

A BLUEPRINT FOR WEALTH

THE SIMPLE RULES OF ACQUISITION



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A Blue Print For Wealth

Every day is a chance to begin anew. For that matter, every moment is an opportunity to change the way we live our lives. All we have to do is do it! It is very simple. It is usually not easy. We have a history; the way we were raised, the beliefs handed down from parents, teachers, those to whom we have looked all our lives for guidance—our mentors.

I hereby challenge you to stop what you are doing and look around yourself. Are you living the life you have dreamed about? Do you like and trust your friends, the people you hang out with, the persons whom you rely on for answers to the questions that plague you? If so, good for you! You are in the minority; the vast minority. If not, what would you change? Who do you want to emulate? And why? How is he or she or they different from who you now know and interact with?

Before you, as far as the eye can see, is your future. It is an endless highway and along that highway are goals and ambitions you want to accomplish . . . desires and dreams you wish to satisfy.

In order to bring your ambitions and desires to fruition, you must be successful with money. Learn and master the financial principles made clear in the story which follows. These lessons can guide you away from a miserly, struggling existence to a life of fulfillment, happiness and the realization of your dreams.

The principles outlined in the following story are much like the law of gravity: universal and unchanging. If followed, they will provide for you, as they have for others, the quickest and safest path to a life of wealth, increased bank balances and a more financially rewarding future.

MONEY IS PLENTIFUL FOR THOSE WHO UNDERSTAND THE SIMPLE RULES OF ITS ACQUISITION

- 1. Start Your Path to Riches*
- 2. Acquire Specialized Knowledge*
- 3. Create Multiple Streams of Income*
- 4. Live Within Your Means*
- 5. Invest Your Money Wisely*
- 6. Increase Your Ability to Earn*
- 7. Guard Your Savings from Loss*

A Blueprint For Wealth

The phone rang again. Staring at the caller ID, Logan noticed that this was the third time today that Michael had called. He knew what it was about: their annual “Boys Night Out.” He and a few close friends from school always met at each other’s home or the local sports bar for the first game of the season. After nearly 20 years together, it had become a sort of ritual.

Reluctantly, Logan picked up the receiver. “Hey, Michael, how’s it going?”

“Awesome, buddy, how’ you doin’? Man, can you believe it’s that time again? I can hardly wait. I know the team is going to do great this year! We’ve got a good coach and that new guy; he can really handle a ball. This is the year, my friend, this is the year!”

“Yeah, it’ll be a good year. Look, Michael, I don’t think I’m going to be able to make it this weekend.”

It was quiet on the other end of the line. “WHAT?... What’s up, Logan? What’s wrong?! This isn’t like you. You live and breathe this game.”

“I know, it’s just not a good time for me right now. I’ve got a lot of stuff goin’ on. Tell the guys ‘hey’ for me, okay? We’ll catch up later.”

It was pretty evident that Logan wasn’t going to change his mind. Michael hung up the phone thinking about his friend of many years and wondering what was really going on in Logan’s life.

Heaving a heavy sigh, Logan slowly hung up. Boy, this was hard. He loved the time he spent with his friends. They gathered only a few times a year but every time it was loud and rowdy with a lot of back slapping and braggadocio. They were all good guys and a lot of fun to be around. Especially for someone who was down on his luck or going through a hard time.

Logan had led a tough life even as a kid. He had a paper route when he was only 10 years old. He mowed lawns for some the neighbors and he collected bottles and recyclables that he turned in for a little extra cash. But tonight he didn’t feel he could justify the spending of even a few dollars for beer and nachos right now.

He had gotten laid off a few months before and had only been able to find temporary jobs here and there. He was on a downhill slide and didn’t seem to be able to stop himself from slipping further and further into trouble.

It hadn’t always been this way. Things had actually been pretty good for awhile. He got a decent job after high school. It didn’t pay a whole lot but it was enough to put food on his table and keep a small studio apartment. He drove a beater but it ran okay and he didn’t have to go far for work. He made do. Then things took a turn for the worse after losing his job.

“Man, if I could just figure out what to do...” With a heavy tread, Logan left his apartment and decided to head for the unemployment office.

Meanwhile Michael wondered to himself, *What’s up with Logan? I’ve never heard him sound so down.* The thoughts raced through Michael’s mind like a tornado through a trailer park. *It just won’t be the same without Logan. He’s the life of the party with his jokes and funny stories. I’m going to miss his hilarious remarks when there’s a bad call by one of the referees.* He needed to find out what’s going on.

With that, Michael jumped in his car, put the top down and leaned his head back soaking up the sun’s warm rays on his face. *Man, life is good!* He sat there for a moment reflecting on how far he’d come. Grateful for the success he was having and the beautiful car he was driving; he shifted into gear and sped down the street. He’d head on over to Logan’s and find out firsthand what was really going on.

He had just turned the corner when he saw Logan drive by in his rust riddled old Volkswagen with the down turned bumper he’d owned since they were in high school. He had such a downcast look to him that it actually matched the look of the car he was driving. Michael silently chuckled inside at the thought of Logan’s face matching that of his car. The vision quickly vanished when Michael realized; this was Logan, the life of the party, the dreamer, the guy who *never said never?! What was going on?*

Michael turned his car around and followed Logan. As they got downtown, he watched Logan park and head into the unemployment building. Was that it? Had Logan lost his job? With a sudden understanding, Michael realized that along with his shiny outlook on life, Logan also had a lot of pride and if he was having a hard time, he wouldn’t say anything about it.

Reluctantly, Michael drove back to his home on the hill overlooking the city and downtown. Michael was well off, wealthy by most peoples’ standard. Not only had he invested wisely, he had good friends and a general satisfaction with his life. He felt fulfilled and embraced every day as an opportunity to do more and be more. Michael was a good guy and liked to help others find their way. He had a deep down feeling that this is what he needed to do as far as Logan was concerned.

There was just one problem; Logan would never ask and would even be reluctant to talk about anything that was wrong in his life. So a helping hand had to come subtly and seem like it was Logan’s idea. How could Michael implement that?

Then he had an idea. He picked up the phone and called each of the guys about their upcoming gathering. “How about coming to my place instead of the bar? Would that work for you guys?”

Everyone was up for the gathering at Michael’s place. He had only one more call to make...

“Hey, Logan, I’ve been talking to the guys and everyone is coming over to my place for the first game. How ‘bout you? Can you make it? It won’t be the same if you’re not here.”

Logan finally agreed and a time was set. The following Sunday afternoon, the guys had gathered at Michael’s place. They went down to the TV room and prepared themselves for a good time. There were snacks set out and a large keg sat on the bar at the back of the room. The big screen was turned on to

pre-game activities but the sound was muted. Michael had some background music on and the mood was upbeat.

As each of his friends came downstairs, they were noticeably impressed, acknowledging that the place was a quantum leap from the old digs Michael had lived in over the years.

“Wow, man, this place is amazing! What did you do, rob a bank?” asked one of the group.

All it took was for Steve to voice his amazement and everyone else joined in. The questions came fast and hard.

“Seriously, Michael, what have you been doing to have all of this? You sure seem to be living the good life. Tell us how you came to have this awesome house.”

“Yeah, you must be some lucky dude. You have to be the richest guy we know. I don’t know about these other guys but I struggle just to pay the rent and squeeze a few extra bucks for an evening out with my girl friend. You were the same way the last time we saw you. What did you do? You’re obviously doing something right. What is it?”

Michael poured himself a beer after he had filled the other guys’ glasses. He looked at them and the room got quiet. Was Michael going to impart some magical formula for instant wealth?

“Actually, luck is just preparation meeting opportunity”, Michael said.

“You’re right. We were the same. We went to the same schools, we played in the same leagues. I wasn’t any better at my studies than you guys. I’m not any more ‘honorable’ or lucky and yet I have all this. Do you really want to know how I came to have it?”

Logan, Steve, Tom... all the guys looked at each other and nodded their heads.

Michael then said, “If you don’t have more than a bare existence since the years we were kids, it’s either because you failed to learn the laws that govern the building of wealth, or you didn’t observe them. As I said, Luck is simply preparation meeting opportunity. In fact, anyone who relies on luck for the things in their life will probably be sadly disappointed.

“Success in business is the same thing... pure luck. Just ask any failure!”

“Do you spend everything you make and wish you had more because you have champagne dreams on a beer budget and you just can’t seem to get ahead? Are you a miser and hoard what you have for fear of losing it because you fear you aren’t capable of replacing it? Are you afraid you are going to be scammed or robbed by those you come in contact with that offer you an opportunity? If so, you doom yourself to a life of emptiness, paranoia and misery!

“No doubt there are people who can take unearned money and add to it and enjoy all the benefits of that but I sure don’t know of any. In fact, think of the people who have inherited sudden wealth or won

the lottery. How many of them have been able to lead fulfilling lives of abundance? Most end in ruin within a year or two of accumulating their sudden wealth.

“Keep in mind; most people believe that in order to be rich, you have to work hard. How many of our friends work hard? How many of them are rich?”

Michael’s friends looked at each other and acknowledged the few people they knew of who had come into sudden wealth didn’t seem to be very happy and some of them had lost or spent everything in a short period of time. Most bought fancy cars, lived like a Rock Star and blew through their money in a matter of months, never thinking to stash a sizeable portion of it away for retirement.

“When I was a kid, I looked around me and realized there were all kinds of things that brought happiness and contentment. I realized wealth increased the potency of these. Wealth is a power and with it, many things are possible.

“I realized I could have a nice house with beautiful furnishings. I could travel. I could eat great food. I could have comfortable clothes, drive a great car, and have that sailboat we all wanted as kids... I could underwrite some of those charities and organizations that are meaningful to me. I could gratify my heart’s desires. Most of all, I could have security and never worry about losing my job or being homeless.

“When I realized that I could do just about anything I truly wanted to do, I decided that I was entitled to all the good that money could buy. All I had to do was claim my share of the good things in this world. I decided right then and there that I wasn’t going to be one of those guys who stood off and envied what others had and did. I wasn’t going to settle for cheap clothes and poor quality goods. I wasn’t going to be satisfied with being average or poor. I decided I would make myself an honorary member of the good life and all it had to offer.

“You guys know that my parents weren’t rich. I have a brother and a sister and after my folks lost most of their savings with the crash in 2009, I knew there wasn’t going to be any inheritance coming my way. And, as you guys have so eloquently pointed out, I am not endowed with superior intellect or skills. I figured if I wanted any of the finer things life had to offer, I was going to have to put in time and effort. We all have time, right? Yet how many of you guys have used time to your advantage? You have all let time pass that you could have spent accumulating wealth.

“As for study, didn’t our teachers tell us that there were two kinds of learning: one being the things we learned and knew and the other being the kind that taught us what we didn’t know—I’m talking about Specialized Knowledge. Instead of trying to figure out how to cut my expenses, I decided to find out how I could accumulate more wealth. How could I make more money?

“You all know I started out stocking shelves and printing out price tags at the stationary store. I showed up for work every day, put in my eight hours— usually more—and came back the next day. Pretty soon, my boss moved me to the front of the store and I got to meet the customers and fill their orders. I didn’t

seem to ever make more than what it took to eke out a bare living. I sure didn't have those exotic foods or a fancy car. But I was determined to better myself.

"Disraeli said: "Everything comes if a man will only wait ... a human being with a settled purpose must accomplish it, and nothing can resist a will that will stake even existence for its fulfillment.'

"One day, this eccentric old guy came in the store. You know the type, expensive shoes, nice watch, and he drove a classic Rolls Royce. He must have been some kind of movie producer or investment banker. He was in a hurry and it was pretty obvious he didn't usually do his own shopping. I mean, come on, the guy probably has more assistants than we have fingers. He wanted a Mont Blanc pen to give to a friend or business partner. We didn't have one in the store but I volunteered to find one for him. He said he needed it in two days and I thought I could locate one and have it for him when he returned. He promised me a handsome tip if I found one in time.

"I called every stationery store in town and none of them had the kind of pen this guy wanted. Several said they would check their suppliers and get back to me. When the guy returned-two days later, I didn't have the pen and I could tell he was pretty upset with me. I'm sure he would have stormed out of the store if he thought there was somewhere else he could get what he wanted.

"I asked for one more day and said not only would I find him the pen but I would bring it to his office. I promised I would find him the pen if I had to fly to Europe personally.

"I called all the suppliers one more time and finally found one pen. One pen in this whole city! I didn't have a car at the time, just a scooter, so I jumped on that putter and went to the supplier's warehouse. Keep in mind, this warehouse was all the way on the other side of town and I had to go through some scary areas to get there. It was pretty frightening. I saw things on the street that scared the daylights out of me. I nearly lost my scooter to some thugs selling crack on a corner. One look at me and they began crossing the street toward me. I took off before the light changed and nearly got hit by a city bus. And that was just the beginning. By now it was getting dark and I felt like I was in the bowels of the city! I rode past drug dealers lurking in the shadows, prostitutes being slapped around by their pimps— and the homeless; the look of despair and hopelessness etched into their faces was awful. But I got that damn pen.

"Anyway... after making my way back through side streets and a host of other sites I won't bother to share with you, I finally made it to Mr. Monet's office. That was the rich guy's name, by the way, and boy was he glad to see me. Man, you should have seen this guy's office. Top floor penthouse with all the trimmings. I mean, I was blown away. I'd never seen an office like that in real life. It was total movie mogul stuff. Gold records on the wall, floor to ceiling glass and this huge mahogany desk. The view of the city from his office was straight out of a James Bond movie. I mean this guy was loaded! So anyway, he started to write me a check for way more than the amount of the pen. I told him that wasn't necessary. What I wanted to know was how in hell he got to be so rich? What was the secret to his success? Rather than give me a bonus, tell me what I needed to do to be like him.

“He looked at me and said with a chuckle, ‘Ah... You want to learn how to fish rather than be given a can of tuna, huh? I’m impressed.’

“He sat back in his chair and just stared at me for a moment. He gestured to the chair opposite his desk and indicated I should sit down. He offered me a cup of coffee, looked at me with a penetrating gaze and then told me that since I had done a very difficult task, he was willing to spend some time with me. He would give me some insights into how to gather and keep wealth.”

“Do you know how many of you young guys stop and ask for my advice about how to make money?”

“No,” I said.

“A lot. Most of them think that I’m some old rich guy and that I’m out of touch with the today’s technology and trends. I tell them that the sun that’s shining today is the same sun that shone on us yesterday and will still be shining on their grandchildren’s’ children tomorrow.

“I am getting on in years,” he continued, “and maybe it’s time to pass on the blueprint to wealth that I have used to a new generation. You youngsters are like meteors that flash across the sky and light everything up for a brief instant. True wisdom is like the steadiness of the stars that can guide a sailor across an uncharted sea and get him safely to port. Listen to me; listen closely. I wouldn’t want you to think that your efforts on my behalf have been in vain.”

“Then he looked at me with that laser gaze and said in a low, forceful tone, ‘I found the road to wealth when I decided that part of everything I earned was mine to keep. So can you.’”

He then went on to say; "People are always blaming their circumstances for what they are. I don't believe in circumstances. The people who get on in this world are the people who get up and look for the circumstances they want, and if they can't find them, make them."

He sat back and just looked at me.

Finally, after what seemed like an eternity, I said, “Is that it?”

“IS THAT IT?!” he roared. “That was enough to change the heart of a construction worker to the soul of an entrepreneur,” he replied.

“But everything I earn is mine to keep now,” I exclaimed.

“Far from it,” was his response. “Don’t you pay your landlord the rent, the grocer, the gas and electric company? Don’t you have credit cards and cable TV that takes a chunk of your earnings? Do you own your car or are you making payments on it? Can you live in this country without spending? What do you have to show for your earnings for the last month? The last year?”

“You’re a fool,” he quipped!” You pay everyone but yourself. You labor for others! You might as well be a slave and work for what your master gives you to eat and wear. If you only kept one tenth of everything you earned, how much would you have in 10 years?”

I realized it wasn't a rhetorical question; he was waiting for my answer. I told him I would have as much as I earned in a year.

Then he said, "That is only half a truth. Every dollar you save goes to work for you. Every coin it earns also earns for you. If you really want to become wealthy, then what you save must earn, and each bit it earns must earn and in that way you'll have the wealth you so desperately crave."

Albert Einstein once said, "*Compound interest* is the most powerful force in the universe."

I just looked at him without uttering a word. He must have thought I was dumb as a stump.

"You probably think I'm cheating you out of your bonus," he continued. "Actually, I'm paying you a thousand times over if you only had the intelligence to grasp the truth I'm offering you. A part of all you earn is yours to keep. It should not be less than a tenth, no matter how little you earn. It can be more if you can afford it. You pay yourself first. Don't buy more than you can afford. Take a tenth off the top and still have a tenth left over. And don't forget to set some aside for charity and tithing.

"Wealth, like a tree, grows from a tiny seed. The first dollar you save is the seed from which your tree of wealth will grow. The sooner you plant the seed, the sooner the tree will grow. The more faithfully you nourish and water the tree with consistent savings, the sooner you will bask in contentment within its shade. Most people are lazy and yet they aspire to be successful. Lazy and successful don't go hand in hand, unless you're already successful — in which case then you can be lazy AFTER you're successful. It all starts with the desire to be successful.

"While most men are sleeping at night, others are conquering the world."

With that said, he sent me on my way.

Michael looked at his friends. For the most part, they just stared back at him with blank looks on their faces. However, Logan was quietly thinking about what he had just heard.

Tom said, "Let me get this straight. You helped Mr. Monet and he told you that you need to keep 1/10th of everything you make for yourself. This is over and above paying the bills, right?"

"That's it. I pay myself first. A tenth of whatever I earn is mine."

"And this is what pays for this lifestyle?" asked Logan.

"In part."

"In part? What else is there to this 'blueprint' of yours?" Steve and Tom looked at each other and grinned. They knew there had to be a catch. Logan sat quietly and waited for Michael to continue.

"I really thought about what Mr. Monet had told me. It seemed reasonable and I thought I could probably do it. It was hard at first. I had to be a little more careful about what I bought but I did it, I put a tenth of every check I got into a special account. It didn't take long for me to realize that my life hadn't

really changed all that much. I didn't seem to have any less money than I had before I started doing this. "The hard part was to keep from spending the new savings. There were so many things out there that tempted me now that I actually had the money to pay for them."

"I had to strive to be a master of change rather than a victim of circumstance. But I managed to refrain from giving in to the urge to eat out more often or buy a new electronic gadget.

"It was a year later that I saw Mr. Monet again. One of the first things he asked me was if I had been paying myself first.

"I was very proud to be able to say that I had."

"And what have you done with the money you paid yourself first?"

"I invested it in a gold mine a friend told me about. It guaranteed a 10% monthly return. But in the end, it seems as though we just lost our money. My friend keeps telling me, 'Next Week, next week' when I ask him about our investment. It's been almost six months now and he's stopped answering my calls. "I guess I should have known it was too good to be true."

The old man just shook his head as he growled, "Every fool must learn the hard way. Why would you take the advice of a friend who doesn't know anything about investing or gold mines? Would you ask your local grocer about how to take care of your dog? No, you'd go to your vet! You have yanked your wealth tree up by its roots. The good news is you can plant another one. Try again and next time, if you want to know about something, go to someone who knows about what you are asking!"

He continued, "If you want to know the truth about gold, go to a miner. Advice is one thing that is freely given; just make sure that you only take away what is worth having. Anyone who takes advice about investing from someone who isn't an investor will pay for it by losing his savings and thus proving the falseness of the 'free' advice!" And with that he walked away.

"As it turned out, his commentary about the investment was right and I lost everything. There was no gold, or even a goldmine, for that matter. I had been scammed worse than any internet get rich scheme and had to start over.

"I spent another year paying myself first and then I invested that money in a mutual fund. It pays me a dividend every four months. The next time I saw Mr. Monet and he asked me about my venture. Proudly I was able to say that I was seeing a steady return on my money."

"That's great! And what do you do with the return every quarter?"

"I treat myself to a special meal or buy some new clothes. Next time I may even lease a new car."

He laughed and declared, "You do spend the profits from your savings quickly, don't you! How do you expect them to work for you? How can they show a profit that will reap a generous return? Before you indulge in frivolity you need to accrue a larger portfolio so that you can enjoy the benefits without regret.

“Instead of focusing on what went wrong yesterday, focus on where to go from here today. It's all in our mindset whether we succeed or fail.”

“Again I had been foolish with my savings. Not only was I spending what I was earning, but had blown nearly all the interest earned on stuff I really didn't need. I bought shoes and watches and a new Smart Phone instead of just using the free upgrades I got every year from my cell service. Looking back, I had been foolish with my savings. I needed to tighten the belt a bit and discipline myself if I was ever going to be rich.”

The game they had so eagerly anticipated had started but no one even noticed. Michaels' friends had become so engrossed in Michael's story; they sensed something exciting was about to be revealed.

“Two years went by before I saw him again,” Michael continued. “In that span of time I realized he really was an old man. He had gotten very lean and the lines in his face had deepened. He was a little more stooped and was using a cane.”

Mr. Monet asked me if I had achieved the wealth I dreamed of. I told him, “Not yet. But I'm getting there. I am building quite a portfolio with the earnings from the quarterly returns. Each of those is earning a return and I am investing those returns.”

“And do you go to your friends for advice about gold mines?” he asked.

“Not anymore,” I said with a grin. “They give good advice about plumbing or pouring concrete, but not about investing. Opportunity is sometimes disguised as defeat. But I didn't get discouraged. I simply focused on being successful.”

“Your words show a man's wit, but your actions have meaning “, he laughed.

“Michael, you have learned your lessons well. First, you learned to live on less than you could earn. Next, you took it to heart about seeking advice from those who had proven they knew what they were talking about. And, last, you have learned how to make your money work for you.”

“I've learned to sell shovels to people who are digging for the gold instead of digging for the gold myself!”

“You've taught yourself how to acquire money, how to keep it and how to use it to create more. You've proved yourself competent and responsible. My children only think about spending with no thought to the future. I have a huge enterprise with many diversifications. It is proving to be more than I can handle anymore. I want to offer you a share of my holdings; I want you to become my partner.”

So I took charge of Mr. Monet's assets. I was ambitious and I had mastered the three laws of successfully handling wealth. I greatly increased the value of his properties. And when Mr. Monet died, I inherited a huge portion of his estate.

“You're lucky Mr. Monet made you his heir,” said Steve.

“Lucky in that I wanted to prosper before I met him,” I replied. “I worked hard for four years to implement the three laws of wealth that he had shared with me. The laws were simple and straight forward. THINK, FEEL, ACT. I proved to him and to myself that if I studied hard and was true to the laws I could create wealth and harmony in my life and could share this secret with others. Opportunity is always there; we just need to be prepared to act upon it when it presents itself. You simply need to have some knowledge about what is presented and have the courage to take action and go for it.

“There comes a time in most men's careers when they stop being paid for what they do and start getting paid for what they know.”

Tom spoke up saying, “You had strong will power to keep going after you lost your first year’s savings! I probably would have just given up. You are unusual that way.”

“Will power! Are you nuts? It isn’t will power that kept me going. Will power isn’t anything more than the driving purpose to carry out a task one sets for his or herself; to see it to completion. If I have a goal, no matter how trivial, I see it through. Otherwise, how will I have any confidence in myself to do something important?”

“Many of life’s failures are people who gave up not realizing how close they actually were to success.” Michael said. “Commitment is doing the things that you said you would do long after the feeling that you said you would do it in has passed.

“I am careful to start practical, easy to attain projects. As I get in the habit of carrying through with my plan I can up the stakes a bit; try for something a little harder or more involved. I prioritize my life. I start with the biggest challenge and the rest is gravy. That way I learn to finish my tasks. I have developed a habit of completion. If, one day, I skip or forget to do a task, as soon as I realize this has happened, I go back and finish the task. I absolutely refuse to tell myself I will do twice as much tomorrow or that it doesn’t matter if I miss just one day. That way leads to procrastination, failure and ruin.”

Logan then commented, “If what you’re saying is true about the laws of wealth, and everyone did this, then there wouldn’t be enough to go around. There’s simply not enough money for EVERYONE to be rich!”

“Wealth grows wherever men exert energy,” Michael said. “When a rich man builds a large house, does the money he spent disappear? No; the contractor and all his workers get a share. The city gets fees for the permits; the painter and landscaper get paid. Everyone who has anything to do with that house gets paid. And when the house is finished the land is worth more and the neighborhood is benefitted. Wealth grows in magical ways. No one can set a limit on it.”

Logan then asked, “What do you advise us to do so that we, too, can become wealthy? You started a long time ago. I’m not young anymore and I don’t have anything put aside.”

“Creating wealth is easy once you learn how to do it.” Michael said. “It’s like riding a bike. It’s easy once you figure it out!

“I suggest you use Mr. Monet’s wisdom and tell yourself a part of all you earn is yours to keep. Say it in the morning when you first wake up. Say it at noon and again at night. Say it to yourself until the words are burned into your subconscious.

“Impress yourself with this idea. Fill yourself with the thought. Take a portion of everything you earn, not less than a tenth, and put it aside. Arrange your expenses in such a way that this is possible but take this portion first. Almost overnight you will feel what it is like to have money that is yours only. As it grows so will the feeling of riches and you will be filled with a joy and confidence; life will be exciting!

“You will begin to notice that you are making greater efforts to earn more. You will see more and more opportunities to do so and the same percentage will be there for reaping more and more returns. Make your money work for you; make it your slave. Have it work for you rather than you working for it.

“Be wise about investing. Realize that you, too, will be old one day. If a deal seems too good to be true, chances are that it probably is. Be cautious and realize that very high returns carry substantial risk and are more likely to be scams than the real deal. Set up a trust for your family so if something happens to you they will be taken care of.

“Seek the advice of wise men whose daily work is handling money. Let them save you from making the kind of mistake I did when I gave my money to someone who told me gold mines were a good investment but who knew nothing about gold mines. A small, steady safe return is way more desirable than high risk.

“Learn to enjoy the fruits of your return, too. Don’t try to save too much. If one-tenth of what you earn is as much as you can comfortably keep, be content with that. Otherwise, live within your means and don’t become afraid to spend. Life is good and rich with worthwhile things to enjoy.

“Becoming a millionaire isn’t Hocus-Pocus... Its Focus-Focus! It starts with learning the ropes. It’s actually easier than you think.”

As the football game drew to a close, so did the questions. The three friends left: one with no understanding of the truths that Michael had just shared, another feeling that somehow Michael should have been willing to give them some of his wealth since he had so much, and Logan, with a new intensity in his gaze and lightness to his steps.

Logan realized he could emerge from the darkness of his present life into a better place. He knew that he could do what Michael had done. He had a determination to use the blueprint to wealth that Michael had shown them and was eager to better understand everything he had learned. He was excited for the opportunities that were coming his way.

As the years passed, Logan returned to Michael’s house where he was joyously received. The two talked and Michael counseled Logan who listened to his friend and benefitted from his wisdom and experience. He helped Logan with investments to insure safe returns without entanglements or loss.

The turning point had come when Logan realized the truth that had come from Mr. Monet to Michael and from Michael to them:

“If failures keep you humble, and persistence keeps you going, then success is in continued faith and knowing that A PART OF ALL YOU EARN IS YOURS TO KEEP!”

Strive to be a master of change rather than a victim of circumstance.

Download the movie and complete workbook that helped me finally accept success.

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Mick Moore “The Internet Entrepreneur”,

Award-winning web designer, acclaimed internet marketing consultant, author, film maker, and key-note speaker. Mr. Moore is the author of the “Home Business Success Kit”, the “Google AdSense Handbook”, “Internet Marketing Secrets Revealed” and “The Internet Entrepreneur”, and is featured in the movies ‘The Power of Mentorship’ and ‘The Journey.’

He is the CEO of KillerGraffix, a prominent design and marketing firm based in San Diego, California, a division of Pacifica Marketing Group, Inc. Mick Moore is an ASPCA supporter and dedicates his time to helping people and small business organizations understand how they can aggressively compete in today’s high tech Internet market.



What makes Mick Moore an Online Business Expert?

- He is an award winning Web Designer and a leading Search Engine Optimizing Expert
- He owns and operates **KillerGraffix** Internet Services in San Diego, California
- He makes his living entirely from the Internet using the same techniques you learn in his books
- He has won countless web and graphic design awards for his work
- The websites he optimizes continue to rank in the top 10 positions on the major Search Engines
- He co-directed and is featured in **“The Power of Mentorship- The Movie”**
- He wrote the Internet Study Course **"The Home Business Success Kit"**
- He wrote the book **"Internet Marketing Secrets Revealed"**
- He wrote the book **"The Google AdSense Handbook"**
- He wrote the book **"The Internet Entrepreneur"**
- He has been featured in 12 of **The Power of Mentorship** books
- He has Co-Authored with Anthony Robbins, Dr Wayne Dyer and Wyland
- He is a **Money and You** graduate along with Jack Canfield and Anthony Robbins
- He's taught Internet classes for **The Learning Annex** along the entire West Coast
- His clients include Hotels, Restaurants, Govt Agencies, Bio Tech Firms, Lawyers and Doctors

Mick has a proven track record as someone who delivers unique, specialized marketing strategies for thousands of clients over the past 10 years, including NOKIA, YMCA, e Bio Science, Islandia Hotels & Resorts, Restaurants, Community Portals, Real Estate Firms, Private Schools and Academies.

Mick is well known for his creative thinking and “out of the Box” oriented views relating to Internet Marketing, Social Media, small business organization, product and service innovation, and small business marketing challenges. His Seminars and Boot Camps feature Mick at his finest delivering incredible insider Tips, Tricks & Strategies to creating a six-figure income online. His speaking is fun and exciting as he takes you step by step through the process of building your own successful internet empire and sharing the secret to turning your PC into a Pay Check”.

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