

21 Success Secrets of Self-Made Millionaires



by Brian Tracy

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Hello, I'm Brian Tracy and welcome to this program. What you are about to learn can change your life. These ideas, insights and strategies have been the springboards to financial success for millions of men and women, from every walk of life. These principles are simple, effective and fairly easy to apply. Each of them is based on exhaustive research and interviews with thousands of self-made millionaires. They have been tested and proven over and over again, and they will work for you if you will take them and apply them in your own life.

We are living at the greatest time in all of human history. More people are becoming wealthy today, starting from nothing than has ever been imagined. There are more than five million millionaires in America, most of them self-made, and the number is growing by 15% to 20% each year. We even have self-made ten millionaires, hundred millionaires and more than two hundred billionaires. We have never seen this type of rapid wealth creation in all of human history.

Here's the good news. Virtually everyone starts with nothing. Probably 99% of all financially successful people today started off broke or nearly broke. The average self-made millionaire has been bankrupt or close to bankrupt 3.2 times. Most of them failed over and

over again before they finally found the right opportunity that they were able to leverage into financial success. And what hundreds of thousands and millions of other people have done, you can do as well.

The iron law of human destiny is the Law of Cause and Effect. This law is simple yet very powerful. It says that there is a specific effect for every cause. For every action, there is a reaction. This law says that success is not an accident. Financial success is the result of doing certain, specific things, over and over again, until you get the effect that you desire.

Nature is neutral. This means that nature, the marketplace, our society, does not care who you are or what you are. The law simply says that if you do what other successful people do, you will get the results that other successful people get. And if you don't, you won't. When you learn and apply the success secrets of self-made millionaires in your own life, you will experience results and rewards far beyond anything you have ever accomplished in life up until now.

Here is an important point. Nobody is better than you and nobody is smarter than you. Let me repeat that. Nobody is better than you and nobody is smarter than you. Get those thoughts out of your mind. One of the primary reasons for selling yourself short, for

underachievement and lack of financial success is the conviction that people who are doing better than you are better than you. This is simply not the case.

The fact is that most self-made millionaires are average people with average educations working at average jobs and living in average neighborhoods in average houses driving average cars. But they have found out what other financially successful people do and they have done the same thing over and over again until they got the same results. It is no miracle and it is no accident. And when you think the thoughts and do the things that self-made millionaires do, you will begin to get the same results and benefits they do. It is all up to you.

There are 21 secrets of success of self-made millionaires. Each of these is indispensable to your becoming financially independent. The absence of any one of these factors can, by itself, undermine and even destroy your chances for health, happiness and great prosperity. The good news is that you can learn every one of these principles by practice and repetition, over and over again, until they become as natural to you as breathing in and breathing out. Just as you have learned to ride a bicycle or drive a car, you can learn the secrets of success of self-made millionaires and apply them in your life. And there are no limits except the limits you place on yourself.

Now, let us begin:

The first secret of self-made millionaires is simple: Dream Big Dreams! Allow yourself to dream. Allow yourself to imagine and fantasize about the kind of life you would like to live and the kind of money you would like to earn and have in your bank account.

All great men and women begin with a dream of something wonderful and different from what they have today. You know the song that says, "You have to have a dream if you want to make a dream come true."

Imagine that you have no limitations on what you can be, have or do in life. Just for the moment, imagine that you have all the time, all the money, all the education, all the experience, all the friends, all the contacts, all the resources and everything you need to achieve anything you want in life. If your potential was completely unlimited, what kind of a life would you want to create for yourself and your family?

Practice "back from the future" thinking. This is a powerful technique practiced by high performing men and women that has an amazing effect on your mind and on your behavior. Project yourself forward five years. Imagine that five years have passed and that your life is now perfect in every respect. What does it look like? What are you doing? Where are you working? How much money are you earning?

How much do you have in the bank? What kind of a lifestyle do you have?

Create a vision for yourself for the long-term future. The more clear your vision of health, happiness and prosperity, the faster you move toward it and the faster it moves toward you. When you create a clear mental picture of where you are going in life, you become more positive, more motivated and more determined to make it a reality. You trigger your natural creativity and come up with idea after idea to help make your vision come true.

You always tend to move in the direction of your dominant dreams, images and visions. The very act of allowing yourself to dream big dreams actually raises your self-esteem and causes you to like and respect yourself more. It improves your self-concept and increases your level of self-confidence. It increases your personal level of self-respect and personal happiness. There is something about dreams and visions that is exciting and that stimulates you to do and be better than you ever have before.

Here is a great question for you to ask and answer, over and over again: "What one thing would you dare to dream if you knew you could not fail?" If you were absolutely guaranteed of success in any one thing in life, large or small, short-term or long-term, what would

it be? What one great thing would you dare to dream if you knew you could not fail?

Whatever it is, write it down and begin imagining that you had achieved this one great goal already. Then, look back to where you are today. What would you have done to get to where you want to go? What steps would you have taken? What would you have changed in your life? What would you have gotten into or gotten out of? Who would you be with? Who would you no longer be with? If your life was perfect in every respect, what would it look like? Whatever it is that you would do differently, take the first step today.

Dreaming big dreams is the starting point of achieving your goal of financial independence. The number one reason that people never succeed financially is because it never occurs to them that they can do it. As a result, they never try. They never get started. They continue to go around in financial circles, spending everything they earn and a little bit more besides. But when you begin to dream big dreams about financial success, you begin to change the way you see yourself and your life. You begin to do different things, bit by bit, gradually, until the whole direction of your life changes for the better. Dreaming big dreams is the starting point of financial success, and becoming a self-made millionaire.

Secret number two, develop a clear sense of direction. This is where you take your dreams out of the air and you crystallize them into clear, specific written goals. Perhaps the greatest discovery in human history is that, "You become what you think about most of the time." The two factors that determine what happens to you in life, more than anything else, are *what* you think about and *how* you think about it.

Successful people think about their goals most of the time. As a result, they are continually moving toward their goals and their goals are moving toward them. Whatever you think about most of the time grows and increases in your life. If you are thinking and talking and visualizing your goals, you tend to accomplish far, far more than the average person who is usually thinking and talking about their worries and problems most of the time.

Here is an exercise for you. Take a sheet of paper and write the word "Goals" at the top with today's date. Then, make a list of 10 goals that you would like to achieve over the next 12 months. Write your goals in the present tense, as though a year has passed and you have already achieved them. Begin each goal with the word "I" to make it personal to you. By making out a list of 10 goals for yourself for the next year, you will have moved yourself into the top 3% of adults in our society. The sad fact is that 97% of adults have never made a list of goals in their entire lives.

Once you have your list of 10 goals, go back over the list and ask this key question: "Which one goal on this list, if I were to achieve it, would have the greatest positive impact on my life?"

Whatever your answer to that question, circle that goal and make that your number one, most important goal for the future. Set a deadline, make a plan, take action on your plan and do something every day that moves you toward your goal.

From now on, think and talk about that goal all the time. Think and talk about how you can achieve that goal. Think and talk about all the different things that you can do to make that goal a reality. This exercise will stimulate your creativity, increase your energy and unlock your potential.

Success secret number three, see yourself as self-employed. Accept complete, 100% responsibility for everything you are and everything you will ever be. Refuse to make excuses or to blame other people for your problems or shortcomings. Stop complaining about things in your life that you are not happy about. Refuse to criticize other people for anything. You are responsible. If there is something in your life that you don't like, it is up to you to do something about it. But you are in charge.

The top 3% of Americans see themselves as self-employed, no matter who signs their paycheck. The biggest mistake you can ever make is to ever think that you work for anyone other than yourself. You are always self-employed. You are always the president of your own personal services corporation, no matter where you might be working at the moment. When you see yourself as self-employed, you develop the entrepreneur mentality, the mentality of the highly independent, self-responsible, self-starting individual. Instead of waiting for things to happen, you make things happen. You see yourself as the boss of your own life. You see yourself as completely in charge of your physical health, your financial well being, your career, your relationships, your house, your home, your car and every element of your existence. This is the mindset of the truly excellent person.

Self-responsible people are intensely result oriented. They take high levels of initiative. They volunteer for assignments and they are always asking for more responsibility. As a result, they become the most valuable and respected people in their organizations. They continually prepare themselves for positions of higher authority and responsibility in the future. You should do the same.

Here's a question: "If you were president for a day in your company, or were completely responsible for results where you work, what one

change would you enact immediately?" Whatever it is, write it down, make a plan and begin on it today. This alone could change your life.

Success secret number four, do what you love to do. This is the one of the great secrets of financial success. This is also one of your primary responsibilities in life. It is to find out what you really enjoy doing, what you have a natural talent for, and then to throw your whole heart into doing that, very, very well.

Self-made millionaires are those who have found a field where their natural strengths and abilities are exactly what is required to do the job and achieve the results desired. Most self-made millionaires say that they "never worked a day in their life." You must find a field in which you can be totally absorbed, a job or area of endeavor that completely fascinates you, that holds your attention, that is a natural expression of your special talents and abilities.

When you are doing what you love to do, you seem to have a continuous flow of excitement, energy and ideas to do what you do even better. Here is a question for you: "If you won a million dollars, tax free, tomorrow, would you continue to do what you are currently doing?"

This is a great question. It simply asks you what you would do if you had all the time and money you needed and you were free to choose

your occupation. Self-made millionaires, if they won a million dollars cash, would continue doing what they are doing. They would only do it differently or better or at a higher level. But they love their work so much that they wouldn't even think of leaving it or retiring.

Perhaps the greatest responsibility of adult life, when you are surrounded by so many different choices of occupation and activity, is for you to find out what it is that you really love doing and then dedicate yourself to that field. And no one else can do it for you.

Success secret number five, commit to excellence. Resolve today to be the very best at what you do. Set a goal for yourself to join the top 10% of your field, whatever it is. This decision, to become very, very good at what you do, is the turning point in your life. There are no successful people who are not recognized as being extremely competent in their chosen fields.

Remember, no one is better than you and no one is smarter than you. And every one who is in the top 10% today started off in the bottom 10%. Everyone who is doing well was once doing poorly. Everyone who is at the top of their field was at one time in another field altogether. And what someone else has done, you can do as well.

Here is a great rule for success: "Your life only gets better when you get better." And since there is no limit to how much better you can become, there is no limit to how much better you can make your life.

Your decision to become excellent at what you do, to join the top 10% in your field, is the turning point in your life. It is the key to great success. It is also the foundation of high levels of self-esteem, self-respect and personal pride. When you are really good at what you do, you feel wonderful about yourself. It affects your entire personality and all your relationships with other people when you know you are at the top of your field.

Here is one of the most important questions you will ever ask and answer, for the rest of your career, "What one skill, if you developed and did it in an excellent fashion, would have the greatest positive impact on your life?"

You cannot become good at everything over night but you can identify the one skill that can help you the most and then throw your whole heart into developing that skill. Set it as a goal. Write it down. Set a deadline. Make a plan. And work on becoming better in that area every single day. You will be absolutely amazed at the difference this commitment to excellence will make in your life. This alone can make you a self-made millionaire in the course of your career.

Success secret number six, develop a workaholic mentality. All self-made millionaires work hard, hard, hard. They start earlier, they work harder and they stay later. They develop a reputation for being amongst the hardest working people in their fields. And everybody knows it.

Practice the "40 Plus" formula. This formula says that you work 40 hours per week for survival. Everything over 40 hours is for success. If you only work 40 hours, and the average work week today is closer to 35 hours, all you will ever do is survive. You will never get ahead. You will never be a big financial success. You will never be highly respected and esteemed by your colleagues. You will always be mediocre working the basic 40 hour week.

But every hour over 40 is an investment in your future. You can tell where you are going to be in five years by looking at how many hours over 40 you put in every week. The average self-made millionaire in America works 59 hours per week and some of them work 70 and 80 hours. The average self-made millionaire in America works six days per week rather than five, and works longer days as well. If you want to call a self-made millionaire, phone the office before normal working hours and after normal working hours. The self-made millionaire is there when the staff arrives, the nine to fiver's, and is still there when they leave.

And here's the key: work all the time you work. When you work, don't waste time. When you get in early, put your head down and get started immediately. When people want to talk to you, you excuse yourself and say, "I have to get back to work!" Do not drop off your dry cleaning, phone your friends, socialize with your co-workers or read the newspaper. Work all the time you work. Resolve today to develop the reputation for being the hardest working person in your company. This will bring you to the attention of people who can help you faster than almost anything else you can do.

Success secret number seven, dedicate yourself to lifelong learning. The fact is that you have more brains, ability and intelligence than you could ever use if you were to work on developing yourself for the rest of your life. You are smarter than you can imagine. There is no obstacle that you cannot overcome, no problem you cannot solve and no goal you cannot achieve by applying your mind to your situation.

But your mind is like a muscle. It only develops with use. Just as you have to strain your physical muscles to build them, you have to work your mental muscles to build your mind as well. The good news is that, the more you learn, the more you can learn. Just like the more you play a sport, the better you get at the sport. The more you

dedicate yourself to life-long learning, the easier and faster it is for you to learn even more.

Leaders are learners. Continuous learning is the key to the 21st century. Lifelong learning is the minimum requirement for success in your field, or in any field. Make a decision today that you are going to become a student of your craft and that you are going to continue learning and becoming better for the rest of your life.

There are several keys to lifelong learning. The first key is that you get up and read in your field for 30 to 60 minutes each day. Reading is to the mind as exercise is to the body. When you read for an hour each day, this will translate into about one book per week. One book per week will translate into 50 books per year. 50 books per year will translate into 500 books over the next 10 years. Since the average adult reads less than one book per year, when you begin reading one hour per day it will give you an incredible edge in your field. You will become one of the smartest, most competent and highest paid people in your profession by simply reading one hour each day.

The second key to lifelong learning is for you to listen to audio programs, especially in your car as you drive from place to place. The average person sits in his car 500 to 1000 hours per year. This is the equivalent of 12 to 24 40 hour weeks or as much as three to six

months of working time that you spend in your car. This is the equivalent of one to two full time semesters at the university.

Turn your car into a learning machine, into a university on wheels. Never let your car motor be running without an educational audio program playing. Many people have become millionaires through the miracle of audio learning. This is why audio learning is often called the "greatest breakthrough in education since the invention of the printing press."

A third key to lifelong learning is for you to take every course and seminar you can possibly find that can help you to be better in your field. The combination of books, audio programs and seminars will enable you to save hundreds of hours and thousands of dollars, and many years of hard work, in achieving the same level of financial success.

Make a decision today to become a lifelong learner. You will be amazed at the affect that it has in your career.

Success secret number eight, pay yourself first. Save and invest 10% of your income throughout your working life. Take 10% of your income off the top of your paycheck each time you receive it and put it away into a special account for financial accumulation. If you just saved \$100 per month throughout your working lifetime and you

invested that money in an average mutual fund that grew at 10% per annum, you would accumulate a fortune of \$1,118,000 by the time you retired. What this means is that anyone, even a minimum wage person, if they start early enough and save long enough can become a millionaire in the course of time.

It was once said that, "If you cannot save money, then the seeds of greatness are not in you." Developing the lifelong habit of saving and investing your money is not easy. It requires tremendous determination and willpower. You have to set it as a goal, write it down, make a plan and work on it all the time. But once it locks in and becomes automatic, your financial success is assured.

Practice frugality, frugality, frugality in all things. Be very careful with every penny. Question every expenditure. Delay or defer every important buying decision for at least a week, if not a month. The longer you put off making a buying decision, the better will be your decision and the better price you will get at that time.

A major reason that people retire poor is because of impulse purchases. They see something and they buy it, with very little thought. They become victims of what is called "Parkinson's Law." This law says that "expenses rise to meet income." No matter how much you earn, you spend that much and a little bit more besides. You never get ahead and you never get out of debt.

But this is not for you. If you cannot save 10% of your income, start today by saving 1% of your income in a special savings and investment account. Put it away at the beginning of each month, even before you begin paying down your debts. Live on the other 99% of your income. As you become comfortable living on 99%, raise your savings level to 2% of your income, then 3% and 4% and so on.

Within one year, you will be saving 10% and maybe even 15% or 20% of your income and living comfortably on the balance. At the same time, your savings and investment account will start to grow. You will become more careful about your expenditures and your debts will begin to be paid off. Within a year or two, your entire financial life will be under your control and you will be on your way to becoming a self-made millionaire. This process has worked for everyone who has ever tried it. See for yourself.

Success secret number nine, learn every detail of your business. The market only pays excellent rewards for excellent performance. It pays average rewards for average performance and below average rewards, failure and frustration for below average performance. Your job is to become an expert in your chosen field by learning every single detail about how to do it better and better.

Read all the magazines in your field. Read and study the latest books. Attend the courses and seminars given by experts in your field. Join your industry or trade association, attend every meeting and get involved with the other top people in your field.

The Law of Integrative Complexity says that, the individual who can integrate and use the greatest amount of information in any field soon rises to the top of that field. If you are in sales, become an aggressive, lifelong student of the selling process. The top 20% of salespeople earn, on average, 16 times the amount of the bottom 80% of salespeople. The top 10% of salespeople earn even more. If you are in management, resolve to become an outstanding professional manager. If you are starting and building your own business, study entrepreneurial tactics and strategies and apply new ideas every single day.

Set a goal for yourself to become the very best in your business or profession. One small detail, insight or idea can be the turning point in your career. Never stop looking for it.

Success secret number ten, dedicate yourself to serving others. Your rewards in life will always be in direct proportion to your service to other people. All self-made millionaires have an obsession with customer service. They think about their customers all the time. They

are continually looking for new and better ways to serve their customers better than anyone else.

Keep asking yourself these questions, "What do my customers really want? What do my customers really need? What do my customers consider value? What is it that I can give my customers better than anyone else? What is it that my customers are buying from others today and what would I have to offer them to get them to buy from me?"

Your success in life will be in direct proportion to what you do after you do what you are expected to do. Always look for opportunities to do more than you are paid for. Always go the extra mile for your customers. Remember, there are never any traffic jams on the extra mile.

Here is the question that you need to ask and answer, every single day: "What can I do to increase the value of my service to my customers today?" Look for ways to add value to what you do and to the people who depend on you every single day. One small improvement in the way you serve your customers can be a major reason for your financial success. Never stop looking for those little ways to serve your customers better.

Success secret number eleven, be impeccably honest with yourself and others. Perhaps the most valued and respected quality you can develop is a reputation for absolute integrity. Be perfectly honest in everything you do and in every transaction and activity. Never compromise your integrity for anything. Remember that your word is your bond and your honor is everything when it comes to business.

All successful business is based on trust. Your success in becoming a self-made millionaire will be solely determined by the number of people who trust you and who are willing to work for you, give you credit, lend you money, buy your products and services, and help you out during the difficult times. Your character is the most important thing that you develop in your entire life and your character is based on the quality of integrity that you practice.

The first part of integrity is to be true to yourself, in all things. Be true to the very best that is in you. Being true to yourself means doing what you do in an excellent fashion. Integrity is demonstrated internally by personal honesty and externally by quality work.

Then, be true to the other people in your life. Live in truth with everyone. Never do or say anything that you do not believe to be right and good and honest. Refuse to compromise your integrity for anything. Always live up to the very best that you know.

Here is a question for you to ask and answer on a regular basis:

"What kind of a world would my world be, if everyone in it was just like me?"

This question forces you to set high standards for yourself and keep raising the bar. Act as though your every word and action were to become a universal law. Carry yourself as though everyone were watching you and patterning their behavior after yours. And when in doubt, always do the right thing, whatever it is and whatever it costs.

Success secret number twelve, set priorities on your activities and concentrate single mindedly on one thing at a time. This is the key formula for high levels of productivity and performance and for becoming a self-made millionaire. With this formula, setting priorities and concentrating, you can accomplish virtually anything you want in life. This simple strategy has been the primary reason for high income, wealth creation and financial independence for thousands and even millions of people.

Your ability to determine your highest priority and then to work on that high priority until it is completed is the primary test and measure of willpower, self-discipline and personal character. It is the hardest thing to do but also the most important if you want to be a big success.

Here is the formula. Make a list of everything you have to do before you begin. Set priorities on that list by asking yourself four questions, over and over. Question number one is: "What are my highest value activities?" What is it that you do that is more valuable than anything else to your work and your business?

Question number two is: "Why am I on the payroll?" What *exactly* have you been hired to accomplish? Focus on results, not activities.

Question number three is: "What can I and only I do that, if done well, will make a real difference?" This is something that only you can do. If you don't do it, it won't get done. But if you do do it, and you do it well, it can make a significant difference in your business or your personal life. What is it?

Question number four is this: "What is the most valuable use of my time right now?" There is only one answer to this question at any time. Your ability to determine the single most valuable use of your time and then to start in on that task is the key to high productivity and financial success.

Finally, commit yourself to work single mindedly on one task, the most important task, and stay with it until it is 100% complete.

Persevere without diversion or distraction. Push yourself to stay at the job until it is done.

The good news is that by continually setting priorities and concentrating on your highest value tasks, you soon develop the habit of high performance. This habit will then become automatic and will virtually guarantee you great success in life. This one habit alone can make you a millionaire.

Success secret number thirteen, develop a reputation for speed and dependability. Time is the currency of the 21st century. Everyone today is in a tremendous hurry. Customers who did not even know that they wanted a product or service now want it yesterday. People are less and less patient for anything. Loyal customers will change suppliers overnight if someone else can serve them faster than the people they are already dealing with. Instant gratification is no longer fast enough.

Your job is to develop a reputation for speed. Develop a sense of urgency. Develop a bias for action. Move fast on opportunities. Move fast when people want or need something. Move quickly when you see something that needs to be done.

When your customer or your boss asks you to do something, drop everything else and do it so fast that they are amazed. You have heard it said that, “Whenever you want to get something done, give it to a busy man, or woman.” People who have a reputation for

moving quickly attract more and more opportunities and possibilities to them. They get more and more chances to do more and more things faster than other people who just do the job when they get around to it.

When you can combine your ability to determine your highest priority task with the commitment to getting it done quickly and well, you will find yourself moving to the front. More doors and opportunities will open for you than you can even imagine today.

Success secret number fourteen, be prepared to climb from peak to peak in your life and in your career. Just as a mountain climber who has reached one peak must go down into the valley to climb to another peak, your life will be the same. Your life and career will be a series of ups and downs. As they say, “life is two steps forward and one step back.”

All of business life is cycles and trends. There are up cycles and down cycles. There are trends in business that can often lead to a complete change in the industry. We see this today with the Internet and the expansion of technology in all directions, changing many of our fixed ideas and beliefs about the way business is done.

Develop long-time perspective. Take the long view in everything you do. Plan two, three, four and five years into the future and don't

allow yourself to get onto an emotional roller coaster with the short-term ups and downs of daily life.

Keep reminding yourself that everything in your life goes in cycles and trends. Be calm, confident and relaxed with short term fluctuations in your fortune. When you have clear goals and plans that you are working on every day, the general trend line of your life will tend to be onward and upward over the years.

Success secret number fifteen, practice self-discipline in all things. This is the most important single quality for success in life and in becoming a self-made millionaire. If you can discipline yourself to do what you should do, when you should do it, whether you feel like it or not, your success is virtually guaranteed.

The key to becoming a self-made millionaire is long-time perspective combined with an ability to delay gratification in the short term. It is your ability to set a long-term financial goal of becoming wealthy and then to discipline yourself, every single day, and with every single expenditure, to do only those things that will guarantee that you ultimately achieve your long-term goal.

Self-discipline means self-mastery, self-control, self-responsibility and self-direction. The difference between successful people and failures is that successful people make a habit of doing the things that

failures do not like to do. And what are those things? The things that failures don't like to do are the same things that successful people don't like to do. But successful people do them anyway because they realize that these are the prices that they must pay for the success they desire.

Successful people are more concerned with pleasing results. Failures are more concerned with pleasing methods. Successful people do things that are goal achieving. Unsuccessful people do things that are tension relieving. Successful people do the things that are hard and necessary and important. Unsuccessful people, on the other hand, prefer to do the things that are fun and easy and which give immediate enjoyment.

The good news is that every act of self-discipline strengthens your other disciplines as well. Every time you practice self-discipline, your self-esteem goes up. You like and respect yourself even more. And the more you practice discipline in small things, the more capable you become of the great disciplines in the great opportunities and experiences and challenges of life.

Remember, everything in life is a test. Every day, every hour and sometimes every minute, you are taking a test of self-mastery, self-control and self-discipline. The test is to see whether you can make yourself do the things that are most important and stay with them

until they are complete. The test is whether or not you can keep your mind on what you want and where you are going rather than thinking about things you don't want or problems you have had in the past. When you pass the test, you move on to the next grade. And as long as you keep passing the test, you keep moving onward and upward in your life.

Success secret number sixteen, unlock your inborn creativity. Here is some more good news. You are a potential genius. You are smarter than you have ever imagined. You have more raw brain power and creative ability than you have ever used.

Your brain has 100 billion cells, each of which is connected to as many as 20,000 other cells by a complex network of neurons and dendrites. This means that the possible combinations and permutations of cells in your brain is greater than the number of molecules in the known universe. Your ability to develop ideas to help you succeed is infinite and unlimited. This means that your ability to succeed is unlimited as well.

Your creativity is stimulated by three things: intensely desired goals, pressing problems and focused questions. The more you focus your mind on achieving your goals, solving your problems or answering the questions of your business and personal life, the smarter you become and the faster your mind works for you in the future.

Your brain, your creativity, is like a muscle. The more you use it, the stronger and more resilient it becomes. You can actually increase your intelligence and your IQ by disciplining yourself to think creatively all day long. And remember, creativity is just another word for “improvement.” Every time you come up with an idea to improve some part of your work, to find newer, better, faster, cheaper or easier ways to accomplish a result, you are functioning at the highest level of creativity.

Success secret number seventeen, get around the right people. 85% of your success in life is going to be determined by the quality of the relationships that you have in your personal and your business activities. The more people you know, and who know you in a positive way, the more successful you will be and the faster you will move ahead. At virtually every turning point in your life, someone is standing there to either help you or hinder you. Successful people make a habit of building and maintaining a network of high quality relationships throughout their lives, and as a result, they accomplish vastly more than the average person who goes home and watches television each night.

Everything is relationships. Virtually all of your problems in life will come as the result of your entering into wrong relationships with the wrong people. Virtually all of your great successes in life will be

accompanied by great relationships with good people who help you and who you help in return.

More than 90% of your success will be determined by your “reference group.” Your reference group is defined as the people with whom you habitually identify and associate, most of the time. You are like a chameleon in that you take on the attitudes, behaviors, values, and beliefs of the people with whom you associate most of the time. If you want to be a successful person, associate with positive people. Associate with people who are optimistic and happy and who have goals and who are moving forward in their lives. At the same time, get away from negative, critical, complaining people. If you want to fly with the eagles, you cannot scratch with the turkeys.

Self-made millionaires network continually. They join their industry and trade associations, attend every meeting and get involved with activities. They introduce themselves to people in business and social settings, hand out their business cards and tell people what they do.

And here is one of the best strategies of all. Whenever you meet a new person, ask them to tell you about their business and especially, to tell you what you would need to know to send a client or a customer to them.

Then, as soon as possible, see if you cannot send some business their way. Be a go-giver rather than a go-getter. Always look for ways to put in before you start thinking of ways to take out. The very best way to network and build your relationships is to constantly look for ways to help other people to achieve their own goals. The more you give of yourself without expectation of return, the more rewards that will come back to you from the most unexpected sources.

Success secret number eighteen, take excellent care of your physical health. We are living at the most wonderful time in human history in terms of longevity and physical fitness. You can live longer and better today than has ever before been possible. Your goal must be to live to be 80 or 90 or 100 years old, in excellent health, and you can do it if you decide to.

Set a goal to live to be at least 80 years old. Then, look at your current health habits and ask yourself whether or not the way you are living today is going to get you to the age of 80 in great shape?

There are three keys to living a long, happy, healthy life. The first is proper weight. Set it as a goal to get your weight under control and then remain lean and fit for the rest of your life. There is a five word formula for weight loss and physical fitness. It is simply this, "Eat less and exercise more."

Second, proper diet. The key to a proper diet is for you to eat better foods and fewer of them. Eat more lean source proteins, fruits and vegetables. Eliminate deserts, soft drinks, candy and anything else containing sugar from your life. Stop consuming extra salt and stop eating white flour products. Eat smaller portions and eat four or five times a day rather than three large meals. When you can take complete control of your eating habits, you will find it easier to take control of your habits in other parts of your life as well.

The third key to long life is proper exercise. This requires that you exercise approximately 200 minutes per week or an average of 30 minutes per day. You can get all the exercise you need by going for a vigorous 30 to 60 minute walk three to five days per week. If you are really serious, you should join a health club or get some fitness equipment for your house and work out even more vigorously.

The key to excellent physical health and long life is for you to set clear, specific goals for your levels of health and fitness. It is for you to make a plan and then for you to work your plan every day. This requires tremendous self-mastery, self control and self discipline, but the pay off can be extraordinary.

If your financial goal is to achieve a net worth in excess of one million dollars, your health goal should be to live as long as possible so that you can enjoy a wonderful lifestyle with your money.

Success secret number nineteen, be decisive and action oriented. One of the marks of self-made millionaires is that they think carefully and then they make decisions quickly. They discipline themselves to take action and to carry out the decisions they have made. They move fast and they get quick feedback from their actions. If they find they have made a mistake, they quickly self-correct and try something else.

The key to triumph is for you to try. Successful people are decisive and they try far more things than the average person. By the Law of Probabilities, if you try far more different ways to be successful, the odds are that you will find the right way for you at the right time.

Unsuccessful people are indecisive. They know that they should do or stop doing certain things but they do not have the character or the willpower to make firm decisions. As a result, they drift through life, never happy, fulfilled or successful. They never become wealthy or achieve financial independence. They settle for far less than is possible for them.

When you become decisive and action oriented, you shift your entire life into high gear. You get far more done in a day than the average person. You move ahead far faster than the people around you. You actually tap into a higher source of energy, enthusiasm and motivation that fills you full of joy and exhilaration which propels

you forward even faster toward your goals. Ask yourself, "What one action, if I did it immediately, could have the greatest positive impact on my results?" Whatever your answer to that question, just do it!

Success secret number twenty, never consider the possibility of failure. The fear of failure is the greatest single obstacle to success in adult life. Note that it is not failure itself. Failure makes you stronger and more resilient and more determined. It is the fear of failure or the anticipation of failure that can paralyze your thoughts and your activities and hold you back from even trying to do the things that you need to do to be a big success.

A young journalist once asked Thomas J. Watson Sr., the founder of IBM, how he could be more successful faster. Watson replied with these wonderful words, "If you want to be successful faster, you must double your rate of failure. Success lies on the far side of failure."

Dare to go forward. Self-made millionaires are not gamblers but they are always willing to take calculated risks in the direction of their goals to achieve greater rewards. In fact, your attitude toward risk taking is probably the most important indicator of your readiness to become wealthy.

Whenever you are faced with a risky situation, ask yourself this question, "What is the worst possible thing that could happen if I go

ahead?" Then you should do as J. Paul Getty, the self-made oil billionaire suggested and make sure that whatever it is, it doesn't happen.

The fact is that everyone is afraid of failure. Everyone is afraid of loss and poverty. Everyone is afraid of making a mistake and being set back. But self-made millionaires are those who consciously and deliberately face this fear and take action anyway. Ralph Waldo Emerson wrote, "Make a habit throughout your life of doing the things you fear. If you do the thing you fear, the death of fear is certain."

When you act boldly, unseen forces will come to your aid. And every act of courage increases your courage and capacity for the future. Whenever you take action in a forward direction, with no guarantees of success, your fears diminish and your courage and self confidence increases. You eventually reach the point where you are not afraid of anything.

Perhaps the best line from the movie, Apollo 13, came from Eugene Krantz, head of space control at NASA. When everyone was starting to think about losing the space craft and the astronauts, he pulled them all together by announcing in a loud voice that, "Failure is not an option!"

Your job is to commit yourself to becoming a self-made millionaire. Your job is to set specific goals for yourself, write them down and work on them every day. And especially, you must continue to remind yourself, in the face of all the problems and difficulties that you will experience, that "Failure is not an option!" This is the attitude, that more than anything else, will guarantee your long-term success.

And finally, the twenty first secret of success of self-made millionaires is for you to back everything you do with the twin qualities of persistence and determination. Persistence is the iron quality of character. Persistence is to the character of man as carbon is to steel. The quality of persistence is the absolutely indispensable quality that goes hand in hand with all great success in life.

And here is one of the great secrets of persistence and success. It is to program your subconscious mind for persistence well in advance of the setbacks and disappointments that you are going to have on your upward quest toward success. Resolve in advance that you will never give up, no matter what happens.

When you are overwhelmed with a problem or difficulty, you do not have enough time to develop the necessary persistence and determination. But if you plan in advance for the inevitable ups and

downs of life, when they come, you will be psychologically ready. You will be prepared.

The courage to persist in the face of adversity and disappointment is the one quality that more than anything, will guarantee your success. Your greatest personal asset can be your willingness to stay at it longer than anyone else. In fact, your persistence is your true measure of your belief in yourself and your ability to succeed.

Remember, all of life is a test. For you to succeed greatly, you must pass the "persistence test." This test is a snap quiz. It can come at you at any time, usually totally unexpectedly and out of left field. You take the persistence test whenever you are confronted with an unexpected difficulty, disappointment, setback, failure or crisis in life. This is where you show yourself, and everyone around you, what you are truly made of.

Epictetus, the Roman philosopher once wrote, "Circumstances do not make the man. They merely reveal him to himself."

The one thing that is inevitable in your life is the recurring crisis. If you are living a busy life, you will have a crisis every two or three months. In between these unavoidable crises will be a continuous succession of problems and difficulties. And the more things that you attempt, the bigger your goals, the more determined you are to

become a self-made millionaire, the more problems and crises you will experience.

The only thing you can control is how you respond to difficulties and setbacks. And the good news is that, every time you respond in a positive and constructive manner, you become stronger and better and even more capable of dealing with the next problem or crisis that comes along. Eventually, you reach a point in life where you become absolutely unstoppable.

You will become like a force of nature. You will be irresistible. You will become the kind of person that never quits, no matter what the difficulty. No matter what obstacle is put in your path, you will find a way to go over it, under it, around it or through it. You will be like the energizer bunny in the television commercials. You will keep going and going and going.

Let me repeat the most important message of this entire program. It is this: "Success is predictable."

Success is not a matter of luck or accident or being in the right place at the right time. Success is as predictable as the sun rising in the east and setting in the west. By practicing the principles that you have just learned, you will move to the front of the line in life. You will have an incredible advantage over people who do not know or who do not

practice these techniques and strategies. You will have an advantage that will give you the winning edge for the rest of your life and career.

If you consistently and persistently do the things that other successful people do, there is nothing in the world that can stop you from becoming a big success yourself. You are the architect of your own destiny. You are the master of your own fate. You are behind the steering wheel of your own life. There are no limitations to what you can do, have or be except for the limitations you place on yourself by your own thinking.

Remember, you are as good or better than anyone you will ever meet. You are an outstanding human being. You have talents and abilities far greater than anything that you have ever realized or used up to now. You have within you the potential to accomplish wonderful things with your life. Your great responsibility is to dream big dreams, decide exactly what you want, make a plan to achieve it, practice the strategies taught in this program, take action every single day in the direction of your dreams and goals and resolve to never, never, never give up. When you do these things, you put yourself on the side of the angels. You become unstoppable and your success becomes inevitable.

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