

**SECRET  
REPORT**

# WHY WORK LONG AND HARD WHEN YOU CAN WORK SHORT AND SMART?

SPECIAL REPORT

- \* Turn your Life around and create your own success
- \* Uncover the secrets to working less and earning more.
- \* Find out the secret power of FOCUS, LEVERAGE & BELIEF
- \* Learn why so few make it to great wealth and personal power.
- \* Discover a powerful business strategy that could make you a fortune

**TOP SECRET**

By PETER V CRISP  
SPECIAL  
SECRET REPORT



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## CHAPTER ONE

### WHY WORK LONG AND HARD?

Let's begin with the assumption that you want to create (more) wealth. I'll pose the premise that when it comes to wealth some people appear to make it more easily than others. Why is that? What's the secret to making more money and creating more wealth? Why would anyone want to work 8 to 10 hours a day when they could make the same (or much more) money in 4 hours or less? I assume that most wouldn't want to do that. Yet many do. Why is that?

The answer may surprise you but the main reason is they simply don't believe that it is possible (or they think that it must be illegal or unethical) for anyone to make in 4 hours or less what others struggle to earn in eight hours or more. Yet for some, not only it is possible but it's how it is for them. So why is it then that some do and others don't?

Whenever we think about wealth or money usually it's in terms of millions or being a millionaire and while many of the worlds millionaires reside in other countries like the USA the reason for that is they have a larger population. However it is more precise is to look at the percentage of population that have millionaires and that tells a different story.

#### Where are most of the World's Millionaires - as a percentage of population<sup>1</sup>

- 1) Singapore: Population: 4.7 million; Percentage: **11.4%**
- 2) Hong Kong: Population: 7.1 million; Percentage: **8.8%**
- 3) Switzerland: Population: 7.6 million; Percentage: **8.4%**
- 4) Kuwait: Population: 2.8 million; Percentage: **8.2%**
- 5) Qatar: Population: 841,000; Percentage: **7.4%**
- 6) United Arab Emirates: Pop. 4.9 million; Percentage: **6.2%**
- 7) United States: Population: 310.2 million; Percentage: **4.1%**
- 8) Belgium: Population: 10.4 million; Percentage: **3.5%**
- 9) Israel: Population: 7.4 million; Percentage: **3.3%**
- 10) Taiwan: Population: 23 million; Percentage: **3%**



<sup>1</sup> Sourced from <http://www.dailyfinance.com> where-the-worlds-millionaires-live-the-top-10-countries

Notice that the top three are countries have little in the way of natural resources and are instead finance or businesses based economies. The next three are oil based economies. Then after the USA the next three are countries that you may not have expected to see in the top ten. So maybe it's not where you live that matters.

Some of you may have expected to see Japan, India or China in this group of ten however their larger populations drag their percentage down. So while the number of millionaires in those countries would be considerable, using the percentage of population as a base for comparison puts each country on a level playing field and in doing so paints a more accurate picture.

If you think the taxes you pay has an impact upon becoming a millionaire the chart below may be of interest. It shows the average personal income tax rates of the five lowest and the five highest taxed countries. N.B \* indicates being on the top ten world countries where millionaires live)

5 LOWEST TAXE RATES		5 HIGHEST TAX RATES	
1. Hong Kong *	16%	1. Belgium *	54%
2. Singapore *	17%	2. Finland	46.6 %
3. Switzerland *	20%	3. Germany	45%
4. United States *	27%	4. Demark	44.4%
5. Canada	31.2%	5. Italy	43%

Another fact about millionaires is that only about **16%** of millionaires inherited their fortunes. **47%** of millionaires are business owners and **23%** of the world's millionaires got that way through paid work (managing companies or corporations, highly paid celebrities & sport stars etc).

Another interesting fact is that almost all of them make judicious use of debt. They take out loans to build business, avoid high interest credit cards and consumer debt and used real estate assets for tax deductions. The average age is fifty six and **60%** are men.

So it's probably **not** too late or unreasonable to expect that you could still become a millionaire (or create a lot more money) if you knew a little more than you currently know.

But firstly we need to understand how we actually make money and more importantly, why you earn the amount that you currently earn.

By way of an example, supposed you earned **\$20** per hour (ignoring taxes for the moment) and you worked **8** hours a day, your income would be **\$160** per day. Now if the boss offered to double your hourly pay - you would probably be very happy.

However if then they said they would give you only  $\frac{1}{2}$  your usual hours you would probably still be ok because you would be earning the same money.

If you were then offered more money, say twice as much again, but your hours were again cut by half. You would be down to **2 hours per day** and at **\$80** per hour you are still earning the same money. I imagine that you would be excited about that arrangement....Why?

The answer is obvious, now you have something that you did not have before. Something that is **more valuable than money** and that is, **TIME**. However time is only valuable to you when you have money to take care of the bills.



So the question is - are you better off working an 8 hour or a 2 hour day? Obviously the answer is a 2 hour day, (provided of course you earn the same or more money to take care of the bills). So the question then is how do you earn 8 hours of pay in 2 hours of time? Some of you may be thinking *“how do I find a boss like that?”*

We will answer that shortly but for now let's just say that this is possible by utilizing the tri-concept of **focus, leverage** and **belief**.

However, before we explore these three important concepts a little further, let's firstly discuss why people earn what they earn. Now it doesn't matter if you earn \$9.68 per hour (\$20,000 per year) or \$96.80 per hour (\$200,000 per year). The amount anyone typically earns revolves around the economics of supply and demand. The more specialized and therefore scarce your skills are, the higher your hourly rate is likely to be. Similarly, the less specialized and more available in the market your skill base is, the lower your hourly rate will be. Hence people who are more highly skilled such as Accountants, Doctors and Lawyers, etc earn more money, than say building labourers or shop assistants.

So to earn more money you either have work more hours or increase your hourly rate. So most people sell more of their time because they have a limited hourly earning capacity and time is the only thing they can sell more of. This is why some people work 'overtime', work long hours or even work 2 jobs.

Others will attempt to improve their hourly rate by increasing their skill level by gaining qualifications, going to university and /or specializing in an in-demand-skill or job in order to climb the 'demand and supply' curve to get more income.

However these typical methodologies of increasing your hours or upgrading your skill and knowledge in order to increase your income does have limitations in that you can never work harder or get qualified past a certain ceiling cap on your earnings. In other words your ability to earn more pay has a ceiling. No matter how much you are earning per hour, be it \$9.68 or \$98.60, there is a limit to what you can earn, why? Because there is a limit to what you are effectively selling and what most people are selling is their TIME.

You have no more than 24 hours in any one day, no matter who you are, how many degrees you hold or how specialized you are. There is a limit to how much time you can trade for money and this is why trading your time for money puts a limit to what you can earn.

The pressures of life force us to sell more time and in most cases all of what we have, leaving very little left in which to live and enjoy life. We quickly realize that every time we manage to sell more time to earn more money, our expenses quickly expand to meet the new level of income we have gained.

The end result is a society that is over worked, over stressed, and unhappy because they have no TIME to enjoy life. As a result people begin to spiral downward physically, mentally and emotionally as they struggle to pay bills and find a balance in their lives. This brings on enormous mental stress and stress is the number one cause of illness and disease in our modern society. No wonder our hospitals are overflowing with sick people.

Ok so back to why would anyone work 8 hours when they could make the same money in 4 hours? As I said the answer lies in these three things; **focus, leverage and belief.**

## The Power of FOCUS



Let me introduce Dr Fred Grosse<sup>2</sup> a well known author, business psychotherapist, corporate consultant and a lifelong scholar of time management and someone who has vast experience in working with the human mind. He said that in an 8 hour day most people actually work just 2 hours at their maximum productivity. The rest of the day is 'productively' average or below average at best.

This is both extraordinarily profound and presents enormous opportunity for you. This was the catalyst that started me on my journey, years ago, into the science of time management where I went from working 10 - 15 hours a day, six days a week (as a real estate agent) and struggling to keeping up with my financial needs. To working just a few hours a day, often less than four days a week and becoming a very successful, multi award winning agent, earning an extraordinary income and living an amazing life. (Now I teach this as one module of my ten real estate agent training modules). I 'did' in one day what I would normally have done in a week.

Prior to that I was 'doing' things for all these hours, without realizing how unproductive I really was. With this new perspective I came to realize how much time I wasted 'doing things', silly things that distracted me from being financially productive. 'Doing things' that gave me little effective results. So, I started saying NO to things that were holding me back and **YES** to those that moved me forward:

- a) I stopped wasting time
- b) I stopped doing things that made me 'feel' busy
- c) I stopped attending unproductive meetings
- d) I stopped driving in peak hour traffic
- e) I stopped running out of time.

It was an amazing revelation. Without much effort I simply eliminated approximately 50% of my 'work' day and went from 'working' 10 hours a day initially down to 5 hours without any negative consequence to my productivity.

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<sup>2</sup> Dr Grosse earned his undergraduate degree at Union College in New York and his doctorate in clinical psychology from International College in Los Angeles. Dr Grosse coaches business people on how to double and triple their incomes in less time. Dr Grosse founded the Gestalt Growth Center in Phoenix, Arizona. Having worked with thousands of Business Executives, Managers and Sales People, he established the Institute for Management, Organization and Motivation. He conducts workshops and seminars around the world.

Then a short while later and with a bit more focus I was able to achieve a massive increase in productivity and quickly achieved financial freedom while working even less hours.

That was the power of **FOCUS**.

Now without you watching my DVD or attending my seminar on the ***Science of Time Management***<sup>3</sup> (- which are both very worthwhile), I will do my best to explain the concept of **focus** (without the insight of my time management seminar) so that you may get an idea of its power.

Firstly though I want to ask a question, if you have 4 hours in which to do something, how long does it usually take you? Suppose you gave yourself till 8pm to get the dishes done, at what time is it usually completed? Often we find that the 4 hours that was allocated is about how long it takes and the dishes are done just before the 8 pm deadline. In other words; the job usually expands to fit the time allocated to it.

That is often the way we do our work, live our lives and allocate our time. Most of us are time focused rather than task focused. In other words it is the time allocation that is the driver of when the task gets done. If it's something we know will take us an hour and we have a four hour time allocation we will tend to do it towards the end of the four hour time frame rather than at the beginning.

Why do we do that? Because that's how we have been conditioned, trained and educated to do things. We have learned to be time orientated rather than task orientated because we typically get paid by time not tasks, we get qualified by the length of time taken to study the subject (i.e. 3 or 4 year degree) not the depth of knowledge we accumulate.

Yet it is the level of focus, the depth of concentration, the attention to detail we give the task that gets the task completed. Not the amount of time we allocate to it. Once you grasp the power of that single concept then you begin to understand what Dr Fred Grosses means when he said that in an 8 hour day most people actually only work at maximum productivity for just 2 hours.

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<sup>3</sup> The science of time management is one of the modules from my Success in Real Estate Series of seminars, available on DVD <http://www.crispseminars.com/seminars/> or email: [petervcrisp@hotmail.com](mailto:petervcrisp@hotmail.com) for more details.

I don't propose to go into much more detail here on the concept of the power of **Focus** (because I cover it more detail in another program) other than to say that it is powerful concept and is a very real one. Suffice to say that it is possible (with focus) to do in 4 hours or even 2 hours what many struggle to do in 8 hours, as my own experience has demonstrated to me.

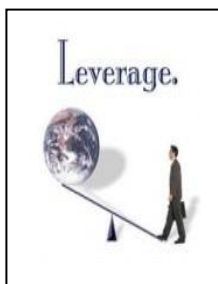
So the reason that people work 8 hours when they could make the same money in 4 hours is because they don't know how to **focus** and they are used to working in a system that rewards them for being 'time orientated' rather than being 'task orientated'.

So understanding that you can be far more productive, than you currently are and that you could easily double or triple you financial productivity using the concept of focusing on the task at hand, rather than the time you have allocated, allows for possibilities to increase your income without having to trade more hours for more dollars.

The problem we have though is that this is not the way most traditional income generating systems have been designed. What is needed then is a system, a mechanism, a concept if you like, that rewards you for your **focus** rather than paying you for your time. The problem with trading time for dollars is that there is a limit to what you can earn, why? Because there is a limit to how much time you have to trade. However there is no limit on how much focus you can have.

If you don't want to end up broke when you retire or continue to be one of the 95% who still believes you should *"work hard, be a good student, get a good job and save your money so you can retire when you are 65"*. Then you may be interested to learn about the next concept, the power of leverage.

## The Power of LEVERAGE



Another reason that people work 8 hours when they could make the same money in 4 hours or less is because they don't understand the concept of **leverage**. One of the most popular and more traditional systems of economic leverage is by owning a business. Millions have already worked this out and this is what they do when they have this realization. They figure out that to get more income into their life they need a bigger slice of the pie so they

decide they want to be in business for themselves. They go out and start their own business with the dream of 'making a million' so they start their own business or buy a business with the desire to make money and have a better life.

They are encouraged when they see the lifestyle and the money that other successful business people are making, and mistakenly rationalize that it can't be too hard. Thousands upon thousands have this same dream. But sadly in many cases the dream never eventuates because most people don't have, and never develop, the most basic business and management skills that will ensure their ultimate success. They don't understand the concept of **focus** and **leverage**.

Michael Gerber<sup>4</sup> In his book 'The E Myth' calls this phenomenon the 'entrepreneurial seizure'. He points out that most people are trained in a technical skill, and they are usually very good at what they do technically. And they may be a good lawyer, motor mechanic, jeweler, builder, chef, or photographer etc. But that particular skill doesn't qualify them to be a successful business owner. Running a business is a specialized technical skill on its own, and like any other skill it must be learned. Unfortunately it is a skill that very few people learn before going into business.

Most people going through this 'entrepreneurial seizure' often rush out to get into a business, and they usually begin by borrowing money secured against the equity they have in their home or by using their savings. They usually invest all their money setting up the business, getting it ready - things such as computers, furniture, leases, lawyers, letterheads, telephone, stock and business cards.

All necessary things or course but things that won't give a return on investment and in all this planning and activity in starting their business they have often forgotten the one essential element which is the most important thing a business must have.

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<sup>4</sup> Michael E. Gerber (b. 1936) is an American author and founder of *E-Myth Worldwide*, a business skills training company based in Santa Rosa, California aimed at the small business and entrepreneurial community. He is most notable for his *E-Myth* series. His most popular work *The E-Myth Revisited: Why Most Small Businesses Don't Work and What To Do About It*, which has been on business bestseller lists for years.

That one thing is **customers, how to attract** them and then how to **keep them**.

Oftentimes you have to 'touch' people between five to twelve times before they will eventually buy from you.

This is borne out by research, both internationally and nationally in which sale statistics showed that over 48% of sales people (or business owners) never even followed up with a prospect after the first contact even though only **2%** of all sales are made on that the first contact and despite the fact that this increased radically to **5%** after the third contact.

Only 10% of salespeople actually made more than three contacts with a potential customer before giving up. What the research uncovered was that this jumped to an incredible **10%** of all sales on the fourth contact and most interesting and of even greater significance was that **80% of all sales are made on the fifth to twelfth contact.**<sup>5</sup>

Yet many business owner are unaware of these startling statistics and are likewise unaware of the immense value of an existing customer and the importance of following up and staying in contact with not only their existing customer, but with their potential customers because in life everything is either growing or dying and this law of nature applies equally to business. A business cannot grow to a certain point and then simply remain at that point and continue to thrive.

Growth and expansion are necessary for a business to survive long term and if that growth and expansion does not happen then the business will fade and die. So business owners should never lose sight of the value of a long term relationship with their existing customers because happy and satisfied customers are the best source of repeat business.

Also existing customers are a valuable source for attaching new customers via referrals and they are also potential buyers of other services and offerings the business may provide, without the added expense of having to acquiring new clients, because client acquisition is the most expensive part of any business.

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<sup>5</sup> I have a one day Effortless Selling Workshop / Program that shows you how to not only make selling effortless but how to keep customers coming back. For details email me at [petervcrisp@hotmail.com](mailto:petervcrisp@hotmail.com)

So often when starting a new business, most people are focused on generating income and lose sight of the long-term objective. This is to have a successful and 'sustainable' business and a continuing flow of customers, for their products and services. This is what will provide freedom, independence, and wealth many years into the future. It is important therefore to keep focused upon building a long-term, repeat business client base.

This is what transforms a business into a valuable asset and yet many business owners don't even have any 'appreciation marketing', or a contact management plan in place to manage this vitally essential element to their business.

So for many business owners the honeymoon is quickly over. Most of these raw 'entrepreneurs' discover that without a consistent stream of new customers they do not have a business, instead they've are always chasing new business and they soon discover they have simply bought themselves a job and are now working longer and harder for less money (per hour) than they were earning a their last job.

They have more stress and less time for their family and are now driven by the fear of losing everything as they are once again dependent upon selling their time for money or their businesses time for money.

The results can be catastrophic. People realize too late that owning their own business, means learning a whole new set of business skills. If they don't act to get those skills fast, the very next step is business failure.

It's important to realize that it's not as a great 'technician', but as a great business entrepreneur that you will create your success or failure, an entrepreneur who takes the time to work on the business rather than in the business.

Most people who go into business, no matter how much they've studied or prepared themselves, cannot imagine the problems and challenges they will have to deal with. For most people, being in business will be the biggest challenge they've ever had to face in their lives.

They also don't realize how much unpaid work a business requires, by unpaid I mean work that needs to be done that the customers don't directly pay for.

This is work that isn't making money. But nevertheless work that must be done; 'work' that makes the business work, the day to day activities that must be accomplished in order for the business to function. Telephone calls must be answered. Emails must be read and answered. Files must be kept orderly. The list goes on and on and as the business owner nobody is going to pay you to answer the phone, read emails or keep your files in order. That gets taken up in the cost of running the business and is certainly is not what you should be focused upon.

Customer service for example is absolutely vital work and must be done and it must be done quickly and efficiently and competently, again these are all things that you are not being paid for but are all part of owning and running a business and all adds to cost of overhead that must be paid for from the work that your customers will pay for.

To make matters worse in the past few years the world economy has taken a battering and with it, many retirement plans have taken a hit as the value of people's investments have declined, in some cases, massively and in others it has completely been wiped out.

People have less money to spend and are being a lot more cautious with their money and have a lot less loyalty to businesses they feel don't value them as customers and many business owners are finding it tough. People who were planning on retiring are now looking at, many more years of working 9 to 5 in a job or a business that affords them neither **focus** nor **leverage**.

As I have said most jobs and business are structured in such ways as to reward you for being 'time orientated' rather than being 'task orientated'. Typically your boss pays you for the time worked not the tasks performed and most businesses get paid for the tasks performed based on the time taken. Rarely will you boss say "*complete this task and then you can go home*" No, he expects "a fair days work for a fair days pay".

Research has shown that if you give someone a task to perform and reward them based on the completion of the task rather than the time taken to complete the task, the task gets completed in less time. This type of reward system gives greater rewards to those who are able to focus and use leverage to complete the task at hand.

The problem we have however is that society is based upon the lowest common denominator and some people may take longer than others to complete a specific task and this could be seen as exploitation or disadvantaging those who would fall into that category.

So the traditional job and business systems have been set up to reward the 'average' person in order to create 'fairness' in society to the point where we have a lowering of productivity to that of the 'average' person's ability and an 'averaging' of pay scales based upon time rather than tasks.

As crazy as this seems but there are actually lots of advantages to those in power in setting up such a system and the reasons why it continues to this day, would both shock and appall you - but that is another topic for another day. Suffice to say that it is a deliberate strategy designed to keep you trapped and disempowered.

Which is why making real money and great wealth is such a difficult and rare thing and the numbers that do are tiny. It certainly is not lack of desire or intelligence that prevents people from becoming rich and free. Rather it is the knowledge of the correct wealth creation system for economic and financial leverage that is missing.

However a correctly structured business is great for financial leverage, but it needs to be one that is not dependent on selling your time for money because when you are in business, it can often be a battle to overcome the problems and obstacles that eat away at the time that you have available to trade for money.

Which is a problem because of the way most traditional businesses are structured is that they use systems and processes that reward you for being time orientated, and typically the bigger your business becomes the more problems and obstacles that come along and therefore the more time is required and taken up dealing with them.

**What is wanted** is a System of economic and financial leverage that is not dependent upon trading hours for dollars, a system that could be learned that would give back your time without limiting your income in any way.

**A method** of earning money from other people's activities but not restricted to the hours you exert in the business, a business that uses the power of leverage. A business that is built upon the experience and success of people who have gone before you and who have already created all the systems and procedures and solved the problems so that you only have to focus on the tasks. Not figure out how to solve the problems that traditional businesses inevitably throw up.

Because being in business is not about TIME it's about FOCUS and it's the level of focus, the depth of concentration, the attention to detail we give to the problems and obstacles that determines how well we solve them and it's how well we do the required tasks - is what makes us the REAL money.

**What is wanted** is a financial leverage system that pays you for your **focus** and attention, rather than the time you take. A business that gave you the ability to **leverage** your time and continues to pay you again and again for what you have already done; would be almost perfect. So where do we find or rather create such a business?

Before we get to the answer let's recap the question asked at the beginning, how do you earn 8 hours of pay in 2 hours or less of time?

We said that the answer was in the concepts of **focus, leverage** and **belief**.

In respect of the first two, we have just established that working a job won't do that and neither will working a traditional business, because neither allows you the ability to use focus or leverage in an effective way.

Not to say that a traditional business can't use leverage and many very successful business owners (those who have figured out how) have their businesses running profitably<sup>6</sup> without the owners being there and those owners the ones who are no longer trading time for dollars. These are now the people looking for other businesses that don't require their time, because they understand the power of **focus** and **leverage**, they instead are using focus to leverage their time. Those are the ones who have got it right they are the people who are the modern day millionaires.

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<sup>6</sup> Peter Crisp has a one day Entrepreneur Business Workshop that shows you how to not only increase you business profits but how to turn your business into a profit generating machine. For more details go to: to <http://www.crispseminars.com/business-seminars/>

We will come back to this concept of focus and leverage shortly when we discuss a powerful business strategy that has enormous leverage and one that rewards you for your focus, a business that understands the value and importance of following up and staying in contact.

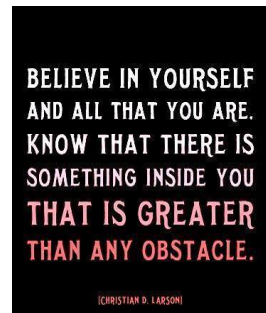
A business focused around appreciation marketing and building a long-term sustainable relationship with a continuing flow of customers, a business that will provide freedom, independence, and wealth many years into the future, a business that is not dependent upon trading hours for dollars, a business that will give back your time without limiting your income.

In the meantime let's move onto the third concept, the power of Belief in the next chapter.

## CHAPTER TWO

### The Power of BELIEF

The third reason that people work 8 – 10 hours a day (when they could make the same money in 4 hours or less), is because they don't fully appreciate the power of belief. Why is the power of belief so important? Because we are only as successful as we **believe** we are worthy of being. We are only as successful to the extent that our internal belief allows us.



There's an old story about Columbus when he first arrived on the shores of the Americas, the early Native American's couldn't see the ships. They just didn't exist for them. The size and shape of those enormous vessels were too different to anything they'd seen or experienced before and therefore it was beyond the Native American's brain to comprehend what was right in front of them. Their mind was unable to process the 'information' it was receiving so it just shut down to protect itself from information overload. In other words their minds refused to see what it could not believe.

This is called '**perceptual blindness**' the phenomenon of not being able to perceive something that is in plain sight or rather, to interpret what's right in front of you, as being real. This tale brings to mind the state of belief for many people, people who believe that success and wealth are outside their control and influence. These are the majority who do not believe that their success in life is entirely up to them.

So too, is the concept of earning 8 hours income in 2 hours (or less). Or that there exists a system of economic and financial leverage that is not dependent upon trading hours for dollars. To those people, such things fall outside their belief system. These are the very people that are unable or unwilling to believe in the power of their own mind and who find it difficult to believe that wealth and success could be as simple as planting the right seeds and thoughts into their subconscious.

To be fair this not entirely their fault as this is due in part to their upbringing and the belief system that has been instilled into them as children and part of the accepted thinking process and conditioning that is considered normal in society.

To say that you can control and influence your life and level of success just by controlling your thoughts and feelings is like speaking a different language and we need to appreciate it's probably going to take a while for that important and significant message about the power of self belief to be accepted as one of life's truths. Very much like the early Native American's and the ships of Columbus.

I want to share a story once told to me about why only a few people are truly wealthy, why most are not and how self belief has everything to do with it.

I want you to imagine a tree, and I want you to imagine that this tree is the tree of life and on that tree are fruits. Now I want you to imagine that these fruits represent the results you get in life. Now I want you look at the tree as if it were **your** tree and I want you to look at the fruit (the results) and see what fruits are on your tree.

What do you see?

Do you see abundance or do you see fruit that you don't like the look of, fruits that are too small, or too few or don't taste so good? Now interestingly enough most will focus their attention on the fruits (our results) that we see on that tree. Why are there so few you might ask? When what we should really be looking for and asking, is what is it, which actually creates those particular fruits in the first place?

The answer is... that it is the seeds and the roots that create the fruit. It's what's under the ground that creates what's above the ground. It's what's invisible to us that create what is visible in the world. In order to have bigger, better, tastier fruit we need healthier, stronger roots and better quality seeds and so it is with our life, we need a better, stronger, healthier belief in our own value and worthiness.

If your fruits are 'lack of money' then understand that lack of money is never the problem. The lack of money is merely a symptom of what is going on underneath. Lack of money is the effect. We live in a world of cause and effect and Money is an effect, wealth is an effect, health is an effect, being fat is an effect. You have to start looking at what is the root cause? What is creating those fruits?

The answer lies in your 'core beliefs' and in all likelihood, your core beliefs around money was established when you were a young and based on the information or programming you received as a young child.

Those that would have influenced you would have likely to have been parents, siblings, authority figures, teachers, religious leaders, the media and your culture. This past programming has gone deep into the roots of your subconscious mind and those seeds have germinated and are creating the fruits that you now see.

The good news is that the first level of change is AWARENESS. You have to be AWARE that you have a problem before you can actually start working towards a solution. Your current mediocre results are the results of your automatic subconscious programming.

So all you have to do is figure out how to switch your core beliefs around and in terms of money, switch from LACK to ABUNDANCE. What you have to do is reprogram your subconscious mind and ONLY then can you change the fruits that you produce. It's only then can you turn your situation with money around.

It is only a very few in society who have truly grasped and understood this power of the mind and its influence over their lives and their destiny.

It's like making pancakes, if you mix the ingredients, egg, milk and flour etc together and whisk it up and then pour into a hot pan - you are going to get a pancake. If you don't like pancakes or don't want a pancake then you would not whisk up those particular ingredients and pour them into a hot pan.

Yet some people go through life continuously mixing up that exact recipe and hoping not to get a pancake as an outcome. Perceptual blindness stops them from seeing the connections between the combination of ingredients and the hot pan. They say they want a different outcome, they say they desire a different result and they even get annoyed and upset that they keep getting pancakes when they really want bread. Yet they don't want to change the recipe which is the root cause of the results they are achieving.

You see most people are victims to the vagaries of circumstance in life. When things are going great they're happy. When things are lousy, they are miserable. Their mood goes up and down totally dependent upon outside conditions.

Successful people are different. They guard their minds so that even when things are going poorly they stay calm, relaxed, happy and, most importantly, **hopeful**. The ability to stay positive and always expect the best is crucial to success.

They know the importance of what to feed into the roots of their subconscious and are careful in selecting the seeds that are being planted in their mind. It's just as the right ingredients are critical when we wish to make bread instead of pancakes. Just know that if pancakes keep coming up then we need to change the recipe.

*"If it was that easy, then why isn't everyone doing it"* is the usual response people will have to this type of idea.

The counter to that is that most are unaware of, or understand this power of the mind and its influence because of two things.

1. Widespread Perceptual blindness
2. Protected Greed and corruption

In terms of protected greed and corruption the philosophy of Altruism has been deliberately implemented and is actively sustained in our society to keep man enslaved in the belief that their greatest role in life is to serve others and to instill into our minds a state of anxiety and fear that keeps us disempowered so that a few (the ruling elite) can live rich and fulfilling lives at the expense of the misinformed masses.

By deliberately creating a state of anxiety in the minds of the masses through fear, creating negativity within the consciousness, considerably lessens the chances of the people breaking through the perceptual blindness that is epidemic in society.

By purposefully creating a dependence upon the ruling elite and by creating the illusion of offering security and protection of the people in exchange for obedience and submission for the greater good of society.

Is one of the cornerstones of the foundation of the deceitful philosophy of altruism that is disempowering to the individual ensuring that self reliance, creativity and the true power of the mind are never fully realised and society is thereby, manipulated and trapped in mediocrity and complainant in their life of servitude<sup>7</sup>.

Once however we understand that the main game of those in authority is to disempower and keep us trapped in ignorance and fear we become better able to recognise why it is that so few in society seem to break-through to wealth and freedom.

It also clarifies why most people are unable or unwilling to see things that are right in front of them and why they find it difficult to believe that their success in life is entirely dependent upon the thoughts they hold in their mind and that success in life could really be that simple. It's the indoctrination of false truths that perpetuates the perceptual blindness that blocks us from realizing our true potential.

It is a well established psychological principle that a person acts in harmony with their dominating thoughts and beliefs. As is the principle belief that we all have the power within us to be far more successful than we currently are.

Just as every voluntary movement of the human body is caused and directed by a thought within our minds, it is also true that the thoughts and beliefs that we hold in our subconscious, determines the level of success we enjoy in our lives.

### **So what dominating thoughts and beliefs do you hold?**

Oh yes I can hear you saying. *"But I think positive thoughts all the time – yet nothing much comes from them"*

However that's not what I am saying. What I am saying is that there is a significant difference between having occasional positive thoughts and 'holding' a dominate

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<sup>7</sup> For more information about this get a copy of THE NAKED MILLIONAIRE ENTREPRENEUR SECRETS REVEALED by Peter V Crisp: This powerful limited edition manuscript shows how to recognize manipulative weapons that can and are used against you to gain power and control and it offers the greatest gift of all, the gift of personal power and FREEDOM. to secure your copy go to : <http://www.millionaireentrepreneursecrets.com/>

thought. It's like selecting the seeds that are planted in the ground that determine the fruit that grows on the tree and so to it is with the dominate thoughts that have been planted in our minds that determines our successes in life.

Yet oftentimes the selection process of what constitutes those dominate thoughts in our subconscious mind has occurred by default and not by our own careful selection.

The difference is that positive thoughts are often conscious where as dominate thoughts are not. It's your 'core beliefs' which are in essence, your 'programmed' subconscious mind that will be determining the results you experience in your life because it's these 'dominating' thoughts, that direct your actions and behaviour. If your desires are not in 'harmony' with your subconscious, 'core beliefs' then you will remain unfulfilled and disillusioned.

So this means that your level of success is the direct reflection of your core beliefs and the subconscious thoughts that you have about yourself. These beliefs and thoughts are often not conscious to you and may not be in harmony with your desires and plans that you have for your life.

After all the definition of success is when your desires and plans match up with the visible results in your life. If your results (the fruits) in your life are not in alignment with your desires then you know there is disharmony between the two.

Also know that your desires and wants, on their own, are 100 times less influential upon your success than the underlying thoughts and beliefs you subconsciously hold. So desiring something you want with all your might may not necessarily make it manifest in your life.

This is why people sometimes get frustrated and disillusioned with 'positive thinking' type books and seminars. They may experience some limited success - but then things go back to 'normal' this is because the change in the dominating thoughts was only temporary and the basic change in their core belief was not permanent. The underlying controlling fear is still there.

**So how do you determine what your underlying thoughts and beliefs are?**

By simply looking at the results (the fruits) of your life, the level of success you are experiencing now is your 'clue' as to what dominating thoughts and beliefs you hold. If the results that you currently see are not in alignment with your dreams and desires, then know that there is a lack of cohesion between the two.

### **So what is it that creates this disharmony?**

If we look at what stops people from experiencing a higher level of success we will often find that the biggest obstacle people have in life - is FEAR. Fear creates doubt and doubt causes negativity in our minds. There are many fears and the most common are the following two.

1. The Fear of Rejection.
2. The Fear of Failure

Often these fears come from a past experience that involved emotional pain or perhaps from some guilt you experienced when something went wrong in your life. This feeling of pain caused you to doubt yourself and you live in fear that the pain or humiliation might strike again. You are paralyzed by fear of your potential to feel that pain again. You fear that you might again be put in a bad situation.

The fear then forms part of our self-belief and we may then believe that we don't have the talent, personality or intelligence to get what we want. We may then believe that we are not a high achiever. We may feel that we are not worthy of achieving more than we currently have.

Too often this internal mental picture of ourselves is the result of the "put-downs" experienced in childhood and is often the cause of the self-doubt that then take root in our subconscious. These roots then grow into negative thoughts and these negative thoughts are like weeds that choke out the beautiful flowers of our own genius that are prevented from growing in the fertile soil of your mind.

It is these doubts and negative thoughts that create the mental pathways in your brain and create 'feelings' about yourself that in turn become your internal belief system that wants to protect you from that pain and that feeling triggers actions and behaviours that limits your success.

The truth is however, that these “feelings” are not a reflection of reality. They are only stories in your mind based upon an experience from the past; the fears only seem real to you because they have been impregnated into the ‘mind’ where they have grown unabated, like weeds.

These fears then have a foundation upon which is built a belief that we hold in our subconscious mind and lies hidden from our conscious mind. It is these subconscious beliefs that are impacting your ability to be truly successful.

Unfortunately these negative feelings put out a ***frequency of vibration*** and just like a magnet they attract other similar frequency vibrations and as these vibrations are all energy, this energy manifests into, circumstances, events and situations that we then experiences in our lives that in turn reinforces our belief and so the cycle continues.

So if you are not achieving the level of success that you desire, then just know that something you are not consciously aware of is holding you back. Illogical FEAR is responsible for more people's failures than anything else.

Just as 90% of an ice berg is below the surface and invisible, so too are our ingrained and conditioned FEARS and beliefs. Usually the actual event is often buried deep in their subconscious and lost in memory and all that remains of the incident is the feeling that was experienced surrounding it. The bottom line is that FEAR paralyzes more people from being successful than any other single thing.

Yet it is exactly the results (the visible) that they see in their lives that are the clues that something is wrong, that something is missing, that something is stopping them, holding them back, and preventing them from achieving great things for themselves and their loved ones.

It is this lack of adventure, fun and excitement in their life, this unhappiness they feel, this desperation, this need to ‘*get through the moment*’ rather than living in the moment that draws them deeper into the despair and mediocrity in life.

But it doesn’t have to be that way. It is only because of the lack of knowledge, (and purposely so), that prevents people, all people, from experiencing great things in their lives.

There is a reason why some people are more successful than others and it is not because they are smarter, work longer hours, live in another country or are blessed with amazing luck (although it may appear to be that way).

No. It is simply due to the correct application of universal laws and principles that when applied to a person's life, will make a significant difference to their visible results and the level of success they experience in their life.

However the best part of all this is that there is no magic or secret formula. It is simply the application of the universal laws of life, the law that dictates the results that we achieve in our life, this law that determines that as humans we *always act in harmony with our core (subconscious) beliefs and dominate thoughts.*

It is important to remember that our **feelings** are a major driver to our level of success. How we **feel** is more powerful than what we think.

It was Napoleon Hill<sup>8</sup> who first put forward the idea that there are always some very specific differences between those who are successful and those that were unsuccessful. Successful people, he said tended to have a '*definite major purpose*' in mind, and this definiteness of purpose so completely occupies their mind that there is little time or space for any thoughts of failure.

Whereas less successful people appeared to have no such specific purpose and they go around like a ship without a rudder, coming back each time empty handed.

Oh make no mistake, they often start off "*full of intention and purpose*" but they seem to desert that purpose the moment they experience some temporary defeat, or some form of opposition to their plans. They give up and quit, never knowing that success is really about staying the course and overcoming the little failures they encounter along the way.

Such people fail to recognize that success is a progression of small momentum building steps. They never recognize or understand that all defeats are only temporary and such defeats are actually testing grounds for self expression, creativity and problem solving.

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<sup>8</sup> Napoleon Hill (1883 - 1970) Author: most well known title, *Think & Grow Rich* (1937), also wrote, *How to Sell Your Way through Life* (1939), *Success Through a Positive Mental Attitude* (1960), *You Can Work Your Own Miracles* (1971) & *Napoleon Hill's Keys to Success: The 17 Principles of Personal Achievement*

They fail to see that failures are actually 'blessings in disguise' and never need to be accepted as being the final outcome.

It is one of the most profound truths of the world that successful people have acquired the habit of building a momentum of little successes, one step at a time that naturally progress to bigger steps and then ultimately greater levels of success.

That a little step each and every day in the right direction, (some forward motion if you like), no matter how small, is better than waiting for the winds and the tides to be perfect before starting out on a journey that they dream that one day they will take.

So if the winds in your life appear to be pushing you in the wrong direction and you are not getting the success you deserve, then do not curse the wind, or allow other people's thoughts or opinions of you determine your level of success, because the universal law is always working. It never takes a day off and it never makes a mistake - it is only us humans that get it wrong.

You see most people live their lives, been blown about, out of control because of a number of factors.

- (1) They have no '*definite major purpose*' or goal they want to achieve. They instead allow others, just like the winds, to dictate the course of their life, and yet they are still hoping and dreaming that somehow one day they will end up upon a beautiful beach and become an overnight successful by default.
- (2) They have allowed their dominating (subconscious) thoughts and beliefs to run on '*autopilot*' and make no conscious effort to regulate their thoughts, yet it is those very thoughts that determine their success
- (3) They try to modify their behaviour and actions by will power alone and they don't understand that a person will always act in harmony with their dominating thoughts and core beliefs and that dominating thoughts are often working invisibly against them and that is what is '*directing*' their behaviour. It's the seeds that determine the fruit.

Just as an ice berg has only 10% of itself showing above the surface and visible to the world, so too is it with us. Above the surface are the actions and decisions we make each day that determines our behaviour and it's our behaviour that dictates the results or levels of success we experience in our lives.

It is our behaviour and daily activities or choices we make (or don't make) that determine the results that are the visible realities in our life. What we don't see is the invisible, the larger 90% that lies underneath the surface that is **directing** our actions and our decisions.

This is really where the true power lies, in the unseen, below the surface subconscious reaches of our mind. This is where we must work if we want to make a difference with our results. Just like an ice berg those thoughts and beliefs are below the surface and invisible and are not conscious to you.

By simply changing our limiting thoughts and altering our beliefs about the things we are fearful of whereby changing the actions and decision we make, because our behaviour would change in alignment with those newly changed thoughts and beliefs. Sometimes just by simply identifying the cause of a fear can often be enough to create a change in our thinking.

Once we examine a specific belief in an attempt to understand its origin and move it from the subconscious into the conscious, opening it up to scrutiny and exposing our belief to rational analysis, can often be enough to lead to the modification of our ill founded belief (or fear) and perhaps even to its elimination altogether.

I remember as a teenager being afraid of ocean waves but never really knowing why. I enjoyed swimming and liked the water but something about the ocean waves frightened me. Then one day my father while presenting a family slide show to other family members happen upon a slide of me as a little boy, about 1 or 2 years old, sitting on a blanket at the beach looking very happy and contented. He then explained that moments after he had taken that photo a wave suddenly crushed over me and nearly wiped me out and I almost drowned due all the screaming I did.

Prior to that moment I had no conscious recollection of that specific incident, however that night I dreamed (or relived) the entire event very vividly and in the morning I understood why I was afraid of the waves. Once it became conscious to me as to the exact cause of my fear I was able to overcome it with ease, because it now made perfect sense that I would feel fear around waves because I had been traumatised as a young child and it had left a strong impression upon my subconscious and given me an unconscious fear of ocean waves.

It was then it occurred to me that sometimes there are things, events, feelings that we experienced as young children that leave deep impressions upon our subconscious and even though we may have no recollection of in our conscious mind because we were so traumatised by it that we wiped it from our conscious memory. The *'feelings'* or experience however remains and the now *'invisible'* experience becomes a dominating thought about that particular situation.

In my case, ocean waves would continue to scare me even though I could never understand why.

That was until I brought it from the subconscious into the conscious where I could examine it in the light of current reality and determine where the fear was coming from.

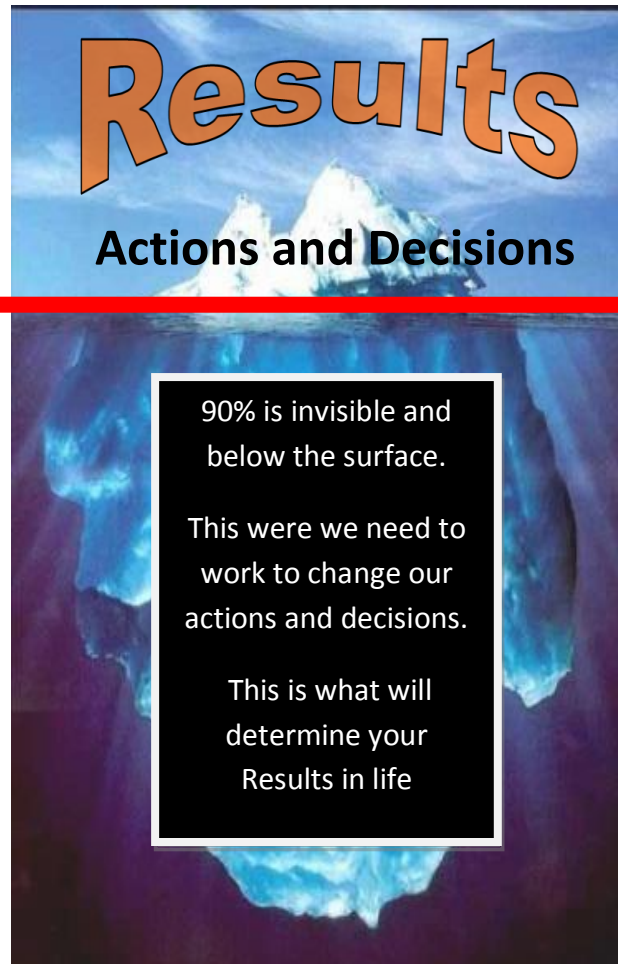
Until that moment though I never knew what made me afraid and that fear subconsciously directed my actions and behaviour around ocean waves. It was that fear that was directing my behaviour by auto pilot without any input from me because my subconscious had a strong impression that waves were frightening and scary and it wanted to protect me from them and would send signals to my body and my mind to stay away and in order to encourage me to avoid them it would send me a strong emotional signal that made it uncomfortable for me to be around ocean waves.

It was much later that this realisation would lead me to what I now call the **"Ice Berg"** principle which is similar to the fruit tree example and we will examine it in the next chapter.

## CHAPTER THREE

### The Ice Berg Principle

**Our RESULTS are the visible tip of the ice Berg.**



**The Actions and Decisions we make determine the Results in life.**

**These actions and decisions are directed by our underlying thoughts and beliefs they lie hidden beneath the surface of our mind**

The Ice Berg Principle is a graphic representation of the psychological principle that a person acts in harmony with their dominating thoughts and beliefs. Yet we all have the power to select the material that constitutes the dominate thoughts in our minds. Unfortunately for most of us, these beliefs have been predetermined by default or by someone else without our consent (when we were very young) and have been impregnated into our subconscious where they continue to direct our actions unimpeded to this day and most of us are completely unaware of this powerful restriction upon our personal success.

What you think about and what you say to yourself is very important to your success in life. How often do you hear yourself or others saying. *"I will be happy when I get ... or when... blah blah....happens. Then I'll be happy"*. But when you are doing this you are actually your mind and telling the universe, that you are NOT happy now. **Happiness comes from making things happen - not from waiting for things to happen.**

One way of making things happen is to *'create'* the things you want in your life. You may have heard of this before, but you need to actually think and speak your own future. You need to preselect your own seeds and you do this by your thoughts, words, and feelings. Your words and thoughts are an extension of you, and become your core beliefs and dominate thoughts.

The future is the physical manifestation of those words and thoughts. One of the ways in which we create the future or *'create'* the things you want in your life is through the process of enhancing our state of being, in other words, our emotional state, your emotional vibration and the feelings we vibrate, more so than just the words we use.

The way you change your state is to first decide what state you would like to vibrate and then to **feel it** and take whatever mental action to achieve it. So to change your current state is simple and it can be done at any time. It is like feeling unhappy and deciding that you are tired of feeling unhappy so you change your state into one in which you are feeling happy; you make a decision to be happy so you take the mental action to **feel** happy and very soon, you **are** happy.

Another example is whenever you are confident about something (which is also a state of being), you are confident because you **feel** that you are confident.

So therefore you really need nothing outside yourself to be of a *certain state*. Most everyone has done this type of state change before, and can do it again.

You need to be in total unison with your desired state. How you **feel** about yourself, your thoughts, your beliefs, and the words you use, (your entire being - if you like), is very important. As are your 'I Am' declarations about yourself. *"I am a successful business person"*. *"I am a happy, positive, person"*. *"I am attracting good things into my life"*. etc. Are all examples of the kind of mental self talk you need to have with yourself.

For example, if you expect to experience abundance and success, then without question you must totally believe that you will receive it. So in order to manifest that external state you need to ensure that you are always consciously experiencing that state internally as often as you can. Then and only then will you experience the abundance and success that you truly believe you deserve.

Expectations such as this, together with a sense '*knowing*' at a deep level will cause circumstances, events and situations to be attracted to you that will allow your '*expectations*' to manifest. Know yourself to be one as having amazing personal power to create and manifest the results you want - and it will be so.

Another secret is to just **be yourself** and don't compare yourself to anyone else. Do not be afraid that you don't belong. Give yourself permission to be you. Allow yourself to be who you are *meant* to be, without guilt or apology. Know that you are a vibrant and unique individual and give yourself the gift and freedom to be who you truly are. Don't attempt to live up to someone else expectations of you.

As a result of this new found self-respect, your vibrations will naturally rise to a higher frequency and your dominant thoughts and beliefs will begin to change. So too will belief in what is possible for you in your life. Things will come to you, as will wealth and success in rapid succession when you understand and implement the true power of your mind, a power that you already possess.

Accept (joyfully) what is happening in the present, for you have attracted that circumstance into your life with your previous thoughts, actions and state of being. Your current situation is like looking at yourself in a giant living mirror. Just know that you have the power to change your current circumstances by changing your current state of mind. Do not curse your circumstances or the situation, know that it is only temporary and you possess the power to change it.

Life is about '**being in the moment**' NOT getting '**through the moment**'. The difference between the two is that, one is LIVING in the MOMENT in a fully conscious way and accepting the situation that **YOU** have created. The other is GETTING through the MOMENT because you have not accepted your role in its creation.

It is often the poor / loser type people who in such situations want to shut down their mind to avoid *'feeling'* their feelings and attempt to get through the moment with the use of such things as drugs, alcohol, cigarettes etc, anything they can, to avoid the feelings of pain that they are experiencing.

Whereas *'Living in the Moment'* is experiencing the moment on a conscious level and accepting the responsibility of the situation you find yourself in. Getting through the moment is from a desire to avoid the moment by wanting to get past that moment as quickly as possible without feeling the consequences, which is why there is such a demand for drugs, alcohol, cigarettes and distractions - like TV, Drunken Parties, Drama and Crime.

These are what people do to get themselves through the moments they don't want to be in. Yet they have failed to recognize that it is their very own thoughts and beliefs about themselves that has brought those *'unbearable'* moments to them. They have attracted the moments they are now wanting to avoid and they continue to bring to themselves more of such moments because of the law of attraction.

The universe has given to you exactly what you have attracted to yourself. The present moment is just a reflection brought to you by your dominate thoughts and feelings that you have previously manifested. Do not **wish** your present situation was different. Instead, live happily (as hard as that can be) in your current situation, but know that you can make a choice about your future situation.

You can do this by single-minded, focus and with emotional precision you can attract to yourself the circumstances and situations that you truly desire. The universal law of attraction will always attract the same vibrations that you are putting out into the universe. Like energy **always** attracts like energy.

So if you are feeling unhappy and disillusioned about your current situation, be aware you will attract more unhappiness if you continue to allow your mind to remain in that state. Instead feel happy that you know how to change your circumstances and allow yourself to dream of better things. Be happy about your new future, a future that you can now create. Guard your emotions judiciously and be aware of what you are thinking and feeling.

Calmness is also a power, as to is love. Calmness puts you in harmony with yourself and nature. It puts you in control of your thoughts and enables you to have the right harmonious thoughts; it enables you to feel love.

Always remember that you are never your circumstances and you are not your current situation. Calmness is confidence. Calmness is your true nature, perfect balance, perfect stillness and perfect peace. Always say to yourself, "*I am calm and I am Love.*" Always be conscious of how you are **feeling**, because it's your 'feelings' that determines the vibrations that you put out into the universe.

Be detached and allows nature's creativity to work for you. Detachment means not preferring anything other than what is happening right now. What is happening right now is the perfect manifestation of your previous thoughts, feelings and actions (even if you do not think that is so)

Just know that you have the freedom to choose and create a different future. It is the combination of feeling, belief and detachment that enable you to move through life calmly, knowing that the universe always fulfils your requests (your dominate thoughts, beliefs and feelings) through the universal law of attraction. It does this, often in ways that may surprise you, but upon reflection it is often accomplished in the most appropriate fashion using sequencing and intelligence often beyond our immediate comprehension.

So relax and allow this amazing law to work for you and believe that it is always working whether you believe it or not. So replace your "*fear thoughts*" with positive thoughts. "*Memorize quotes that thrill your soul and lift your heart.*" A positive verse or statement which is often repeated can actually reprogram your mind and free you from you fear.

Also be careful not to judge, condemn or be angry at others because that causes negative feelings that will dwell in your subconscious. Instead let such people be who and what they are. **Ignore** them, for you cannot change them. So don't dwell on them – not even for a second.

Do not care about whether they are right or wrong, whether they are fair or unjust, just guard your **FEELINGS**. Because whatever you are feeling at any given moment, is what you are vibrating and therefore creating in your future.

Remember the famous Japanese maxim, often depicted as three monkeys...

***See no evil, hear no evil, and speak no evil.***

This is important because any evil that is entertained in your mind, creates negative thoughts and dwelling upon them will only cause non-productive negative FEELINGS.

An interesting side note is that the word **evil** is actually the word 'live'... spelled backwards.



Do not ever entertain ANY negative thoughts whatsoever. Treat every negative thought as an A.N.T (A Negative Thought) Remember that negative thoughts are a form of resistance. Whatever you resist persists.

Let such thoughts go, relax don't let other people control your emotions, just smile and say to yourself "*they don't matter!! ...It is how I **feel** that is important here*".

Think of these ANT's as a SIGNPOST, a warning sign, a Danger sign and it tells you that you are about to get tested. So don't be fooled by the size of the ANT because if they are allowed to dwell too long they (just like all ants) will bring their buddies and there are millions of them and they can quickly overwhelm you and your positive vibrations will quickly turn negative.

As we have already said '*like vibrations attract like vibrations*'. Remember there is no love in negativity.

So be on guard for those stray ANTS as they are powerful and destructive. It is very easy for the first ANT to spot a negative though or soft thinking on your part and when they do the ant will immediately calls up his mates and they will come in force with a mission to devour you in negativity.

That's why you need to dump the ANT (or negative thought) the moment you notice it and kill the ANT immediately otherwise his buddies will arrive and they will quickly build up in "*numbers too big to be ignored*" then the downward spiral begins and before you know it your consequent actions will create more negative ripples in your life.

So be wary of these negative influences that come up and be aware they can come from many sources – friends, associates, situations, television, newspapers, even your own imagination. When you notice these negative influences and thoughts arising, you must shut them down instantly. They are not coming from the highest positive universal vibration, which is love. They are instead coming from fear which unfortunately is a habitual state many in society have acquired.

Think about what you are thinking. Think carefully about the feelings you are experiencing. Watch your thoughts and be deliberate in them. You will be tested time and time again you will experience Personal Emotional Tests or P.E.T.s and they will test your ability to stay in charge of your feelings. P.E.T.s will come along to test your 'worthiness', the 'value' you have on yourself. They will test your emotional strength and your personal power.

The more often you can spot these tests when they come along the faster you are gaining personal power over your life and the closer you are to your own personal success transformation.

The more you understand and control your mind and yourself the more you can control your world. The more you are in control of your **feelings** the more power you have in the selection of the material that constitutes the dominate thoughts in your mind. Because it's your dominating thoughts and beliefs that directs your actions and your behaviours in your life and therefore subsequent results you experience in your world.

We know this to be true because it is a well established psychological principle that a person will always act in harmony with their dominating thoughts and beliefs.

You also need to stop worrying that things are not turning out as you wish.

If you have done the *'creation'* process correctly and it is in harmony with your beliefs and thoughts then the universe will deliver exactly what you have asked for and you will experience the exact manifestation in your life.

If it does not appear as you have wished, then you need to examine your feelings and your dominating thoughts and beliefs because the universal law never fails to deliver what you have asking for via the law of attraction. Avoid feeling fearful at all costs because fear creates negativity and negativity attracts more of the same.

This is not a new principle you will find that ancient philosophers' and great thinkers have written about avoiding those feeling of fear. Even the Bible states over 365 times the words *"fear not"* because it is **fear** that creates negatively in our minds. It was Jesus who said *"Give and it shall be given to you"* was he meaning that whatever vibrations you put out you will get back?

He also said *"as a man sows so shall he shall reap"* could this be confirmation as to the truth of the power of thought and its ability to influence our lives.

Then there is this one *"Everything is possible to the person who believes"*. Was he meaning that once you believe in the *'power'* then everything is possible? He also said *"Then you will know the truth and the truth will set you free"* was this further confirmation that feelings are the mysterious power behind the human experience?

There are many quotes and references to the power of the mind and the universal laws available for all to see but unfortunately throughout history specific knowledge about your own personal power and your own ability to create success in your life through the use of you mind, has been kept hidden from the majority of people.

The truth has been distorted and altered by those in positions of authority who do not want you to know that you possess such power. They prefer instead that you look to them for answers and direction and become enslaved to their plans and goals. Yet these powerful secrets once understood and implemented give its practitioners, enormous personal power and success.

There is a spark of genius within us all, that once ignited, fuels a childlike excitement and a passion for life that's propels the human spirit towards a wondrous destiny of life's beautiful journey. It's that spark that keeps the majority of people searching for the truth that we know is out there.

Unfortunately for many, the amazing life we are meant to live, just smolder's and wanes before that spark ever ignites and the flame has a chance to take hold and the dreams we once had soon fade along with our expectations of an exciting, wonderful and adventurous life.

All because those in positions of authority wanted to control and direct your lives for their own advantages and personal gain and great effort has gone into keeping this truth from you down through the many generations<sup>9</sup>.

It is only by revealing the missing information and knowledge of life's true realities that actually limits your growth. It is only by unshackling the bonds of misinformation and removing the limitations on your personal creativity that your new life and its exciting, luminous journey can begin that you can confidentially go forward into the world, certain of your life's mission, your path and your new life, your exciting, luminous journey on the road to massive success can begin.

The secret is this...**We all have the power within us to select the material that constitutes the dominate thoughts in our minds.**

We all have the power to determine the level of success in our lives, we don't need to live our lives beholding to someone else. We have the power to determine our own fruits, make our own bread and to lead happy fulfilling lives.

To quote again from Jesus he said "*I am the way the truth and the light*", was he talking about believing in the power within you, before the meanings of his words got hijacked and distorted for the benefit of those in authority. Remember that he was standing up and speaking out against the corrupt religious rulers of his time something that seems to have been forgotten today.

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<sup>9</sup> For more information about this get a copy of THE NAKED MILLIONAIRE ENTREPRENEUR SECRETS REVEALED by Peter V Crisp to secure your copy go to : <http://www.millionaireentrepreneursecrets.com/>

Much of the truth of which he spoke has been distorted and altered by those in authority who do not want you to know that you possess the mind power to live a full and successful life. They instead want you to believe that you can only attain enlightenment by following their rules and accepting their dogma while they purposefully deceive you in order to live off your energy, your wealth, your power.

Unfortunately however as humans we are all susceptible to external guidance and the pre-programmed beliefs of others and these limiting negative thoughts have been impregnated so deeply into our private subconscious and very fertile soil within our mind, making us often totally unaware of the limiting beliefs that are often growing wild within - like weeds in a garden never knowing that flowers instead could have been bloomed. We therefore often have a distorted view about the world we live and the expectation of what is possible in our life.

So whenever you are feeling frustrated by your lack of achievement in any area of your life you need only to recognize that the outside world is a reflection of the inner, so if you feel that you are not getting the results you desire then know that it is your (subconscious) thoughts and beliefs that are limiting your achievements and that it is this visible result that you are seeing that is the clue as to where you need to rethink your thoughts and re-feel any negative thoughts into positive ones.

Remember that energy is neither good nor bad, it is just energy. Just as you are neither good nor bad, you are just human.

You are either creating your own positive future or you are creating a negative future by default. You can either consciously create this yourself or you can allow it to be created subconsciously by others who have influenced your thoughts, beliefs and your feelings. The choice is entirely yours. Always remember that you attract into your life the same energy that you are sending out.

Happy feelings and pleasing thoughts will attract happy, pleasurable situations and circumstances. Negative thoughts and feelings will attract negative situations and circumstances. Fear will attract fear.

If you want to discover what it is you are vibrating out into the universe then look at the situation you find yourself in, look at the fruit on your tree and you have your answer.

**A change of feeling is a change of destiny.**

Yet as simple as that sounds, understand that if you are not feeling happy and positive then automatically you are feeling something else and that something else is your dominate state and that state has often been determined by default. We are not always aware of the thoughts and feelings that we have at any given moment so we need to be consciously working on maintaining that happy positive state.

After all if the law of attraction could be simply summarized, it comes down to...

***“What You Think About, You Bring About”***

By this we mean if you focus on what you want in life (not what you don't want) and conjure up on a mental picture and inject **feeling** into the mental experience, the universe has a way of making your vision come true for you and working less and earning more, becoming wealthy can be as real for you as you want to believe and then make it be.

As we shall see in the next chapter.

## CHAPTER FOUR

### Working Less, Earning More

So I want you to imagine a business, (not an ordinary business), but a life-style business that enables you to put positive energy and vibrations out into the universe every day, a business that is all about giving and making a difference in the world, a business that is about appreciating all the special moments in life making it easier for you to maintain a happy positive state. Imagine a business that allows you to work less and earn more, a business that pays you for your work over and over again, a business that rewards you for your **focus** rather than your time.

Imagine a business not dependent upon trading hours for dollars, a business that would give back your time without limiting your income and not restricted by the hours that you put into the business.

A business that employs **leverage**, a business that is built upon the experience and success of people who have gone before you so that all the systems and procedures are in place so that you only have to focus on a few simple tasks, a business that helps people become better people and businesses to become better businesses.

Imagine a lifestyle business just like that and the pleasure that sort of business would bring you. I want you to imagine all of that because as we have said...*“What You Think About, You Bring About”*

So if you believe that sort of business is possible and that focus and leverage are more important in a business than trading hours for dollars and you want to become more positive minded and be able to make a difference in the world then you may be interested to read what is coming up next.

What I am about to share is very real and powerful and when I became good at using this incredible process, and followed the system I was able to work from home via the internet and to work the lifestyle hours that suited me and before long I was earning more than I had ever made at any of my former jobs and soon it became a reality that I was indeed... ***‘working less and earning more’***.

I want to tell you about **two simple words** that every business, no matter how big or small can use to get more money from every customer. Two simple words that will improve the bottom line profit of any business. Two simple words that will build customer referrals and enhances client relationships. Two little words that you could build an amazing life-style business. Two simply words that puts positive energy and vibrations out into the universe.

The two simple words are...**“Thank You”**.

I bet you are thinking, *“Saying thank you to customers for their business is not a big secret. What’s the big deal?”* Ah... just give me a moment and I think you’ll see how wonderful this technique can be and I want to explain the concept to which I am referring. It is called appreciation marketing.

Many business people make some kind of thank you gesture to their clients – but it doesn’t always translate into tangible bottom-line results for their business. So I’m going to show you how you can get much more impact and power out of saying ‘thanks’.<sup>10</sup>

Many business people may send out some kind of silly pen or fridge magnet or calendar with their name on it as a ‘thank you’ gift to their customers every year thinking that’ll keep their name in front of people. Unfortunately most other business people are doing the same thing so unless your customer has a specific use for those products – it’s usually a waste of effort.

What I am referring to is an ongoing appreciation marketing campaign that will lift your business and more importantly YOU above the crowd, set YOU apart and show that YOU really do appreciate your customers, friends and family.

This really works because of fundamental psychology. Firstly, people love to feel special and appreciated and by *‘thanking’* them you’re showing your customers that you appreciate them and really do care about the business they give you. After all, the number one reason that customers switch over to a competitor is **‘perceived indifference’**.

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<sup>10</sup> A Great book that explains the power of this concept and jammed packed with example and great ideas and well worth reading is: **Appreciation Marketing - How to Achieve Greatness Through Gratitude**, by Tommy Wyatt & Curtis Lewsey. Available at [www.appreciationmarketing.com](http://www.appreciationmarketing.com)

So staying in contact with existing customers, showing appreciation and valuing the long term relationship and following up potential customers is more than simply a smart way of staying in business. It is crucial to maintain and create a strong customer base - especially in today's economic environment because after all customer acquisition is one of the more expensive parts of any business.

Secondly, business is about your customers, how to attract them and how to keep them, because happy and satisfied customers are not only good business but they are also potential buyers of other services and offerings from you. As well as being an excellent source of new customers, by way of referrals. As we have mentioned you have to 'touch' some people between five to twelve times before they will buy from you and that's often where 80% of all sales are made.

Just to digress for a moment, let me talk about three very successful business people who have utilized this concept of saying **thank you** to their customers just so you understand completely the power of this concept:

1) **Mary Kay Ash**, founder of Mary Kay Cosmetics, built a \$1.2 billion cosmetics empire because she understood the importance of how she made people feel. Her personal philosophy was '**appreciation**'. She taught this to her sales reps. Mary Kay Ash would send out three hand-written thank you notes every night before bed. This practice not only expressed her gratitude to the people she met and did business with, but also allowed her to maintain a positive attitude all day as she may it her mission to seek out people which to send these thank you notes. Today, Mary Kay Cosmetics has over 1.5 million sales people in over 36 countries. She knew how to harness the power of the "thank you".

2) Early in his Real Estate career, Sales Legend, **Tom Hopkins** developed a habit of sending out ten hand-written thank you cards every single day and within five years built his annual sales volume to over \$14 million per year. He credits the thank-you habit for creating a business that was built on 99% warm referrals. Tom Hopkins has conducted sales seminars to over 4 million people on five continents and has sold more than 1.4 million copies of his best-selling book worldwide. He clearly understood the power of '**appreciation marketing**' that has made him an overwhelming success in life.

3) "The World's Greatest Salesperson" (according to The Guinness Book of World Records) is car salesman **Joe Girard** who has sold more retail "big ticket" items than any other sales person in history. For 12 straight years Joe sold more cars and trucks every month than anyone else in the world. He sold more cars as an individual than most dealers in the U.S.A sell in total. During his selling career, he sold 13,001 cars, (that's 21 every week of the year - for 12 straight years) all at full retail. Not fleet sales or at wholesale. These were all new cars and all without Advertising!! His secret – sending handwritten thank you notes and cards of appreciation to all of his customer and everyone else he came in contact with.

So whether it is for business or for personal reasons, sending **thank you** notes and cards is a powerful image building and appreciation marketing tool. Even if you don't want to use this concept to create a lifestyle business or help others to build a better business, those two words "**THANK YOU**" coupled with this powerful business tool (that I will discuss shortly) can enable you (and others) to make a difference in the world by reaching out, touching people and putting a smile on their faces, through the process of sending of cards and gifts.

Not only can you show your appreciation but you could share in special moments and give recognition to people by including personal photos and images that are of relevance to the occasion. You can even custom design, edit and photo-shop images and photographs that will bring life, meaning and memories to the cards that you send. Just imagine what a great way to grow and nurture relationships with all those you care about.

For example just imagine getting an unexpected card or gift in the mail, what a great thrill that would be. Imagine never missing a birthday or special occasion or sending a late Christmas / birthday card ever again. You can even preselect and create all the cards you required for the rest of the year and the system will get them out on time without you ever having to rely on your memory. All because the powerful built in contact management system won't let you forget.

What is the number one reason you don't send more cards and gifts now?

The number one reason is probably because it is time consuming and inconvenient and finding the '*right card*', - well we all know how hard that can be. How often have you actually purchased cards meaning to send them, but time simply got in the way and for whatever reason they didn't get sent?

But now with this amazing system all those negatives are in the past. With this system you can create your own unique message, add your own personal touch and have fun while sending cards (and gifts) - all without leaving your computer.

Remember I am talking about a **real card** that will be received in the mail with a real stamp and can even be written in your own handwriting. Oh and did I mention gifts - you can also send along with the cards, such things as chocolates, cookies, books, gift-cards, toys so many items all selected from the gift catalogue that continues to expand.

*Industry sources say that consumers purchase around 10 greeting cards per year, but actually have a need for 70 or more and they have a need to offer a gift with a card about 50% of the time.*

There are so many ways to utilize the system and implement this process.

Some people simply get involved just to make their lives easier and less stressful by sending cards to their family and friends. Others get involved to implement an appreciation marketing and client follow up system in their business. Others get involved to create a profitable life style business that gives them back their time.

I will step you through just ONE of many ways you could use this process. In this example assume you have met someone at a function that you want to establish a relationship with and have got their postal details from their business card. So the next day, you send them a personalized thank you note that might say, *"thank you, it was a pleasure meeting you. Look forward to meeting you again"*

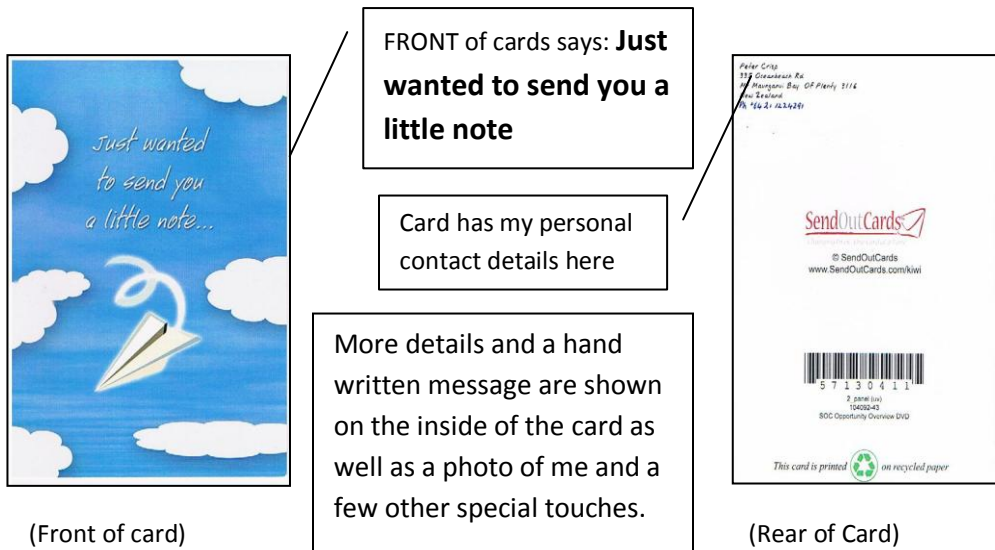
Now the personalized thank you 'note' will have you contact details on it so that they know who you are but these details are only a side issue. The major thing is to connect with them, make them feel important, special and respected.

In the past whenever I went to the trouble of sending a thank you card or a personal note it was always time consuming and inconvenient.

Today however it's as simple as sending an email. I utilize an awesome system that makes connecting and following up with people very simple and easy. They receive a personal addressed, stamped envelope in the mail with a choice of either my own handwritten font or one of the many other fonts and personalized

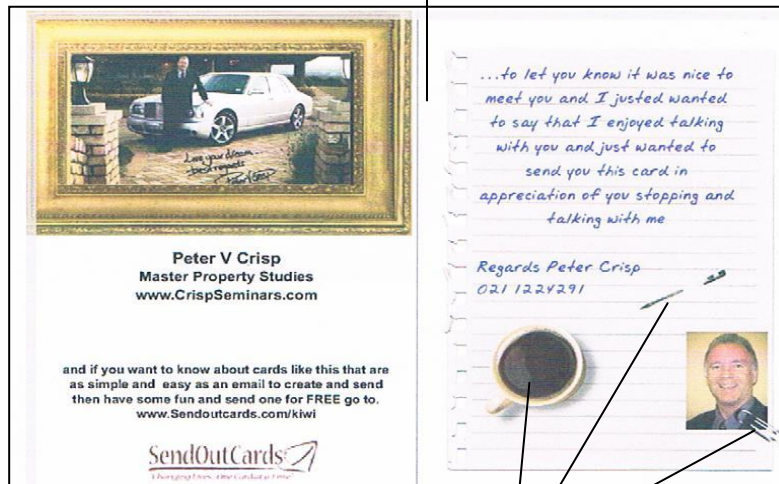
message on a card chosen from a selection of over seventeen thousand. It takes a few minutes and can be sent from anywhere you can access a computer, much like an email but much more powerful and more impressive and more importantly, far more convenient and its fun.

The following is an example of a **thank you** card that I recently sent to multiple people I met at a recent function. Bear in mind that you can also create your own thank you notes and cards, even cards with a video message (but more about that later).



(Front of card)

(Rear of Card)



(Inside of card)

Card has personalize 'elements' like this coffee cup, pen, paper-clip, note paper and my photo

Now depending upon the situation, you might vary the message and even the type of card you would select or you can be as creative as you wish by uploading photographs or images, even people's business cards or articles can be scanned and used.

People love to feel special and appreciated and this helps you to treat them special by allowing you to make them feel important by sending them a high quality personal card with a tailored message. Instantly you have made a great impression upon them and you can continue to contact them on a **regular** basis using this systems powerful contact management and data base tracking system.

Whatever the circumstances you can always maintain contact by the way you set up the diary system when you first enter them into the contact management system. This can include birthdays, anniversaries, Christmas, or whatever other reason you can think of to send a card.

By doing this you are developing the relationship and building a future reservoir of potential clients. Even if you do not receive any business or a direct referral back from a particular person you are still building great goodwill. You can customize the card towards your targeted market. Or you could simply select a card already created from the library of cards and send it out.

Remember that people are attracted to positive energy and happy dispositions and the psychological trigger of reciprocation begins to take place as that person receiving cards begins to feel warm towards you (and your business) due to you reaching out to them.

Now I just don't want you to believe me about this I want you to experience the power of this yourself so I invite you to send yourself (or someone else) a card with my compliments. Log onto [www.sendoutcards.com/104092](http://www.sendoutcards.com/104092) (watch the 4 minute video and follow the simple steps and send a card for free).

So have some fun and give it a try.

I mentioned also that you could send video on these cards so I will run through the process of how that might be utilized next.

So assume you are a business owner or as in this case I am presenting this concept to a business owner and to that end I have created a personalized post card with a video message for them.

As you can see below that this is a post card and there is a hand written message on the back with his name and address (exactly like a postcard). In this example, I am introducing the QR code video concept.



On the front it explains how the video works and the message on the back says...

***Hello Bill Smith***

***Learn how to make a powerful impression sending out personal or marketing video messages using the latest QR (Quick Reader) code technology. No need for expensive software the powerful internet based system can be accessed from anywhere with your own personal login account and website. Insert photo and QR code onto a Post card template, add text press SEND. The card arrives in the post without you leaving your computer.      Regards, Peter Crisp***

I write it just like a post card, sign it and provide my contact information and I would follow up with a phone call.

If I was a business owner (and this would work for nearly every type of business) this would be a powerful way to introduce special offers to customers, new products, or simply stay in touch.

It could be a special thank you for doing business (i.e. after servicing their car as a special thank you, offer a discount on their next service etc). You could give instructions on how to get the deal – give the website address, call a specific number, or whatever action they needed to do. (Here's an example <https://www.youtube.com/watch?v=Xe3kMP4IJ-s> )

Any business owner could gather up the names of 20 or 30 of his best customers or perhaps those who have just bought some product or services and would be a good candidate for something else. I'm sure if a business owner thought about it they could come up with some kind of a preferential deal that could be given to those customers as a special **thank you** for being a good customer. How much additional business could such an idea generate?

The power of this concept as a marketing tool and the impact that this type of appreciation marketing will have on those receiving it, cannot be understated. Even if it was just to send personal birthday or Christmas wishes without the video message. The video message however can be generic although the addressee can be personalized and sent by the click of a mouse from anywhere you can access the internet.

The video process is simple enough, if you want to do that, shoot the video via your phone, Flip-camera or what-have-you. Upload it to YouTube, edit and then download to the your personal Send-out-card site, which will convert the video to a QR code that can either be read by a smart phone or computer via the URL address as per sample below.



Use your SMART phone OR type in the URL address to view the message. **It actually works.**

<http://mysocvideo.com/i36gm9>

Then you drop a photo of them, or your business premises, or perhaps their car, or whatever and place the QR code onto the Post card template, (or greeting card) add text, enter contact address and press SEND.

The card arrives in the post without you leaving your computer. CREATE – CLICK - SEND. Best of all anyone can do it, even grandma that knows how to send an email. It's really that simple.

Now understand, this is just TWO ways this system could be implemented and there are **lots** more. Just by sending out these cards alone is going to get people asking you about them. Especially when they are receive them in a timely manner and each one is personally customized and sent from you. - That in its self will make most people sit up and take notice. So you don't even need to try and sell the concept, just send them a card and let the card do the talking. – And if it's a video card it literally is doing the talking.

Wouldn't you agree that this a great concept?

**What if** you could make a great **income** through giving and putting positive vibrations out into the world?

**What if** this was the type of business that gave you enormous **leverage** and rewarded you for your **focus**?

**What if** this was a business that valued the importance of **following up** and staying in contact with people.

**What if** this was a business focused around appreciation marketing and building long-term sustainable relationships with an ongoing flow of new customers.

**What if this** was a business that could provide freedom, independence, and wealth many years into the future, a business that was not dependent upon trading hours for dollars, a business that would give back your time, without limiting your income.

**What if** this was something you could do from home or anywhere else you chose?

**What if** this business gave you the free **time** you desired, so you could spend more time with your loved ones?

**What if** it allowed you to take time off whenever you wanted, whether that is time for other people or for your hobbies or time just for yourself?

**What if** this was something that was easy to do and enjoyable 99% of the time.

**What if** you wanted to work only a few hours a day or even a few hours a week?

**What if** you wanted to make money in your first week and get paid the following week?

**What if** this gave you weekly and monthly commissions, created residual income that continues to roll in even after you have stopped working?

**What if** this was part of a growing \$100 Billion industry and you could get started for less than \$300. Or you could start for as little as \$9.80?

**What if** this was a business that truly ticked all those boxes?

**Would you want to know more?**

If you've enjoyed what you've read... if you're looking for a better way to make money, experience more time freedom and enjoy an improved lifestyle... this might be exactly what you're looking for.

**Here's what to do next... You now have 3 Options**

**Option 1... Do nothing.**

If you do nothing, nothing will change. So if you are earning all the money you want and have control over how much time you work each day, and aren't interested in this concept then doing nothing is probably the best option for you. One thing is certain *"If you never start anything **new, better and different...**nothing new, better and different will ever happen"*. I hope you enjoyed reading this information and trust you learned something interesting. As a thank you from me for reading this far, please send a free card with my compliments to anyone you like. Go to [www.sendoutcards.com/104092](http://www.sendoutcards.com/104092)

### Option 2...

Become a **Customer** and use the system to stay in touch with friends and family, send birthday and Christmas cards as quickly and as easily as an email. No more going to the post office for stamps or shopping for cards. You get your own website, database management system, everything you need to start creating and sending out cards. Becoming customer you either do this by purchasing points as a pay-as-you-go option or with a monthly subscription from \$9.80 per month (which you can stop at any time). Go to [www.sendoutcards.biz/104092](http://www.sendoutcards.biz/104092) to learn more about these retail options.

### Option 3...

You could become a **Preferred Customer** (PC) and receive the best value purchasing points (to buy cards) at the lowest possible price by electing to take a monthly subscription @ \$31.00 per month (which you can stop at any time) and you get everything you need, the database management and tracking system, Picture Plus 2.0, (to create your own cards & upload photos etc) the QR code creator with the ability to upload videos, and you get 100 points per month with this option. etc.

Or if you are serious about making money, and having fun you can take advantage of the Send-Out-Cards income opportunity by joining an exclusive group of people who are in a business partnership with this amazing global company and participate in a share in the profits by becoming a **Marketing Director** (MD) for a one-time set up fee of US\$295. This provides you with all the options and add-ons such as Photo-store and create posters, photo books, business cards and tons of other cool stuff - all in one convenient package. For more information about any of these options, go to <http://www.sendoutcards.biz/104092>

Part time or full time, how fast you go is completely up to you. Plug into a Global business and duplicate what's shown to you and you could be earning a serious income within 6 months and in 2-3 years potentially have true financial freedom. For more details of the compensation plan go directly to:

<https://www.sendoutcards.com/support/downloads/>

<http://www.sendoutcards.biz/104092>

**TOP SECRET**



## *About the Author*

**Peter V Crisp** is an experienced international business speaker and motivational educator. He is a published author and holds a Masters Degree from Lincoln University, Christchurch, New Zealand. As a business speaker and experienced international real estate trainer he has a unique global perspective and has an ability to break the complexity of financial and business dynamics down to simple and easy to understand concepts in such a way that it that de-mystifies the success process.

As a writer / speaker he covers a range of topics from Business to Philosophy. His specialist topics include Global Economics, Business Growth, Sales Training, Appreciation Marketing, Entrepreneurship, Personal power and Real Estate Investing. He has been a successful property investor with a multi-million dollar property portfolio and conducts a very successful Real Estate Coaching program for both Realtors and Investors.

Many attendee's and readers say that Peter gets straight to the point in identifying the key issues in a no-nonsense way, giving real life examples with personal experiences, having made and lost millions of dollars he can certainly arm you with the knowledge, the experience, the motivation and the tools to achieve the success that you want and identifying the mistakes to avoid.

Today he runs his own appreciation marketing consultancy and speaking business,

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