-serving. I wanted to know all kinds of things. I wanted to know what life was like in Germany, what it was like for his children, what the cost of living was. I just kept asking questions, and one question would take me deeper, and another would take me deeper.

Finally after about 90 minutes I realized that I hadn't slept for two days, and I became very tired. I stood up and excused myself, and I started to leave the room because I wanted to go to my hotel room and take a nap. He stopped me and said, "Jay, I've got to tell you this. You are absolutely the most interesting man I have met in the last five years."

That grabbed me. Well, first of all, all I told him about me was my name and that I was in Australia to do a business seminar. I revealed not one other iota of relevant information about myself, my skills, my purpose. But I was genuinely, passionately, thoroughly, totally immersed in learning all I could about him, and going deeper and broader, and deeper and broader, and deeper and broader.

In that instant I discovered, I think, the essence of power and leverage with relationships in life, and it's simply this: Most people have it all backwards. They're struggling and striving to be *interesting*, when all you have to do is turn it around. If you are *interested* in others, genuinely, you will endear yourself. You will stand out so favorably and incomparably, and you will learn so much that will broaden your understanding, and your mindset, and your knowledge - and your power.

I strongly urge everyone to recognize this fact, and instantly and immediately and permanently from this point forward, change your attitude about engaging people in relationships. Stop telling them how great you are. Start asking them about themselves, and start listening to their answers, and start learning from them, not just patronizing them. And with each answer, start going deeper and asking yourself, "That's so fascinating. What's the next step of depth, deep and wide, deep and wide?"

If you practice this process of engaging people and being interested instead of trying to be interesting for only a few weeks, you will not believe the transformation that will occur – in their view of you, in your confidence and knowledge, and in your power from yourself. I urge you to adopt this philosophy.

I want to share with you right now a little secret that will help you determine the solutions to almost all your personal, career and business challenges. It has to do with

this philosophy of optimization that I shared with you earlier, and I want to explain it from a business analogy first, and then draw it to your real life.

Let me be far more specific. When we talk about something in business like, “How do you grow your customer base?” many businesses only do it through having a passive referral system. Certain customers and clients will occasionally or infrequently refer others, and that’s the only device they use.

But when you look at hundreds and hundreds of industries as I have, you learn that here are a few other ways different industries have found to grow their customer bases. Some of them guarantee the purchase or perform risk reversal, as we talked about earlier. Some of them use newspaper advertising. Others use magazine advertising. Others use radio and TV advertising. Some send letters in the mail. I can go on for hours and hours with the different possibilities.

What’s the point? The point is that there are many, many options available to you. So it’s not abstract, let me try to draw at least some connectivity right now for you.

I gave you a list of the possible ways you can grow your customers if you’re a business. Well, what does that mean to you if you’re trying to grow your relationships? It means you can start introducing yourself to people on a formalized basis. It means you can start writing letters to people. It means you could start an ongoing process of contacting old friends and organizations, and making new friends by telephone. It means you can set up an ongoing process for yourself. You can host parties.

You can do so many effective and powerful things other than the one limiting activity you probably have depended upon so far to get you where you are in your relationship, in your job, in your business... and by doing those things, two different results occur.

You put together the combined power of geometric progression, which is what gives you quantum leaps in enrichment, in wealth, in success. But you also learn so much - and it makes you feel so good - because you’ve got knowledge. You grow. It’s an incredible transformation that comes about automatically, instantly, almost effortlessly.

When I’m talking to business owners about the folly of building their enterprise and having it founded and dependant on only one channel of revenue or activity, I use the analogy that they have built their business like a diving board platform. The graphic image of a diving board, to me, is one weak little leg upon which this long, wobbly board is suspended.

The long, wobbly board, relative to a business, represents to me the whole foundation of the business. The one single support represents the one single way they have depended upon growing, sustaining, driving, and making that business operate – in this case, the one channel of marketing or of new customer generation.

I explain to them that a diving board, by its nature, is not a mechanism for going up for very long. It's a device you use for going down. Consequently, I use the analogy that if your business is built like a diving board, it's only a matter of time before you dive down and you are very exposed.

If you are dependent upon one process to build that business, you can saturate it, you can easily have competition emulate it, you can have changes in society, economics, regulation that can make it invalid, and you are compromised.

Now I want you to take the pencil and paper if you're at home or at your office and draw on it, first of all, a diving board – a little, short line with a horizontal, very long board on the top. I want you to envision that, because it directly applies to your relationship (or relationships.) It directly applies to your job and career. It directly applies to your business, and it directly applies to every other aspect of your life in general. If you're just supporting that aspect of your life with one way of seeing things, or doing things, or one terribly self-limiting belief system, you are compromising your ability to have so much more achievement, so much more wealth, and so much more control of your life, it is scary.

So look at that drawing for a minute, and then ask yourself this question: Is this me? And if the answer is yes, don't feel bad, but identify and acknowledge to yourself what that basic one mode of operation is that I have been operating my relationship or relationships, my job or career or my business by. Then at least you have a basis of knowing where you can grow from.

Now, draw another picture on that paper - or if you've taken the whole paper, turn it over and draw on the other side. Draw your version of the famous Greek Parthenon. You'll remember it's the building that has so many columns supporting it. You can have seven columns. You can have eight columns. You can have ten columns. You can have all the columns in life you want.

Think of those columns as pillars. Think of those pillars as opportunities to grow and expand the richness of your life, your career, your business and your financial destiny.

You look at the diving board. You can see it's very self-limiting. You've got one aspect. You've got one access. You've got one mechanism driving the entirety, and you're totally dependent upon it.

If you look now at the Parthenon again, you see all the possibilities. So let's look at how and what you might do in at least one illustrative situation to make that come alive.

Let's presume we're talking about developing relationships, and all you've got right now are the relationships you have developed at work, and work is the pillar on the diving board. How many other ways are there? There are an infinite number of ways.

First of all, you can get involved in people in your industry. That's another pillar. You can get involved with people in your neighborhood. That's another pillar. You can get involved with people who have similar hobbies or recreational interests as you do. That's another pillar. You can get involved with people who have similar philosophical or political views as yours. That's another pillar. Those are "who."

Now, let's look at "how," because it's another series of pillars. You can do it by contacting organizations and gaining membership or entrance. You can do it by asking people at work to introduce you to other people who have similar interests to these other categories you've identified. You can do it by writing people and inviting them to your home for meetings or for discussions. You can do it by joining organizations.

You have so many different options that could come together to give you so much more power and effectiveness and results... but you can't accomplish anything until you first recognize and identify all the options available, then organize them to decide which ones are most impactful and appropriate and powerful for you, and then implement them.

I'm now going to take another traditional, hard-core business example and use that to demonstrate, and then to introduce and bridge a powerful facet of the relationships I need you to understand.

When I have the chance to impact a business owner, the first thing I get them to recognize is the incredible value they have in their old customer relationships. Now, I don't know what you know about business, but in order to build a customer or a client, most business owners have to expend an enormous amount of effort. They might have knocked on 100, or 200, or 1,000 doors to end up with 10 or 15 genuine customers.

After they have acquired these customers (presuming they produced a valuable product or rendered a valuable service) they already have goodwill. They already have a strong, a credible, an integrity-based relationship in place.

Most businesses, in fact, fail to recognize how much easier and economical it is to sustain, reactivate and continue the relationship with an existing customer. Instead, most businesses go outside once again, and try to keep building new ones... and forget or disacknowledge the enormous value and the incredible increased profitability that an old customer has.

If you have 10,000 old customers, all you do is you send a letter, or you pick up the phone and call them, or you go knock on their door and you get business – enormous business – from them, just by asking.

The same realization should be true to you in your relationships. You have invested massively in time, in emotion, in building these business, these personal, these career relationships. You probably have allowed some incredible assets, some enormous riches to lie dormant because you haven't recognized how much value they hold for you.

My strongest recommendation to you is to reactivate those relationships. Spend time contacting them, sustaining them, interacting with them, rekindling them. You owe it to yourself to contact, sustain, and implement an ongoing process of calling, of meeting, of contacting and interacting and talking to them... of being interested, of telling them what you're doing - because that's how opportunity presents and manifests itself.

I want to use an analogy in automotive lingo to make the next point. You can pull yourself to success, but you've got a lot more leverage if a number of people are behind you pushing along the way.

How do you get people to push you to the higher levels you seek to achieve? It's simple. You basically make certain that you invest your Secret Wealth in relationships where other people have more to gain by helping or seeing you be successful at your objective than not. Now, what does that mean?

It means that when people realize that your achieving your objective or your purpose gives them a bigger or greater self-serving payoff, they're going to move heaven and earth to see to it that you get your outcome.

Now, that's very abstract. Let me try to be more specific so it's evident.

When someone you're having or trying to have a relationship with realizes that your purpose and your goal is to get them what they want, they're going to move heaven and earth to help you get your result, because your result is their result. When somebody in the company that you work for realizes that your goal is to make them a hero with their boss, or your goal is to make your boss or the owner more money, or save him or her money, or make them a star - they're going to move heaven and earth to see to it that you get your desired outcome, because it's theirs.

Does that make sense? It should, because all you've got to do is put yourself in a position where you're working on relationships with people who have got more to gain by seeing you successful than not. Let me use an example of where that didn't work in my life so you can understand what I'm talking about.

I had an assistant once. She was one of the nicest people I had ever met. However, she didn't have as much to gain by me achieving my goals as I did. Why? Because she was, frankly, independently well off financially, and she was bored, and she just wanted a fun, enjoyable 8-to-5 experience that would keep her from shopping too much, and keep her from doing things that were not enjoyable. But she didn't want to

extend herself past 5. She didn't want to do any of the things that I needed someone to do to help grow me to a higher level.

After a short duration of involvement with me, she was replaced by somebody else who frankly didn't have her sophistication, but had enormous desire to see me and see my company succeed more, because that person realized that with my growth came her growth; with my successes came more successes with her.

So you've got to recognize, the goal in life is to align, affiliate and position yourself to where everybody you're developing relationships with has more to gain by helping and seeing to it that you achieve your outcome - because they clearly understand that your outcome is their benefit.

I want to share with you one of the absolutely most powerful, powerful, powerful principles in my business activities, one that I am eager and anxious to share its implications with you in your personal and in your career activities.

The concept is what I call "host/beneficiary," and it's one of the most extraordinary and overlooked exercises in harvesting and commandeering infinite leverage that you have available. Let me give you the business illustration first.

The idea stems from the fact that so often in business, business owners struggle and expend enormous and ineffectual amounts of effort in going to an outside market trying to introduce themselves and their product and service to people who don't know them, don't trust them, who are uncertain about their performance. They spend a lot of money initially getting customers.

However, there are so many other companies and businesses in the world who have already gone through the years of effort, the enormous amounts of human capital – tens, or hundreds of thousands of dollars, or millions of dollars' worth of advertising and sales efforts, and follow through, and follow up – that in a matter of a blink of an eye or a heartbeat, they can go to their customers, and just by telling them that they respect and trust my clients' companies, get their customers to do business with my clients without any of the time consumptive, diversionary and expensive time, money and capital expenses necessary to get customers from the outside market.

Stated differently, why spend a lifetime trying to convince somebody to do business with you if you can spend an instant and do it immediately by going to somebody else who's already done that – spent enormous effort and time – when all they have to do is use their affinity with that customer and direct them, and recommend, and endorse them to you?

I call that the "host/beneficiary." In this context, it applies directly to you. All you've got to do is say, "Who has already expended the enormous, the Herculean effort of time, of money to develop the goodwill and the trust and the access to the kind of people or situations that I want to access in my life?" You can find an organization that

may have spent \$10 million building goodwill, and by one phone call to them, you can get the result without any of the effort or time. That's pretty powerful leverage.

You can meet somebody who's worked for a number of companies and is highly regarded... who knows what organization would treasure and value you the most, and give you the greatest environment for you to grow and develop – instead of you having to make a choice just out of chance, and make a mistake. That's incredible leverage.

Let's talk about some of the rules, or at least the philosophy of doing the deal. The deal is the transaction. The deal is the approach. The deal is the process that you engage in to effect the outcome you seek.

First of all, you've always got to set up the situation so it's better for the other side perceptively than you. In other words, you want to figure out what will make them the happiest...what will give them the most comfort...what will relieve them from the most risk...what will give them the greatest outcome. Because only by getting them those objectives can you really get what you want.

You've got to be sensitive to their objectives and needs. You've got to realize they may not know what their needs are, so you've got to go through this educational process to help them get a crisper, clearer understanding of what they want. You've got to help them understand their own interpretive awareness of their own Secret Wealth so that they can demand more of themselves – because remember, for you to get what you want, they've got to want more of what they can get. That may sound a little confusing, but it's not.

It means that if people don't realize they are deserving and entitled to more richness, more achievement, more security, more of everything in their life... they aren't going to help you get you what you want, which is the same. So you've got to help transfer some of this awareness to them, and you've got to take the time to educate. So your point is also to be flexible.

I've got to use a little story that taught this lesson to me. I'll go back 7,000 miles across the Pacific to Australia once more and talk about what happened once (because I go there about once every year or two) on a trip back.

My story starts on the runway, on the approach to our descent. By the way, this was right when they first developed the 747 SSP 400, which were the long distance versions that had the capacity to fly from Los Angeles to Sydney, Australia and back non-stop.

This was the first time I'd ever flown on this plane, and the pilot announced a couple of things. The first thing he said is, "Please don't be afraid when you watch the plane go down the runway, because it'll take almost to the entire end before it'll gain lift." Just as he said, we were moving, and rolling down the runway, and rolling down the runway... And I'm sweating bullets because flying is not my favorite activity – and

it's not lifting off. But as he said, right before we almost careened into the fence, we did lift off, and we made it into the wild blue yonder, and it was a very nice flight for the first three or four hours.

And then, as we progressed, we encountered some very inclement weather. It bounced the plane all the heck over the sky, and we were up, and we were down, and we were sideways, and we were bouncing, and we were bouncing... I happened to have the interesting fortune of being seated on the wing, but it gave me an interesting philosophical vantage point.

I'd sat by the engine many times, but I'd never seen what there was to see. This particular time, for whatever reason, I focused on that wing, and I saw something very miraculous. I saw a wing that flexed something like 20 feet. It would move up, and it would move down, and I thought, "This is amazing." It was a little scary.

I was scared, but then I thought, "Wow, how can it do that?" Then I realized something that was much more profound. It was, "What would happen if it *didn't* do that?" What would happen is the first time we hit inclement weather that really stressed out the wing it would probably snap, and the whole plane would careen to the ground – and we wouldn't be here.

It taught me a very interesting life lesson which ties directly to this concept of how to do deals, how to negotiate, how to make the process or the transaction work. It's that you have to be flexible. You cannot be rigid.

I know that may seem abstract, but it ties to so many different situations. It's a very simple, easy process. All you've got to do is be empathic, considerate, respectful, committed, and focused on seeing to it that the other side is more advantaged in their life or their situation, and believe and care about that absolutely, totally and genuinely, and everything will work itself out.

I'm going to share with you now a discovery that I have made accidentally just through observing - passively and actively - all kinds of different people, situations, possibilities and scenarios in business, in relationships, in life. It's the discovery of what specific actions and personality traits make it irresistible for people to be your friend or become your most loyal and supportive business associate.

What I've learned is that all you have to do is ask yourself this question: "What is it about others that attracts me and makes me want to spend time or do business with them?" And when you start looking at that question and identifying it, you learn that normally it's a very simple process. They are genuinely interested in me and my life and business, not just on a limited, linear basis, but on what I'll call a "holistic" or a totalistic basis. The more people have a total interest in the total or holistic being, the more people are drawn to do business and have relationships with them.

So your first objective in becoming a practitioner of the Secret Wealth Principle is get outside your box. Don't look at people monodimensionally. Look at them with an eye towards the wonderful completeness that they bring to bear. Look at them in so many different capacities, and engage in discussion and conduct yourself with a reverent respect for those other sides of their being, and a genuine interest in what they know, or have experienced, or understand, or are aware of that you don't, that they could share with you. That simple distinction will give you enormous power.

Second, genuinely be curious. Be committed to a continual sense of discovery. Relative to that, make it a concerted commitment to continuously go outside of your comfort zone. If you spend your life being an astrophysicist, do anything but astrophysics. Go to the store. Go shopping. Read magazines on anything but. Read about things you don't like – particularly what you don't like. Engage people.

One of the most powerful elements, I think, of my strength and my success is the fact that I started out years ago deciding that I was going to learn about everything I didn't know. I was going to go outside my box. I was going to travel outside my mindsets. I'll always be interested in everything other than what I predominantly do for a livelihood, because I have found (to my delight, satisfaction and fulfillment) that the power, and the wealth, and the freedom in life comes from going outside. So I've got a curious and a continual sense of discovery outside of my current limitations.

Next, I think you've got to be willing to be vulnerable, to reveal yourself, and not worry about the outcome. If I don't know something, I ask questions. If it sounds silly, I say, "Well, this may sound silly, but to me it seems this way. Can you answer this question? Can you help me understand that?"

I have learned something, and I'm going to use a phrase which is going to sound a little bit awkward - and maybe a little bit kinky, even. But my take on life is the most wonderful process you can engage in is intellectual intercourse. It's the process of engaging minds and hearts and souls on continuous and deep, penetrating levels, over and over again. It's what builds the richness of relationships, and it's the most wonderful thing possible.

But in order to achieve that, you've got to abandon yourself to a sense of vulnerability or intimacy, and that's not holding up or putting up your defenses. It's being so outwardly focused that you care so deeply about learning what the other side has to explain, or share, or know, or feel, that you don't worry about making yourself look bad. You don't worry about saying the wrong thing. You don't worry about looking cool. You just worry about learning. You worry about discovering. You learn about contributing. That's the easiest, simplest and the most powerful lesson and secret I could share with you.

Remember my statement from the beginning of this session? You owe it to yourself to get the maximum yield out of every relationship. Every effort you make to connect with and understand people will increase your personal effectiveness.

Your Secret Wealth

Getting Leverage Through Others

Networking is more than a buzzword – it’s a way of life. In both your personal and professional world, the relationships you develop will open the doors to a lifetime of opportunity. Let’s discuss eight principles that guarantee you the most successful and profitable relationships with others.

I want to explain to you a simple process you can use to get enormously greater leverage on yourself by getting massive leverage through others. It’s going to deal with the process of what I’ll call your “interpersonal skills” – your ability to access, to network, to connect and process all the ideas, all the knowledge, all the bridges and accesses that are available through connecting through others.

Some of the ideas I’m about to explain you may have heard before. Don’t despair. I’m combining them in a totally different way to make the point of application here. And as you will discover if you understand the power of the Secret Wealth Principle (which is the power of life) it’s very simple. It’s only about a few basic premises that are interpreted and applied many different ways, depending on the situation and your unique opportunities.

Therefore, bear with me. It took me 25 years of vigorous and extensive experiences, research and experiments to discover and understand in their purity these principles. I’m trying to save you 25 years, but in five or seven minutes of summarizing them previously, I may not have done you the absolute justice.

If I represent it with one different twist, with a little bit different English on it to show you a slightly different way you can incorporate it and empower it into your life, you are the beneficiary. So please, I knowingly am using these in different combinations to make the most powerful points I possibly can for your benefit, not mine.

There are eight principles I have learned over time through my business and life experiences that are the secrets to guaranteeing you the most successful and profitable relationships with others, and opening the door to infinite opportunity throughout the rest of your life. You’ve got to remember, it is other people who hold the keys and the maps and the shortcuts to the places, the ideas, the opportunities and the payoffs we want to get out of our life and our opportunities.

Principle #1: Be a good listener. I’ve already shared with you the story about what I discovered when I was in Australia listening intently, but that doesn’t even do justice to my beliefs on the subject. I believe your job, your goal, your commitment to yourself must be to attentively be in the here and now in every situation. Paying attention, listening, probing, discovering, connecting with people, hearing what they say,

registering the impact, starting the process of reflection and thinking and expanding upon it... That is only possible if you discover how to listen.

And it's easy to listen. I'm not going to give you some scientific process. All I'm going to do is tell you the way I do it. I have a picture in my mind of a valuable reward, and every time I engage in discussion with somebody I flash that picture, because I realize that contained in the gems of information they're going to share with me, I will discover new and valuable ways to improve my performance in either my dealings with my customers, my dealings with my family, my dealings with my employees, my dealings with other associates, friends and colleagues in my life.

Whenever I adopt that simple little process of seeing the rich reward before I engage in the discussion, I always receive a productive and a valuable payoff from the discussion. You will too, if you develop the process of listening attentively to discover the valuable reward in every conversation.

Principle #2: Speak to people in their own language. Remember earlier we talked about not talking down to people; that the best way to engage somebody is to discover through questioning and respectfully asking them to explain to you the key phrases, the key language, the references, the words and the phrases that are most usable in their situation? Until and unless you understand what they are... what they relate to...how that relationship applies to their transacting whatever it is they transact in their business, in their life, in their situation – you cannot appreciate, you cannot communicate, you cannot contribute.

The greatest gift you can give to yourself is to respect others enough to learn the language they deal with in their life, that they communicate their thought process by, and communicate with them in the same language.

Principle #3: Let people talk to you and tell you what they need. People are only too happy to let you know their innermost needs and desires if you can make yourself accessible to them, or make them accessible to you. It's a simple process.

One of the easiest and most wonderful ways to do that is to be vulnerable, be a little self-effacing, and be honest. Instead of trying to be all-knowing and cocky, go to people you deal with in your life, in your job, in your business, and share with them the fact that you're not certain you fully understand what you can do best for them, or what they really want, or what you contribute, or how they see you, or what they want from you, or what you could do to be of more value. You think it's such and such. You think it's this. You think it's that. But you're not certain.

Ask them questions, and then close your mouth and listen to their answers, and if their answers are clear, take them deeper. If they're abstract, get them to clarify. Don't patronize yourself or others by not listening and registering, because you've got to remember, there is a profitable payoff in the answers you will get if you ask the right questions.

In the beginning of this program I shared with you that the quality of your life and the success you achieve will be in direct proportion to the quality, and the clarity, and the depth of the questions you ask yourself and others, and the answers you receive back. It's a very important point.

Principle #4: Be a solution provider. That's another way of saying be a value creator. Always focus on what you can do for someone, not what you can't do, or what they can do for you.

I was vividly impacted by John Kennedy when he stated, "Ask not what your country can do for you; ask what you can do for your country." That's a great, great reference mode for you to indelibly embed in your mind when trying to adopt the Secret Wealth Principle.

You've got to identify and always be focused on solving people's problems. That's the foundation of innovation. You always need to ask yourself, "How many additional, or different, or expansive ways can I add value?" Because adding value is nothing more than solving a problem, oftentimes a problem people have never even realized they have.

The more solutions you provide, the more invaluable you become, the more enriched your life is, financially as well as personally.

Principle #5: Be externally focused, not self-absorbed. Always concern yourself with other people's needs.

Understand this about life: sadly but truly, people don't care about what you need. They're consumed about themselves. If you're the one person who understands and respects that in them, and addresses it, and provides for it... they're going to love you. They're going to respect you. They're going to want you to be such a deep and a continuous part of their life, because you will be unique. You will be distinctive. You will be the only person that "understands" them. They will relate to you and respect you at such a high level, you can only imagine it.

Once you change your focus from "me" to "you," and from yourself to others, your whole life changes. All kinds of opportunities open up. All kinds of possibilities make themselves known.

Principle #6: Uncover emotions. Try to understand what emotions drive other people.

People do things for many different reasons. Very rarely do they do things purely for financial or personal gain. There are so many underlying reasons, and they are different for different people. If you learn to identify and speak to these emotions rather than talking about yourself, or about your product, or about your own enterprise, or your

own interest, or your own desires...you will gain great advantage in your pursuit of happiness, success, wellbeing and prosperity.

Understand this: You must talk from now on about results. You must talk from now on about benefits. You must look at what people want – and people only want a few things. They want love. They want happiness. They want distinction. They want wealth. They want comfort. They want security. They want to be special, and they want to be acknowledged.

There are a few other factors they want, but you have to only observe and examine how they respond to different test communications you try with them to determine what their highest and most important hot button is, and then deal with that by discussing the result you're going to provide them by dealing with you, by hiring you, by marrying you, by loving you, by buying from you...that will solve that problem, that will fulfill that specific emotional need.

Principle #7: Don't take people for granted. Don't assume you can keep relationships alive without attention. The greatest secret to growing and sustaining relationships, and thus, growing and sustaining your own personal and financial success, is to keep reinvesting in them.

Too many people believe that the moment they close a sale – and that can mean the moment somebody says they'll go out with you, or the moment somebody says they will marry you, or the moment somebody says they will have children with you, or the moment somebody says they will hire you, or the moment somebody buys from you the first time – you have that person, that customer, if you will, locked up and yours forever.

That's not the case. It can be anything but that.

Don't delude yourself to think that while you're preoccupied with yourself and not attending to them and extending yourself to render greater and continuous value and service, and fulfilling their needs, and solving their problems, and giving them greater value – they're sitting around waiting for you. If you're not doing that, and you're sitting consumed with yourself, somebody else is attending to them, or they're considering somebody else, or some alternative besides you. That's human nature. It's a fact of life. It's the greatest opportunity you have, because no one else realizes it.

If you recognize it and act upon it proactively and continuously...if you devise for yourself an ongoing strategy that keeps adding value, keeps contributing, keeps acknowledging, keeps solving problems, keeps communicating – you're going to have such a strong and growing relationship with everybody you want to have one with in your life, your business, your job, your career, it's unbelievable.

Principle #8: Be real. Be genuine. Reveal yourself. Share real stories. Share emotional dimension about yourself. Don't just deal in the monodimensional context of the transactional part of the relationship. By that I mean if you're dating someone, don't

be afraid to talk about issues that are deeper than just going to the movies, or just getting a kiss, or just having a glass of wine. Talk about life. Talk about your hopes. Talk about your dreams. Talk about your thoughts about family, and childhood, and marriage, or whatever.

If you work with people, talk about their lives. Reveal yourself. Tell them your feelings, your hopes, your dreams. Share your philosophies. Make yourself more dimensional.

If you're dealing with a customer, deal on a deeper level than just them buying your widget or your gadget. Deal with them on a life issue. Tell them about life, your thoughts about their family, your family, raising children, making money, growing a business, preserving wealth, having fun, managing stress, staying healthy – anything that reveals what you're all about. And if you don't know what you're all about, discover it because you're all about so many wonderful things you can share, and reveal, and contribute to others. But it will never be possible until you decide it's important to do so.

I think to make this point evidently clear to you, I should reveal myself first, so let me do so. Let me tell you a little bit about myself and some of the things I do, and I'll tell them with a metaphoric intent so that I can tell you about myself, but in the process it's illustrating to you a little story you can follow.

First of all, I love to learn. I love humanity. I love to discover the values, the way all kinds of other people see life. Originally I loved it just because I was fascinated about it, but I soon discovered that through that process, without preconceived outcome I got so much information, and so many ideas, and so many new values that I could utilize in aspects of my own life.

And so it became a life's ambition – not just the typical engaging people on airplanes. I go to airports, and I pick up a conversation with the skycaps. I learn about their life, about their family. I'll get them to take me home instead of a cab. I'll get a cab driver to go out of his way for two or three hours off the clock, driving me around so he and I can have a conversation on his life, how he became a cab driver, what his values are, or her values, what about their family.

Once I met a Hell's Angel who moonlighted as a cab driver, and we spent three hours together off the clock, with him telling me all about what it was like to be a Hell's Angel, how he became one, taking me to the hideout, introducing me to his friends. It was wonderful.

My wife actually taught me one of the greatest lessons. I tended to be very, very shy, very, very to myself. She taught me how much passion there is within people if you'll only help them emancipate it. She taught me that everybody has something valuable to share. She taught me that everybody has different takes, different focuses, different understandings, different experiences with life, and if you can understand what

they are it helps you dramatically dimensionalize and expand and support your own basis of understanding and action. It gives you so much advantage. So my wife is my beacon.

If you're having trouble getting started, let your wife, or your husband, or your child, or your father, or your mother, or somebody you respect listen to this and be your beacon for you to get you started, because once you start it's contagious. It is impossible not to enjoy interacting with others. It is impossible not to enjoy sharing intimacies about your life, because it engages other people and compels them to share intimacies about their life – not embarrassing intimacies, but wonderful intimacies that show you the dimension, show you the richness, show you the emotion, show you the hopes, the dreams, the compassion, and all the wonderful gifts each person has to contribute to other people.

You will never discover this unless and until you first start practicing it. I really hope you will do it. It's my fondest and most powerful hope and wish for you.

I'd like you to ask yourself a question. Go back in time – in your job, in your business, in your life – and ask yourself how many times have you ever had anyone come up to you or engage you, and really share with you intimacies and dimension about their life relative to something they were discussing with you.

In other words, how many times did you ever have an employer sit down with you and really share with you what he or she did to start the company – the struggles, the anguish, what their vision for that company was, and how it's turned out, and what they're trying to do with it now; the hopes, the dreams, the struggles that they're enduring, and how important it is that they are able to sustain it; and then tell you where you fit in in that picture?

How often has anyone ever told you about their family, and then really, seriously connected with you where you knew, when they asked you about yours, that it was genuine, and they were listening, and they cared?

Didn't you feel wonderful? Didn't you feel extremely important? Didn't you feel a higher level of attachment, and involvement, and connectivity to that person?

That same feeling is what you will give, and what you will get, every time you allow yourself to reveal yourself and connect with people on a real, deep, emotional and humanistic level. It's very, very powerful.

The more you understand about people, the more effective you'll be. That's why the time you invest in establishing, sustaining and reactivating relationships is truly an investment in your future.

Next, you'll learn how to make the investment grow exponentially by creating innovation and adding value. As you'll soon discover, there is a very simple, low-risk way to get everything you can out of everything you've got.

Your Secret Wealth

The Key To Creating Innovation And Adding Value

Innovation is truly a trial and error process, but there's one way to minimize the impact of the errors, and that's testing. Testing is your most powerful advantage in applying your Secret Wealth. That's because there's always a better approach, and your challenge is to find it.

I want to tell you the story about my wife and my family and myself on our way to Indianapolis for the unexpected funeral of my father.

It starts about four years ago, New Year's Eve. I got a call from a relative. My father had unexpectedly passed away in Indiana. I live in California. It was quite unexpected, and an emotionally saddening event. I had to round up all my children - and I have six of them, ages little to all the way grown. I got them to the airport - baby, baby bags, car seats, luggage and all.

I stood in line for a half hour only to find that the flight to Indianapolis had been cancelled because remember, it was New Year's Eve. On the East Coast, the flight coming to Los Angeles couldn't get through because it was snow-bound in New York.

Through a number of machinations I was able to persuade the airline to buy seats for my wife, my six children and myself on a flight that another airline had in two or three hours. That was the good news.

The bad news was the flight was all the way on the other end of the terminal, and if you've ever been to Los Angeles International, it's a very large airport. We got the kids. We got all the luggage again. We got on the tram. We shuttled, holding baggage and car seat, and little babies in our arms, and keeping track of little and big kids all the way through to the line at the other airline, which now was so long it was unbelievable, because it wasn't just the people who were scheduled to fly on the airline itself. It was all the other 250 people who had had their flight cancelled from the previous airline.

Well, we get up to the head of the line, finally. My wife is very nice, and I'm very nice, and the people are being very nice on the ticket counter. And we said, "All we ask...we don't care where we sit because we understand that it was a problem, and your airline didn't expect to have all these people at the last minute. But all we ask is we have all these little children. Will you please seat us together?" The woman said, "Of course we will. Right now it's a little bit erratic because everyone's got seats here and there, but once we get everyone sat down we'll move you into the seats."

Boarding commences. To make a long story short, we get to the first seat we had assigned. It was on a bulkhead. We had one seat. It was the outside of the bulkhead, and the flight attendant, because it was so hectic and frenetic, was extremely rude to my wife when she asked if it was possible that they could seat her with one of our children. She said, "I'm sorry, there's no guarantees. This is a terribly overfilled flight. It's frenetic."

My wife was very, very firm, but very, very respectful. There was a man sitting next to our seat, and the stewardess asked him if he would be willing to exchange for one of our seats so that we could sit with one of our children. My wife wanted to sit with the baby. He said, "No. I paid for this seat. I reserved the seat months and months ago. I'm not going to relinquish it."

I was very upset because this is when I tended to become extremely ballistic-minded, and I found myself getting redder and redder, and my blood pressure rising higher and higher, and my emotional state getting more and more intense. But there was something wrong, because the angrier I became... the more my wife smiled. I didn't get it. What did she know that was good about the situation that I was basically overreacting to and was furious about?

Well, let me tell you. She looked at the man who was unwilling to relinquish his seat and she said, "Are you sure you wouldn't consider exchanging seats with us?" And he looked at her firmly and said, "Absolutely not." She smiled even more. Then she bent down, took the baby car seat, strapped it into the chair, stuck the baby in the car seat, belted him in, and then she looked at the man who refused to relinquish his seat and she said, "Sir, if he starts to cry a little bit give him this." And she handed the man his bottle. "If he cries a lot, you might try this." And she gave him a diaper and diaper wipes – and she walked away.

Now, what's the point of this story? First, I told you earlier in the program that you make the rules you live by. Second, being willing to test different responses than the normal ones you might be inclined to use, because of habit or because of cultural hypnosis, and watching to see the different, the more productive or positive or desirable outcome they produce.

Testing is the most powerful and meaningful and overlooked and underutilized advantage you've got available to you in pursuing and applying and harvesting your own Secret Wealth.

I am very privileged. Early in my life I was introduced to some very analytical minded scientists. They taught me the philosophy of testing. They showed me that one approach to something might produce a massively different outcome. Let me explain an example from a good friend of mine to show you the power.

Tony Robbins is a friend and a colleague of mine. I introduced and explained to him a few months back the concept of the three ways to grow a business, and the testing,

and the different possibilities that I use in business, and showed him all kinds of applications it had in interpersonal life. He took it to an even neater application.

A few months ago he was called in to do some consulting with the Los Angeles Kings hockey team. He took the concept to a different application. Instead of three ways to grow a business, he identified the finite number of ways you improve the performance of a hockey team, and he reduced it down to the ten or twelve most important. I don't know hockey, but I think it was scoring, and defense, and offense, and power plays, and whatever the opposite of power plays are, and seven other key components.

Then he value ranked the performance of the team at that particular point in time from one to ten. Then he had the team themselves come up with solutions and possibilities for different options, different ways, different approaches they might make each category somewhat to very much more effective or productive.

For example, if you did this strategy, maybe you could make your defense 10%, or 15% more effective. He went through an incredible listing of all the different options they might try. Then in the subsequent game they went out and they tried different combinations they had listed, and when one worked they kept it in. When one didn't work any better, or worked less effectively than what they were doing, they went back to what they had been doing and tried another one until they found something superior.

The result? In that one game they were able to score over six goals, which was unbelievable – just by understanding the power of this geometric progression and the power of testing.

It applies directly to your life too. You've got all kinds of situations. From this point forward you've got to say to yourself, "How many different ways could I respond, or could I communicate, or could I approach the situation?" And then you've got to try different possibilities, and you've got to gauge what the outcome was, what the result was, what you get out of it. One approach will always outproduce another by a little, or by a lot.

Your obligation to yourself, your challenge, your goal, is to find those approaches, those techniques, those strategies in each aspect of your life and your relationships that produce the optimum benefit, the optimum outcome, the optimum result and performance for you, and those are the ones you should use to replace the ones you've been using.

I think it's appropriate now to go back to my illustrative basis of what we've done with a technique or a concept in business, and bring it back home tangibly for you. So let's talk about testing.

When I work with business owners I teach them the following: by understanding and utilizing testing you become the absolute optimum business owner, and marketer, and advertiser, and selling company in your marketplace. Why? Because you question,

and you examine, and you try, and you compare, and you test all kinds of different ways of saying something, of advertising something, of pricing something, of guaranteeing something. And you find by trying different possibilities that one always outperforms the other by a big margin. So you end up getting the best yield you can from every activity you engage in.

Parenthetically, my goal for you is for you to get everything you can out of everything you've got and everything you do.

Now, let's talk about what testing has meant to business owners. Very early in this program I talked to you about the fact that it takes you the same effort, the same emotion, the same hours, the same money (if you spend money) to do anything that produces X as it would if you got 2-, or 3-, or 5-, or 10X yield out of it. The difference in the yield is the difference in the strategy you use, not the time or the effort or the emotion you invest.

In business we use testing to tell us all kinds of things. I'll give you the basic way we do it so you'll get a familiarity. It'll be fun for you if you don't know about business. It'll be very valuable if you're in business. It'll be interesting either way.

When you run advertising, the most powerful element you can change to alter massively the upside effect of an ad is the headline. Most people who run ads don't even use headlines, but the headline is in fact the ad for the ad. It is the opening statement. It is the cluster of words that does more to determine how many people will read the ad and respond to it, and how the ad positions your company, or your product, or your service, or your offer.

By changing only the headline and nothing else, you can improve the performance of that ad by as much as 21 times, which is 2100%. Stated differently, the same ad somebody runs full page in a newspaper on Sunday could produce 21 times more response, more customers, more prospects, more business, more profit – just by changing the headline.

With that said, I go out of my way to get every client of mine and everybody who comes to my training programs to test their headlines all the time. I'll give you an example of what one test did for a client of mine a few years ago.

I was involved in the precious metals business. I had a client who sold gold and silver. They ran ads in *The Wall Street Journal* offering potential customers and investors the chance to buy gold and silver on a basis where a bank would finance a large part of the purchase. They ran ads that had the following headline:

“Two Thirds Bank Financing On Silver And Gold.”

When that client ran those ads, they were satisfactory enough in the result they produced that the client made enough money to pay for the ad. The sales made enough

money to make an adequate living and a commission. There was enough money left over to pay the overhead and have money to run the ad again.

But I asked them a simple question. I said, “Have you ever examined other and better and more graphically illustrative ways of stating that headline? In other words, have you ever tried to address what’s in it for the customer? Because when you make a statement that says, ‘Two Thirds Bank Financing’ that’s just a declarative statement. That doesn’t really go very far to demonstrate and illustrate and prove what the value, or the benefit, or the advantage is to the customer for taking action.” They said, “No, we never have.”

So I sat down and I tried three different headlines that I wrote out. It took me about five minutes. They tried them in three different ads the next month. One headline outproduced the other headlines by five times. Stated differently, the old ad that used to produce \$50,000 in sales every time it was run started producing \$250,000 in sales from the same \$5,000 investment.

What did I do to change it? All I did was denominate and explain the result and the advantage that would accrue to the customer more clearly, better, and in a more exciting way. Remember, this ad was running adequately with the headline, “Two Thirds Bank Financing On Silver And Gold.”

Gold was selling back then for \$300 an ounce. Silver was selling for approximately \$6 an ounce. I changed the headline to say this: “If gold is selling for \$300 an ounce, send us just \$100 an ounce, and we’ll buy you all the gold you want.” I did the same for silver. “If silver is selling for \$6 an ounce, send us just \$2 an ounce, and we’ll buy you all the silver you want.”

That simple repositioning, that simple illustration of what was in it for the reader - in their pocket, advantageously, self-servingly - changed the entire pulling power of that ad from bringing in \$50,000 every time it ran to \$250,000.

You have within your life the very same power. All you have to do is test all kinds of different approaches. When I’m looking at the factors to test in business I look on a descending basis as follows:

The first thing I test and try out is the headline. Now, the headline is not just the opening statement in a print ad. It’s the first paragraph that appears in a letter. It’s the first words that are uttered when somebody starts a selling proposition or presentation. It’s the first words that are uttered when somebody walks into somebody’s retail store, or somebody’s company. It’s the first words that are uttered when somebody calls somebody on the phone to get an appointment, to introduce them, to sell them something.

What does the headline (or its equivalent) mean to your life, to your job, to your business? Well, it’s probably the first words you utter when you’re trying to make a case, or sell your point of view to a friend, to an employer, to a customer.

The next element that I will test in a business application is the proposition, or the concept upon which a business is basing their proposition of offering their service or their product to the customer.

What does this mean to you? Well, it means you might want to question or examine the whole basis upon which you're presenting or offering yourself in a relationship, because you may be failing to recognize the key element, which is what's the value in it for others? What's in it for the other side?

Keep in mind, normally the closer you can get (and this is what we found from testing hundreds of thousands of possibilities and different ways of doing things) the more, and the closer, and the clearer you get in your focus on your purpose, or on the basis of offering your product or service to the fact that the customer – in this case, others you're dealing with in whatever relationships we're talking about – business, job, or life – they want to know what's it going to do to improve the quality, or the profitability, or the security of my “blank” – life, situation, business, performance. All you've got to do is keep your eye focused on that.

The next thing I test is how well or how many different ways they go about relieving or eliminating the risk for the other side to take action. If you don't relieve the risk from the other side, you limit your successes. You limit your effectiveness. If you have currently no risk reversal, the mere fact that you add it and integrate it into the way you communicate your offer – and keep in mind, it doesn't matter what the application. You are a business. Someone is your customer.

The way you express and communicate your offer just by adding risk reversal to it, tests have proven it will normally go through the roof. It will increase the effectiveness, and the success, and the profitability – defined as being whatever profit means to you.

The next thing I test is the ability of the company to clearly express the benefits to their customer. I talked about this earlier on a different tape, but let's review it again. How many ways, and how effective are the ways you are currently, or you could be currently helping your customer, whoever he or she may be. How many ways can you, do you help them see the benefits in their behalf of doing what you want them to do?

The more, and the more clearly, and the more powerfully you can help dimensionalize the advantage and the benefit to them – and you do it by showing benefits many different ways – the more effective, the more successful, the more profitable you'll be in your endeavors.

Finally, we analyze and test different ways to get people to take action. And by the way, in different applications there are different ways to be most effective. Performing in life at your optimum level is going to be different for each individual who listens to this tape. You might find that the way you lead people to action is more direct.

Someone else might find because of the application that they use this for, they've got to be more gentle. They might have to be more indirect, and let the other side make the final conclusion.

There is no right or wrong in the process of using and mastering your Secret Wealth. There only is the fact that you need to test all kinds of different propositions, all kinds of different approaches until you find that approach, or that combination of approaches that produces for you a far superior result than the one you're getting right now.

If you seek to optimize your effectiveness, your performance and your profitability, you do not have the right to decide what your customer wants. You do not have the right to decide what they are going to respond best to. You have, instead, the obligation to ask them by posing to them different test possibilities, and evaluating and measuring which approaches produce the greatest response. It's so easy it's shameful if you don't do it.

Now, for those impatient listeners among you, let me give you another point of clarity. When I explain the concept of testing from business, and then I translate it to life and to jobs, and back to business and relationships, a lot of people initially have a knee jerk reaction. Their first response is, "Well, I'm in a hurry. I don't have a lot of time or a lot of money, and I don't know why I would want to test."

Well, let me give you an answer that stems from a lot of work I did with the people who were behind the discoveries of management genius, W. Edwards Deming. This is the man whose discoveries and philosophies allowed the Japanese to, in a very short period of years, escalate their success levels hands above this country's, just because they understood and they applied the simple rules you're about to discover.

What Dr. Deming discovered was simply this: He was the man who identified and articulate the concept of the law of optimization. He said, "With every aspect of a business is a process, and as a process it can be identified. It can be measured. It can be improved."

If you have a goal of improving your profit, your performance, your success, your effectiveness, your richness of relationship, you can't do it by hoping and wishing. All you have to do is identify the various processes you currently use to do whatever it is you do, or to accomplish whatever it is you accomplish; break it down to the simplest identifiable level; and then work on improving each facet. It is so simple.

In your job you might have seven areas of performance. One may be your technical performance. One may be your interpersonal performance. One may be your extending yourself above and beyond the call of duty. One may be your ability to mentor and teach other people. One may be your leadership performance – and on and on. I'm just using an example in your job.

You might find that you're great in one, but you could be greater. You might find that you're mediocre in another, but you could be great. You might find that you're absolutely lousy in another, but you could be at least mediocre.

By going from lousy to mediocre in one category, from great to greater, and from good to great, you could increase your overall performance, effectiveness and profitability by tens or hundreds of percent.

What Dr. Deming taught people was how to optimize every aspect of their situation. It's very simple. The first thing you do is you identify what the processes are in your life, in your job, in your business. Then you measure how those processes currently perform.

There's one other little trick in this, and that is it is rare that performance is constant. Sometimes your performance may be great. Sometimes your performance may be less than great. You should graph both of them as best you can and identify them, because your goal in life is so simple: it's to get this variance – this difference between being great or being mediocre from time to time in a certain process – you want to lower the variance to non-existent. You want to bring that to where you're constant. And when you're constant, that becomes what you call your baseline – where you're at right now.

All you have to do to massively grow, to massively improve, to massively increase your profitability is first of all, identify your processes; second of all, eliminate variance; third of all, work on ways to improve each process and grow above the baseline you've been at in the past. It's so simple, it's amazing nobody does it.

It is easy to continually identify, evaluate, measure and improve, because once you get to a certain level of improvement – because now you're testing; now you're examining; now you're questioning – all you do is you ask yourself, “Well, what other ways could I improve?” And if you don't have any answers, you go outside yourself and you say, “What other ways are other people, or other companies, or other individuals performing this better, or improving upon this?”

It's a very simple and exciting process that will easily work for you.

In business I teach people how to track and measure their results. I encourage you to do the very same.

We talked just a minute ago about this concept of baseline. Let me give you an easier reference. I used Deming's actual terminology originally because I want to give credit where credit is due. Let me give you my terminology.

You identify what you are doing today, this moment, in every aspect you can segregate, identify and measure. That becomes your control. Each process you identify the level of performance you're at becomes your control level. You measure that. You document that, and on a constant basis, you keep remeasuring as you add improvements,

as you test better approaches. And when you get better approaches that perform better, they replace whatever you were doing before.

It's a simple process of stair-stepping with testing, substituting, improving and just doing it constantly.

Look at it in navigational terms. You need to figure out where you are today, where you're going, and then you just have to figure the most effective trajectory to get you to your outcome. But most people don't have the slightest idea of where they're at right now – much less where they're going – and if they have an idea of where they're at (which is very, very rare) where they think they want to go may be so much lower than they're capable of achieving because they have self limited.

By eliminating any ceiling on your own performance, it becomes easy to accomplish anything you want.

I want to give you some guidelines to help you practice innovation on an ongoing basis. In order to do that you've got to understand, recognize and respect the fact that every great discovery, every great achievement, every great accomplishment that life, that business, that science, that the arts have every known was only made possible as a direct result of some human being practicing innovation. It was only possible by somebody questioning whether there was a better answer, whether there was a better approach, whether greater benefit could be produced, or brought, or delivered to somebody or something in a better way.

Let me try to be very specific about the easiest ways to innovate. It's to create for yourself a simple either written or mental template or matrix or list, if you will, of questions you ask yourself daily. They can be written. They can be oral. They can be privately asked silently to yourself. The questions might be as follows:

What is it about what's transpiring that could be made more effective? What is it about what I'm doing now that I could be doing better, more successfully, more profitably? What is it about what I'm doing right now that could bring greater benefit or value to the other side? What is it about what I'm engaged in right now that the other side is looking to get a benefit from? What is it that someone is looking to receive from the effort I am expending? In essence, you ask a lot of "What ifs."

Another trick to develop your ability to continuously innovate is, first, go back through everything you've learned in your relationship, job, business, and ask yourself, "How many different ways could I do that now?" And then ask yourself the next question: "How many better ways could I do that now?" Then ask yourself another question: "How many more effective ways could I do that now that would bring greater benefit to my customer, my employer, my supervisor, my etc.?"

Then I want you to look outside. The greatest innovations that I have studied have come from people who made it their business to observe and study ways people

outside of their industry, or their field, or their life had conducted their life, or their business, or their job.

I've discussed two or three times in this program the importance of going outside your situation; the importance of traveling outside your comfort zone. The importance of doing this is that it is the foundational basis that stimulates more innovation than any other factor I have been privileged to study.

The question that's posed to me most often when I discuss innovation is, "Can anyone be an innovator?" Everyone is an innovator. They just don't recognize it. Sometime in your life, you see combinations, and you come up with new ideas. All innovation is coming up with new ideas and applying them.

Most of us are afraid to apply them. If you're not afraid...if instead of fear, you replace that feeling with a sense of curiosity, of discovery, of adventure in the way you look at combining new possibilities...

By the way, I didn't say this one thing in testing, and I should say it now. The wonderful thing about testing is that the downside risk is so low as to be insignificant. Most people want definitiveness – and life doesn't always give you definitiveness. Sometimes life gives you indicativeness.

If you see something that looks like it indicates that something is more successful, or more responsive, or produces a positive or a greater result than what you were doing, you owe it to your Secret Wealth...you owe it to everything you believe in and everything you're on this earth to accomplish to take it to the next level, and try it a little deeper, and revalidate it, and retest it. It's that simple. It's that easy. It's that powerful.

Innovation is an ongoing process, because what works today may not work tomorrow. That's why it's so important to ask yourself these key questions every day:

What am I doing now that I could be doing better? How can I bring greater benefit to others? What do people hope to receive from my effort? How can I use what I've learned to increase my value?

The answers to these questions will keep you on the path toward innovation, and they will enable you to develop and sustain your integrity, which is our focus in Session Twelve.

Your Secret Wealth

The Eternal Value of Integrity

Next we're going to deal with an issue many people have never acknowledged formally in their lives, and that issue is integrity. Integrity is defined in the dictionary as "firm adherence to a code of value." In the real world it's a matter of alignment with your true purpose, and it's the key to uncovering the bounty of your Secret Wealth.

This is an area and an issue many people have never embraced or acknowledged formally in their life. But the moment you do, I believe your whole life comes into focused alignment. The subject we're going to talk about is integrity.

Until and unless you first develop a respectful reverence for yourself as an individual... until you've identified your true strengths, and you can respect them and the result they produce to others – you cannot consistently be true to yourself, therefore, you could never be true to others. And until and unless you can be true to others, you'll never, ever be able to harvest your Secret Wealth.

There's a very interesting flip side to integrity, and that's the question of how people perform under adversity.

Anybody can conduct themselves relatively well and good and noble and kind when things are going well, when life is euphoric, when money is flowing, when happiness is abounding, when health is strong, when your business is successful, when the world loves you.

But the key to your integrity or to anyone else's is measured, in my mind, by the gauge of how they perform in their conduct to others when things are adverse; when they face reversals; when they hit barriers and walls; when impediments are presented to them. The people in business and in life that are my dearest friends, and that I admire at the highest level are the people whose code of conduct is the same in good times or bad; who render value and sensitivity and respect for others, irrespective of whether they're doing well, or whether they're having reversals; whether they're happy or whether they're being plagued by business or personal problems.

That's what you have to strive for, because that's consistency. Many people are erratic in their integrity, not because they don't want to show high levels of business, and moral, and professional and personal conduct, but because no one has ever demonstrated to them what those levels consistently must look like. Your greatest opportunity and your greatest challenge in your life is to be a mirror to others of what true integrity should look like.

Let me give you a few examples in life, talking about adversity, of what people demonstrate about their integrity or lack thereof.

I had an employee a few years ago – actually, it was a joint venture partner in an activity. He was a nice enough man, and he presented himself to me as being this person who wanted very much to work on a project, and he would do anything, and he really and truly was going to extend himself. It sounded good, so I said, “OK, I’ll work with you,” and we did.

It ended up that I had to do more of the work than we had originally agreed upon, and his financial needs were much higher than he originally presented himself to need. So what happened was even though the project we were on made about \$20,000 a month, I gave all of it to him for a duration that seemed much longer than it was supposed to be because he needed it for his bills, etc.

After awhile I got tired of basically doing this because he never offered to me any kind of an arrangement to give back to me or pay back the money that was mine, that I lent to him, and I thought that was very interesting. Finally after doing two or three projects, and realizing that the only projects that ever came to life were the ones that I basically took charge of, I decided, while fully understanding his weaknesses and his sincerity that I didn’t want to do business with him again.

As our working relationship was coming to a close, unbeknownst to me, this person that I had befriended, and that I had supported, and that I had contributed to started cutting corners in the way he conducted his activities to the people we were working with. He did a number of things that ended up being very problematic for me, and cost me dearly in time, in emotion and in financial expense to correct and extricate myself from, and in the process, he left, and he left very abruptly. He left without telling me that he’d created a situation. He left without worrying about how the situation might be repaired.

I didn’t get mad. I never do. I just basically observed the fact that this person’s actions were not true or consistent with the way he presented himself to be in the beginning. I went about what I always do, bringing respectful and positive closure to the transaction and to the relationship, because I believe you always should do that.

Well, it was interesting. In the process after he left, I desperately needed to get in contact with him to get some clarification on a number of issues he left me in the lurch on. I left calls for him and he didn’t return them. I wrote notes to him, and I did everything humanly possible asking only that he give me answers. I didn’t ask for money, even though he owed me about \$40,000. I didn’t ask him for his physical effort, even though he got me into it. All I asked him to do was respond to my request for clarification so I could help straighten out some problems he had, hopefully unintentionally, but nevertheless directly caused, that had fallen on my shoulders to correct.

He never returned my call. He never extended himself. I settled and solved the problem, but not without enormous difficulty, expense and embarrassment.

A few weeks later, out of the clear blue I get a call from this person who was in very bad financial trouble, and he wanted me to help him out. He wanted me to give him more money. As a courtesy to him I did not say no, but I also did not say yes. What I did was I said, “If you want to come in I’ll explain to you face to face why I’m not going to give you the money you want, and it has nothing to do with your plight. It has everything to do with the fact that you did not conduct yourself with integrity and respect for me.”

The lesson to the story? You’ve got to respect yourself, and you’ve got to respect others. You’ve got to recognize that life is pretty amazing in how interconnected and interlocking it really is long term.

For this moment you may not see a meaningful reason why somebody or something will have any more value to you tomorrow, but believe me, from experience – from enormous and painful first hand experience, it will happen.

I have a simple philosophy. People think I’m crazy. When I sell a house to somebody I go out of my way to make the house perfect. If anything goes wrong with it in the first six months after somebody buys it, I go out of my way to pay to fix it. Many people I know tell me I’m crazy, but you know what? When I run into the people I sold that house to at the grocery or at the shopping mall, they are eager to engage me in positive and delightful discussion. They don’t walk away from me. I don’t walk away from them. I respect myself too much to do that.

The whole essence of integrity in your life has to do with how much respect you have for yourself, and how much respect you have for others, and how much you want to live your life without worries, and without fears. It’s a very key function of bringing to bear your Secret Wealth, and it’s a very powerful change in attitude that once you adopt it you will never be the same again. You will not believe the different way people will treat you. You will not believe the different way you will treat other people.

The keys to having a good reputation deal with a couple of issues:

- 1) Same thing we talked about earlier in this program – recognizing the other side’s expectation, and acknowledging and fulfilling on any promise you possibly make.
- 2) Developing an attitude of promising less and performing more.
- 3) Always following up on everything you do to make sure not only that it was done the way you wanted it to be done, but that the way you wanted it to be done was in fact the way the person you did it for thought it was going to be. It’s very important, because there can easily be communication breakdown. When there is a misunderstanding, when there is an error, when there is a problem, when there is any strife or disagreement, use that as an opportunity to establish greater impact on others instead of getting upset.

Reputation is nothing more than a mirror of how true you are to your word, how sensitive you are to others' needs, and the value society has for your contribution. You're not playing the game of life for the moment. You're playing the game of life forever. Multiply whatever one transaction can possibly be worth to you, whether it's one kiss, or one paycheck, or one customer, times an infinite number, because that's what you get when you have integrity, and when you've got a great reputation, and when you're true to yourself, and when you respect others. It's that powerful.

You have all the control in your life that you want to exercise. You can design the life you want and the quality of people you want to have relationships with. The moment you respect and revere yourself, you will realize that you only deserve to interact with people who share the vision, who share the values, and who share the beliefs that you now share.

So, what you have every right to do is decide for yourself who you want to work with, who you want to have relationships with, who you want to deal with.

I have an enormous number of clients in my business practice who have decided after learning this concept of Secret Wealth and applying it to their business lives that they didn't want to work with half their customers, because they analyzed that 20% of their customers gave them 80% of their joy and their prosperity, and 80% gave them 100% of their grief, and they decided they didn't want to work anymore with those 80%, and they politely and respectfully stopped working for or with employers that didn't respect them. Realtors left associations with brokers who weren't in harmony with their views. Salespeople went to work for companies who started respecting their clients and their customers more.

You have every right and the expectation to do the same in your life. So if you start dealing with people and they do not perform the way you want them to perform, first and foremost I would contact them directly - preferably in person, but if not, on the phone - and I would engage them in a discussion.

I'd say something to the effect of, "You know, I really don't understand. We entered into such and such transaction. (It can be a life transaction... 'I went to work for you, or you went to work for me. You became my customer, I became your customer' - whatever the basis is.) and when that happened it was implied or explicit that certain considerations would be given to one another. We both would perform certain responsibilities. We both would contribute certain things to one another."

You discuss what the basis of the arrangement you entered into with them was based upon, and if something's awry you identify it. You say, "Maybe I'm not understanding the situation right, but from my point of view, that's not what's happening." And then you approach it and stop, and ask them politely - not with anger, not with contempt, but with genuine concern and sadness, because you respect the situation too much. Ask them, seriously, "Have I failed you? Because I must have for

this to have happened. What did I do wrong?” Put the onus on them, because that will gauge immediately for you whether or not they are men or women or organizations of integrity. It’s a very simple process.

The thing not to do is go ballistic. The thing not to do is jump to conclusions. The thing not to do is not give them the benefit of the doubt, but do it intelligently, and do it strategically.

Keep in mind, one of the most wonderful, wonderful, wonderful byproducts of discovering your own Secret Wealth is you get this opportunity to teach others how to contribute, to teach others how to have integrity. You get to do all of these things while doing it for yourself. And the byproduct is the more you achieve it through and for others, the more richness is bestowed on you. It’s a wonderful, wonderful phenomenon.

An epilogue on the subject of integrity, reputation, and quality – it’s too nebulous if it’s not defined. You must for your own sake use that same pencil, and that same pad, and make a defined list of what integrity means to you.

Until and unless you know what the picture of your integrity, or your reputation is supposed to look like, you can’t possibly evolve to that point. Remember I said earlier that you can’t get to where you’re going until you first know where you’re at, and then where exactly the destination you’re searching for is located.

People never get successful who say, “I want to be successful.” People always get successful who have a clear and vivid picture of what they’re trying to get to specifically. If they say, “I want to be successful,” they never are. If they say, “I want to make a million dollars, and that means I’ve got to call on 17 people a day, and I’ve got to sell three of them, and each one’s got to buy ten times for \$50 apiece, and they’ve got to keep buying for 20 years,” they have a plan. They’ve worked backwards, step by step by step to get there. That’s all it takes in all aspects of using Your Secret Wealth.

And if you discover areas in this personal assessment that aren’t exactly where you want it to be, don’t look at them as flaws, and don’t be disappointed. Be excited, because they’re identifying for you wonderful and immediate opportunities that can give you incredible quantum leaps in the quality, and the impact, and the effectiveness of your life the moment you address and improve them.

And now that you’ve got the formula and the basis to do it, it’s only a matter of action and effort until it gets done.

When I’m trying to bring business owners into alignment, and I want to learn from them, and I want to see what they already know and what they’ve learned about life and about business that they don’t even realize they know, and I want to help them rediscover their passion, I go back in time, almost like a hypnotist would, back to the beginning. I ask them a series of about ten questions, and I’ll share with you some of the

questions, and we'll try to see if we can draw a few analogies into your situation and your life with your relationships.

First question I ask them is, **“What initially got you started in your business – what motivation, what occurrence, what development?”** A lot of people don't realize what got them started. They're in a business. They've been there for 10 or 20 years. They have no idea until you take them back in time and they remember. They had a passion. They had a fire in their belly. They had a need to fill. They had a desire to innovate. They had somebody they wanted to serve at a higher level. They worked for a company, and they were frustrated to see how little that company did for their customers - or something.

You might ask yourself the same thing. What got you to the point you're at initially with whatever relationship you're talking about applying Your Secret Wealth Principle to. If you're with somebody in a romantic situation, what got you to that? How did it get started? If you're at a job, you've been with an employer, what originally attracted you to that employer? What was the motivation? What was the occurrence?

Recognizing that and remembering the excitement you felt, and the goodness and the value you saw gives you an incredible basis to rebuild a different strategy for yourself.

“When you first started out, how did you attract your first customers? What process, method or action did you use?” This is important to me when working with business owners in therapeutic process because it helps them realize that they had a basis they used to get their company to wherever it is now. And it probably was a very effective basis back then, because they built it from an idea to a reality... from just a glint in their eye to a living, breathing organism of sorts that's generating commerce.

Well, what's this mean to you? Well, when you first started out in the job market, in business, how did you attract your first customer? Your customer may be your first date, your first wife. Maybe you're a writer, and you've written books. How did you get your first book inspired, and how did you get it sold? Maybe you're a doctor. How did you get your first patient, or how did you get your first referral from another colleague, another doctor?

Go back in time. Why is this important? Because you'll remember a time in your life when you had ingenuity, hope, supreme passion which you may or may not have allowed the throttle to turn down on, and the fire to burn dim, or even out of.

“Why did customers originally buy from you?” It's curious, because in the beginning they bought from companies for a far different reason than they often buy from them today, because in the beginning most companies were different. They were dynamic. They were alive. They were sensitive. They were respectful.

They weren't angry. They weren't consumed with problems. They weren't beleaguered. They weren't apathetic. The same holds true to you.

Why did employers originally employ you? Why did your wife originally marry you? Why did your customers originally buy from you? It's a great, great exercise in remembering a time in your life when you were great, and you were focused, and you were sensitive to others, because I guarantee, in 95 out of 100 situations it's because you were serving their needs. And the question is, are you still focused in that light today? Probably not.

The fourth question I ask, which is really interesting. I asked originally, "Why did..." Now I ask, "**Why do customers buy from you now?**" It's a very, very slight nuance. Have you changed? Is it just critical mass? Have you become ambivalent? Have they become inertia-prone? It's a great question to ask, because it helps you evaluate whether or not you're still contributing value at the level you originally were, or whether you're lucky, and you're just hanging on, because they haven't gotten serious enough to move somewhere else.

But the question helps you realize that in life, nothing is forever. You've got to keep investing and refueling it. It's all like an automobile. You can fill the tank in the beginning, and you can get 200, or 150, or 300 miles out of it. But if you don't replenish it, it stops running. It burns out.

"What is your current or primary mode of marketing?" More specifically, what percentage of your business comes from this? Very revealing, because companies never look at it. I ask companies to do a quick evaluation of where their business comes from versus how much of their effort or time they expend in that activity, and it's really funny. People will find that 80% of their business will come from referrals, but 100% of their efforts will be spent on running ads.

And I'll say, "Well, that doesn't make sense to me. Why wouldn't you want to redirect your efforts to a formalized referral system so you'll get ten times more people from the area that you're already getting the most of accidentally?"

Well, the question has direct applications to your relationships and your situation, too. In other words, if you're basically using one method to produce or sustain yourself, is that method the most effective? Is that method even effective? Is that method countereffective, and maybe even destructive to your long term goal?

"What ongoing sales efforts do you personally perform today, versus what sales functions did you perform when you started your business?" I don't know about you, but I remember when I was younger - I'm in my mid 40s, but when I started out I was 20, and I was full of vim and vigor, and I extended myself, and I was alive, and I was curious, and I was electric, and I was always learning, and I was always contributing, and I was always communicating earlier in my life.

I went through a period when I got tired of doing that, because I got tired. I decided it didn't have value for me. I didn't even think about what value it may have had for the other side, like my employer. I've since reevaluated. Maybe you should also.

“What do you believe your greatest single competitive advantage is?” It's a very good question to ask anybody. And what's competitive advantage? Well, if you have a job right now, just because you have that job doesn't mean it will be there forever unless your performance stays competitively superior. If you are a business, obviously you know today in this kind of environment you aren't going to keep your customer, and keep that customer coming back unless you provide a competitive advantage.

Look within yourself. What is your single biggest competitive advantage in all aspects of your life? If you can't identify it, you must identify one and develop it, or you're not going to grow. Remember earlier, I said, “You grow or die.” That's true of your job. That's true of your business. That's true of your relationship.

And finally, **“What are you the most proud of about your business, product or service?”** Think about it. What are you most proud of about yourself as an employee? What are you the most proud of as a husband or wife, or a father or mother, or a daughter or a son? What are you the most proud of as your contribution to some cause, or some organization you're part of? What are you the most proud of as a business owner, of what you do for others, preferably, but maybe you're proud of the fact that you bought yourself a brand new Mercedes. If that's that case, it's probably misdirected pride, but it's important to identify what your values are and see if they are in alignment with the issues I've discussed in the Secret Wealth Principle, because if they are not you're never going to come close to harvesting the bounty it offers.

Remember the lessons of Dr. W. Edwards Deming. He got companies to achieve massive growth. He got the Japanese companies to come from nowhere, to become the industrial leaders of the world, in many cases, because he showed them not only what's possible, but that what's possible continuously rises.

There are no limitations. You can grow perpetually. You can grow infinitely. You can grow high, and wide, and deep. That will only be possible if you continuously grow your knowledge, grow your sense of discovery, grow your interest in others, and grow your quest for knowledge that you can use to combine in new, innovative possibilities to render even greater and higher, and more valuable service to others. It's that simple.

You have within your life an infinite number of wonderful and rich opportunities. Those opportunities allow you not only to improve and enrich yourself, but give you the great chance to contribute and enrich and improve all kinds of other people along life's path.

Discovering wealth, whether it be financial or person, is so much easier than you've ever imagined. It has always been and it always will be within you, not outside.

All you have to do is shift the way you see people, you see information, and what you do to take full advantage of it.

I think I did you a great service on this program, but you're going to in the beginning think maybe I did you a little bit of a disservice, because now you're going to start seeing opportunities everywhere you look, and in everybody you meet, and see, and work with, and live with, and deal with, and respect. And your mind's going to be alive and electric with all kinds of ideas.

Don't worry about it. Start off small. The most important lesson and recommendation I can give you is that this process will haunt you favorably for the rest of your life. That's good. There's no hurry. Start small – but start. Don't look to do the biggest, most lucrative thing possible immediately. Do the most immediate thing possible. Just validate it. Actuate your own Secret Wealth, and it will take care of itself for you. You don't have to try too hard. All you have to do is try. It's that simple – I guarantee it.

You Are Richer Than You Think

Are you richer than you think? Well, I believe so, and I think I'm in a position to know. I have analyzed, worked with and evaluated over 20,000 successful business owners, entrepreneurs, professionals and self-made men and women over the last 20 years.

What I've discovered is something so simple and yet so overlooked that I very much want to share it with you. This is the first time I have ever openly or publicly shared the secrets and the lessons I have been able to learn and master from other men and women more successful than I.

Hopefully, by combining them together here you'll be able to get the answers that have evaded you your entire career. You'll be able to take any job you're holding, any career you wish to pursue, any business you're running or you wish to start or buy, and make it as profitable, as prosperous, and as satisfying as you wish for it to be.

That stated, I'd like to share the 19 elements I have determined offer any human being in business or working for a living more growth, more control, more certainty, more prosperity, more fulfillment in any financial endeavor they may ever pursue.

So let's start. The first thing I'd like to cover is a very simple, but a very powerful element – making money made easy. It's the psychology of moneymaking, deal making, and wealth creating made simple.

I'm going to give you an explanation and an understanding that I doubt seriously anyone else has ever shared before. It's the reason some people are many, many times more successful or prosperous than you are, and how you can easily mirror their levels of success by changing the mindset that you follow.

Simply speaking, the psychology of money making is very simple. It's a philosophy of not limiting your sense of achievement, goals, and deservedness. It's an understanding that you have the inalienable right, just as every other human being in this country does, to achieve everything and anything you want within reason – and reason is a much higher, and broader, and deeper, and wealthier level of achievement than you have ever allowed for yourself.

It's an understanding that you can make the same effort, the same time, the same motion, the same 40, or 60, or 80 hours you put in every week produce a much higher yield by taking fuller advantage of all the leverage out there. And it's an understanding of what leverage truly is.

Leverage, by the way, is nothing more than gaining the fullest advantage of the efforts, the expenditures, the momentum and the velocity that other people or businesses have already put into motion, and that you can get a free and a very lucrative ride off of. I know it sounds very abstract, but I'll try to bring it to a very simple example right now.

As I'm talking, there are in the world thousands...tens of thousands... hundreds of thousands...probably millions of situations where other people and other organizations have in motion all kinds of existing momentum and velocity. They have customers being sold. They have advertisements being run, broadcast and mailed out. They have activities in process, in play – all of which you can get a free ride upon when you understand how to take fullest advantage of leverage.

Leverage is getting other people more motivated to help you achieve your goals than even you are. You want to find ways to get other people or organizations to see the benefit to themselves – the self-serving benefit – of helping you better achieve your goal.

I'll expand on this more later, but the first thing you've got to realize if you're going to really manage and fully capitalize on the psychology of money making is that it's key to find areas where other people have more to gain by seeing you more successful than even you do. It's positioning – maneuvering yourself into situations where other people have more incentive than you do to carry you to your goal.

Deal making is actually much simpler than people will have you believe. It's merely figuring out what other people really want or need, and then finding a way to give them what they desire by having them give you what you want.

In other words, you can't have self-serving desire and be a great deal maker. Why? Because other people won't be motivated to do deals with you. But on the other hand, if you take on the attitude that everything you do is first and foremost designed to give the other side more of what they want... as long as they're getting exactly what they want or more, they're going to be very, very motivated to give you what you want.

That's the attitude you've got to adopt, so that creating wealth becomes very simple. In its purest sense, the wealth-creation process is figuring out how to bring greater advantage, greater benefit, greater results, greater value to other people's lives, businesses, jobs, or situations. If you can bring more value, more benefit, more advantage, greater results, more measurable improvements, securities or enjoyment to people than anyone else can, you can always accomplish whatever it is you want – tangibly, financially, and achievementally.

Basically, the mindset is simply this: your goal has got to be from point one forward that you'll do nothing that doesn't first focus on bringing a greater benefit or advantage to the other side. The other side may be the person you work for, the boss that you work under, the employees or team members who work under you, the customers you're trying to sell, the vendors you're trying to deal with, the bank you're trying to raise money from, the investors you're trying to get to fund your activity - whomever.

You cannot accomplish your objective unless you first help the other side fully achieve their objective first.

With that in mind, let's look at the key opportunities you have in your life to tremendously leverage your outcome, your result, your success, your wealth, your prosperity.

A lot of people ask me, "How can I get the job I want – or merely keep the job I've got – in this kind of a competitive environment when all businesses, including my employers, are downsizing, outsourcing, cutting out fat, re-evaluating the justification of every department, every job, every person?" Well, it's a very simple answer, and it's tied to a universal lesson I want to teach you right now.

When you become more valuable than anyone else you work with, under or above, then your employer can't help but keep you on. They cannot afford to lose you. So the first job you've got is not to worry, but to identify instead the value, the benefit, the full level or worth and contribution you have made and are making on a daily basis to that employer. Almost no one who works for any other company has ever thought about this, but it's the very first thing I teach men and women to do – identify exactly what your value is to your employer.

What does that mean? It means to look at the significance of what you do and how it connects to any kind of a measurable result the employer can denominate. By that I mean, can the employer identify how much productivity... how many customers... how much revenue is generated because of you?

If not, can they determine how many people stay employed... how much productivity is accomplished in a given day, or a given week, or a given month?

If they can't do that, can they determine how many bills get paid per hour... how much money gets collected... how much inventory gets moved... how much shipping gets shipped? Can you quantify? Can you measure? Can you evaluate and determine some kind of a measurable correlation, some kind of a direct measurement of what you do, and what the outcome, or the result, or the benefit of your effort is?

If you can, I encourage you to do it right away. And when you do, if you are the only person who's ever measured it, if you get that information into your employer's hand in a subtle way, it'll make your contributinal value, your invaluable worth to the organization so much more evident. It'll also underscore and highlight for the employer exactly what a great value you are.

Let me give you an example. Let's say that you're in the shipping department and you have never measured or correlated the connection between what you do and the outcome your employer gets. Let's say you start looking at the fact that every day, because of your efforts, 100 packages get shipped, and the average package has a retail value on it of \$1,000.

That means because of your efforts, \$100,000 worth of products go out every day. In five days, that's a half million dollars. In 4½ weeks (which is what an average month is) that's basically almost \$3 million. In the course of a year, it's a heck of a lot of money.

Let's say you're being paid \$35,000 a year right now for your job. Break it down to what that is on a daily basis. Show your employer that for every "blank" – and let's see what \$35,000 is. You divide \$35,000 by 52 weeks, and what is it? It's not quite \$700 a week. Every time you get just under \$700, your employer gets \$500,000 a week shipped out. I think that's a very powerful correlation. Given the fact that no one else has probably ever measured that, you stand out now as an incredible value.

Also, once you realize what the correlation is, you're in an excellent position to improve, increase or elevate your level of productivity, and point out that advantage to your employer. If when you analyze you find that every time you make \$700 your employer gets \$500,000 worth of shipments out the door... What if you suddenly became a mere 10% more productive? That means for the same \$700 the employer now gets an extra \$50,000 worth of shipments. Pretty exciting, isn't it?

You can draw a measurable illustration to almost any kind of job anyone holds.

Let's say that you are an accounting department manager. Let's say you are responsible for processing \$1 million worth of accounts payable every month. Let's say in processing that, you uncover that 3% of those accounts are erroneous billings that your employer can save money on. Well, 3% of \$1 million a month is \$30,000. If you're being paid \$5,000 a month, your employer is getting a six to one return for that \$30,000. And that's only one area you can measure your performance in.

This becomes critically important in two different areas of job achievement - #1, holding your job against other people; and #2, getting the job you want. If you are the only person in an area of a company who understands measurement, comparability, and correlation, your employer will see you as being a distinctive and a very unique asset – someone who justifies their existence by a huge margin because you have evaluated, examined, and calculated the exact correlation of cost to worth.

You can say to your employer, "It's pretty exciting to know that every time you pay me \$700 a week, I get \$500,000 worth of billing out the door," or "Every time you pay me \$5,000 a month, I save you \$35,000."

It's also exciting when you want a raise to be able to say, "I want an extra \$1,000 a 'blank' – month, quarter, year. In exchange for that, I'm willing to promise I will produce a minimum of 100 times greater 'blank'" – productivity, savings, shipments – whatever applies most directly to your job function. Do you see the advantage you have over your competitors?

Now, let's use this in a different application. Let's say that you want a job. It can be a job within your company. It can be a job with anybody's company. Let's say you're out of work, or let's say you're working and you want a job in the same field of endeavor, or in any other one.

In order to get the job ahead of – and instead of – anyone else who applies for it, all you have to do is focus your eye on the one ball that no one else looks at - this measurement correlation... this value-to-cost basis that ultimately every employer should and wants to look at, but has never really thought about.

When you apply for a job, or when a job opens up, or when you want a job created for you (and you have every right to do that) all you have to do is go to the employer and say, "What kind of a return on investment do you have to get to make me the best value you've ever invested in?" Most of them will never have thought about it. Your job is to help them focus on specific performance levels.

Say to them, "OK, let's say that you hire me for this accounting job. What would you expect me to accomplish, tangibly? Not just performing the roles and the functions of the job - that's accepted and understood. What specific achievements? How many mistakes and errors would you expect me to catch? How much erroneous billing would you expect me to uncover? How much cash flow savings would you expect me to accomplish, minimum, in the first three months, the first six months, the first year?"

No one's ever said that to an employer. Everyone always says, "Well, tell me about the job. Tell me about the benefits." Your goal is to redenominate the way the employer looks at the job function - and looks at you.

In addition to that kind of a focus, your second focus has got to be to ask the employer what the biggest areas of tangible contribution you could make to that job would be. No one has ever asked that either. By that, I'm talking about what can you do that is measurable...that is evident...that is tangible...and that has value to that employer that no one has ever thought about doing before. When you ask the question the employer may not have a good answer, but it will certainly distinguish you at the highest level.

Your attitude, your mindset, your focus must be the following: Pursue and accept no job unless you can add supreme and superior dimension and value by your performance. It's not hard to do, because virtually no one takes a job with an eye toward, "How can I add more value to this job?" And you will come up with the ways you can do that when you ask the right questions of your prospective employer. What are the right questions? They are the following:

"Tell me about the biggest area of opportunity in that job – not opportunity for me to grow, but opportunity for me to contribute. Tell me about the biggest weaknesses, the biggest problems, the biggest areas people have either not excelled in, fallen down on, or missed out on taking advantage of opportunities for you. Tell me about what happens

before this job and after. In other words, how does the function of this job connect with other functions, and the process of the system of getting the business transacted? Towards that objective, how can I make the function better?"

Ask the employer if they've ever identified what the correlation should be...if they know what the productivity level should be...if they have measurable benchmarks that they expect the successful applicant to achieve. And if they don't, ask if, before you ever take the job, you can help them identify and correlate specific achievement benchmarks that the successful applicant should be expected to accomplish - not only in Month 3, Month 6, Month 12, but on specific levels.

In our hypothetical accounting job, one of the functions is identifying erroneous billings... identifying erroneous payments... identifying areas that can be reduced... identifying areas of the accounting process that can be simplified. Rather than saying, "Obviously you want the head of the department to find errors," what if you said, "There should be a budgeted area, a targeted minimum number of errors that department should be identifying and reducing until you get a standard level of acceptability that should be much lower - or higher, however you look at it - than we currently are achieving." The employer has probably never thought about that.

By putting a higher level of correlation in their mind ...a higher level of productivity justification, and being the one to lead them to it, you give yourself a great distinction in their eyes.

So when you want a job, all you've got to do is do what nobody else does. It sounds silly, but it's true. Everyone else says, "Tell me about the job. Tell me about what's in it for me. Tell me about the benefits. Tell me about my advancement. Tell me about the insurance. Tell me about vacations. Tell me about stock options. Tell me about retirement plans."

Instead say, "Tell me about how I can make the biggest contribution. Tell me about what the previous holder of that job did best. Tell me about what you didn't like about their performance. Tell me about the areas of the job where you can get the greatest benefit and leverage to the company. Tell me about where I can make the greatest contribution. Let me talk to the person who had it last, and let me ask what they would do differently if they were going to take the job again. Let me talk to the person who is under them. Let me talk to all the people who interact with that job. Let me know everything about it so we can sit down together, and if I am lucky enough to be appointed the successful applicant, let me know in advance what I can do to add the highest level of benefit, value, profitability, productivity and success to the company."

If that's the attitude you take, you will run rings around everyone else looking for a job. You will run rings around everyone else qualified for a promotion, and you will run rings around everyone else whose job is in jeopardy, because you will be the one person in the business who understands and lives for the tangible contribution you can make to the company. It will be a contribution that is not abstract. It's not overlooked.

It will be very clear. It will be very evident. It will be very constant. It will make the money they pay you always seem too low – and that’s the position you always want to be in.

When people think you’re overpaid and underperforming, you are the first to go or be reassigned. When people think you are over-performing and grossly underpaid, you are the last to go and the most invaluable person in the situation. Which of the two situations do you want to see yourself move to? The answer is self-evident.

The next question I get asked – “I don’t have any money, but I really don’t want to be dependent on an employer all my life. I want to start a part-time business from scratch, but I don’t have any capital. What are the best ways – or is there any way to really have a good shot at success?”

The answer is yes. It’s much easier than you think. Let me go through a quick litany of the best approaches I have used for myself and for other people I have advised.

Number one, the most overlooked opportunity almost everyone has is their employer. Within the confines of your own company there are probably dozens - if not hundreds – of overlooked opportunities you could take advantage of for your employer. Opportunities to improve their profitability...opportunities to improve their efficiency...opportunities to take care of certain functions they currently may be subbing outside, or may not be doing at all...opportunities to add certain kinds of values.

All you have to do is identify what those opportunities are, and go to your employer and ask them forthrightly, “If I could add profit, or save money, or improve productivity, or expand market, or gain greater cost containment, or improve delivery, shipping, service, or any of the above areas for the company on my own time (the key word is ‘on my own time’) and do it in a way that the company absolutely wasn’t doing and had no intention of doing themselves... would you be willing to retain a little business I would start on the side to do it for you?”

“Particularly, if I could demonstrate before you ever were asked to say yes to me that it would pay such a higher return and dividend than the job function I’m currently engaged in – and I would agree to maintain my job and have other people do this for me?”

Well, that sounds silly, but if you go to a company and say, “If I can give you \$10,000 you never would have had, or \$100,000, or if I could save you 20% of the scrap that you’re wasting in your production, or if I can get your product manufactured in one half the time, or if I can get your service calls reduced by 40%, or if I can reduce your inventory costs by 20%, or if I can reduce your electrical bill, or utility bill, or your phone bill by 20%...”

There are very few small and private employers who will not say that they will be willing to allow you to set up a separate business on your own time to do that for them.

If they have any reticence, any reservations, you can say, “And if it works, we could take that business to other outside companies and sell similar services, and I would be willing to give you an interest in the business.” That’s one thing you can do.

The second thing you can do is go through the Yellow Pages and look at any kind of product or service that you find interesting. First start with the areas that you have the most interest, skills or industry familiarity with. Contact the people who own those enterprises and ask if they would be willing to in essence act as your back room.

In other words, will they let you set up your own business, but without any of the inventory, or the personnel, or the equipment, or high-paid technical people that they already employ? Would they in essence provide the product or service to you on a drop shipment, or a directly-delivered or vended basis to any customers you sell?

What does that mean to you? It means that instead of having to start a business and get a big office, and buy, rent or lease expensive equipment, and hire very skilled technical people, and invest years and years and years of your time and effort making contacts with manufacturers and suppliers... you can just go to somebody who’s already got all that established, but may not be operating their business at full capacity (and that’s about 90% of the companies in any kind of endeavor) and ask them if they would be willing to sell you their product or service at a discount, basically on a wholesale basis.

If they will – and I guarantee you, if you approach it correctly, a number of people, if not all, will say yes – the spreads you can get will range between 20% and 50-70% of the retail price. You can then turn around and sell the product or service to other companies.

If you sell the product or service your only expense is selling or marketing. You don’t have the inventory. You don’t have an office. You don’t have equipment. You don’t have high-paid personnel. Whenever you get a sale, all you do is call up a company that’s already in that business and have them directly ship it out, or directly install it, or provide the service, and you’re basically making a spread – a huge margin – on the cost they charge you vs. the price you get from the marketplace. You can make a lot of money and get started without any major investment, any major effort.

Let’s say you don’t know how to sell. No problem. All you do is run ads in the paper for a very skilled, commissioned sales man or woman. Find out what the industry standard is. In other words, if a typical salesperson makes 3% and you work out a deal where you’ve got a 20- or 30% margin, you could give a salesman or woman, or a number of salesmen or women double the commission to start with, and you’d still be making money without any effort - just by putting together the concept.

Your real investment would be in contacting the companies who would supply the products or services, in essence as wholesalers to you... creating a letterhead and concept for the business...setting it up either as a corporation or a sole proprietorship, or

something in between (you have to talk to an attorney) and then going out in the marketplace and having the salespeople sell their heads off.

You probably wonder, “Well, why wouldn’t a salesman or woman who’s any good just do the same thing?” Well, the biggest reason is they don’t have the confidence in themselves, and the conceptual certainty to do it.

Knowing that you can go through the Yellow Pages, call people, and say, “If I ask you to sell your product to me as if it were my own so I could resell it to someone else, would you be willing to do it, and if so, at a discount,” most people would never think that 90% would say yes – but they will. It depends on the deal you get, but if you get a 30 or 40% spread and you sell on a cash basis, the difference between whatever you have to pay your salespeople and what you pay the wholesaler that you buy it from is your margin. It’s a great way to get a business started.

After your business grows you have two choices: always operate the same way, and never have any investment in people, in equipment, in technical staff, in inventory, in manufacturing or delivery vehicles...or you can grow large enough to the point where there may be certain products or services that it pays for you to do in house, because the margins are even higher. But you still can get started without any investment.

Let me give you a couple other neat things you can do. You can go to all kinds of other businesses and make an arrangement to get the license or the right to sell their customers companion, or corresponding, or compatible products or services that go along, that logically complement or follow the product or service that they sell. In doing so, get them to endorse or in essence represent you to their customers as being a division of their own business.

You don’t have to be in business full time once you get the rights - and I stress to you, the key asset here is the right to do it. It’s not hard to do because practically no company thinks about it. They think of themselves as just selling one product or one service.

If you get the right to sell complementary products or services, then all you have to do is find real companies who provide those products and services and make a deal with them just like you did in the earlier example, to be resellers to you. You’d buy the product or service from them wholesale; you’d vend it or offer it through the companies you have the joint venture associations with, and you keep the spread.

There are lots and lots of other ways to start a business without any capital or full-time effort. Let me give you a masterful little secret that I have used.

The Yellow Pages has got to be one of your greatest friends. Look through the Yellow Pages and as you look at the generic categories of businesses – in other words, “bowling alleys, clothing stores, physicians, pharmacies...” ask yourself what products or services those people need most and use least. Make a list.

When you find a number of different businesses that need something frequently and recurrently...in other words, let's say you find that every retail company needs their windows dressed and cleaned, but you know that half of them don't do it, or they don't do it regularly. Or they need signs, but they don't do it very often. Then you know a business you can go into.

Then all you have to do is look up companies who supply that business – in other words, window cleaners or sign companies. Go to them and say, “I want to set up a business with you as my partner. I'll get the customers. You provide the people, the capital, the material, the skills. I'll get the deal together, and we'll split...” (whatever basis you can negotiate – 50/50, 25/75, 60/40).

If you do it right, you'll get people to eagerly say yes to you because you're bringing them areas of business they've never pursued themselves, and you're turnkeying it for them. You're putting it together into a systematic concept they can get excited about.

Find a window cleaner who's not doing all the business he wants and say, “I'm going to put together a business where we go out and we get every retailer. Not only will we clean their windows, but we'll dress and decorate their windows twelve times a year, and we're going to charge them a fixed fee.” You can get a window cleaner excited to provide you with the labor and the skill. Then all you have to do is set the deal up.

“Well,” you may say, “I don't know how to sell it.” Again, no problem. Since you've got half the profit, all you have to do is figure out a fair price to charge and do what I suggested earlier – run ads in the paper for very, very motivated salespeople. Find out what fair commission is, and then double it – or triple it.

If you know that the service can sell for \$100 a month, and the cost to do it is about \$10, and the gross profit is \$90, and you can get retailers to sign up to do it monthly, forever – and monthly means, basically, a \$100 a month, \$1200 a year revenue forever – and the cost on that revenue to fulfill it is all of about \$120 – then you know you've got a lot of money you can pay in commissions, because even splitting it with the window cleaner, you're going to make a lot of money just for masterminding... just for being Tom Sawyer.

Think about Tom Sawyer in the ethical terms. Think that your goal is to get other people excited about whitewashing the fence. If you do that, you can start all the businesses you want, part-time, with no capital, just by masterminding and putting it together.

And then you've got the best of all worlds. If it grows you can get checks forever for doing nothing. Or you can quit your full-time job. Or you can keep starting new versions of it over and over again, every three or four months as a previous part-time business gets solid and stabilized. Or you can take a part-time business you start and

build in your city, and replicate it in as many other cities as you want – or anything in between.

You're only limited by your sense of how much you deserve to accomplish...how successful and prosperous you deserve to be – and for my money, you deserve to be many, many times more successful... and many, many times more prosperous... and many, many times richer than you are right now.

Let me move on. A lot of people say, "I've got a small business and I'm struggling. How can I turn it into a large one without any risk?"

Very simple. Remember, there are three ways to grow any business and every business – and almost every business owner focuses on the hardest and the most difficult way first. They all try to grow more customers. Instead of growing more customers, do more with the customers you've already got.

Let's review. When people buy from you, you have three different opportunities for making more money. The first one is selling them something – turning them from a prospect to a customer. The second way is to increase the size of the purchase and the profit on that purchase that they make with you. The third way is to increase the number of times that they buy from you, and the number of other things they come back, literally or figuratively, and buy from you.

Most companies prefer to be reactive, because no one's ever pointed out to them that they have the opportunity and the responsibility to lead a customer to a more strategic buying philosophy. If at the point of initial purchase when a sale is made you direct the customer to the fact that he or she has more to gain by buying larger and higher quality units of purchase... and that they have more to gain by coming back at strategic frequencies, because they're going to get a greater outcome from using the products or services...and you offer and identify for them additional products and services they can acquire through you – the odds are they will do so. At least a large portion of them will.

And if they do so – if they come back and buy larger amounts, and they come back more often – you can't help but make more money. As you make more money you can take some of that additional profits and invest it into new customer-generating programming. And there's about 50 different ways you can grow customers or clients for your businesses that I guarantee you no one else in your industry understands.

I don't have time here to get into it, but what I will tell you is this: spend some time going through – that's right, the Yellow Pages – and calling companies who are in businesses other than the one you're in.

In other words, if you are in the retail business, call people in the wholesale business. Call people in the service business. Call people in the manufacturing business. Ask for the owners of those enterprises, and ask them if they would mind sharing with you the singularly most productive way they use to generate sales. If they say, "Selling,"

ask them if they would mind defining and explaining the exact selling procedure and process they use.

Why do I want you to do this? Because if you call 100 noncompetitive companies in 100 noncompetitive industries other than yours, you will identify probably 70 or 80 unique and fresh, new ways you can grow more customers for your business.

When you've identified those ways, you can start using them and funding them with the added profit and revenue you make by selling your customers larger and more continuous purchases. You can bring more people through the system, and it becomes basically a perpetual process. More people come in – you sell them larger units of sale. You sell them more often. You sell them more things. You use the money you make from selling them more often and more things to fund new customer acquisition programs that are fresh, and unique, and innovative from anything else anyone in your industry is doing. And you do it over and over again.

Behind all this has to be a driving philosophy – and this is a secret – the crux of what turns more smaller businesses into larger ones than anything else I've studied. And that is the right frame of reference.

Your goal cannot be to fall in love with your company, your product, or your service. It has to be to fall in love with your customer, your prospect, or your client. And by that I mean you've got to see your function and your purpose as bringing the greatest level of benefit, advantage, security, prosperity, improvement, protection, helpfulness, wellbeing, certainly – whatever it is your product or service provides. You've got to see your goal and challenge, your purpose, your opportunity as being bringing the highest level of that benefit or advantage or result to your customers in exchange for doing business with you. Because I guarantee you, that's not the philosophy any of your competitors follow.

If you champion and advocate the needs, the interests, the desires, the wellbeing of your customer or client first and foremost, and you follow up with the philosophy I shared with you a few minutes ago, your business can't help but grow massively.

A lot of people come to me and say, "I work for a really fine company. I work hard, and I appreciate them, and I think they appreciate me. But I need to get more money. I need to get a promotion, and frankly, my company's cutting back. My company's telling people they're lucky to keep the jobs they've got. With that kind of negative psychology working against me, how can I possibly get a raise or a promotion?"

The answer is very simple. It goes right back to what we talked about before. All you have to do is refuse to play the game of employment by the same rules all your counterparts play by. Don't let your employer, consciously or unconsciously, relegate you to the role of a commodity. Make yourself proprietary – and by that, I mean make yourself distinctive and invaluable.

Sit down and analyze what your value has been to the employer – tangibly, measurably, specifically – in whatever terms best denominates the value and the tangible benefit and result that employer gets from every day, every hour that you work – in other words, what the correlation is to what you do, to what the outcome is. Maybe all you can correlate is the number of papers you process, or the number of calls you take, or the number of claims you settle, or the number of customer service calls you dispatch or you go out on. But there's got to be a correlation.

Once you have that correlation, I'd love for you to be able to comparatively know what it looks like against everybody else's. In other words, if you accomplish 100 service calls a day and your closest competitor does 80, that means you are 20% superior just in base performance. But it may mean that the employer gets something like \$1,000 to \$2,000 worth of greater achievement from you every day.

Once you know that value, you can then go to your employer and say one of three things. "Look, I understand business is down. I understand times are tough and you've got to keep your costs very, very well managed. But I don't think anybody in this company – because I didn't even know it – realizes that I accomplish 20% more every day than anyone else I work with. And that 20% more accomplishes for the company \$2,000 more a day.

"I'm getting 10% less than the best person that I work with and it's not fair. I need a raise. I'd like you to give me a raise on the merit that I am underpaid right now. But I'd like to make the investment in me worth your while because I'd like to guarantee if you'll do that, I will give you an even greater performance every day of every week of every month. If I fail to give you at least 10% improved performance evaluated on a 30-day, or a 90-day basis, you can take any raise you give me away."

And by that I mean, be the one person in your job category who demands that your employer judges you on the tangible contributions you make. Promise them an even greater achievement if they will reward you just for what you've already done and the superior level of performance you've done it at. Tell them if you don't achieve and maintain that level, they can take any reward they give you now away. No one's ever done that. It's the easiest way I know.

Sit on the same side of the desk of a bottom line, P&L-oriented employer would. Say, "Look, let's not talk about my passion for the company. Let's not talk about the years of loyalty. Let's not talk about my abstract skill. Let's talk about bottom line, tangible, black and white numbers. Let's talk about what I achieve in profit, in calls, in results, in productivity, that no one else in the company does. And let's talk about how much more I will promise in writing I will achieve if I get what I want." If you do that, you'll blow them away.

A lot of people ask me, "How do I get more power and money out of my career?" Well, I've already basically explained it to you, but let me refocus it in terms of this question. First of all, you stop falling in love with yourself and what's in it for you. You

start falling in love with your employer and what you can do to make your contribution to them more productive, more valuable, and you make sure they understand that. And if you don't know, and you get them to help you know, and you get *both* of you to start analyzing and tracking it... And if you haven't tracked it, you start coming up with a system and a formula to identify, measure, and continually correlate what contribution you can make to that business on an ongoing basis.

Number two – you find out how many more ways you can add value to the employer. Don't do it abstractly. Sit down and say, "Look, I want more out of this job, and I know I can't get more if I don't give more. So I want to work together to figure what I have to do to be worth five times what you're paying me so maybe you'll pay me three times what I'm getting now. I need to know where I can make the highest contribution. I need to know where I can do the most for you. I need to know where I can save you the most money, or add the most profit, or get more done every day, or get more customers in the door. You have to help me get directed."

Make it a collaborative process. What normally happens in times like this is employees and employers take on a attitude of "every person for themselves," or "us against them." You've got to be the one person in the organization that breaks ranks. You've got to be the one person that says, "I'm in this for your wellbeing, but I can't even give you the highest level of my capacity to contribute unless you help me."

And by taking on that attitude both in words and actions it'll only be a matter of time before you will become so powerful and so enriched in your job that you will have outgrown it, and probably grown and leap-frogged yourself many times over.

A lot of people don't want to keep their job. Frankly, they've worked as long as they want for another employer. They want to be independent. They want to be on their own. They want to start a business from scratch. They don't know what business to start.

I've got a very simple philosophy. It's worked about 950 times out of 960. I suspect it'll work for you.

Don't try to buy a business. Don't try to start a business from scratch. The odds of starting a business from scratch and succeeding, if it's a brand new business you have no familiarity with, are massively against you. There is probably a 96% probability you will fail.

I don't like those odds. I like 90 or 95% certainty. There's no 100% certainty, but you can get 95% certainty.

How do you do it? Go back to your old faithful, the Yellow Pages. Look up categories of business that look like they would be enjoyable, fun, fulfilling, worthwhile, satisfying – something you could really get into long-term. Decide on which ones have the highest easy entry levels – in other words, something you can get into with the least amount of learning curve and capital contributions.

Then get on the phone and call people in those businesses who tend to be localized. Tell them the truth – that you’re quitting your job, or you’re out of work and you’re thinking of starting a business in that field. Tell them you will never be a competitor, and you want to pick their mind. You want to ask them ten questions.

Your first question should be, “If you had to do it again, would you go into this business today?” If the answer is yes, say, “Why?” If it’s no, ask them why. Ask them what they love about it, what they don’t love about it. Ask them where the biggest opportunity lies, the biggest pitfall. Ask them if you were trying to get started in that business and had very little money and skills, what their recommendation would be for the easiest, fastest path to success and profit certainty, and the way to avoid problems, losses and frustration. Ask them if they have any aspect of the business they have never pursued that they’d like to joint venture with you.

If you do this 100 times over, three things will happen. Number one, you’ll see certain businesses you might have thought of going in not being as exciting, fulfilling or promising as you’d expected. You’ll uncover all kinds of promising businesses you’ve never thought about, and you’ll probably have to turn down more joint venture profit business and partnership opportunities than you ever imagined possible.

A lot of people come to me at the end of the spring when school lets out and say, “Jay, I really want to develop a method for helping my children become more self-reliant. Come up with some money-making opportunities my kids can get into on the weekends, in the evenings, and in the summers.”

Well, I think that’s very commendable, but I think you’ve got to go back to a philosophy of making your children excited about being entrepreneurs - getting children excited about the chance they have to add value, to bring a benefit or an advantage to people’s lives. When they realize that all that a society is based on financially is our ability to add value and benefit to someone or some organization’s life or situation, it’s very exciting.

Ask your children, “How can you add value to somebody’s life?” Start in your neighborhood. Make a list of all the things they could do for the neighbors. They could cut grass. They could wash windows. They could take care of the animals. They could housesit. They could do odds and ends – change lights, clean garages.

If the children are young, you could go up and down the neighborhood and set up a regular route-type service, asking all the neighbors if they would let you call them every week to see if they needed any of those things done... or asking if they’d like those things done on a regular, weekly, biweekly or monthly basis.

If they do it sincerely, and they do it with a focus towards the fact that they want to add greater value...they want to do a service...they want to provide a benefit...they

want to do something worthwhile for that homeowner or that neighbor – the odds are that statistically, one out of a certain minimum number of people will say yes.

I can tell you a secret, and that is, the more your children come from a position that they really want to do a great job...they really want to see that neighbor's yard look good... they really want to see the neighbor's car look good... they really want to see the neighbor's house look clean... they really want to see all the lights in... they really want to see the dog or the animal healthy and fed and watered... they really want to see the grass grow well – the neighbor will pick up on that and be very excited.

Most children don't try to turn a chore or an activity into a business. It's a mindset. If they get it into a business mode, your children actually will be creating something they could sell. It has asset value.

If you had a route of 50 or 100 homes in the neighborhood that had you calling on them every week to cut the grass, and once a month to put light bulbs in that were burned out, and every time they went on vacation to feed and take care of the animals, and once a year clean out the garage and do other things – all of a sudden your child has a \$100 or \$200 or \$300 a week income stream that he or she can do year in and year out and make a ton of money in the summer. And if they ever get tired of it, they could literally sell it to another child for either a lump sum, or for a share of the revenue. That's great training.

So the first thing I try to do is get the child to look at what business or what money making is really all about, and it's all about adding value, bringing an advantage, wanting an improved result for somebody. Then I get them to look through the neighborhood.

After they do that, I then have them look through the business community in the neighborhood. There are going to be offices and retail. What do retailers need? They need someone to do their windows, someone to clean the place, someone to deliver and run errands for them, someone to work part-time, someone to handle shipments, labor – and on and on.

Make a list of all the things they could need, and have your son or daughter or children go to those retailers and offer a regular service. Not just a question – “Do you need anything?” Because when you ask if someone needs anything, the answer is almost always no.

Put it in the terms of an ongoing service, a benefit that you offer them on a regular basis with the knowledge that their needs change...that your son or daughter knows that from time to time that retailer is going to need their windows cleaned or decorated, or their floors cleaned, or merchandised moved, or boxes packed or unpacked, or extra labor available for special deliveries. The odds of developing a route of business are very high.

After the retailers, then go to the offices, and think about services offices need. They need someone to get them lunches, someone to run errands, someone to pick up

things, someone to deliver things, someone to go to the store, to the office supply places. You could develop a route – and on and on and on.

And after your children have done all of that, if they're still in need of something, guess where they can turn? The Yellow Pages. They can call everyone in the Yellow Pages and they can try one of the following:

- 1) They can ask, "Do you need somebody to be a two- or three-hour-a-day jack of all trades? We can run errands. We can clean things. We can pack boxes."
- 2) They can think of specific services they can do. They can pick up and deliver quick printing, lunches. I have a friend whose wife makes \$2,000 a month picking up and delivering lunches for office buildings in the area. Why couldn't your son or daughter do that, certainly in the summertime? And on, and on, and on.

Again, the purpose of this program is to start you and your family in a different way of thinking, a different mindset, a different focus where you realize you have always have, and you currently have, and you always will have 100% of the ability to accomplish anything and everything you ever wanted in your life, in your job, in your career, in the money making arena, in business, in the professions. All you have to do is stop self-limiting.

Let's talk about money hobbies. It's a phrase I use to define how you can take areas of your personal life – skill sets, interests, things you are fascinated with or excel at – and turn it into full or part time revenue streams. These money hobbies are the most joyous and easiest form of increased revenue you will ever take advantage of.

How do you do it? Well, first recognize that every human being I have ever met excels in at least one area other than what they do at work. In other words, you have a skill. It may be at memory. It may be athletic prowess. It may be a green thumb. It may be your understanding of a hobby. It may be a skill. It may be some part of literature.

Make a list of whatever area or areas of personal interest you excel at. Once you've made your list, then ask yourself how many other people would love to learn how to do what you already understand at the level you understand it. In other words, how many people can you teach to do what you do as well as you do? How many people could you train? How many people could you coach? How many people could you work with? How many people could you share your understandings with?

How do you do that? Well, you have a number of ways. You become a tutor or a coach. You go to areas, or organizations, or groups of people that you know would like to know what you do. You go to groups and areas of high concentration where you know there are a lot of people who would love to learn what you excel at.

For example, let's say that you've got the ability to grow flowers twice as high, and four times thicker and more colorful than the average gardener. It would seem like you could go to *Gardening Magazine*, or you could go to almost any consumer publication with an ad or a press release, and talk about your ability and your secret, and offer to train people privately – by phone, at your home, at their home, or by letter, and get a lot of people who would call upon you.

If you understood how to play golf better than most people, you could probably coach people, or hold a seminar, or write a book or a report, or do an audio or a videotape, and offer it for sale. You could offer it for sale in the golf magazines, through the golf stores, through clubs – all kinds of ways.

Believe me, between being a tutor, a coach, a seminar presenter, an author, a tape creator, an expert who made his or her services available by the hour, by the day, by the achievement, by the group... You could make more money from your hobby or God-given skill than you even do from your mainstream income.

And you can do it at your convenience. You could do it at night, on weekends, on vacation, by mail, by telephone, in groups, one on one. You could teach other people to do it for you.

I became so good, for example, at marketing consulting that I taught 1,000 people how to do it for themselves, and some of them taught other people how to do it for them.

I have a friend who's great, absolutely great, at running a very profitable legal practice with one assistant. He makes \$1 million a year. He teaches other attorneys how to do that.

I have a friend who absolutely understands how to live his life so stress free it's unbelievable. He never set out to do that as a livelihood, but so many people prevailed upon him that he started teaching classes on the weekends, and now he makes tons and tons of money doing that when he's not working.

I have a friend who is an impeccably great cook. She teaches other women in cooking classes. She's got a book she's written. She's got a tape set that she sells.

You're only limited by your imagination and – guess what? The Yellow Pages, or in a bigger picture, a directory of appropriate business around the country or around the world. Because once you figure out what your money hobby skills are, you don't have anyone keeping you from selling them nationally, internationally, globally. All you have to do is get a directory of where the highest concentration of the most probable prospects for that skill set are.

And as I said, if you have a talent that's really easy to target, like gardening, all you do is find all the gardening magazines, and the gardening publications, and the gardening groups, and the gardening clubs, and you offer that.

If your skill is in relaxation, you might have to go to people who buy stress reduction products, or just people in industries you know tend to be stressed out. Go to people who tend to work with them and see if they would refer people to you.

The point is this: you absolutely have money hobbies you owe it to yourself, and your skills, and your God-given talents to cultivate and offer to other people who aren't as gifted and as successful at doing it as you. I encourage you to do that.

Now I'd like to talk about something anybody at any level of their life can utilize to accomplish a rather miraculous improvement in their circumstances. Specifically, I'm talking about how you can increase your standard of living without changing jobs.

Most people don't realize that you can get the same result of making more money by acquiring things at a lower price. I've gotten tons of people to redirect their thoughts on quality of living issues, away from making more money and over to accomplishing more with the money and the efforts they currently expend. I'd like to do the same for you. I want to talk about this philosophy of increasing your standard of living without changing jobs.

First of all, let's ask ourselves this question: what has to happen in your life for your standard of living to improve? Well, either you want to live in a nicer place, or you want to do more things, or you want to have more things, or you want to go to nicer places, or you want to congregate with higher qualities of people, right? Right. Well, let's take one individually and ask ourselves, if we didn't make more money, how else could we accomplish the same goal?

The first thing I want to introduce you to is a philosophy of barter, or trading. By identifying what products or services you can create and produce that other people desire, you have the capacity to create purchasing power and value at will.

Let's say, for example, you work at a business, and you are an accountant. Maybe there's a restaurant in your neighborhood or city that you'd love to start going out to every Friday, but you know if you did that, the bill would probably be \$400 or \$500 a month, and your budget doesn't allow for that. But what if you went to that restaurant and you said, "I will trade you accounting services for your restaurant in exchange for \$700 or \$1,000 worth of food and beverage credit for me and my family, or my dates, every month."

Let's say it took you a few hours a week of your time and your ability – hours that you normally would use to watch television, or read a book, or lounge around the house, or drive into the shopping mall. For that investment of hours, you would accomplish the exact objective you desired. You would increase your standard of living, or at least one aspect of it, because you'd be able to go neat places without spending any more money.

What else could you trade? Well, you could trade things. How do you do that? A lot of people have the capacity to produce value, but they don't normally sell that. I know people who are artisans at building things – cabinetry, wall décor. You could go to organizations who would really benefit by having you produce those kinds of things for them, and trade them for the products or services they sell.

I knew a gentleman, for example, who did all kinds of artistic décor for a prominent hotel in his city, and he got in exchange credit – not at that hotel, but at a sister hotel in Hawaii. He was able to go on vacation three times a year, and basically only pay for his airfare. And I taught him how to trade artistic décor for the office of a travel agency that paid him in airfare, so he was able to do all of it for nothing.

The question is, what else could you trade? Products, services, skill sets, or things you could acquire from other people that you could trade to get you the objective that you want. That's the first thing.

The second thing is, what could you negotiate for? Negotiation is an overlooked aspect of lifestyle that most of us don't really think a lot about. We are very sale-oriented, and very discount-oriented, but we don't realize that 90% of the products and services that are for sale in this country can be negotiated for.

Case in point: I just came back from spending a weekend in Palm Springs at a very luxurious tennis resort. I stayed in a suite. The suite cost me \$650 a night. (I'm going to show my hypocrisy.) A friend that I met there for a business meeting is a better negotiator than I am. He went to the manager before he arrived and negotiated a rate for himself and his wife for the exact comparable two bedroom suite for \$325.

In other words, he paid exactly 50% of what I did because he asked. He found out that the suite was available. He told them nicely that he was going to come to Palm Springs, and he either would stay in that suite for \$325 or he would go to a deal he had at a comparable hotel across the street. He told the manager that he need not give him a decision until he arrived, and my friend had a similar arrangement with three other hotels.

What did he accomplish? He accomplished the lifestyle, the quality or standard of living of my \$650 expenditure for \$325.

Almost everything is negotiable, from doctor bills, to restaurant bills, to you name it. The trick is negotiating before, not after you're rendered the service, and having a hedge or an alternative if someone turns you down.

And the trick is knowing when to negotiate and when not. If a restaurant is absolutely packed on Friday nights, the time to negotiate with them is not for Friday night dinner. But if they are empty on Monday night, and you go to the restaurant ahead and say, "Look, I typically go out on Friday nights, but it doesn't really matter to me if I go out on Monday, and you're more available. I'm willing to come on Monday when you can accommodate me instead of on Friday when you probably can't even accept my

reservation, and I will be additional revenue you never would have had. I will do that if you will let me order off the menu, and when the check arrives, reduce my bill by 40%.”

Now, every restaurant won't say yes, but you'll be surprised at how many would. You'll be surprised if you go to a restaurant and say, “I'm going to come there ten times a year. I want a ten time discount rate, and if I fail to achieve that, you can short rate me or bill me back for the full rate.”

If you don't ask, you don't get. But if you can reduce your expenses on restaurants by 30 or 40%...if you can reduce your cost of vacation resorts by 30 to 60%...if you can negotiate preferential deals on all kinds of other goods or services, including clothing, jewelry and all kinds of things that most people would not negotiate with and for, you get the effective result of having an income that's 30 to 50% higher.

The point is to look for leverage. Look for situations where the other side – meaning what you want and who you want it from – has more to gain than even you do by accepting your business at a preferred rate or advantage. And believe me, in about 90% of the situations, you will find a time, a place, a category of product or service where the company is more distressed than you would imagine. By that I mean they have too much product, they have no one using it, they have vacancies, they have over supply. And you can approach them with a simple negotiating positioning. It should be this or a derivative:

I respect the value of your product, and I know that normally you get every cent of what you ask. And I don't deny that to you. I respect it. I'm sure it's worth every cent. However, I don't require it at the level of desire that some of your other customers or clients do. I think it would be nice to have, use or acquire, (depending on the product or service you're talking about) but if I never get it, it's not the end of the world. On the other hand, if there's a way I can help you gain an advantage you wouldn't have, and I can benefit in the process, and we can both do each other a nice service, that pleases me.

And with that, then you lead to the scenario. It could be that you're coming to the end of the season, or a retailer has an oversupply of a certain kind of clothing or footwear.

You can say, “I am willing to buy twice as many as I normally would if you'll give me half price. And I know you probably won't make much money, but you'll reduce your inventory and you'll get cash. If cash is important, and the thought of me having the capacity to come back again is appealing...if reducing your inventory and getting cash has value...and knowing that I am willing to buy future items from you at retail, or at least close to it...and I will never breach the sanctity of the transaction that we have – then I'd like you to consider it. It's open for consideration, and all I ask is you think about it and let me know – or when I come in you can say, ‘I've thought about it and I'll gladly accept it' or ‘I don't'.”

If you always approach transactions with the evident willingness to walk away... In other words, not being rigid or curt, but being enthusiastic, but not that hell-bent on doing the deal unless the other side is equally as willing, and approaching it the same way I've suggested you approach everything – as a service to the other side. And there really are situations where it is a service.

There are a lot of companies that have an oversupply of product, under-utilization of manufacturing. The best possible way for this to work is if you'll adopt the same basic mindset and strategy that I've suggested you incorporate in all the other methods and ideas I've shared in this program. And that is focusing on what's in the best interest of the other side.

If you want a car, know that there are certain times of the year where car dealers are loaded. If you want to rent a car – say you've always wanted a convertible, but you really can't afford one. You could go to a rental company and say, "Any week it looks like the convertibles aren't rented, I would rent it from you for 40% of rate." And show them that at 40% of rate, they cover their insurance, they cover their depreciation. You'll have your own insurance, and it's found revenue. Tell them, obviously, at the peak times in the heart of the summer, then you won't rent it from them. But whenever they're not using it, if it's available to you at 40% of rate it's revenue they wouldn't have gotten.

If you take that attitude, in many, many, many – not all, but most situations – your sincerity melded to a genuine willingness to be discreet, and you'll always treat it as if you paid full rate and respect them accordingly, you'll be surprised at how much more you'll be able to acquire and enjoy in life.

So the first thing you can do is see how you can trade products and services. The next thing you can do is negotiate.

The third strategy – and it's a little bit of a kindred relative to the second one – is go to people – merchants, service companies – and offer them trial relationship propositions. Let me give you an example of what I mean.

Let's say you wanted to be a member of a prominent tennis club, but you don't have the \$10,000 to join and you can't necessarily afford the \$500 a month, but your career looks promising. Well, if you went to them, and you were honest, and you said, "I think I would be a great future member. Right at this moment, I don't have the \$10,000, nor can I afford the \$500. But I'd like to suggest that you create a modified special trial membership for me. It will be a nine-month membership to see if I like you and you like me. At the end of that nine months I will either go forward, or I will drop out.

"But during that nine months, in essence I get an option to experience the services, and I will only use them a maximum of two days a week, and I will gladly pay you \$100 a month. I will use them on days you tell me are the lightest so it doesn't take away from other members. I will eat at least once in the restaurant and pay the additional

cost of that, so it will be additional revenue you will get. I will respect my membership and treat it as if I had paid \$10,000 and \$500. At the end of that period, the very least you will have gotten is six months' worth of revenue and restaurant charges. I will bring a high quality of people as my guests to the club. At the end, if I want to go forward I may ask you to allow me to have payment terms on the down payment.

“But the worst thing that will happen is you'll have a high quality of person using the facilities in a non-critical, non-peak time period, and I will be an asset to the membership.”

Now, everyone won't say yes, but you'll be surprised at how many will. And the trick is finding modified ways to allow people to change their pricing, change their terms, change their access to you.

Health clubs. There's a lot of health clubs I've persuaded to create an off-hours membership. You can go and do the same thing. Say, “I understand it's \$1,000 a year to be a member, but I'd like to join, and I'll guarantee I'll come off hours, or I'll only come two days a week.” And tell them if it continues, and you want to go more, you'll convert to a full term membership. Once you start, most of them will let you continue forever. That has been my experience.

I've gone to scalping companies, people who sell scalping tickets, and said, “Call me when you're stuck with tickets, and I will buy them from you at the last minute for 50% of rate.” Well, I got calls for tickets that normally when they're really desirable people would pay three, four, five times over face value for. And if I'm patient and flexible, I would get calls at least once a month where I was offered tickets at half or less price. Now, I had to be willing to respond the same day, but my wife and I were flexible.

The same with a gentleman that I know who sells packages of tours on cruise lines. He's got a standing offer from me. Any time he gets stuck with a cruise at the last moment he is to call me, and if I'm available I will get the cruise for approximately 35% of what everyone else pays for it. Well, if everyone else is on the boat for \$4,000, and I'm on the boat for \$1,000, I'm having the same experience. I'm having the same “quality of life” while living at the same standard that they are, but I'm paying 65% less.

This is just a start for you, a springboard of thinking, but it's based or predicated on the assumption that you recognize you have the right and the opportunity to change the rules by which you have to deal with any supplier, any vendor, any retailer, any clothier, any service company, any prestige vendor of products and services again.

If you call, for example, the hottest hair salon in town and you say, “You know, I would love to have you cut my hair, but I can't afford the \$125. I can afford \$40, and I know it's an insult, but if you ever have a slow day or week, and you'd be willing, I would be so flattered to have my hair cut by you – and I associate with some very influential and high-caliber people. Unfortunately, most of them are much better off financially than I am, but I'm a dear friend. And the fact that you give me a great haircut

can't hurt getting them interested in you. I guarantee I'll give you a tip that is as good as you'll get from someone who pays \$125."

Well, if you said that to every expensive hairdresser, probably some would say no. But the odds of someone having an opening or a light day once a month are exceptionally high. If you approach it sincerely and genuinely with an avid respect and desire for their service, I suspect you'll end up getting a \$125 haircuts for about \$35.

I can go on and on, but I hope you get the idea. There's nothing that says you have to satisfy yourself with the quality of living your current income would normally justify. By restructuring the terms, the basis, the pricing, the consideration, the way you approach it, your ability to give the other side something else they want or could appreciate - including respect and your appreciation...

A lot of people basically love to be loved. If you go to somebody and say, "Gosh I'd love to eat at your restaurant, but I can't afford it. But I can afford half that rate, and I'd be willing to eat there at the slowest time of the week, or month. I'd be willing to eat there if you called and said you had a cancellation at the last minute. I would just love to eat there."

The truth of the matter is that you can have so much fun doubling or tripling the quality of life and the standard of living you enjoy. So have at it. Have fun. The world is literally your own bowl of cherries the moment you realize you don't have to play the game at full retail.

Now there's a flip side to this also, a corollary as such, which I think is important to address, and that is that those of you in business...those of you in the professions... those of you who sell products or services...don't minimize the fact that if you make it easy for people who ordinarily would not be inclined or able to avail themselves of your product or service at times and in ways that don't take away from your normal revenue...

In other words, if you're the restaurateur and you know that you've got a really light day on Mondays... or you are the hairstylist and you know that there are going to be times when you really can't be full or won't be full, and you could get great people who hang out with great prospects to basically be a billboard or showcase for your artistry and ability - you owe it to yourself to explore the flipside. In other words, to make it easy for people to get started, particularly if incrementally you get revenue and appreciation.

It is key that you understand that they must appreciate what you're doing for them, and be discreet and private about any preferential arrangement you might make for them. But by doing that you could suddenly be growing your mainstay, full-priced business, products or services, long term at a very fast pace just by being very sensitive and extending yourself to people who may not be able to normally avail themselves of your product or service.

Now I want to talk about a really sensitive subject: how to know what you are really worth - a simple formula for determining your true value in relationship to your wife, husband, spouse, to your lover, your children, your employer, in business, to your customer, your suppliers – to everyone important to you.

It is one that has served me extraordinarily well in my life and in all my relationships, personal and business, and I'd like very much to share it privately with you for the first time ever.

Simply speaking, there are two sides to the quotient. One is being appreciated, and the other is appreciating.

We all, I think, want to be appreciated. I have found in my life that the best way to be appreciated is to first appreciate. And by that I mean we all want so hard for other people to recognize our value, but they want the same thing because we are all human beings, and human beings are pretty similar in all ranges of the socioeconomic scale. We want to be loved, appreciated, and acknowledged.

If you will take a moment first to appreciate your customer, your lover, your wife, husband or children, employee, employer... it will radically change the whole perspective you have and may have on their relationship with you.

First of all, how do you do it? Well, you genuinely look for what's wonderful, great and fulfilling about that relationship. If it's your wife, you say, "What is great about this relationship?" Well first of all, that woman has agreed to commit and invest her whole life in you. She has agreed that you are the person who has the capacity to support her, to protect her, to nurture her, to make her laugh when she's sad, to console her when she has a problem, to inspire her, to celebrate for her when she achieves. That's a pretty incredible gift and responsibility she has entrusted to you.

She may have given you years and years of fulfillment. She may support you, encourage you – mentally and financially. She may have given you some beautiful children. You may have had reversals in your life, and she was there to encourage and inspire you. She gives you a purpose, a reason, a meaning for being alive.

And the flip side is true if you're a wife, and you have a husband. He chose you. You're the one he wants to spend his life with. You're the one he wants to invest his career and his ability to work and generate money, to create for. You're the one he wanted to build a home and a family with. You're the one he wanted to share his achievements, his joys, his happiness, his sorrows with. That's pretty incredible.

And then your children. You created children. You have a chance to mold their character, to influence their lives, to give them values, to see them achieve – personally, emotionally, financially, in life, in health, in years, in longevity – at levels that were never dreamed of by your parents. You have a chance to basically reproduce yourself morally, spiritually and philosophically, and influence generations of people to come.

Your employer – they’ve created a business. They’ve added value. They’ve added to people’s lives. They’ve created a sanctuary where whatever number of employees that they have a payroll for are able to grow, prosper, support their families, live and finance their lifestyles. They have rendered whatever products or services they rendered to their customers, which hopefully have increased or enhanced the quality of people’s lives, or reduced the dangers. They’ve given them safety, security, greater joy, profitability in whatever it is you do. You’re part of that, and being a part of that is something rather exciting.

Your employees, if you are an employer or a manager, have made your achievement possible. Without their commitment, their effort, their passion, their certainty, their stability their dedication, their daily contribution, you couldn’t be accomplishing what you’ve been doing. You couldn’t be where you are, and your company would be the lesser for it, as would your family.

Your friends – well, they’re important because without friends you don’t have a side of your life that is critically important. You don’t have someone who cares about you just for you...someone who shares your joy, sorrow, wants the greatest for you and usually nothing from you other than your reciprocal friendship.

You’ve got to appreciate, first of all, other people and what they bring to you and what they’ve contributed to you. I could spend hours analyzing and enumerating every aspect of friendship, of husbands, wives, employers, employees, vendors and their contribution. Without vendors, you couldn’t supply your manufacturing, or your retail, or your service lines. Without well-trained people you couldn’t produce at the level that your company produces at. Without everyone pulling together you could accomplish.

Sometimes in the harsh, ultra-competitive environment we work in, we compete in – both as employees, and as employers or professionals – we lose track of that.

The first thing you have to do is regain, and get realigned. Appreciate everybody and everyone for what they are, what they have brought, what they bring, and what they will bring to your life, and how it would be much sadder without them.

And if it isn’t sadder without them, then I think you should seriously consider changing your life because if you can’t appreciate the people you work for or who work for you; the people you live with; the people who’ve befriended you; the people that you have given life to – something is wrong either with your sense of values or theirs. If it’s yours, you might just not be really slowing down enough to appreciate what life is all about. And life is all about contribution, value, benefit. It’s not about self-servingness, because the more self-serving we become, the less we will ever achieve.

Again, the whole name of this program is “You Are Richer Than You Think” – because you are. You’re richer in financial terms. You’re richer in relationship terms. You’re richer in security terms. You’re richer in certainty terms, because the first step is

appreciating everybody. Then the second step is appreciating what your contribution has been, relatively speaking, to each of those different categories.

If you work for somebody, then realize (as I've indicated earlier in this program) and analyze what your contribution has been...what transactional connection your efforts, your work product, your daily contribution to that business results in happening. What occurs because of you? What are the implications of that occurrence?

In other words, if your company is able to transact 1,000 sales today because you manage the cash register, you basically connect with their customers – that's a great contribution that you should recognize. You shouldn't be cocky or smug about it, but you should be really excited about what you are able and are continuing to be able to contribute to your employer. You should make sure your employer recognizes that too – not in a cocky way, but in a humble and appreciative way.

You could say, “You know, I never realized it, but each and every day I have the opportunity of connecting this business with 1,000 people – advancing the relationship, maintaining it, solidifying it. I'm really excited and proud.”

If you are the employer, and you've created a business that has been able to support and nurture 40 – or 440 – employees, you should appreciate that. If that business has been able to contribute and add value to 20,000 customer's lives, you should appreciate that. And that appreciation should be shared continuously with those customers and those employees so everyone appreciates each other at a higher, deeper and clearer level.

Appreciation is the crux of knowing what you are really worth, because you can't know what you're worth until you first recognize what everyone else in your life or your business, your job or your family is worth.

So the first thing is appreciate them. The second is appreciate yourself. The third is recognize and acknowledge that appreciation both ways. Make sure people know how important they are to you, and make sure they also know – without being cocky – the contribution, the significance, the supreme relevancy of what you have tried to do for them. But don't do it cockily. It's very important. Don't do it condescendingly or smugly. It's very important that you do it with humility and respect, and you recognize that you're fortunate that you've been able to make that contribution to them.

If you say to your employer, “You know, I never realized ten years ago when I started this job that I would be able to contribute \$500,000 a week in shipments to this business.” Or you say, “You know, when I married you, I loved you and saw so much potential. But I never realized that by loving you and nurturing you I'd ever see you develop to be such a wonderful woman” or husband, or child, or friend.

You may say, “You know, when I first met you and decided immediately we'd be best friends, I never realized what that friendship would produce for both of us.”

There's a subtle way to get everybody connected with you appreciating each other, and it's a two-way valve. You appreciate them first and you acknowledge it. Then, with humble appreciation on your part, you share with them the reality of what your contribution has been to their life, to the inter-relationship that they have had in your life, and to the bigger picture.

It's very important. If you try it for one day you will be extraordinarily pleased and humbled by the power and the transformational effect it has on everybody and anybody you channel it through. In other words, all you have to do is start when you wake up in the morning with your wife, husband, lover, children, the person who parks your car, the person who operates the elevator, the person at the reception area, the person you work for or who works for you, the lowest or the highest level person.

If you follow the simple little method I have just shared, your richness and your prosperity, both financially and psychically in your life will grow by no less than ten times over – and will grow continually for the rest of your life. You'll get much more out of every day. You'll get much more out of every relationship. You will turn hopelessness into hopefulness. You will turn joy into exhilaration. You will become the most beloved person, the most admired person, the most acknowledged person, and the most appreciated person simply by admiring, appreciating and acknowledging everyone else.

Now I want to talk about your biggest source of future wealth. It's identifying where your biggest future opportunity lies.

A lot of people are frustrated because they see the world passing them by. They see computers becoming all-consuming. They see industries becoming dinosaurs. They see careers that used to be thriving becoming dead end streets. They see huge employers that used to be the beacons of security basically becoming dinosaurs also, and downsizing, and outsourcing, and waylaying all kinds of employees. They're scared.

I don't want you to be scared. I want you to be exhilarated because opportunity lies everywhere you can add value to people's lives.

So start with wherever you are in life. If you have the good fortune of being on the fast track to a trend or an area that's experiencing great growth, great, all the better. But if you're in what most would see as a dead end situation, it's no problem because the one person who sees how to add value... who sees how to bring greater advantage... who sees how to bring more benefit and more either protection, security, or tangible result to someone's life, business, or situation will always be invaluable, will always be prized. And even in a business or an industry that is matured or trending down, the one person or business that harbors this kind of an attitude will always be critically in demand. You will always be paid a premium and prize.

That notwithstanding, if you're at a point of reconsidering what career to go into, here are my recommendations:

Look at service industries. Why service industries? Because service industries tend to be recurring. They have repeat transactions that go on for years and years, if not forever. Once your employer (or you, if you are the employer) gets a customer or client, they will typically keep coming back over and over and over for life - many times a year if you are lucky, many times a month or a week if you are luckier.

That's a lot better than being in a one-shot business. The cost of acquiring a customer for most businesses is so acute that you have to consider what it would take to resell them over and over again. Service industries tend to have the natural tendency for people to come back over and over and over again.

Correspondingly, they tend to be high mark-up, low cost to fulfill enterprises that have substantial profit levels available to support employees, lifestyles, expenses, advertising – all the costs and requirements the competition imposes upon you today.

If you're going to go into a service business, I would suspect that the kind of service businesses that would be the best areas to pursue would probably be those areas which make people's lives easier, more fulfilling, safer, or more enjoyable. That's a very general statement because you have to look for yourself.

How do you find these opportunities? Guess what? That's right – the Yellow Pages. You go through the Yellow Pages if you want to do it locally, or you go through various industry directories if you want to do it regionally, nationally, internationally. You identify all kinds of service industries.

And guess what you do? You call them up. You tell them the truth – that you're thinking of going into that field, and you ask their opinion. You ask them questions like: Tell me the good. Tell me the bad. Tell me if you were going into it again, would you do it? Tell me the trend. Tell me the biggest opportunity. Tell me the biggest problem. Then you ask them a few questions.

“I'm looking for an opportunity in that industry where I can make a great contribution; where I can make the biggest value; where I can give an employer the greatest return on his or her investment; where I can grow to be the most valuable asset, and have that employer get a return of many, many times my salary cost or my commission cost. Is there such an opportunity in this industry, and might there be such an opportunity with you?”

You might even say, if you're interested, “I'm looking to start a business like that. Is your business for sale, or would you be willing to be a partner in a version of this business in another location, in another city, in another part of town?”

Do you see the possibilities? They are limitless if you stop operating by the rules that have governed everybody else you work with, or the industry you work in. You have a brand new canvas. You can paint any picture of your career or life that you want. So go for it, because that's where the opportunity lies – in your mind. Not outside it – it's inside. The moment you realize that you have the ability to take advantage of any opportunity out there; to identify the greatest opportunities out there and be part of them just by asking how you can make the biggest contribution; asking where the opportunity lies; talking to people; not making a decision out of necessity or out of ignorance, but making it out of well-reasoned, well-informed questioning and examination.

You can order your life any way you want, and if you settle for less than you're entitled to - shame, shame, shame on you.

Now, let's talk about the biggest mistake almost everybody makes – the truth about franchises.

Most people who are looking to start a business for themselves turn to franchises. The only problem is they misunderstand the concept of most franchises. Because somebody sells a franchise for \$50,000 or \$100,000 and has a successful operating facility installed somewhere, they think that by paying this huge franchise fee it's an assurance, a certainty, an absolute security that you're going to be successful trying to operate a version of that franchise yourself. Nothing could be further from the truth.

What I have discovered – and I've looked at far more franchises than you probably ever will – is that most franchises only have one leg of a success quotient covered. They have an operating system. They have procedures for managing or operating the process of the franchise. If it's fast food they have a system for processing and preparing a consistent quality of food.

What they don't usually have, however, is a successful system for generating customers. Food stores are probably the best, but with many of them, all you end up doing is getting yourself a low-paying job that you can't get out of. With the more technical, the more product-based franchises, most of them don't know how to generate customers. They don't know how to build ongoing sales. They don't know how to grow profits. All they know how to do is manage a successful system. But if you can't get it successful, you're screwed.

I encourage you before you ever lay down any money for a franchise to do me this one favor. Ask the franchisor to put you in touch with ten successful franchisees in ten different parts of the country, ranging from small cities to large, great locations to bad. Ask them also to put you in touch with ten people who aren't doing well.

Call those 20 people. Ask them what's making them successful and what isn't. Ask them what their most successful customer-generating system is. Ask them what their most successful selling process is. Ask them if the franchisor is giving it to them, or did they figure it out for themselves. Ask them what they would do differently if they didn't

own this and they were thinking about buying the franchise today. Ask the ones that aren't doing well why they think they aren't. Ask them what they think would make them more successful, and ask them what the franchisor is doing to make them more successful, or to help them.

If the franchisor won't give you the names of those people, it's no big deal. Call the 100 or 200 major cities in the United States and ask information for the name and the number of that kind of firm. If they are really aggressive franchisors, they'll have an installation there. They may not want you to know that because it may not be doing well. But you owe it to yourself to spend the few hundred dollars on the phone calls before you spend \$50,000 or \$100,000 and the rest of your life in a situation that gives you a far lesser result, return, payoff, benefit or enrichment than you deserve.

That's the first thing. Second, before you make a decision, look up the generic type of business they are offering in, again, the Yellow Pages – but get Yellow Pages for 100 cities and call the non-franchise operators of similar types of generic businesses. Ask them if they would be willing to franchise or license, or at least train you in their success secrets.

You may find an independent who's ten times more successful, but he knows how to gain and build repeat customers ten times better than the franchisor. For \$3,000, \$4,000 or \$5,000 he or she might let you come and work in their store for a month, and ask all the questions, and come up with an incredible documentation of how you can do it yourself in your city without ever paying a franchise fee.

Or you might find something so good that you might make a deal with them where you become the model, and if it works you own a franchise company with them and you franchise your successful company.

The key to remember is that 90% of the franchise companies that I've seen (and I'm exempting the really big ones) the small franchisors don't know how to build customers. All you get when you lay down your \$50,000 or \$100,000 is a system of how to set up a business and how to manage a business, but you don't get certainty that you're going to *have* business. And without business, the greatest setup doesn't work.

You want a system that brings you sales and brings you customers, and assures you a profit. If a franchisor can't point to a ton of successes and isn't willing to introduce you to the non-successes, consider the alternative. Because for a fraction of the money and a lot more certainty, you can probably find an independent that's done it right that would love to teach you (as long as you don't compete against them in their city) how to do it yourself.

Now I'm going to talk about intelligence. Not intellect, but “smartness,” and the smartest thing you can do with your life and your opportunities. It's to adopt what I call the “optimum personal, business and career strategy.” What does this mean? It means that you refuse to get less out of an effort...less out of an opportunity... less out of a

day... less out of a dollar... less out of a relationship... than the maximum that that activity or action has the capacity to give you today and in the future.

It means that you don't do things just to be doing them – that you insist on playing life to the fullest, but to the fullest based on your sense of values. In other words, your idea of excitement may be having plenty of time to stay home and read great literature or listen to music. So there's no reason you ever have to – nor would I expect you – to be a great athlete, to run, to play tennis. You have to figure out who it is you are, and what it is you want.

That's critical, because most people I meet with don't have a clue of where they're going in life and what they want life to give them. Life has the capacity to give you, in your personal life and in your career or business, everything you ever want and then some. Multiples of that, in fact. But you can't have any of it if you don't know where you're going.

Most people remind me of travelers who are absolutely lost. They'll call and say, "I'm in Albuquerque but I don't know where I'm going." Or, "I'm going to San Diego, but I don't know where I am."

Well, if you don't know both points of your destination – where you are and where you're trying to get to – there's no way in heaven you can ever come close. Any success, any fulfillment, any joy, any prosperity, any goodness you get is almost accidental.

All you have to do is stop, sit down with a pad and pencil, and ask, "Who am I? What do I want? What makes me happy? What doesn't? Where is my strength? Where is my weakness? Where can I make the greatest contribution in my life, in my job, in my business, in my relationships?"

You may only want to make enough money to have the time to enjoy it. To other people, money making may be a real thrill. You may not care about material things. Other people may want all the material things.

I am not passing judgment. What I am saying to you is you can't have what you want until you first know what it is. And you can't know what it is until you really first realize what richness means to you, because a lot of people have never sat down quietly and concentratedly and identified what richness means to their own personal wealth quotient.

Wealth is denominated a lot of different ways. It may be a million dollars. It may be enough to support yourself in the lifestyle you want. It may be freedom to never have to think about problems.

I met a man who shuttled me around an airport once who absolutely had to be one of the happiest people I've met. He had a girlfriend. They had no material interest.

They had a nice apartment in a clean part of town. They worked very hard all day, but they didn't want their business problems to come home with them. So they worked very hard. They both made really good money, and from 5:00 on they enjoyed life at the highest level.

That's great for somebody. Other people love the excitement of business and personal life being one. I'm not passing judgment. I'm saying figure out what you want and identify it, and then make sure the path you are pursuing is the path that's going to get you what you want out of life, because there's nothing sadder than to see someone go through life, and in their 70th or 80th year look back regrettably because they've pursued the wrong target.

I want every day for you to be a day of joy and enrichment on whatever basis you define enjoyment and enrichment.

Speaking of smart things you can do, let's talk about the opposite – the dumb mistakes smart people make.

There are a lot of very bright people I've met that do some very dumb things. They don't use logic. They don't use common sense. They don't humble themselves enough to look at the simplest, most direct route to accomplish their goal. They make life about ten times harder than it has to be, and they are oblivious to anyone else's point of view.

One of the first lessons I learned years ago was that a study of 500 of the greatest achievers in the first half of this century revealed that to the man or woman – and these were industrialists, military giants, political heads of countries around the world, actors, artists, achievers, scientists, noted authors – every kind and form of human achievement and endeavor.

The top levels, the supreme achievers of them all had one trait common to them all. They all had mastermind groups – groups of men and women from outside, not inside their field of endeavor whose minds they picked continuously on questions, problems, issues opportunities and challenges that they were faced with and were dealing with on a day to day basis.

Why mastermind groups? Because these great achievers knew intuitively that other people saw life differently; that other people had already been where they were just now trekking; that other people had experienced their equivalent of the same issues, the same problems, the same opportunities, but from a different pair of eyes, a different perspective, a different vantage point. If they could tap into five, or ten, or twenty five different perspectives from men and women who had, cumulatively, 20 or 30 years' worth of very rich business or life experiences, they could add hundreds or thousands of years of skill, expertise, authority and certainty to any decisions they would make.

So in my mind, it's the dumbest thing you can do, if you're an intelligent, smart man or woman, in life, in business, in career, in a relationship – is fail to tap into the intelligent, experienced, well-informed, objective minds of other men and women who have been where you are now just starting to trek.

Create your own mastermind group of friends, of advisors outside your business – people who can look at your situation less emotionally, with more objectivity and wisdom; people who can give you unbiased answers you can at least reflect upon.

Ultimately, the decision is yours. But if you have a knowledge base of dozens, or hundreds, or thousands of rich and very well experienced, authoritative years to tap into, every decision you ever make will be a better one because you'll have a reference base to reflect upon that is so much deeper, wider, more accurate and realistic than anybody else that you compete against. And you are competing in life and in relationships for the right answer, for the right decision.

Let other people help you, because people have been where you are going now. People have faced the demons, the problems, the challenges, and the opportunity. They have made the right decisions. They have made the wrong decisions. They have made different decisions. They have taken the direct path. They have taken the secure path. Tap into their experience base and pick their minds, because it's very, very easy to get people to contribute, guide and counsel you if you but ask.

The best way to have a mastermind group? Organize it formally. Meet once a “blank” – week, month, quarter, day, depending on what's appropriate in your life, business or job situation. Ask questions. Listen. Don't prejudge. Evaluate. Examine. Observe. Question. Reflect upon the basis and the experience that goes behind any suggestion, any answer, or any idea that your friends in your mastermind group contribute.

Get people from sophisticated backgrounds and humble backgrounds; people who bring balance, richness, color and experience to the quotient; people who will tell you the truth as they see it without sugar-coating it or hedging it; people who respect you enough that they will not lie to you; who care enough about you that they will tell you what they feel is your best path.

And then when you have all the information, sort it all out and evolve the best, most intelligent answer or action you can make to the problem, the issue or the challenge. You will not believe how much more powerful and effective you will become in your business, your job, and your life.

Someone said, “Jay, how do you come up with so many good, money making ideas? I can't come up with one.” I say that's not true. You can come up with all you ever want. It only requires two simple understandings.

Number one, that all ideas are are a new combination of old ideas. And the only way to get ideas is to study the principles and basis behind things happening.

Every time anything occurs in life – a process, an event, an achievement, a catastrophe, a windfall – there is almost always a driving force, a principle, a key event that spawned it, that created it, that is the foundational element that made it occur.

If you develop an awareness for identifying and culling out or honing in on what the driving principle is behind everything that happens... In other words, you start looking at life, and when you see something happen you start thinking deep down to the root. You ask what's the core reason that occurred? What's the key factor or element, or the fundamental occurrence that made that possible, good or bad?

When your mind starts questioning, dissecting and tightly focusing down to the core nucleus of what principles drive every event, occurrence, result and accomplishment that goes on in your life... And I mean everything. I mean you look at your wife or husband's smile and you say, "What's the principle that made that happen?"

You look at someone who's very wealthy and you meet them one day and say, "Can I ask you one question? If you had to reduce it down to the simplest principle that accounts for your success, what is it?" And if they'll let you, ask another question. "What made that happen? What influenced you?"

If you keep questioning and looking at what makes everything happen, and culling it down to its simplest principle, your mind will start thinking differently. You'll start storing key essences, key elements, and key principles of achievement, attainment, and pure, creative accomplishment in your mind.

And then all you have to do, whenever you're looking to come up with a breakthrough or a fresh new approach or perspective or new idea is combine all those principles you're storing in your mind in fresh, new ways. And the way to do it is to not limit the scope or the area you focus on. Make the rest of your life one constant adventure in discovering, identifying and culling out driving principles in every activity, experience, event, encounter, and observation you ever make.

You see an ad work that excites you? Ask yourself what's the driving principle that makes that work - the basis, the question, the illustration, the point? Somebody gets you to buy something you weren't going to buy? Ask what's the principle that made you do that? Something happens, good or bad, at work or in your relationship? Besides reacting normally, emotionally, have another reaction – a principle-pursuing reaction, where you hone in and zero right in on the driving principle behind it.

And when you identify it, articulate it for yourself. If you can, write it down because the process of writing it down on a private pad or notebook will indelibly embed it in the recesses of your mind, where it will ready at your beck and call to be accessed whenever you need to combine new combinations of identified principles in fresh, new

ways, because that's the simplest explanation of how new, fresh ideas get created each and every day by people no brighter than you, and no brighter than me.

Each and every one of us – me, you, everyone in your work, everyone in your family – has the capacity to come up with great ideas all day long and all night long for the rest of their life if they will just change the way they look at everything around them. Instead of being passive and oblivious, put on your little pair of 3D glasses, and with everything that happens, stop and say, “What's the principle that makes that work?” Even if working means a negative result, why did that occur? What's the principle behind it? It's a powerful process. You won't believe what it will do for you.

Well, I've got two more things to talk about, and then I'm done. One is smart money and easy money – the two laziest methods for creating wealth that I've ever discovered. The second is what I call “idea generating.”

So let's talk about the laziest ways to create wealth, because everyone seems to want to know that. The laziest ways I've discovered are finding what someone else does that no one else knows about, and charging them to teach it to them.

I'll tell you about a simple idea. If you look at any business, you'll find that almost everyone operating any business today has within that business perfected (unbeknownst even to that business owner) methods or processes of conducting their business that are literally superior to almost anything anyone else in the industry does.

You may manage people better. You may hire more effectively. You may get more usefulness out of a day. You may get more usefulness out of a person. You may get a lower capital investment to give you a higher yield per annum. You may be able to manage a smaller staff of people and get a greater outcome. You may get more profit per sale. You may get more sales per customer per year.

Whatever it is someone does, if you can identify it, codify it and turn it into a process, you can take that process and sell it, lease it or joint venture it to not only others, but to hundreds or thousands of others all over the country.

There's so many methods, procedures and processes you can sell to your marketplace. All you have to do is find out what other people do better than their competitors, and see if they'll give you the right to acquire that intangible, that intellectual property and sell it, rent it or license it to somebody else outside their area of competition. You can make revenue forever from dozens, hundreds, thousands or tens of thousands of other business people or individuals around the world.

The second way that's easy and lazy is to improve the performance of something you're already doing. Most people don't realize that the processes they're already engaged in doing can normally produce many times greater outcome. People who run ads can normally make their ads produce two, three, four times greater yield just by changing certain parts. People who hire employees can normally get 15, 20, 30% more

productivity by managing them better or by organizing their time or their job functions better.

When you identify other people who have learned how to get greater results, utility or yield out of something they are currently doing that other people don't do as effectively, all you have to do is help companies improve the performance of a given function, and you can ask and receive a massive share of either the savings, the improved productivity or profit, or both. It's a very simple process I have used to make millions of dollars for myself, and saved or made tens and hundreds of millions of dollars for clients I have worked with.

Every business, every individual in the world could be a prospect for this. It's exciting. It's easy. And the best part about it is that you never make money unless you improve or enhance the quality, prosperity or productivity of somebody's life or business.

Last, but not least, I want to give you a few really neat ways to generate cash flow and increase your income without doing it yourself. I broached upon it earlier, but understand this: There are people in the world who are doers. There are people in the world who are managers. There are people in the world who are producers. There are people in the world who are salespeople.

Salespeople normally aren't entrepreneurs. Salespeople normally don't know how to organize a business. Organizers aren't normally salespeople.

If you can be the connector...if you can put together people who can sell with people who can manage, you can organize businesses for others and take a share either of the equity, or a share of the revenue, or a share of the profit for a very long period of time. I've done that many times. I've found people who could sell and put them together with people who could manage or had expertise and created businesses for them and taken a share of the profit or a fee for organizing them. It's pretty exciting.

Likewise, you can find companies who are on the verge of going out of business but can't afford to do it – and believe it or not, a lot of companies can't afford to go out of business because the liability is too substantial for the owners. In other words, the owner may have personally guaranteed a loan and if they go out of business they'll lose their house and their wealth. So they keep plodding along, basically breaking even, oftentimes not even taking a salary out of the business because it's the best of a number of bad options they have.

If you can get businesses that would like to go out of business but can't afford to to agree to let you take their customers and combine them together into one super cluster of customers, you can sell those customers to a third party, another business who can add them in with theirs, operate and serve those customers very cost effectively, because incrementally it costs very little to add them to an existing business.

You can get the acquiring company – the company that ultimately assumes the responsibility for all these customers that you have acquired from all these businesses that can't afford to go out of business. That company will pay you 20, 30, 40, 50% of the ongoing, perpetual profit that they get from those customers, and you can take a portion of the profit that they pay you and repay that to the marginal company that you've gotten those customers from.

In other words, Company A would like to go out of business but can't afford to, so they struggle, just selling products to customers because it's cheaper for them than going out of business. You go to them. You get them to let you take their customers and sell them to a third party. You get the third party to give you 25 to 50% of the profit those customers generate for years and years to come. You share half of that profit with the company you originally acquired the customers from.

The company you pay that share to is exhilarated, because they can afford to close down their business, eliminate their overhead, but get a stream of income for many years or for life. They can save their personal finances, and you do them a great service. But you get half, or three quarters, or one fourth, or whatever you decide is fair and ethical of the cash flow for years and years and years.

I had businesses do this in five different industries, and I've seen people make themselves tens and hundreds of thousands of dollars a month for life just by helping struggling businesses get out of their business by taking their customers and selling them to other companies, but selling them for an ongoing share of the profits those customers generated, and then splitting that profit share with the company they got the customers from. That's one of the best ideas for passive income generation that I can think of.

The next one is to find people who are great, and don't act as a finder. Act as a manager. No one's ever done this in business, but there's no reason you can't become a personal manager for somebody who's great, and represent them to somebody else in the industry.

Let's say that you know an incredible waitperson. Let's say that he or she basically has a following of people who love them. He or she wants a different job, but on their own probably wouldn't get much more money. Why couldn't you act like a manager? Go to that person and offer to represent them to another restaurant. In the process of representing them to that restaurant, negotiate a really great financial package for them, one that gives you 10% of their revenue forever. But even on only getting 90% for themselves, you get them such an incredible improvement and increase that they're excited.

You can do that for anybody in any life, in any career. Most of us don't have enough confidence in our own ability, so that we don't really manage well when it comes to changing jobs. We don't really fully value the contribution and the worth we have with our employer. If somebody acted as our manager, frankly, the employer wouldn't like it, but that manager would get great contributing people, great asset value employees,

greater deals, greater compensation, longer term contracts – or be able to negotiate much more lucrative arrangements for them with other competitors.

But many of us can't do it for ourselves. That's why I think one of the greatest opportunities out there is to act as a manager for employees. No one's ever done it, but I think it's an idea whose time has come. The people who super achieve deserve everything life will reward them. The people who don't deserve to recognize that the world revolves around contribution, achievement and value. Everybody wins if it does that.

Check out the legalities. Talk to an attorney. I don't know what kind of requirements are necessary to become a personal manager, but I know that there's an opportunity to manage and add value to all kinds of people's lives who are really great contributors to their employers, but aren't appreciated. You can get them more appreciation, more money, or better careers with other people and make yourself an incredible profession and income at the same time. If you got 10% of the income from 20 or 30 clients that you represented and managed, it'd be a great income. It'd be a great, fulfilling profession, and you will know with certainty that every time you make a dollar you enrich somebody's life.

Are you richer than you think? I think you are. I think you're many times richer than you think, and I've sat down today at my home to share with you 19 of the simplest, but most powerful revelations you'll ever make on ways to make your life, your career, your business and your relationship many times more enriching – to you, and to those that you associate with. At very least, I hope I can give you the process and the tools you need to give yourself everything and anything you've ever wanted, and all that life is waiting to bestow upon you, financially and otherwise.

Hopefully, you'll take it to a much higher level and application and enrichment than even I have. At least that's what I'm expecting, because that's the reason I'm sharing it with you. With that stated, let the game begin.

Good luck and good fortune to you.