



# How DUMB People Become RICH!

By  
**Joe Jutrisa**

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## ***Why Do Personal Development?***

Part of the nature of humans is to be constantly developing, growing and moving toward a balanced and mature way of being. Our present personality is determined by both who and what we have been and by the person we strive to become. The goal of personal development is to learn and apply that which enables us to attain emotional wellbeing, understanding and effectiveness, and to share this knowledge with others.

Personal development is the conscious evolution of human nature, and yet throughout history it has been sorely lacking! Although it is in our nature to learn and grow, we are held back by our culture, which is predominantly focused on survival needs, each of us in competition with others, and our spiritual inner nature is repressed. The animal rules. We make no room for unconditional love.

Even though the culture may have evolved with technological advancement and administrative complexity, human nature has not moved forward as it might. We are now paying the price for human selfishness and inconsideration. Going forward, the quality of our lives on this planet - even our survival - now depends on each of us taking responsibility for our personal growth.

The human being needs to awaken to the soul that inhabits each body and is our true self and source of inner knowing. Awaken through a process of self-discovery, leading to one's own, self-directed spirituality. We need to become mindfully conscious instead of ruled by the dictates of instincts, past habits and fixed beliefs. We need to throw away dogma, open our minds and reconsider. Instead of fear about our survival and competitive angst, we will then be motivated by compassionate understanding and creative love.

For those that do move forward, the next epoch - that is almost upon us as we move into 2012 - will be a celebration of human cooperation and shared love. It's our best hope for the future - and it's in our hands.

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## INTRODUCTION

You don't need any special qualifications to be rich. You can't get a degree in "wealth" or "riches". You can't buy it or save your way into it. Going to school will not teach you how to become rich. In fact, it may even be a disadvantage in some circumstances.

If you've dropped out, big deal. Some of the world's most wealthy and successful people have been dropouts. If you've suffered setbacks and mishaps, you can still do it. If you're over the hill, illiterate, uneducated or broke, you can still do it. You only need TWO THINGS...

### DESIRE and A DREAM

Wealth is available to anyone willing to apply themselves and willing to learn the rules of the game. You need to grow into it. You need to claim it. In fact, you already qualify. You have all the tools you need. All that is needed is a few adjustments and you're on your way.

Every choice you've made until now has got you where you are today, whether conscious or unconscious. You may not realize this or you may disagree fervently but it's a fact. People can achieve the life of their dreams or better their circumstance in life in spite of the hand they were dealt. The evidence is all around us. It simply boils down to a series of consecutive choices and the willingness to take inspired action.

If you're lucky enough to live in a country built on the principles of free enterprise, then you've got it made. You have no excuses. You've probably had a free education and you are allowed to start your own business. Many people would give their life for these freedoms.

In Australia, anyone can start their own business. All you have to do is register your business name and "hey presto", you're in business on the same day! Sure you may have to meet certain industry regulations and look after the tax man but it really can be that simple. Gee, no wonder we're called "The Lucky Country".

As we say in Australia, "Have a go, mate."

If you're willing to have a go, give it your best shot, try your best, you will succeed. "You'll never know unless you give it a go."

To many, Australia is still the last frontier. Much like America, it was built on a “can do” attitude, the pioneering spirit and on free enterprise. Sadly, most Australians don’t realize how much they have or how lucky they are.

Some say, the good old days are gone. Let me tell you, the good old days are here every day. In fact they have just begun!

We have never had so much change but change brings opportunity. Never before have we had so much opportunity for entrepreneurship and business. Our children will be working in industries that haven’t yet been created, doing jobs that haven’t even been thought of.

Look around you. Find a need that must be filled.

Look within you. Find a passion that desires to be expressed.

The internet has brought a global market into our hands. You and I can do business anywhere and anytime with anyone we choose. And guess what? The internet is just a baby.

I encourage you to find you passion and get going!  
God-speed and Good Luck.

Yours in Success,

*Joe Jutrisa*



The World's Richest Man.....  
a "Dummy"?!  

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### *A real life story...*

He had very little schooling but was instrumental in changing society forever and controlled one of the world's largest industrial empires. Many people were jealous and wanted to bring him down a peg or two.

A newspaper had published certain derogatory statements about him and claimed that he was ignorant. Upon reading this, he brought a law suit against the paper and the matter was heard in court. The lawyers for the paper pleaded that they were justified and put this gentleman on the stand for the purpose of proving to the jury that he was ignorant.

The lawyers asked him all sorts of questions to prove that although he had knowledge about his industry, he was in the main, ignorant. They quizzed him on all sorts of topics as if it was a game show, and he could answer none. Surely, he **was** ignorant.

Finally, he got tired of this questioning and said to the lawyer,

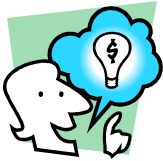
"If I really wanted to answer this or any other foolish questions you've been asking, I have a row of buttons on my desk. I can press any one of those buttons and have at my disposal any number of men who answer these or any other questions that I may pose. Now, will you kindly tell me why I should clutter my mind with answers to general knowledge questions, when I have around me men who can supply any knowledge I require."

That answer floored the lawyer. Every person in that court room realized that it was not the answer of an ignorant man but that of a man who was truly educated.



***A man is educated when he knows how and where to get the knowledge he needs, and how to implement that knowledge into definite plans of action.***

**Henry Ford** had at his disposal all the specialized knowledge he required and with this, he became one of the world's wealthiest men.



*Think about this...*

- **Henry Ford** had a sixth grade education.
- **Thomas Edison** had only three months of schooling.
- **Abraham Lincoln** failed at almost everything he tried.
- **J. K. Rowling** was a single mum living on welfare

*What about these dropouts...*

- Bill Gates (Microsoft)
- Richard Branson (Virgin)
- Steve Jobs (Apple)
- The late Kerry Packer (billionaire and Australia's richest man)  
Failed high school and was labeled an idiot!
- Frank Lowy (billionaire, owner of Westfield and Australia's 2<sup>nd</sup> richest man) had only six years of schooling.
- Lucille Ball (went to acting school after dropping out of high school, only to be told she had no talent for anything!)

...and some well known Aussie entrepreneurs

- Gerry Harvey, Alan Bond, Kerry Stokes, Lindsay Fox and even...  
Paul Keating (one of our recent Prime Ministers!).



# The 45 Year Plan

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Each generation has its mantra...

*Your Grandparents probably said,*

“Son, get yourself a “good”, secure job and you’ll be set for life”.

*Your Parents probably said,*

“Son, you need a “good” education to survive in today’s world”.

Go to school. Get a “good” job with a “good” company and when you’re 65 you can pick up your pension check and you’ll be set for life. That’s the 45 year plan.

Today, these mantras are not only irrelevant, they’re dangerous. What was good advice for the 19<sup>th</sup> and 20<sup>th</sup> centuries, no longer applies. Following the “45 year plan” from a century ago is not only crazy, it’s impossible. The world has moved on. The only thing remaining is, “old thinking”.

## **Remember School?**

Your class probably had its fair share of dummies, brains, class clowns, nerds and sports jocks. Most of us thought that according to their performance at school, their future was mapped out for them. The brains and the nerds would succeed. They’d be the winners. The rest of us and the dummies...well, they’d be destined to be the losers.

It all seemed obvious, didn’t it? Go to school. Get a good education and the world’s your oyster. That’s what the experts and our parents told us. If you didn’t excel at school, what then? No one ever mentions that, do they? What happens to the majority...the dummies, the losers, the disadvantaged and the mediocre?

All is not lost (more on that later).



### ***Please note:***

*The word “dummy” in this context refers to those who didn’t do too well within the “school system”. In reality, no one is a dummy. We’re all “potential” waiting to be realized, each magnificent in his own uniqueness. The world is waiting for you. It needs you and your unique contribution. Your story needs to be told. Your song needs to be sung.*

The only thing they forgot to tell us is that school is **not** the real world!

It's basically an illusion. The education system is largely archaic and irrelevant in its present form. It dates back to the 19<sup>th</sup> century, was designed for that era and it still lives there. The rest of the world has moved forward two centuries.

It was designed as a tool to cope with the industrial revolution. People were coming off the land and moving to work in the cities. The industrialists needed fodder for their factories. Business needed a steady supply of labour. It still does.

By the way, do you know where the word "kindergarten" comes from? Literally translated from German, it means "a garden for growing children". It ties in with the industrial revolution and the need to produce a workforce for the industrialists.

End of the history lesson, folks.

It has been proven many times that ***how well you do at school, has NO relevance to how you will do in the REAL world!***

I'm sure you've all heard the stories of school reunions where there are many shocks and surprises. Those most likely to succeed end up in dead end jobs and the class dropout ends up being successful or owning an empire!

Why is that and what does that tell us?

On the world stage there are countless people who have made it in their chosen field; those who have made their life a success. Some are university educated but many are not. Many are college or high school dropouts. Some didn't even complete primary school. They may have succeeded in business, sport, art, or humanities. It doesn't matter, because a university degree is not a prerequisite for success.

Who are society's biggest earners today? Think about it.

It's the entertainers: the sports stars, singers, actors, musicians, rappers, comics, TV and movie stars. Entertainment is BIG business!

Yeah Joe, but not everybody is cut out for that sort of stuff. That's right. Not everybody is and thank goodness for that. Take a good look around you and around your town or city. Who's doing well these days?

There's a disturbing trend to trivialize the value of work. Nobody wants to get dirty and everything is getting outsourced. There are endless opportunities to provide services to those that can't or won't do it for themselves. Many successful franchises started this way.

Some of the most successful people are those that started off by providing basic services that we all need but nobody wants to do anymore. Garbage collection, recycling, plumbing, building and construction, fixing and making just about anything.

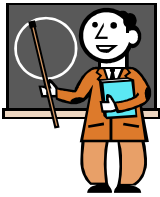
These are just some of the areas that are doing well. There is a drastic shortage of qualified trades people. Nobody wants to do any old fashioned “work”. Everybody wants a degree, to look nice and to drive a Porsche by the time they’re twenty one.

These days your local plumber (who may not look all that glamorous!), probably owns a nice home, has a few nice toys and his kids go to private school. Some of the more entrepreneurial ones have built successful businesses and are generating a substantial income. On the other hand, the “trendy” graduate may look nice but has accumulated a mountain of debt and is still working for a boss!

Why is it that the class clown, the dummy, and “Joe Average” make it big and realize their goals, while the genius ends up working for a boss or in a menial job, just earning a living?

Is there a link between wealth and education?

Sure there is.



# The Inverse Law of Education

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*The inverse law of education says,*

**“The more educated you are, the more degrees you have – the poorer you will be!”**

School teaches you to memorize facts and figures. You learn information and regurgitate it. It might be a great skill for a game show but it's **not the only** skill required for success. Information is plentiful and easy to access. Anybody with an internet connection has access to a world library. Educated experts are everywhere. You can hire them for a few dollars.

The biggest shock is yet to come!

As computers get faster and more powerful, the time **will** come **soon** where the human expert **will** be replaced. It's already happening. You can buy software to do just about anything and we're only just beginning. Where does that leave the highly educated and informed college graduate? You can see where I'm going here, don't you.

Sure, if you're passionate about your profession or academia, go for it. College or university is a great transitional period for many. It can be a great social, learning and exploratory experience. For many it's their first time away from home; their first shot at independence. But if you're one of the many who are just biding their time in the “system” or looking for a ticket to the “big bucks”, then you could be on the wrong train.

Others have become redundant in their careers and decide to retrain or improve their qualifications again. They're willing to spend *more* valuable years of their life “going back to school” in the hope of getting *that* promotion or pay increase. Try doing this when you have a wife, kids and a mortgage to support. All this for a maybe, a minute possibility, with no guarantees of success.

For many of us, it's time to seriously re-assess our strategy for the 21<sup>st</sup> century. Many of us have been climbing the ladder of success, only to find that it's been leaning against the wrong wall!



***“Imagination is more valuable than knowledge”*** Albert Einstein



**WARNING: School could be  
damaging to your future!**

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I've often said you only need four basic skills to survive in Australia...

1. You must be competent in the 3Rs (reading, 'riting and 'rithmetic)
2. You need to be able to use a computer
3. You need to be able to drive.
4. You need to be able to swim! (This is Australia!)

Now that might be simplifying things a bit, but it's not far from the truth.

Many people make the mistake of thinking that education and schooling are the same thing. Originally, the word education was derived from Latin, meaning to educe...draw out...to develop from within.

Interestingly enough, most schools teach "**reverse learning**".

First they teach you the lesson and then you go and have the experience. Nowhere in nature do you see this, only in the education system. If you get the lesson wrong, you get punished. But you still haven't had the experience! Insane, isn't it.

In the real world as well as in nature you **do first** and **then** you get your lesson. It's logical. If you screw up, you learn a lesson, make adjustments and continue until you succeed. Just ask any baby. It's called "**experiential learning**" and it's not emphasized in school.

All the basic elements of education should be learnt by the end of primary school, (around age 12). Depending on the school, everything after that can end up being just entertainment or a waste of time. Just ask any school kid! Sure, if you want to become an academic, the system caters for you just fine. The majority are just biding their time. Those that are frustrated just drop out.

Thankfully, some institutions are catching up with the real world, while others are ground breaking in what they offer and in their teaching methods. There are many good alternatives but they're generally not cheap.

How do we improve this? We need to change our methods and our content. Listed below are a range of skills that are necessary to live a successful life in today's society. Imagine the possibilities and the magnitude of change this would bring to our society if every child was equipped with these skills before leaving school. It's truly mind boggling.



***"Never let your schooling get in the way of your education."***



## 33 Essential Life Skills They Don't (but should) Teach You at School

These skills should be progressively taught as part of any secondary school education (say age 12-13 onwards).

- people skills
- communication
- basic NLP
- imagination
- teamwork
- financial skills
- relationship skills
- metaphysical principles
- lateral thinking
- quality questioning
- entrepreneurship
- creative and artistic development
- experiential learning
- leadership
- organization
- planning
- accelerated learning techniques
- co operative and inclusive skills
- opportunity sourcing
- dream building

- quantum principles
- networking
- business principles
- health and healing
- holistic living
- spiritual concepts
- ecology and nature
- responsibility
- assessing and creating value
- contribution
- discipline
- law of consequences
- personal development
- holistic learning
- success principles

Many of these skills can be combined as part of projects and daily learning in a more holistic and experiential learning environment.



## The Class Clown's Secret

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Do you remember the class clown?

You know, always in trouble but he made everyone laugh.

Somehow he still manages to do well. Isn't that amazing? Why? How does he do it?

Behind the scenes, he's actually working very hard. He's mucking up in class and having fun with his mates but secretly, he wants to succeed. There is a price to pay somewhere. He knows there's no free lunch but he wants it both ways. So he's got to work twice as hard.

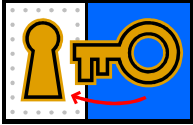
While he's slacking off at school, he's studying in his spare time and spends many late nights going over his stuff. He's probably got a part time job as well! It wouldn't be cool to let on though.

Watch out. This guy's got it worked out. He knows success doesn't come to those sitting around watching TV. These are skills that he will use for the rest of his life. Chances are that you'll meet this guy at your school reunion in twenty years time and he'll be the successful one.

Somewhere along the line, ***you have to do some work.***



***“Intelligence is the ability to make finer distinctions”***



# The 3 Most Important Skills

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Needed to succeed in the 21<sup>st</sup> Century.

## 1) Cognitive Skills

In an era of information overload, we need people who can sift facts and information. People who have the skill of simplifying the complicated, and sourcing the information we actually need to get the job done, will be of high value. The ability to think and analyze will be more important than ever.

This is where our education system should come in. We don't need to memorize and regurgitate tons of facts and useless information. As I said, information is freely available everywhere. It is available when you need it...no need to cram your head full of useless junk which you may never use. How stressful!

The challenge today is NOT a lack of information but TOO MUCH!

This really brings about a new use for Critical Thinking. What is relevant? What isn't? How do I do it? Where do I find it? Perhaps even more importantly, who knows what I need to know? These types of questions will need answers and quickly.

## 2) Communication Skills

Communication can be divided into two distinct areas...technical and personal.

The *technical* side of communication requires us to have access to, and be able to use the current media available to us. In its most basic form that means the phone, fax, computer, email and internet. Do you have these tools and can you use them effectively? If not, you lagging behind and need to catch up fast.

Remember...

***Standing still is the same as going backwards!***

Like it or not, the whole world is evolving and moving forwards. If you don't keep up or keep in touch with what's currently happening, you're traveling in reverse.

The internet has really opened up a wealth of opportunities to the "Joe Average". Not only are we able to communicate globally for little or no cost, we have access to information and solutions at our fingertips (24 hours a day). We can do business anywhere, anytime and with whom we choose (and again, for minimal cost!).

Being able to communicate on a *personal* level, getting in touch with people and building rapport is essential but *why* should *they* listen to *you*? Holding their attention, building credibility, and entertaining them at the same time, is the way of the future.

Simply putting a product out there, or standing in front of a room full of students reciting facts, doesn't cut it anymore. People want to be involved AND entertained...no matter what age. The students and consumers of today probably know more than you or I.

You can't bullshit to people anymore. You can't beat them into submission or force them into anything. One must be skilled in the power of persuasion and have "street cred".

The coming generations have little or no interest in hierarchies, politics, governments, unions, churches or any other organization that tells them what to do. If you belong to one of those organizations, you could be out of a job! In fact many of those organizations are steadily crumbling and those that remain, can only afford to because they steal our money or force themselves onto us.

### 3)Entrepreneurial Skills

Today's entrepreneur can often bypass all the traditional marketing means and achieve success simply by implementing "guerilla marketing" techniques and utilizing the power of the internet and modern media.

For example...

Newspapers...bypassed.

TV...bypassed.

Radio....bypassed.

Yellow pages....Bypassed.

Advertising agencies...bypassed.

How?

Easy. Today, anyone with a computer, a cheap video camera and basic internet and web design skills can utilize marketing methods that was previously only available to the big boys. One could even say that the big boys are only now catching up to the pioneering internet infopreneurs.

Why?

Basically...greed. Have you ever priced TV, radio time or print advertising? Ever consulted with an advertising or marketing "guru"? Anyone who's ever paid ten grand for a yellow pages ad and found that the phone barely rings will know what I mean by ineffectual and outmoded advertising! People are tired of being conned.

Internet savvy entrepreneurs have embraced new technology and new business models that have seriously affected the dinosaurs of old.

Again, if you've been asleep at the wheel and if you're in one of those industries, you could be out of a job! "Grass roots marketing" is having a severe impact on the big boys.

What that means is this. The opportunity to create what ever your heart desires has never been greater. You CAN succeed! No special qualifications required. The door is open to everyone.

Imagine what you could achieve when you combine all three skills with technology!

Perhaps you're an anarchist!

Are you an independent, free thinking, individual? Do you find that you don't quite fit in? Do you have a burning need to do things your way? Do you have difficulty being a "team player"? Are you allergic to any form of authority?

Don't worry! The world doesn't need any more sheep.

You probably hated school, maybe even failed it (or it failed you!). You're really a budding entrepreneur or potential leader that needs to find his purpose and channel all that energy positively. The world needs you and is waiting for your gift!



***The problem is not what you know or don't know...  
it's that you don't know that you don't know it! (Think about it!!)***



# The Employment Marketplace

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The harsh reality is that many, if not most graduates, **will not** find the position they dreamed of when they began their studies many years ago. The days of the big corporate job are long gone. Sure there will always be some positions available for the elite few but the majority will have to look elsewhere. Here's what's happening.

- 40% of university students drop out in the first year.
- The education system is a dinosaur and in trouble but they don't know it yet and refuse to acknowledge it.
- What do you do after 3 years of theory and find that nobody wants you because you have no practical experience? Go back to school!
- Graduates are leaving university and attending private colleges to get "real world" training.
- Employers and businesses are increasingly being tied to private colleges providing internships, traineeships, tuition, and practical training (says something about the education system, doesn't it). And yes, the fee is huge!
- In the past few years, 40% of upper and middle management positions have disappeared.
- Prospective employees are sending dozens and sometimes hundreds of emails and applications for jobs. Most end up in the bin.
- The qualified IT specialists are offering their services for the same hourly rate as in a hamburger joint.
- Labor is the new global commodity. You are not competing for jobs with someone in your own country but with people on the other side of the globe as well.
- Expertise is cheap and freely available.
- Knowledge and information is available to anyone with an internet connection.
- Graduates are being increasingly left with huge debts and questionable educational value.
- Employees are expected to perform like monkeys.

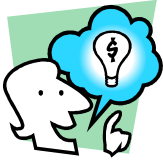
- People are getting pay DECREASES for exceeding performance targets! Why? Because it costs the company too much in bonuses! So, they increase the targets and everybody gets a salary cut. This is probably one of the most bizarre things I've ever come across.
- Due ever increasing competition in the marketplace, sophisticated psychological tools and coaching methods are being utilized to improve performance. If you don't cut it, you're out (doesn't matter how many degrees you have).
- You will pay to get a job! It's already happening in some areas.

*Thanks for the bad news, Joe.  
What do we do now?*

If you're educated, great. If not, it doesn't matter. If you're naturally lazy, even better!

Lazy people have the knack of getting out of work. They look for short cuts, ways of simplifying things. Ideally, they'd like to get maximum results for minimum effort. If used appropriately, they're great skills to have in order to get rich.

***Check out the list below. No special qualifications required to become rich!***



## 54 Key Attributes of “THE D-GROUP”.

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**What's the D-Group? The "Dummies", Dropouts and Do-ers who Succeed.**

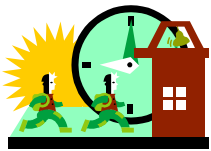
1. The D-Group is not affected by the education system. They've probably experienced failure there anyway.
2. They're street wise, self educated, market savvy and forging their own future.
3. They've created their own education system on the run, and it works for them.
4. They graduated from the "School of Hard Knocks" (experiential learning).
5. When they begin, they don't know what they're doing but they get started anyway.
6. They get along with people.
7. They're entrepreneurial and action oriented.
8. They develop a strong work ethic.
9. They have an unwavering belief in themselves, their product or service and their industry.
10. They're enthusiastic and passionate.
11. They work to overcome their fears.
12. They visualize their desired outcomes.
13. They're single minded and are taking control of their lives.
14. They have dreams and work towards achieving them, (even if they can't see how right now).
15. They ask for help and advice.
16. They will work for free (anything to gain knowledge).
17. They are good at making decisions.
18. They see opportunity where others see nothing.
19. Spirituality/ religion is important to them.
20. They ignore their detractors and criticism.

21. They don't necessarily need any special qualifications or talent, but they do know how to assemble a team of experts to get what they want done. This is the "Mastermind Principle".
22. They know where to look and what questions to ask.
23. They don't reinvent the wheel.
24. They prepared to work hard, sometimes two or three jobs at once.
25. Nothing is beneath them. They're on a mission.
26. They are honest in all of their dealings.
27. They do an apprenticeship or find a mentor to learn from.
28. They earn as they learn.
29. They save and reinvest.
30. They develop an investor mentality not a worker mentality.
31. They develop leadership qualities.
32. They've discovered the trap of instant gratification.
33. They are courageous.
34. They don't dwell on past mistakes.
35. They have a close relationship with their wife/partner.
36. They connect with their subconscious mind and go with gut feelings.
37. They invest in self education: books, audio programs, seminars, training.
38. They use technology and make it their friend.
39. They get good at planning and organization.
40. They're energetic. It's easy to be energetic when you follow your passion!
41. They form positive habits.
42. They are willing to risk.

43. They choose their associations carefully.
44. They learn the power of discipline.
45. They have fun and enjoy the journey. That's why love and passion are so important.
46. They know the power of duplication and systems.
47. They sell their dream and get people on board.
48. They're persistent in their efforts and never give in.
49. They focus on using their strengths and delegate their weaknesses.
50. They're allow time for health and fitness. A big dream needs big energy and you need to be in good health to carry it out, and to enjoy the fruits.
51. They learn the power of a team.
52. They give to others, invest in people, and in their community.
53. Over the years they develop a Network.
54. They learn the "Rules of the Game".



***"Persistence will defeat genius every time!"***



# The Curse of Mediocrity

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If you want to be broke, miserable, dissatisfied, unhealthy, and anything else that most of us don't want, then do what the masses do. Don't believe me? Look around you. It's pretty obvious.

**Do what "Joe Average" does and you'll get the same results.**

If you want to be rich, healthy, enjoy good relationships, achieve satisfaction and be productive, well then something's got to change. You don't need a degree but you do need to make good choices. Each choice compounds and you then enjoy the fruits of the seeds sown.

## **BEING MIDDLE CLASS IS DANGEROUS!**

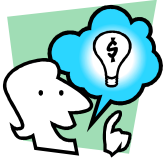
Being "middle class" is comfortable and the comfort zone is ***dangerous to your wealth.***

The only ones hopelessly in debt are the middle class. The wealthy **don't need** to be in debt and the poor **can't** be in debt. Tragically, this is becoming generational. Students are getting into massive educational debt, and even children are in consumer debt.

Parents think that they're rich because the value of their homes has increased dramatically over the past few years. Nothing else has changed. Nothing of value has been created. No extra income has been produced. It just looks good on paper and the banks give you lots of money to spend so you can get further into debt.



***"Money without brains is always dangerous."*** Napoleon Hill



Why the “Average Joe” will NEVER  
get rich.

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## **Here are 21 Habits to Keep You Broke and Miserable!**

### 1) IGNORANCE

Just doesn't know any different and doesn't want to know.

### 2) EXCUSITIS

Under this comes the usual:

Lack of education, too old, too young, wrong colour, too ugly, not smart enough, too late, no time, no money, no one loves me, the world's to blame, etc.

### 3) APATHY

Why bother. It's just too hard.

### 4) LACK OF EDUCATION

Don't confuse this one with schooling. Education is life long and on going and essential. Your education can be accomplished anywhere and everywhere. Life is your teacher. You need to be the best you that you can be!

### 5) THE SYSTEM

Being trapped in "the system" is a real issue. We become institutionalized. The "system" are all those obstacles created by "them" such as government, schooling, taxation, work, corporate.

### 6) CONSUMERISM

Spend! Spend! Spend! A very real issue today. Nothing wrong with spending except when you spend money that you don't have, or don't get real value.

### 7) INSTANT GRATIFICATION

I want it and I want it now! A modern disease and a recipe for disaster. Success requires a cultivation process and commitment.

### 8) FEAR & PROCRASTINATION

Nearly everything we fear is an illusion.  
Master your demons and you'll conquer the world.

### 9) OLD PROGRAMMING

We're all a result of programming from the time we were born; only most of us don't know it. When you acknowledge this and choose your programming, you're in the seat of power.

### 10) POOR ASSOCIATION

Another biggie and a painful one for many of us. You are who you associate with. Take a look at the half a dozen or so people around and you'll see your future.

## 11) WASTING TIME

Got no time for anything constructive but somehow manages to have time to party, drink, watch TV, go shopping, whine, gossip, hang around in bars and pubs, read trashy novels and magazines, and generally annoy those with things to do!

## 12) STUCK IN THE COMFORT ZONE

If you don't venture out you'll never reach your dreams.

## 13) QUITTING

Another epidemic. Just go and sign up for a new course. The place is full of enthusiastic participants. By the end of the first term, a third of the class has dropped out.

## 14) LACK OF DISCIPLINE

This no longer taught either. Discipline is what carries you through the hard times.

## 15) LACK OF UNCLEAR GOALS, DREAMS OR VISIONS

If you don't know exactly what you want, you'll never get it.

Every ship needs a course. If you don't choose the road you want to take, someone else will choose it for you and you may not like it.

## 16) DOING JUST ENOUGH

Doing the absolute minimum gets you just that. It's the opposite of going the extra mile.

## 17) BEING SELF FOCUSED

Me, me, me. Another modern disease. What can you do for others? How can you help? How can you contribute. People are waiting for your help and they're willing to pay!

## 18) POOR ATTITUDE

Whether you think you can or think you can't, you're right. A negative attitude is will repel people and opportunities.

## 19) BAD FIRST IMPRESSIONS

Yes, they do count. Create a poor first impression and you're dead in the water.

## 20) DON'T READ

***“There's no difference between the person who won't read and the person who can't read”***

The “average Joe” reads the headlines, the form guide and the sports pages. The average Joe **begins** one book per year (yes begins, not completes). If you read **1 book per year** you'll be **100% ahead** of the average guy. If you read 10 books per year, you'll be 1000% ahead of the next guy! Imagine where you'll be 10 years from now.

## 21) CLASS SNOBBERY

Believe it or not it still exists. These days it takes the form of professional or academic snobbery. Some people will never take a job that is “beneath them”. Others think that “professionals” are an exalted breed, touched by the hand of God.

Still others think that having a PhD or an alphabet after their name entitles them to special treatment and that they should get handouts for life. Many degrees later and middle aged, they’re still driving the same old rust bucket, still renting or sharing, unemployable and broke (at least they have that degree!).

By the way, if **your passion** is academia, congratulations. Go for it. We really **do** need **passionate** academics.



***“Status or prestige is to be well respected amongst the poor!”***



**HOW TO BECOME RICH!**  
**Using simple principles that anyone**  
**can apply.**

## **Never before, revealed. The 9 key secrets to becoming rich. And they're all legal!**

You won't find these out at school or from your friends. Your professor won't tell you. Even those that have become rich probably won't be able to explain how they did it. These are principles that ANYONE can follow to achieve wealth, if they're willing to apply themselves.

Some of these you've probably heard before. Others are so obvious but may not have been expressed so simply. So why doesn't everyone do it if it's so simple? Easy. It's human nature. Go back to the section on Joe Average for an explanation.

It **is simple** but not necessarily easy. It does require some **effort**.



## Big Secret Number 1

HERE'S THE SECRET COMBINATION TO THE MILLION \$\$\$ SAFE...

Well, it's not really a secret. It's actually quite logical but again, we're being taught back to front by our educators and those that influence us.

Here it is.....

### **MATCH THE OPPORTUNITY WITH THE DREAM!**

*Work out what you want and then find the opportunity that will deliver that to you.*

Sounds pretty obvious, doesn't it. Unfortunately, what the experts tell us is, to do the opposite. No wonder there are so many miserable and broke people out there. They encourage us to go and get a job or choose a career and then fulfill your goals from there.

Now that's fine if they match, but in the majority of cases, what results is frustration, anger, despondency and unhappiness. What we find is that we don't have the income or the time or even both, to fulfill our desires and ambitions. This is especially true when we decide to have a family. We end up just surviving, struggling in our existence, and dying a slow death.

Now you really need to think about this. It's a very powerful concept which can change your life if you de-educate yourself.

If you want a magnificent home, luxurious holidays, new cars, toys, and ***the freedom to make choices***, or the ability to help others, indulge in your passions or even make your contribution to the world, well then, a 9-5 job probably won't get you there.

So what do we do?

Easy.

Select the **opportunity** that will give you what **you** want.

Where do I start, you may ask? Let's have a look.....

## The first Road of Opportunity... **START YOUR OWN BUSINESS**

**90% of rich people own their own business.**

What does that tell you?

If you're in business, you've got a good chance of getting rich!

Business is a great leveler. The free enterprise system gives anyone the opportunity to succeed and to make something of their life. You don't necessarily need an education, you don't need a lot of money. Almost everything is irrelevant. Your background, nationality, religion, race, culture, sex or location is of little consequence.

All that is needed is...

***Desire, enthusiasm, drive, ambition, persistence and a dream.***

All these are available to everyone and are free. The rest you'll learn as you go along.

## **Yeah, but What Sort of Business?**

That's a great question. Most people select the wrong opportunity for them. In fact what most people end up doing, is buying a job. They borrow a couple of hundred thousand, mortgage their house and end up working 80-100 hours a week. After all their expenses their hourly rate ends up no better than a factory worker. This is not what I mean by "a business".

Let's get the definition right.

***A business is an enterprise that makes a profit (preferably a large one) and runs WITHOUT me!***

After you've established and systemized it, you should be able to step back and enjoy. If you can't, you haven't got a business, you've bought a job.

What types of businesses are there? There are a few main types.

- a new start up
- an existing operation that's successful (a going concern)
- a franchise
- a turnaround (commonly called dogs)
- an internet business (not really a business type but more of a fantastic tool)
- network marketing

Notice, I didn't include those that are self employed or contractors.

They're not really in business. There's nothing wrong with being "self employed" as long as you realize it's limited by your own labour and time.

It's often the first step people make when starting their own business and it's a key learning process. If that's where you want to start, please go ahead. I want to encourage you to begin. You can try contracting, consulting or freelancing. Once you become proficient in your field, you can then "build a business" that's self supporting.

Out of all those business types, network marketing is probably the number one business opportunity available to most people. **Anyone** can get started tomorrow with no risk and very little capital outlay (usually a few hundred dollars).

What form can or does *your* business take? Well, I guess that's a whole new topic but it depends on which road you take and where you're beginning.

### **The second Road of Opportunity...**

## **TRY SALES**

Another opportunity open to everyone is the sales profession. Pretty much the same applies here as to business. Some people look down on the sales industry (a form of class snobbery, I guess) but where do you go when you want to buy something?

A Sales Professional is capable of making a **lot of money**. Note, I said professional, not a shop-ass-istant. Selling is one of the **most important skills** in the world. You have the opportunity of learning this, and many other very important skills necessary to succeed in life, and get paid for it at the same time!

Many people in sales end up in their own business and do extremely well.

***REMEMBER: Not one dollar is made until something is sold!***



## Big Secret Number 2

### JUST DO IT!

I know that it's been said many times before; but the Nike slogan sums up one of the most important secrets of how "dumb people become rich". Let me tell you why.

Chances are they've dropped out of school, frustrated by the experience. They haven't been "educated" and **don't know** all the reasons **why** they can't do something.

They've probably decided to take up an apprenticeship, learn a trade or craft or just get out and get a job. Some found they could turn their hobby into a small business or perhaps they joined the Army. School was a waste of time for them and they took action. They quickly learnt some useful skills and began earning an income. Soon they'll be able to support themselves and make a contribution. Many then become self employed or start their own businesses.

They just decide to "give it a go" and see what happens. You know what? When you **take action**, something always happens! They haven't spent years in a classroom waiting and "learning". They spent their time doing. And guess what? Something happened!

The more they do, the more they learn, and the more successes they achieve. Cool! They didn't get this at school. Success breeds success and failure breeds success. The only difference is that they haven't been "**educated**" to **fear failure**. After a few years of doing, they develop a mountain of experience and become **valuable!** That's the next secret.



## Big Secret Number 3

### CREATE VALUE!

If you're highly qualified but experienced at nothing, you're probably pretty p—ss—d off by now. You're either working at a fast food chain, Walmart, or waitressing. Am I correct?

It's not fair and it's not what you expected. So why is this?

The question **everybody** asks is this.....Am I getting **VALUE?**

Employers and business owners are no different. **YOU REALLY NEED TO GET THIS.**

***What VALUE are YOU providing?***

And/or more importantly (for yourself)...

***How can I CREATE VALUE?***

You can create value in your relationships, at work, in your business, at home, in your associations. In fact you can create value anywhere. Can you save money, provide a solution, improve efficiency, provide leadership, increase income, improve quality, be of assistance, do or provide something unique, or even to be able to bring people together in a way that's mutually beneficial.

***People are constantly looking for help.***

***Fortunes are available in the provisions of solutions.***



## Big Secret Number 4:

### THE LAW OF COMPOUNDING

The dropout is 10-15 years ahead of the graduate and the graduate has no hope of catching up. The dropout has had 10-15 years of earning capacity. If he invested a good portion of this and allowed for compounding, the results would be amazing. You can apply the principle of compounding in any area of your life. Imagine the results if he had developed a successful business and perhaps purchased a few investment properties and kept re-investing his money.

The graduate has a debt to repay and is just beginning.

**Homework:** Find out about compound interest and its effect. You'll be sure to find some calculators on the internet. If a person starts investing early, they'll be millionaires early. Compounding also works in reverse. The best example is your credit card.

To illustrate compounding, let me ask you a question.

Would you like ...

-\$1 million in cash now or

-1c doubled every day (1,2,4,8,16,etc) for the rest of your life?

You'll be amazed at the answer. That's the power of compounding!

Compounding can be utilized in business, relationships, finance, investments and even your education.

**Keep building and reinvesting.** Eventually the returns are huge.



## **Big Secret Number 5**

### **THE POWER OF LEVERAGE**

What's "leverage"?

Basically, using a little of something to do a lot. Again like compounding, leveraging can be used almost anywhere. Here's an example.

When you work for a boss as an employee, you do the job and get paid once. Same with most self employed people. They do the job and get paid. They exchange their most precious resource, their time, for a few dollars. Tomorrow they have to do it again. And again. And again. Your boss is leveraging his time by using your time.

If you build a REAL business, you do the job once; i.e., build the business, and you keep getting paid for as long as you own that business. By using the power of duplication and systems you can build leverage into your business. You can put your feet up and the cheques keep rolling in independent of you. Great, isn't it!



## Big Secret Number 6

### THE POWER OF ASSOCIATION

This is probably the **single biggest factor** in determining what you achieve in life.

I can tell you how much you earn and what sort of lifestyle you have by the company you keep.

***Your income is the average of the sum total of the five or six people you associate with the most on a regular basis.***

And your lifestyle will be a reflection of your associations as well. Why? Basically, influence. EVERYBODY gets influenced by somebody. This works both ways-positive and negative.

Expand your associations. Talk to someone new everyday. If you want to make significant changes in your life, find someone who's already done it. Get their advice. Talk to successful people. Take an interest in them. Most people love sharing their story or even their secrets.

People are always interesting. Ask questions. Tell them you're an apprentice millionaire. That'll get their attention!

Here's a great exercise.

Let's take any profession or occupation. For instance, a teacher. Let's say you've just become a teacher. Project yourself twenty years into the future. Take a look around you and see how far other members of your profession have progressed in that time. What's the furthest a teacher can hope to progress? A principal? Administration?

Now take a look at their income.  
Take a look at their lifestyle.  
Take a look at *them*.

That's YOU in twenty or thirty years time.  
Is that what you envisioned for yourself? Does it match with your goals, dreams or aspirations?

Will it get YOU what YOU want?

Choose your associations carefully. They have the power to change your life!

**Here's a Tip:**

***Find out where the rich guys hang out, and go there!***

I'm serious.

By the way, how serious are **you**? If you wanted to be a doctor or a mechanic or whatever, would you hang out in bars or sit on the couch watching "reality TV"?

You'd get real!

You'd find these people and talk to them, ask their advice, do what they do, and learn from them. Am I correct? When you're serious, you find out everything you can about your chosen topic. You buy every book, read every magazine, collect things, go to shows and seminars, find like minded people, etc. An itch needs to be scratched, right?!



## Big Secret Number 7

### FOCUS

Successful people focus to the exclusion of all else. Some would say, obsessed. They're on a mission. What is it that you **really** want? Whether it's sport, art, or business, it takes a lot of focused effort to get things off the ground. Quite often, a lot of time has to be put in. Much needs to be learnt. Effort must be exerted. Dues must be paid. Sacrifices have to be made. Choices need to be weighed up. A lot of ground work must be done.

A huge amount of energy must be expended to get things moving. That's the scientific law of "inertia". Imagine how much energy is required to get a train moving but once it's moving, you can't stop it. The same with a rocket. Something like 90% of its fuel is spent to get it off the ground and out of the Earth's atmosphere.

Sorry, there's no free lunch. Energy is required.  
***The work has to be done, somewhere.***

You've probably heard of "overnight success stories". That's "**BULL**"!

Wherever you see "an overnight success" story, there's probably been twenty years of slogging it out behind the scenes. And everyone says, "Geez. Wasn't he lucky!"  
What's the old saying?

The harder I work, the luckier I get!

**Here's the "commonsense guarantee"!**

Whatever you want, wants you too. It's the Law of Attraction. If you decide to drive from Sydney to Melbourne, LA to New York or Rome to Berlin, you will eventually get there if you really want to. If you keep heading towards your destination, you will get there. You have to... eventually (provided you don't turn back). It's common sense!



## Big Secret Number 8

### YOU SHOULD BE RICH!

It's your birthright to be rich. Your Creator wanted it that way. ***Abundance and riches is Natural Law.*** You have an obligation to the World to become wealthy. You can then create change and improve the world. You can be a model to others and be a person of positive influence. And doesn't the world need some positive role models. We have an obligation to our children, to model for them, to show them what can be done and to encourage their dreams.

If they don't learn from you, ***they will learn from someone else*** and you may not like the results.

#### ***Being poor helps no one!***

While you're struggling and just surviving you can't be your true self. We don't need more poor people, do we? Success breeds success. Whatever you focus on increases. If you focus on success, wealth and moving forward, that is what you'll attract and create. It also works the other way around, so be careful.

Ask and you shall receive.

Use the ***Law of Attraction*** in your favour. You are always attracting something. Doesn't it make sense to create and attract what you really want?

Go ahead. **Be the best YOU that YOU can be.** That is your mission.



## Big Secret Number 9

### LEARN THE RULES OF THE GAME

Every game has its unique set of rules and its own language. It is a game, you know. It doesn't matter whether it's baseball, cricket, boxing, chess or computers. It's the same with the game of wealth.

***You need to learn the RULES and you need to learn the LANGUAGE.***

You need to learn a little about...

- the power of the mind
- different business models
- leveraging
- duplication
- the law of attraction
- personal development
- linear income vs. residual income
- what is a real investment
- passive and residual income
- modeling
- owning a business vs. buying a job

- obtaining finance
- organizing structures
- know and understand marketing
- branding
- the rule of ROI
- befriending technology and making it work for you
- and much more...

What are all these things? Go and find out. You probably know about some of this stuff already. Learn a little, then you'll learn a lot!

The important thing is, get started. Take the first steps towards your dream now. Buy that book. Take that course. Talk to someone who's done it. The World is waiting for your dream. Go on. Get to it.

**NOW!**

# **THE BEGINNING!**