how to be RICH and HAPPY

Whatever you want, Whenever you want.

by John P. Strelecky and Tim Brownson
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“Our deepest fear is not that we are inadequate – our deepest fear is that we’re powerful beyond measure.”

—Marianne Williamson
Congratulations on taking one of the most important steps you’ve ever taken in your life. You’ve decided to decide. You’ve chosen to choose versus live a life that others chose for you. That right there makes you one of a select group of people.

If you read the information in this book, and apply it in your life, you will be part of an even more exclusive group—those who are Rich and Happy.

As you embark on this adventure, you may be wondering how this book came to be. How and why do a #1 Best-Selling inspirational author whose works are in nineteen languages (John) and a renegade life coach with one of the most left-field thinking and successful life coaching blogs on the Internet (Tim) pair up to write a book called How to be Rich and Happy?

The answer is actually pretty straightforward. Part of it you’ll find in the personal story described in the opening chapter. That will explain our own motivation for discovering the formula for being Rich and Happy. The other part, which is why write the book now, is simply because we listened to what people are asking for.

We have been friends for a number of years. A friendship that began because although we operate in different arenas (Tim in life coaching and online blogging and John as an author and speaker) and we have very different styles (Tim relies on a very British sense of humor, where John is more serious and inspirational) we have a similar life purpose, which is to help people.

And when we would get together for a round of golf, or grab lunch, and discuss how things were going and what people were telling us, it kept coming back to the same answer—people are really struggling. We knew from our interactions with them, and through our own life experiences, that even when they couldn’t actually name it, what they wanted was to be Rich and Happy.

Tim was seeing it through his work with individual clients, and via his blog, and John was seeing it at his events when he was speaking to large audiences. So when people asked us what we were working on next, we started telling them we were working on a book called “How to be Rich and Happy.” And literally every single person responded with something close to “That’s the book I need.”

If you are familiar with John’s previous books; The Why Cafe, Life Safari, and The Big Five for Life—Leadership’s Greatest Secret, this will be a very different type of read. Those works are fictional stories with inspirational messages.

This is a non-fiction, tell it like it is book. That said, the underlying focus is still the same—help people live the life they want to live.

Although the book is written by both of us, for ease of reading, you’ll see that it reads as if there is just one author. The word “I” is the collective I of both of us. Think of us as science experiment gone mad, where two people’s brains and life experiences have been merged into one.

Or, just realize that it is a heck of a lot easier to explain the stories and material the way it’s written, than for us to keep clarifying who is saying what.

And now, let’s move you forward with what you want and deserve—to be Rich and Happy.
introduction
Throughout each piece of this book, you will find reference to the formula that has made thousands of people I’ve analyzed over the course of almost twenty years, not only rich, but Rich AND Happy!

The staying power of this formula is evidenced in that it was first introduced to me through the life story of Benjamin Franklin, one of the founding fathers of the United States, who lived more than two hundred years ago. It is the same formula that Bill Gates, currently the wealthiest man in the world, a man whose net worth exceeds twenty three billion dollars, a man who dropped out of college, began applying when he was just a boy of 13.

When I first began to discover the pieces of the formula, they left such an indelible impression on me that I was left inspired to ponder them, reflect on them, seek examples of them in everyone I met, and of course, use them.

Through my research and through my own experiences with the formula, I have come to realize that it is the difference between those individuals who live a Rich and Happy life, and those who do not. Knowledge and use of it makes all the difference.

This book explains the formula and how it has been the defining factor in the lives of people from all varieties of backgrounds, races, and geographies. Thousands have applied it and reaped the benefits.

Having seen the impact this information has on young people from around the world, I am confident that if this were taught to youth early in their life, we would see a future of innovation, cooperation, and satisfaction with life, like the human race has never before experienced.

Perhaps you, like many others have already, will find yourself a catalyst for making that happen after you read this book and enjoy what the formula enables.

As you read the information, you will learn why this formula for success will work for everyone who uses it. How a man named Eiffel put it to work and watched it generate millions of dollars in wealth as he forever carved his place in history by doing something he loved.

All the truths you will find in this book will illustrate what the use of the formula can mean in your life. The leap from the life you have, to the life you want. Thousands of men and women have applied it and received the benefits it enables.

For one young man that meant traveling throughout Asia for two years while his bank account grew on its own. He was operating in what you’ll soon discover is called zone three of the Rich and Happy Matrix.

For another it meant buying a mountain in Costa Rica and spending his afternoons surfing and playing at the beach with his family.
Martin Strel, a self-taught swimmer used it to set a Guiness record by becoming the first man to swim the entire length of the Amazon River, an accomplishment that netted him worldwide acclaim, a book about his adventures, extensive speaking opportunities, and became the basis for an award winning film.

Sam Horn, author consultant extraordinaire used it to establish a life where her hourly salary now exceeds what used to be her annual salary. All while doing something that makes her happy, and has brought joy to literally tens of millions of people around the globe.

Within these pages the Rich and Happy formula is referred to almost constantly. If you are looking, and ready to benefit from it, it is out there in the open, plain to see. All that is required is to use it.

If your life has taken you on a journey that has left you tired, and perhaps feeling hopeless, if you feel that the challenges you have faced, or perhaps are facing are obstacles too big to overcome, then drink from the examples in here and let them be the nourishment you seek in the midst of your exhaustion.

The formula enabled a single woman from a small African village to rise against the tyranny that surrounded her and create a movement of followers who collectively planted more than thirty million trees and reforested an entire nation. The Nobel Peace Prize she received, including its more than one and a half million dollar award, were the first ever awarded to an African woman.

The formula has been the significant element in thousands of others like her who have gone beyond tragedies to not just survive, but to thrive.

A unique characteristic of the formula is upon discovering and applying it, people realize they are literally cascaded toward a Rich and Happy life. Like a brilliantly colored leaf in the midst of a fast moving stream, they are swept along in a current of their own definition of success.

One of the uniqueness of the formula is that those who are not looking for it or not ready for it, don’t see it. I know this on a personal level, because as you will read in the next chapter, until one momentous morning, I didn’t see it, even though it had been there the entire time.

If you are a person of limited education, don’t worry. The diversity of people who have benefited from the formula proves that formal schooling is not a requirement for its use. It works as effectively for someone of little education as it does for someone who has spent years in academic institutions.

Many who have become Rich and Happy come from very modest educational backgrounds.

How can I state all of this with such certainty? That will become clear as you read through this book. There will be a moment when it all clicks in your mind, and you just get it.
It might be in one of the early chapters as you learn about the power of beliefs. Or perhaps it will be through one of the final stories. Just know that if you read with an open mind, and a pure intent, it will happen.

Over the course of almost twenty years, I have researched thousands of men and women who have achieved the state of Rich and Happy. While they each have their own unique story, the formula is a common thread that connects their success.

These individuals are a fraction of the people worldwide whose results verify that knowledge and use of the formula is the key to being Rich and Happy. In truth, I have never met, or researched a single person who understood and applied the formula who then did not go on to become Rich and Happy. I have also never found someone who achieved a state of Rich and Happy, who didn’t follow the formula. That is how important it is.

As you go through these pages, the formula will leap from the words and you will feel as if your whole world has shifted in a positive direction— if you are open to the possibility! At those moments, and you will know it when they happen, close your eyes, smile, and take a long, deep breath. For they will mark defining moments in your existence.

Knowledge learned is an asset that can provide benefits for your entire existence, and no-one can ever take it from you.

Keep ever-present in your mind that what is written here is the known, not an opinion.

It is truth, not fiction.

It exists in this form so that you and all who are open to it can discover the formula for being Rich and Happy, including the motivation to put the formula to work.

One last comment ahead of your journey into the first chapter. Every Rich and Happy moment occurring now and at any time throughout history has had it’s origin in a single thought- “I want to be Rich and Happy.” If you have that desire, and are open to what it can bring, then you are half-way there. The rest waits for you to discover it in these pages.
Chapter 1 - My Car is On Fire
Chapter 1
My Car is On Fire

“My car is on fire. Oh my god, my car IS ON FIRE!”

Each person who discovers the Rich and Happy formula has a defining moment that launches them upon their adventure with it. A beginning that is often very memorable. Mine happened on Interstate 88 West, heading out from Chicago. I was twenty-one years old and barely surviving at the edge of the poverty level.

It was a very cold day in February and I was driving to work. I waited tables for $2.01 per hour, plus tips, at a restaurant chain called Bennigans. I, as a member of the wait staff, was a “Bennigans Blues Buster.” What a joke. My salary for that year was just over seven thousand dollars. I couldn’t even bust my own blues.

One of the perks of the job was that for lunch you could order off the employee menu for free. There were eight items. Most people ordered one. I would order and eat one of everything. That was pretty much my food for the day.

But back to the burning car.

At the first realization of flames coming up from under the hood, I expressed the phrase that now holds many happy memories because of what it launched, but which then was filled with panic— “My car is on fire. Oh my god, my car IS ON FIRE!”

Then I slowed from the seventy-five miles per hour I had been driving at and pulled over onto the shoulder.

After hitting the latch to open the hood, I jumped out of the car. Traffic was whizzing by and people were honking. No-one stopped, they just honked. Apparently they wanted me to know my car was on fire. As if somehow I would have missed that.

I ran to the front of the car and lifted up the hood. So that’s what all the honking is about, my car is on fire. I ran to the trunk to look for water. There was none, so in my state of panic, I reasoned that antifreeze, being a liquid, would make a suitable alternative to put the flames out.

This proved to be a poor decision. Antifreeze has quite a large concentration of alcohol in it, which as I learned moments after pouring it on the fire, has the exact opposite effect of putting fire out.

“Heck,” I thought. “I need dirt to throw on the fire.” The anti-freeze enhanced inferno was now burning the engine block. February in the Chicago area tends to leave the ground rather frozen, and as I tried to grab some dirt from the side of the road, I encountered little success. So I grabbed all the rocks and gravel, and the little amount of dirt that was on the cement shoulder, and threw that on the fire— about twenty times. And wouldn’t you know it, it worked.

With the flames out, I stood there shivering in the wind and unsure of what to do. I had no cell phone, the temperature was 19 degrees below freezing, and
Chapter 1
My Car is On Fire

I was two miles from the next exit, which was the one I needed to get off at to go to work.

**And that, was my defining moment.**

Standing on the side of the expressway, looking at my burned out car, was the instant when I decided something was going to change in my life. *Not that I’d like something to change, or it would be nice if things would change. No, something was going to change. And that’s when the formula found me.*

From that day until today, I have been a student of the way the formula works. I have interviewed and analyzed thousands of people to discover its nuances, threads, and facets.

The rest of these pages are dedicated to sharing those findings with you.

“Why?” you might be thinking. “Why write about the formula? Why not just use it for your own benefit?”

Well, first of all, trust me, I have used it for my own benefit. On the day the formula found me, when my car caught on fire, I was twenty-one years old, living at the poverty level, and overcome with hopelessness.

I was about as far away from Rich and Happy as you can be.

Thanks to the formula I retired from the nine to five rat race more than thirty years ahead of schedule, and will never have to go back.

Through the use of its wisdom, I have traveled the world, spending as much as nine months at a time out exploring all that this amazing planet has to offer; the Amazon, the Great Wall of China, the rain forests of Costa Rica and Brazil, the Coliseum in Rome, the Parthenon in Greece, the plains of Africa… .

It is what enabled me to become a #1 Best-Selling author and be invited to share my thoughts and ideas with audiences around the world.

Perhaps most important, and for some reading this, most relevant to their personal situation, after standing on the side of that road, and feeling the cumulative hopelessness and depression that had become my life, thanks to the formula, I learned how to live in a state of genuine happiness.

So yes, I have most certainly used the formula for my own benefit.

I made the decision to put my almost twenty years worth of findings about the formula into a book for one simple reason. I know what it feels like to be twenty-one years old, standing on the side of the road as your car is burning, and feeling about as low in the world as you can possibly feel; hopeless, alone, like you’ll never get ahead, like you’ll never be happy.
Once you know the formula, all of that changes. I put together this book to help people know that. Because right now especially, there are a lot of people who feel like I felt when I was standing on the side of the road.

Realize that some parts of the formula will be totally new to you. That means you will have to read with an open mind if you are going to benefit from them. Albert Einstein once said, “The definition of insanity is doing the same things over and over again and expecting different results.”

**Most people spend their life perfecting insanity. Rich and Happy people do not.**

Other parts of the formula may be similar to things you’ve uncovered in other books. That shouldn’t be surprising. Neither I, nor the people I’ve interviewed and researched, are the only ones who have achieved the state of Rich and Happy.

It’s a big planet with a lot of history and there are lots of people on it. Those other Rich and Happy people may have been kind enough to share their learnings through books as well. As a matter of fact, some of the people I’ve interviewed and researched have written their own books.

Since you cannot achieve Rich and Happy without knowing the formula, then not surprisingly, although their terminology may be different, the books speak a common language.

That’s OK. As a matter of fact, it’s a good thing. Not everyone will read the same book, and not every book impacts each reader the same way. The more options people have for finding insights into the formula the better.

**I encourage you to approach each page with an open mind. If you don’t, the formula will elude you.**

You have never been at this exact stage in your life before. So although it may seem familiar, in truth, every single thing you read will be new to you as it relates to your life right now.

Let me caution you against one character flaw which more than any other, can keep you from your Rich and Happy pursuits.

I know it well because for a long time I possessed it, focused on it, and let it hold me back in life. It’s the **everyone** flaw.

It works like this. You hear or read something that is an empowering statement and immediately you start trying to find the one possible scenario in which it isn’t true. I know this well.

I would hear a speaker, engage in a conversation with someone who was Rich and Happy, or read a passage in a book that said something was possible, and instantly my entire focus would shift to trying to find the one scenario in which what they said, couldn’t be true.
For example, the empowering statement might be something like: “A state of Rich and Happy is possible for anyone who wants it.”

And instantly I’d be thinking, “Oh yeah, well what about a yak herder who lives at the top of a remote region in the Himalayas, who just fell off a cliff and broken both his legs, and his yaks have abandoned him, and his water bottle broke when he fell, and...”

I think you get the picture. The examples I would come up with were always so far removed from reality it was ridiculous. What was not ridiculous though, was that this habit kept me from focusing my time and energy on what was important: the lessons to be learned.

**It doesn’t matter if what you read is applicable to every person in every situation.**

The question you need to be asking, which is the one all Rich and Happy people have asked, and I finally learned to ask as well, is can this work for me?

Don’t worry about everyone else. They will take care of themselves.

So let’s get you started on the path to Rich and Happy!
Chapter 2 - If You Don’t Know, You Don’t Get
“Follow your bliss, & the universe will open doors where there were only walls.”

—Joseph Campbell

During my almost twenty years of research, I’ve uncovered a common definition for being Rich and Happy. Despite its simplicity, awareness of this definition has proven to be a critical part of the formula for those able to achieve a Rich and Happy state.

Rich and Happy is the ability to do whatever you want, whenever you want.

The specific elements of Whatever and Whenever vary by person. The definition though, is almost a one hundred percent constant. You’ll notice that the definition says nothing about money. That’s because for the vast majority of Rich and Happy people, money itself is not the goal. Money is just one of the vehicles they use to pay for whatever they want, whenever they want it.

If you find yourself doubting that money isn’t the goal, think of the following scenario.

Someone gives you twenty million dollars and you don’t even have to pay taxes on it. It’s all yours. How do you feel about that? Rich? Happy?

What if you can’t spend, invest, loan against, tell anyone about, or do anything with the twenty million dollars, except look at it. And when you die, you can’t leave it to someone else. The person who gave it to you gets it back. Now how do you feel?

Suddenly having money isn’t all that big of a deal is it? That’s the point.

To be Rich and Happy you have to be able to look beyond the physical money, to what it is you want to do during your time on this planet.

Even for those rare people where money is part of the scorecard they use for their personal definition of Rich and Happy, there is always something behind the accumulation of wealth.

Warren Buffet, the multi-billionaire investor, is an example of this. While making money is a component of the “Whatever” he wants to do, in many interviews he has given, he’s talked about how the accumulation of money is really just a game.

It’s part of what makes life fun and interesting for him. The prize for the game, or the way to tell if he’s winning, just happens to be money. This is evidenced in that the process of spending money, unless it’s to purchase parts of, or entire businesses, doesn’t do much for him.

So why is it so important to understand that the definition of Rich and Happy is the ability to do whatever you want, whenever you want? Why is it such a key piece of the formula?
Chapter 2

Because before you can be Rich and Happy, you have to define what Rich and Happy means for you. You have to know your “Whatever.”

Within that statement lies a profound insight—despite what the luxury automotive advertisers would lead you to believe, Rich and Happy is not the same for all people. Until you know what it is for you, you can’t be it. That’s just the way it works.

Think of being Rich and Happy as the vacation of your dreams. One day a sort-of-famous celebrity turned spokesperson comes knocking on your door. When you answer, you are handed one of those giant five foot checks and the good news that you have just won the vacation of your dreams. Pack your bags, the plane leaves in three hours.

Before you can even get out a thank you, and ask where the celebrity has been the last fifteen years since he was on your favorite TV show, the van he arrived in is gone, and you are left standing on the front porch.

You race inside, open the suitcase, and then realize you have no idea what to pack. Should the clothes be formal or casual, swimsuit or ski-pants, hiking boots or running shoes? You don’t know what to do. You don’t know how to decide what to do. You’re stuck in a state of perpetual confusion.

That’s the way most people go through life. That’s a big part of the reason why they aren’t Rich and Happy.

In some cases, it’s actually possible to have everything you need to be Rich and Happy and not even know it, because you don’t know your “Whatever.” Sound crazy? Hardly the case. Here’s an example.

While traveling through Costa Rica a few years back, I met Tony. Tony was from San Jose, California and was now living with his wife and two daughters in a beautiful place called Manuel Antonio. He spent his days relaxing, reading, and pursuing his multiple hobbies including playing the guitar and learning the Spanish language.

Two years earlier, at the age of 48, Tony was on the verge of a nervous breakdown. He and his wife worked fourteen hour days, one in high-tech and one in bio-tech. They saw their girls for brief intervals on week-nights and occasionally on the weekends if they weren’t working. Then one day Tony’s heart decided to send him a reminder that he wasn’t immortal.

In the recovery room after his heart surgery, Tony and his wife had a long discussion about what a Rich and Happy life would look like.

Three months later they had sold their house, cashed in all their stock options, pooled every single asset they owned, and with the four hundred thousand dollars that netted, they bought a mountain in Manuel Antonio. Their mountain sloped down to the beach, and each evening they would head down a few hours prior to sunset and play some family volleyball with the locals, which is what they now were. That’s where I met them.
In my conversations with Tony, I learned that he could have done what he did many years earlier. His financial position had actually declined as his company was going through ups and downs during the previous years.

But it wasn’t until his trip to the hospital that he and his wife took the time to figure out what they really wanted— what Rich and Happy looked like, felt like, consisted of, for them.

In an attempt to save you a trip to the emergency room, let me be very clear.

**People who are Rich and Happy get that way by knowing what it means to them. They know it in their mind before they become it in their life.**

Now you may not have four hundred thousand dollars in total assets, or maybe even four hundred dollars in total assets. But you also might not view Rich and Happy as owning a mountain in Costa Rica. Plus, as you’ll learn later in the book, assets come in all shapes and sizes, and I guarantee that you have ones you don’t even realize, and they are worth a lot!

The important lesson for you to learn now, is that the first step in the Rich and Happy formula, is to define what Rich and Happy means to you. If this seems daunting, don’t worry. The information in the next group of chapters will help you figure it out.

Let me throw you one piece of advice before we get there though.

When it comes to the Rich and Happy formula, I have learned that all the steps are important. Think of it like making a frozen pizza. For the pizza there are four steps: 
1. Turn on oven, 
2. Un-wrap pizza from plastic wrapper, 
3. Put pizza in oven for 12-16 minutes, 
4. Remove pizza from oven and eat it.

If you’re not sure each of the steps is that important, try leaving out #1. Turn on oven. How would your pizza taste. Or leave out #2. Un-wrap pizza from plastic wrapper. If you try that one, make sure to turn off the oven once the smell of burning plastic has forever etched in your mind that each step is important.

**What that means for you, is that in order for the Rich and Happy formula to work in your life, you need to be serious about using each piece of it.**

And that includes taking action. If you want a perfect, hot and ready to eat, delicious tasting pizza—at some point you have to put it in the oven and cook it. Reading and even knowing the instructions aren’t enough. You have to take an active role in the process.

The same goes for being Rich and Happy. One of the common characteristics of Rich and Happy people is that they don’t just know the steps in the Rich and Happy formula - they do them.
I once heard a funny albeit sad story about an intriguing occurrence at a self-development seminar. The person giving the talk asked how many people had read Napoleon Hill’s classic book *Think And Grow Rich*?

Almost every hand went up. He then asked how many people believed in the principles in the book. Again, almost every hand went up. Finally he asked how many people put the lessons into practice. One hand went up and that was the guy on the platform.

Early in my Rich and Happy journey, I was guilty many times of learning a piece of the formula, and then not putting it to work. Of course I always intended to, I just knew that I would go back to it later.

That behavior keeps the Rich and Happy life you want just out of reach.

Keep that in mind as you go through this book, starting with completing the exercise you’ll find in the next chapter.
Chapter 3 - What Would You Be Willing To Die For?
What would you be willing to die for?

A provocative question isn’t it? It’s also a great way to help discover your “Whatever.”

You see, that question opens your mind to discover the core essence of what you hold most important in life. It helps you discover your internal compass, the guiding forces that tells you whether to turn left, right, go forward, or turn back in life.

It helps you discover- your values.

To help you understand the importance of this information, know that you you cannot be Rich and Happy if you don’t know what your values are. And you cannot be Rich and Happy if you try to live in conflict with your values. There are no exceptions to these rules.

In other words, they are a critical part of the Rich and Happy formula.

If you wonder whether or not you are currently living in alignment with your values, then ask yourself- Am I Rich and Happy? Am I doing whatever I want, whenever I want? If the answer is no, then you aren’t living in alignment with all your values. The good news is, if you keep reading, you’ll learn how to fix that.

The book *Flow*, by Mihaly Csikszentmihalyi is subtitled ‘The Psychology of Optimal Experience’ and Csikszentmihalyi called it that for a good reason. Flow is the condition that you find yourself in at least occasionally, in which everything seems to happen without effort.

Suddenly, and after paddling furiously against the stream for a while, it feels like somebody has kindly turned your canoe around and you are now flowing with the river instead of against it, and are using the power of nature and momentum to propel you along. It’s a great feeling, or to use Csikszntmihalyi’s words, an optimal experience.

The feeling can occur while you are working on a project, playing sports (where it is often called being “in the zone”), interacting with others or any number of different situations. In whatever scenario it strikes, the common characteristic is you are enveloped in a feeling of ease.

**That feeling is the same experience as when you are in alignment with your values.**

To the contrary, think of times where when you were procrastinating, bored, miserable, stressed or anxious. How many of those times do you think you were living in accordance your values? Let me help save you some energy by telling you. The answer is none.

Would you like to be able tap into that “optimal experience” feeling any time you want? That state of flow? Rich and Happy people can do it. Once you understand the importance of your values and move into alignment with them, you’ll be able to also.
I have no doubt that at some point in your life you’ve asked yourself “What’s important to me?” or something similar. That’s a great start in the direction of finding your values.

To get there you keep heading in that same direction, you just go way farther down the road- all the way to the core of your identity.

Sound interesting? Just wait, it’s going to get even better.

The following two charts contain a list of values and also something called anti-values. For now, just glance at these so you have them as a frame of reference.

After giving you some need to know information about how values impact your life, I’ll explain how to figure out which ones of the values and anti-values below are yours, and how that impacts the Rich and Happy life you want and deserve.

### VALUES

<table>
<thead>
<tr>
<th>Adventure</th>
<th>Connection</th>
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<tbody>
<tr>
<td>Authenticity</td>
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<td>Wealth</td>
<td>Wisdom</td>
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### ANTI-VALUES (ALSO KNOWN AS AWAY FROM VALUES)

<table>
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<tr>
<th>Aggression</th>
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<tr>
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<td>Anxiety</td>
<td>Dishonesty</td>
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<td>Apathy</td>
<td>Disgust</td>
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<td>Hatred</td>
<td>Hate</td>
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<td>Ill Health</td>
<td>Infidelity</td>
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<td>Infidelity</td>
<td>Immortality</td>
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<td>Jealousy</td>
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<td>Pain</td>
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Values are not beliefs. We’ll cover beliefs later in the book. For now, know that values are often built upon and intertwined with your beliefs, but they have a tendency to be more static and more powerful than beliefs.

Your values are determined over many years and like beliefs are influenced by countless things including your family (or even lack of family), your friends, television, politicians, Church leaders, cultural influences, books you have read, incidents (both positive and negative) you’ve seen or been involved in, conversations you have had and much more.

That less than exhaustive list still easily demonstrates why even close siblings and twins can have many different values and character traits.

No two people and that includes co-joined twins are exposed to exactly the same environmental conditioning and therefore, no two people have exactly the same values.

Your values tend not to shift too much when you get past your mid-twenties. The main reason for that, is because you have a tendency to look for information that cements the values you already posses and filter out information to the contrary. That said, things can change radically under certain circumstances.

Perhaps you never had ‘Health’ as an important value because you’ve always been fit and healthy. Then you discover you have a serious illness that requires your immediate focus. Health will now find its way to the top of your list very quickly, irrespective of where it had previously been.

Similarly, if you were in what you thought was a great relationship and then you found out your partner was having an affair, trust may become incredibly important to you. In fact, most people I have worked with who had ‘Infidelity’ as an anti-value had been through or witnessed first hand (often their parents) an unfaithful relationship.

There are no right or wrong values. There are only values that are right or wrong for YOU! And nobody’s values are better or worse than anybody else’s.

When you judge somebody you are judging them based on your own values and the belief that if they do not have the same values as you, then there is something wrong with them.

This is ridiculous, because if you had their genes and their up bringing you would have their values. So when you judge someone else, what you are really saying is they were wrong to be born into that household, to those parents, and to have had their life experiences- which doesn’t make much sense when you think about it.
Chapter 4 - Your Brilliant Mind
I have good news for you. Your brilliant mind already knows what your values are. They just need to be allowed to come to the surface so you can recognize them.

Not sure about that? I’ll prove it to you.

How often do you have a strong gut feeling about something that turns out to be correct? When I say gut feeling, you can replace that with intuition or inner knowing if you like. In other words, how often do you just ‘know’ something, but can’t really explain why you ‘know’ it, or where the feeling came from?

And how often when you do have such a feeling, if you ignore it, or more likely rationalize it away, you regret it afterward?

Let me guess. Your answers to the two questions are—quite often that you have gut feelings, and very often that you regret it when you ignore those feelings.

That gut feeling is your unconscious mind.

Your unconscious mind is brilliant and I certainly make sure I take mine with me everywhere I go. It beats my heart, digests my food, blinks my eyes and does loads of other good stuff that I simply haven’t got time to do.

If it wanted to, your unconscious could probably spin plates while juggling live squirrels and reciting the complete works of Shakespeare backwards. It really is that good at multi-tasking, unlike the conscious mind.

To prove it, imagine you are in a room full of people who are talking and you are engrossed in a conversation. What do you think the odds are that if somebody in another conversation ten feet away mentions your name, you will hear it? Amazingly enough, the odds are very good. Even if there are several people talking between you and the person using your name, you are highly likely to pick it out.

That scenario is called the Cocktail Party Effect and was named as such after research done at Imperial College, London in 1953 by Colin Cherry. It demonstrates the power of your unconscious mind to be on the alert for things it thinks may interest you, even when your conscious focus is elsewhere.

It is incredibly useful when danger may be present that you are unaware of. Have you ever had the feeling that somebody is standing behind you even though you can’t see or hear them. Well thank the part of your brain called the amygdala because it’s on the case monitoring all sorts of environmental criteria such as temperature, air movement and sounds that are undetectable at a conscious level.

Your unconscious does have one major design component, however, that often leaves it feeling isolated and misunderstood. The clue is in its name. It’s unconscious.

When we say it is the unconscious mind we mean it can’t communicate in the traditional manner we most asso-
ciate with communication - a verbal spoken language. Instead, it communicates very effectively using other methods, such as feelings and emotions.

A gut feeling is the result of a rapid calculation done much quicker than you could ever hope to achieve using your conscious mind. The subsequent generation of feelings that are then used to communicate to you at a conscious level are designed to advise whether it thinks doing something like following four guys in ski masks, all carrying firearms into a Miami bank in July is really such a great idea.

One of the best demonstrations of this is a process called the Iowa Gambling Test. The original test was conducted by Damasio, Bechara, Tranel and Anderson in 1994 and brought into the mainstream by Antonio Damasio.

Participants in the experiment were wired up so that their unconscious responses such as skin temperature, perspiration, and others, could be scientifically measured. They were then shown four decks of cards on a computer screen and given two thousand dollars to play with.

The rules of the test were that they would be given 100 turns. Each turn consisted of selecting one of the four decks on the screen. Once a deck was selected, the computer would tell the participant that they either won or lost money, and how much. After each turn they were free to draw another card from the same deck, or move to another deck.

What the participants didn’t know was the decks were rigged. Two packs gave small but regular gains when selected consistently. And if the participant kept choosing those decks, they would make money over the course of the 100 turns. The other two packs however, gave some large payouts, but also large loses. If consistently selected, those decks would result in the participant losing all their money by the end of the experiment.

The results were astounding.

On average, it took the drawing of eighty cards before players could confidently explain why they were drawing from one deck and not another. About thirty cards prior to that, they had started drawing solely from the correct decks, but weren’t quite sure why.

A staggering seventy cards before they knew why, they were getting sensory feedback from their body indicating where to take the cards from. In other words, after just ten cards their unconscious knew where to take the cards from, even if the players didn’t.

Not surprisingly, a common trait among successful gamblers is they possess a very high level of intrapersonal skills (one of the seven intelligences as discussed in *Frames of Mind*, the groundbreaking book on multiple intelligences by Howard Gardner).

They are masters at tapping into their unconscious mind and deciphering what the feelings and emotions they are experiencing mean.
Whereas your unconscious is fantastic at accurately dealing with lots of things simultaneously and deciphering the masses of information being thrown at it, your conscious mind is, relatively speaking, a novice. In fact, it literally can’t deal with more than about nine pieces of information at once, and even that many is unusual. Six or seven is more like the norm.

If you doubt this, try it out.

Shift your awareness into your left hand. Now while maintaining that awareness, start to be aware of your right hand. Making sure you keep concentrating on both hands, also be aware of your left foot and then your right foot. Are you struggling yet? If not, you will be when you add a couple of more body parts into the equation.

Think of your conscious mind as like the RAM on your computer. It handles the immediate tasks at hand and can only handle a few at a time. Sometimes it appears to be doing multiple things at once, but in reality it’s jumping from item to item very quickly.

Your unconscious is more like the hard drive. It can do all kinds of processing behind the scenes.

Unfortunately, as the human race has become more “civilized,” we have become more disconnected from the insights available via our unconscious. Numerous social scientists have documented the “uncanny” abilities of aboriginal and tribal people to know when events have occurred to loved ones even though those loved ones may be hundreds or thousands of miles away.

It appears that as we surround ourselves with more information clutter, we lose our ability to trust the stream of information coming from the unconscious.

Despite all the irrefutable evidence that demonstrates the power of something like a gut feeling, we have learned to rationalize them away because it is difficult to explain why we have them. It can feel a bit nebulous, weird and way too similar to indigestion at times. And no, that’s not a joke. It’s only after we overrule ourselves and everything goes horribly wrong for the 500th time, we’re left wondering why we don’t start listening to those gut feelings.

This isn’t to suggest that your conscious mind doesn’t have a role to play. Of course it does. You certainly don’t want your accountant using gut instinct to guess the amount of your tax rebate.

However, constantly overruling your unconscious mind with conscious analysis, is like trying to out-compute a supercomputer with a pocket-calculator, and expecting to rule supreme. It’s also a great way to keep yourself from being Rich and Happy.

One of the common traits of Rich and Happy people is they have learned to tune into their unconscious far
more effectively than the rest of the population. They have learned to stop overriding it, and start trusting it.

You can do that too. All it takes is some awareness.

What does it feel like when you get a “gut feeling?” Where does the feeling start, where does it go to, what is the intensity like? Are there commonalities with each occurrence that you can be more aware of?

The more fluent you become in the language your unconscious uses to speak to you, the easier it is for you to recognize the information it is sending, and benefit from it, versus feeling the urge to overrule it.

So since it is so powerful, let’s invite your unconscious mind to bring your values to the surface of your conscious mind.
Chapter 5 - So That’s What I Value
The process you are about to go through is called a value elicitation. It is the single most important thing to do in your value work, and a critical part of the Rich and Happy formula.

As I said previously, it not only allows you to understand the points on your internal compass, it also motivates you to head towards them.

Can you transition from your current life to a Rich and Happy life without actively trying to understand your values? Yes, your state of awareness could happen by accident, just like you could fall out of an aircraft at 10,000 feet without a parachute and somehow survive. It’s possible, but the odds aren’t good and I don’t encourage you to try it.

The three most important rules to understand with values are these:

1. There are no right or wrong values. Only right or wrong for the individual. Your values are right for you and mine are right for me. It is highly unlikely any two people will have exactly the same values because there are an infinite number of permutations.

2. Just because a value sits below another, that doesn’t mean it’s not critically important.

3. If somebody’s values do appear to be blatantly wrong and even a complete idiot can see that, refer back to rule number one.

As a further point of instruction, please heed this warning: Do this exercise alone!

Given the importance of knowing your true values as it relates to your ability to be Rich and Happy, you don’t want the presence of someone else to impact your answers.

I once made the almost tragic error of doing a value elicitation with a husband and wife while they were in the same room.

The couple came from very different cultural backgrounds. She grew up in the Deep South in a devoutly Baptist household, and he came from a New England family with a much more laid back approach to religion and family values. To cut a very long story short, she had ‘Family’ down at number one on her list and he had it at number seven.

Needless to say, the lady didn’t fully embrace the three important value rules. This became particularly apparent when she jumped on her unsuspecting husband and tried to pull his hair out while slamming a knee into his unprotected crotch.

As she continued to display her wrath, I quietly stepped out via a side door to “give them some time to talk,” while narrowly avoiding a poorly aimed vase. Then I sat outside wondering “where did it all go wrong?”

That’s when I came to the conclusion that value elicitations should be done alone.
So put yourself in an environment where you can be true to the thoughts, emotions, and answers that easily flow to you, without feeling the need to justify them to anyone else, including yourself.

Once you’ve done that, look at the list of values and anti-values below. Neither list is in any way exhaustive, they merely serve as pointers towards what your values could be. If as you look at the words on the lists, you think of something you feel is a core value or anti-value of yours and it isn’t on either list, write it down and circle it.

Take the time to peruse both lists. For the values list, circle the words that resonate most strongly with you. It doesn’t matter why those words jump out at you, just that they do. It may even be that you are surprised by your reaction to some values that you have never considered before.

On the anti-values list, once you have read through them and added any others you felt appropriate, circle those that seem most abhorrent to you.

Incorporating ‘Anti-Values’ (or away from values) is important because knowing what you are likely to move away from at all costs, can often be as useful as knowing what you would move toward in an ideal world. Some people are driven more by the need to avoid pain than the desire to seek pleasure, so knowing what your anti-values are can be particularly useful when working on motivational issues.

You will see “death” is on the anti-values list. This is a tricky one, because it does not truly fit into the category of an anti-value. The reason being that death of our physical bodies will eventually happen to us all.

I’m sorry if that news is a spoiler for you and you were unaware, but that is the way the game ends for everyone. You may be able to forestall death, but that’s about as far as you’ll get. However, it is possible to feel so strongly that you want to avoid death at all costs that it becomes an anti-value.

Keep your concentration almost cursory as you go through this. I want you to tap into your unconscious and the longer you stare at, focus on and study the lists, the more you start to lose touch with the emotional and gut feeling indicators from your unconscious and start relying on your conscious.

If you find yourself struggling to complete the exercise, walk away, break your state i.e. think about something completely different for a while, and then and only then, return to it. You may even want to try looking at the lists just before you go to sleep, and see what you wake up thinking about.

Even if you go through the lists and find it easy because certain values and anti-values just jump out at you, I would still suggest that when you are done, you put the list aside for an hour or more, then go back to it and see if you get the same feelings when you look at it again.
So find a quiet place where you won’t be distracted, go through the lists below, and circle all the values and anti-values that jump out at you as being important in your life, including any that you have added. The objective is to have up to eight circled words for values, and up to eight more for anti-values.

The blank spaces in the following charts are for you to write any other values or anti-values you want to add.

### Values

<table>
<thead>
<tr>
<th>Adventure</th>
<th>Connection</th>
<th>Fun</th>
<th>Honesty</th>
<th>Nurturing</th>
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### Anti-values (also known as away from values)

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<tr>
<th>Aggression</th>
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<th>Pain</th>
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<td>Hate</td>
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Excellent! How does it feel when you look at the words you’ve circled on both lists? Do they still look and feel right to you? Do you just know that these are the values you would like to live by or avoid?

If you were living in alignment with those values on a daily basis do you think life would seem pleasurable and easy? Would you be on the Rich and Happy path of doing whatever you want?

Just to make sure you have the true answers for you, and before you order them, let’s run through the list and ask the following question about every value you’ve circled:

“What does this value give me?”

For example, if you circled happiness, ask yourself, “What does happiness give me?” What immediately comes to mind? If the first thing you think of is freedom, then freedom is the value, not happiness. Do this as
many times as you can until you get stuck or start to loop back on the same answer.

Example 1: What does happiness give me? It gives me freedom. What does freedom give me? It gives me peace. What does peace give me? It give me freedom. You may well have two values there with freedom and peace, so circle them both. It also shows us that if happiness is one of your core values, which is doubtful, since asking the question got you to freedom and peace, it isn’t as important a value as freedom or peace.

Example 2: You circled peace as one of your values and when you ask what peace gives you, no matter how hard you try, you can’t think of any other way to describe it than with the word peace. Congratulations - you’ve got a live one, keep it circled.

Do one last check and make sure you haven’t missed an obvious value by asking yourself this question, “What is really important to me?”

Do the values you circled reflect your answer? If not, they should, so in the empty spaces, write down the answers for what is really important to you. Then go through the same process as above by asking, “What does that give me?” Circle the ones that are your values.

Ok, now let’s take one more step to further help you. Let’s order the values and anti-values you selected, from most important to least important.
I don’t want to put ideas into your head about the order your values should be in, so I’m going to demonstrate the ordering technique by using a few of the books that I used when I was researching ‘How To Be Rich and Happy’, instead of a list of values.

You may also view these instructions on a brief video I’ve posted at [http://www.howtoberichandhappy.com/videotutorials](http://www.howtoberichandhappy.com/videotutorials)

Down the left hand side of the sheet I wrote eight of the important books that I used. In your case, you will write down the values that ended up with circles around them.

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I then asked myself whether *How We Decide* or *The Maverick Mindset* was most important to me. I love the audio program *The Maverick Mindset*, but for the purposes of the book, *How We Decide* was more important so I circled number 1.

I then asked myself whether *How We Decide* or *Predictably Irrational* was most important. Again it was *How We Decide* so again I circled the number 1 pertaining to that book.

Once I had gone through comparing *How We Decide* to all the other books, I started the process again with the *Maverick Mindset*. I compared it against *Predictably Irrational* and thought the latter was more important, so circled the number 3. Then I kept up this process all the way down the list.

Here is what my completed sheet looks like:

You can see that by the end of the exercise, I had compared every book against every other book.

To figure out the final order of importance, I simply counted how many 1’s were circled, and then how many 2’s, 3’s, 4’s, etc. until I had a total for each book.

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<th>NO</th>
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<td><em>Prometheus Rising</em></td>
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The one with the highest total in the far right hand column, is the most important.

You can see that with the first line it’s easy just to scan across and see how many times the 1’s were circled. However, with the subsequent books you have to look more carefully through all the numbers. If I had merely added up all the 3’s circled next to Predictably Irrational I would have missed the one circled above where it beat The Maverick Mindset.

By using the system I just described, my final ranking in terms of importance is the following:

1. How We Decide
2. The Motivated Mind
3. Blink
4. Stumbling Upon Happiness
5. Prometheus Rising
6. Predictably Irrational
7. The Maverick Mindset

Just because Flow is at number 8 on my list doesn’t mean it isn’t important to me. I probably read over 100 books in relation to this project and it made my short list of eight.

The same goes for your values. A number eight value is still very significant to you. It’s just not quite as significant as the number seven value, which isn’t quite as significant as the number six, then five...

We all carry a great many more than eight values around with us. The purpose of this exercise is to figure out which ones are most important to you. Rich and Happy people know that about themselves, and since you want to be Rich and Happy, it’s important for you to know it too.

So let’s do that now. Fill in the blank chart on the next page with your eight values, then compare them against each other, and figure out your rank order.

At this stage I want to reiterate the importance of not judging your own values or trying to override your gut feelings with an internal conversation that goes something along the lines of:

“I suppose I should really have family at number one, otherwise the wife/husband/kids will kill me. Also, people will think I’m nuts if they know I have humility over health, so I need to swap those over too.”

Where you rank your values is right for you. It doesn’t matter what your spouse, friends or anybody else thinks. If when you look at your list later, you decide the order is wrong, and you want to re-rank them, that’s fine.
### HOW TO BE RICH AND HAPPY
#### Value Ranking Tool

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Excellent! Great job at completing the ranking process and figuring out a key piece of the Rich and Happy formula for you.

If now, or some time in the future you suddenly come up with a value you think may be more important than one of the ones on your short list, there is an easy way to test that.

Using my list of books as the example, suppose I suddenly wonder whether *Emotions Revealed* by Paul Ekman should be on there?

1. *How We Decide*
2. *The Motivated Mind*
3. *Blink*
4. *Stumbling Upon Happiness*
5. *Prometheus Rising*
6. *Predictably Irrational*
7. *The Maverick Mindset*
8. *Flow: The Psychology Of Optimal Experience*

I simply check it against *Flow* at number eight and if I think it was more important than *Flow* then it takes its place. I then move up the list, checking it against, number seven, six, five, etc. until I find where it should go.

Did you have any values that scored the same? If so, look to see which ranked higher when compared head-to-head and that one gets the higher ranking. An identical score usually means the importance of those two items are incredibly close to each other.

If you have three values or even four that all score the same (and this does happen quite often), do the process...
again and see if you get the same result. If you do, no problem, mark them as equal.

Now that you have ranked your ‘toward’ values, go through and rank your anti-values using the same process. This time, however, ask yourself, “Which of these values is worse for me?” I want to re-emphasize that it’s what the words mean to you personally.

The anti-values may be things that you don’t want to see in yourself. They may be traits that you don’t like to see in others. They may be more nebulous than that and simply be concepts you hold in your mind. Go with your gut instinct as you evaluate them, because as I mentioned earlier, it knows best.

Here is an empty chart for you to use.

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</table>
Excellent. At this point you have two ordered lists- one of your ‘toward values’ and one of your ‘away-from’ values. In the space below, write the ‘toward’ values in the first column, and the ‘away from’ values in the other. This is the last part of the values exercises.

<table>
<thead>
<tr>
<th>TOWARD VALUES</th>
<th>AWAY FROM VALUES</th>
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Perfect. In the next chapter, I'll briefly explain two things. The first is how to look for conflicting values and avoid having them negatively impact your progress towards being Rich and Happy.

The second, is how the value insights you’ve gained from doing these exercises will guide you to your Rich and Happy life.
Chapter 6 - Don’t Sell to the Janitor
There is an acronym in sales that is used to describe the individual within a business you need to be speaking to if you are going to close the deal. It needs to be the MAN and if you are not speaking to the MAN then you are probably going to waste a lot of time.

This isn’t a sexist acronym, MAN stands for means, authority, need and is just as likely to be a woman. What MAN really means is, the person who can make the deal happen.

I know from personal experience it can be very humbling to be half-way through the sales process and be forecasting the sale, only to find out you have been dealing with the janitor and he cannot make the deal happen no matter what he tells you.

Setting off to become Rich and Happy without knowing your values, or with even a single major value conflict, is the equivalent of trying to sell a fleet of Airbus to the janitor at British Airways. Everything may look great to begin with, but at some stage you’re going to wonder why you’re having meetings in the broom closet, and realize it’s impossible to get where you want to go.

Here are some examples of value conflicts.

A number of years ago I attended a job interview. I was half-way through the interview when I realized it wasn’t the position or company for me. I knew in my mind there was a huge conflict in values (even if I didn’t call it that at the time) between me and the people interviewing me that were representing senior management.

For courtesy’s sake, I decided to go through the motions and finish out the interview. Then at the end, just as I was wondering what to have for dinner, they informed me there would be a substantial ‘Golden Hello’ payment. A ‘Golden Hello’ if you are not aware is a bonus you receive just for accepting the position.

Suddenly my internal chatter started up, “Did I say my values were conflicted? Well let’s not be too hasty about this, after all I could have been mistaken. I mean, that is a very significant hello they are offering.” Within a few minutes, I had not only buried my unconscious’ accurate assessment of the values conflict, I had convinced myself this was the perfect job for me.

What do you think the net result was?

I hated it. I had chosen to accept a major values conflict that would hit me every day, and was stuck in a job that was poison to me. Yes I had the money and a very nice car, but money and nice cars don’t make you feel Rich and Happy when you are out of alignment with your values.

Some of the most visible examples of value conflicts can be seen by looking at the lives of celebrities who crash.

The athletes who are so focused on maintaining their physical prowess but at the same time have such a
strong fear of failure, or burning desire for fame, that they inject themselves with steroids that initially help them win, but ultimately destroy their physical well being.

An actor or actress who wants to perfect their craft, can quickly become disillusioned and depressed when the subsequent fame makes them feel it’s impossible to have peace or privacy in their life.

Even some authors suffer through the conflict of wanting their ideas to be well read, but not wanting to be a public figure, which is often required to become well read.

Not understanding your values, or not knowing what to do about value conflicts can result in feeling the opposite of Rich and Happy. You know something isn’t right, you feel lost and depressed but aren’t sure what it is, or if it will ever be corrected.

In extreme situations, these emotions can lead people to seek vehicles to get rid of their pain, such as alcohol, drugs, or even taking their own life.

What Rich and Happy people have learned, is that the key to avoiding those situations, and instead to live a Rich and Happy life, is to know your top values, and consistently make decisions that allow you to live in alignment with them.

If you know your number one value is ‘Family’, then it makes sense to pass on an opportunity to do a documentary about a year-long solo backpacking trip around the world.

If ‘Leadership’ is at the top of your list, you understand that your time, energy and efforts should be focused on obtaining a position where you are in charge of lots of people, not on running an unscalable one person business.

If peace is your top value and stress is your top anti-value then moving to New York City and going to school to become a stock-broker isn’t the best fit.

Rich and Happy is about doing whatever you want, whenever you want, and being true to your values is a big step in helping you get there.

As a final example, here is a story of a man who did just that.

Tom Touhy had been practicing law in Chicago for twenty-four years. He was good at what he did, he felt he was making a difference in the lives of his clients, and in general he enjoyed his career.

For twenty of those twenty-four years, Tom had been involved with an organization he founded, called Dreams for Kids. The organization was based out of Chicago, and was dedicated toward helping make a difference in the lives of children, both those living in poverty, as well as those living with disabilities.

The organization was small, but the impact they had on the children they worked with was dramatic, and more and more,
Tom felt the pull to spend less time on law, and more time making a difference for kids.

In 2007, he had a chance meeting with a founder of another philanthropic organization, called Me to We, that like Tom’s, had started small, but was now making a difference in many places across the globe. The two men were sitting in the airport and sharing stories, and at one point in the conversation the founder shared with Tom that there was a global need for what Dreams for Kids was doing. Then he asked Tom why he wasn’t leading Dreams for Kids full time.

By the time the flight was over, Tom had thought that question over and come to a decision. He decided to do exactly what he wanted and become the full time president of the Dreams for Kids organization. His decision was based on many factors, the largest of which, is that he feels in the final analysis of one’s life, the amount of contribution someone makes is really how they evaluate their existence.

For Tom, although he enjoyed law, if he continued to split his time between Dreams for Kids, and being an attorney, he wouldn’t be making the level of contribution he was capable of making. The level of contribution he wanted to make. He would be living with a values conflict.

The decision was a leap of faith in many ways. Tom didn’t know what the future held, he just knew that making the change would put him in greater alignment with the value that was most important to him- contribution.

In less than two years after making his decision, Tom had guided Dreams for Kids from a local presence in a single city in the United States, to making an impact in the lives of children in more than forty countries around the world. The organization is empowering the most isolated kids on the planet, those living in poverty and with disabilities, and uniting them with their peers.

From inspiring children in wheelchairs with the opportunity to do things they never imagined possible, like waterski and scuba dive, to making clean water and shelter available to young people who are in dire need of it, Dreams for Kids, is making a major contribution in the lives of others.

Because of the impact Tom and his team have had, they have been approached by the United Nations and the World Bank about continuing to expand their efforts and reach even more children.

For more information about Tom and Dreams for Kids, visit www.dreamsforkids.com
Chapter 7 - Don’t Believe Your Beliefs Unless They Believe in You
Did you know the only man made object visible from Space is the Great Wall of China? Did you also know that when a basketball player gets on a roll and develops what is known as the ‘hot hand’ he is far more likely to make his next shot. Are you aware that stress is a bad thing and to operate efficiently and maintain optimum health we need to eliminate it from our lives?

I hope you didn’t know any of those things, because they are all untrue.

The Great Wall of China is about 30 feet wide at it’s widest point. That’s significantly less than the width of a normal modern four lane highway which can’t be seen from space. Yes, the wall is thousands of miles long - so are the four lane highways.

The “hot hand” theory, although believed by many basketball fans, players and coaches, was proven to be absolute nonsense by pioneers of cognitive science, Amos Tverskey and Thomas Gilovich. They studied hundreds of hours of film and statistics for a paper published in 1985 that categorically disproved the theory.

Stress, although detrimental if taken in too large a quantity or with too regular a frequency, is actually an integral and necessary part of life. The ability to manage and recover from stress is what is important, not avoiding it at all costs.

These three popular beliefs are commonly accepted by most people, even though they are wrong. And there is a valuable lesson to be learned from that. What you believe to be true, might not be.

Now it’s probably not a problem if you want to hang onto the belief that the Great Wall of China is visible from Space. There probably won’t be too many long term implications of that one.

If you want to be Rich and Happy though, it’s important for you to understand the difference between a belief and a fact, and then give up negative beliefs that make you feel bad, unworthy or hold you back in your life, and adopt positive beliefs that support, uplift, and empower you.

Remember, any belief can be changed. It doesn’t matter where it came from, how long you’ve had it, or how true you think it is.

Let’s talk about the difference between a belief and a fact. Here are a few examples.

“I am $3,000 overdrawn” (Fact)
“I am terrible at looking after money” (Belief).

“I don’t currently find my job enjoyable” (Fact)
“This job sucks” (Belief)

“I’ve been single for 2 years.” (Fact)
“I’m ugly and no-one will ever find me attractive.” (Belief)
Understanding the difference between fact and belief enables you to focus on what you can influence rather than frustrating yourself by concentrating on what is out of your control.

The following are all beliefs that will keep you from becoming Rich and Happy. NONE are facts.

- I am unworthy.
- Nobody likes me.
- I am too old to change careers.
- I am worthless without an education.
- I do not deserve to be successful.
- Money is hard to come by.
- Losing weight is really hard when you get to my age.
- Change is scary.
- I am just an unlucky person.
- Nobody would employ someone like me.
- I have nothing of value to contribute.

All the above statements are part of a victim mindset. They relinquishes control, make you feel helpless, and in effect, create a self-fulfilling prophesy.

Look at the world around you and you will discover good looking people who believe they are ugly, clever people who think they are dumb, and people with fabulous wealth who think they are poor.

The world is full of people holding onto beliefs that even a casual observer can see are clearly untrue.

Are you one of those people?

Do other people occasionally or even regularly tell you you’re better than you think you are? Do you brush off compliments and remember criticism? Do you tell yourself you’re not good enough, even though there is little or zero proof to back that belief up? Do you presume you will fail before you even try? Do you encourage and support other people more than you encourage and support yourself?

Those behaviors will forever keep you from being Rich and Happy.

If you are serious about living a Rich and Happy life, then for the rest of this section of the book, and for the rest of your time on this planet, suspend all the negative beliefs you hold about yourself.

It doesn’t matter how long, or how strong you’ve believed them. From this point on, you need to be completely open-minded about who you are and what you are capable of.

Because as you are about to see, you have much more potential than you know.
Chapter 8 - Realism is for Accountants
Early in my coaching career I was working with a client that wanted to change course in her life and start her own business. We were talking about various options and for every one she instantly came up with a reason why it would fail. I pointed out that I thought she was being a tad pessimistic and I got back the response that I have now heard 13,228 times and counting.

“I’m just trying to be realistic”

Well let’s all get down on our knees and thank the Lord God Almighty for realism. Where would we be without it? Probably still living in caves with sloping foreheads, hairy knuckles and wearing furry underwear. I’m OK with the furry underwear bit, but I am very much attached to my pre-frontal cortex, and have no wish to start waxing the back of my hands.

Every single major breakthrough and invention known to mankind was considered unrealistic at some stage by somebody. Every single one.

Rich and Happy people in all kinds of arenas including science, sports, writing, music, politics, the arts, design and business have all been told throughout history they were being unrealistic. They have been ridiculed, dismissed and attacked for daring to do things differently

Fortunately for mankind, these kinds of people don’t listen when others tell them they are being unrealistic.

They know that even though it’s often well meaning advice, it is seldom useful and not a belief they care to adopt.

Were the people that told Walt Disney he was being unrealistic trying to build the world’s biggest theme park on a swamp, right?

No, of course not. How about the people who told the Wright Brothers to get real when they decided to build a flying machine? No. What about the people who told Cliff Young he couldn’t run 550 miles?

CLIFF WHO?

In Australia, there is a running race from Sydney to Melbourne. It snakes across Australia’s beautiful south east corner, covers a distance of almost 550 miles and is considered a real man-killer even by seasoned ultra-runners.

In 1983, Cliff Young decided to enter. Cliff was not your average athlete; in fact he was not your average anything. Most of the entrants were super-fit runners in their prime, whereas Cliff was a 61 year-old cowhand with little competitive experience. There were calls for him to be banned for his own safety, but whereas the rules excluded runners that were too young, there was nothing precluding people because they were too old.

It was a warm day in Sydney when Cliff turned up wearing overalls and galoshes over his work boots, inviting howls of derision from some of the 150 competitors and growing interest
He did not collapse after a few hours or even die as some had predicted. In fact he did rather well. Cliff Young went on to not only finish the 550-mile race, but to win it. That’s right, he won it. A sixty-one-year-old toothless cow-hand wearing overalls and galoshes beat out a host of professional runners to win a 550 mile foot race!

You see, nobody told Cliff he was supposed to stop for a six hour rest every evening as all the other runners were doing. So he just kept on running and running and running, just as he would have done when he had to round up cattle for days on end after lightning storms on the huge farm he worked on.

In addition to becoming a national, much loved celebrity for his accomplishment, Cliff Young marvelously demonstrated a critical part of the Rich and Happy formula. He decided what was and was not possible for him.

He chose a belief system that allowed him to not only win the race, but to change the face of ultra running forever. No winner of the Melbourne to Sydney race has since been afforded the luxury of a sleep break, because once Cliff showed what was possible, the younger fitter racers suddenly had to follow his lead.

Many people are living the life they live because the beliefs they have chosen to accept as realistic, tell them they cannot achieve what they want to achieve. The sad fact is, more often than not, these self-limiting beliefs are like the belief about being able to view the Great Wall from space- they have zero basis in fact.

On the contrary, Rich and Happy people use beliefs in the opposite way. Rich and Happy people choose beliefs that help them rather than hold them back. They regularly evaluate their beliefs to make sure that not only are they not barriers, but in fact they are support mechanisms.

If you want to be Rich and Happy, it is critical that your beliefs enable you to live a Rich and Happy life.

This means taking a look at the beliefs you hold and making sure they are both relevant and helping you, and if they aren’t, then changing them. And I know you have the ability to do this. You would not have picked up this book and started reading it if you didn’t.

How likely do you think it was for a women born in Alabama in 1880, to grow up to understand French, German, Greek, and Latin? To then go to the Radcliffe College, the women’s branch of Harvard, at a time when few women from her town did anything other than hope to get married and raise kids?

How about to then write a book that was translated into twenty-five languages and inspire two Oscar winning movies? To meet every President in her lifetime, be awarded the highest civilian honor- the Presidential
Medal of Freedom and become a close friend of Alexander Graham Bell and Mark Twain?

That would be some accomplishment, wouldn’t it?

Now imagine how tough it would be to accomplish if you’d been deaf and blind since the age of 18 months and you could barely talk?

All those things and a lot more, are what Helen Keller accomplished. But not before she changed her beliefs about herself and the potential for her life, with the help of her teacher, Annie Sullivan.

Can you even comprehend how difficult it must be to learn to speak when you can’t hear what your words sound like, can’t listen to praise or feedback from your teacher, and can’t see visual cues like people smiling or nodding when you do something correct.

Helen Keller achieved what she did because she had powerful empowering beliefs, she told herself great stories and she didn’t care for realism. She didn’t accept the belief that it was useless trying to learn to read and speak. She didn’t tell herself she was a victim and then whine that life was unfair, which is what many would have done in her situation.

Did she have moments when she thought the world was cruel, yes. Did she throw the occasional tantrum, yes. But she always picked herself up, dusted herself off and got right on with the only life she had to live, her own.

She chose empowering beliefs such as; being blind and deaf was not going to keep her from living a long, fulfilling and happy life, she would learn how to speak, she would learn how to read, she had a purpose in life, and she would achieve great things.

If Helen Keller used the power of positive beliefs to overcome the difficulties she had and live a Rich and Happy life, imagine what you could do- if only you believed it was possible?
Chapter 9- How Full is Your Glass?
As part of having a supportive belief system, one of the major commonalities across Rich and Happy people is their choice to adopt an optimistic versus pessimistic outlook on life.

Optimists see the opportunity in all things. They see failures as one time events that are either not their fault, or just the result of one bad day. They also view them as a chance to gather crucial feedback.

When an optimist gets turned down for a promotion, she thinks it must have just been the wrong time and she’ll get it next time. Or perhaps she needs to be a bit more creative in demonstrating her worth. She may even think the time is right to look for alternative employment because she doesn’t receive the recognition she knows she deserves.

All of those thoughts allow her to retain control of the situation instead of drifting into a victim mindset.

Optimists look at a given situation and act accordingly, while fully expecting a positive outcome. If they find a lump where there shouldn’t be a lump they make an appointment to see their doctor. A pessimist will sit and fret about the situation, convince themselves they are two steps away from death, and often do nothing while hoping the problem goes away.

A few of the proven benefits of an optimistic outlook include; lower stress levels, reduced risk of developing depression, increased ability in avoiding and/or recovering from illness, higher ability to persevere in the face of adversity and a longer life span.

Not bad for starters.

There are no known medical benefits of pessimism.

Few people like to admit they are pessimistic. They prefer to label themselves as realistic. They say with one breath they’re realists and then spend all day worrying their kids are going to be abducted, the traffic will be terrible no matter when they try and drive somewhere, they will become deathly ill if they don’t sanitize the handles of supermarket carts, or their flight to Europe is going to be hijacked by terrorists.

None of those are realistic, they’re pessimistic with a dash of neurosis thrown in for good measure.

Rich and Happy people know and live their lives with the realization that you can choose to worry about things you can control and you can also choose to worry about things you can’t control. But if you can’t control something, then there’s no value in worrying about it.
And if you can control something, then do it, and see what happens.

If you feel worrying is justifiable because it’s a call to action, ask yourself how many times you heed the call when you receive it. Pessimists rarely do. They see their health decline and worry they are gaining weight, but still don’t get more exercise or eat healthier. They sit around fretting and thinking any minute they’ll get off their ass and do something other than worry, but their ass usually stays right where it is.

Rich and Happy people know that pessimism and worrying are not necessary parts of life. They’re a waste of energy and valuable resources that are better spent on finding solutions to whatever the existing challenges are.

For those who say things like “I’m just a born pessimist, I can’t help it,” that is simply an erroneous belief.

Over twenty years of groundbreaking research done by world renowned expert Dr Martin Seligman in the field of Positive Psychology, has proven beyond any reasonable doubt that anybody can learn to abandon pessimism and adopt an optimistic outlook.

Nobody is a born pessimist. Genetic, social or environmental factors may give someone a greater tendency to believe in the value of worrying, but that is a belief that can be unlearned if they want to.

Jen Smith is an example of someone who brilliantly demonstrates this.

When Jen was a child, her parents struggled to live paycheck to paycheck. She and her sister shamefully hid their free-lunch tickets, then spent after-school hours looking in dumpsters behind their neighborhood grocery store for expired items that had been thrown away.

In addition to the financial challenges, Jen’s family wasn’t very happy, either. Her family suffers from a genetic predisposition to clinical, chronic depression, which manifested itself in Jen’s daily interactions with them.

For most people, the combination of these factors would have been enough to guarantee a life of financial challenges and general hardship. And it almost was for Jen. At one point she had dropped out of school and was working the graveyard shift at Dunkin Donuts.

But then she had a Rich and Happy moment. She realized that if she stayed on the path she was on, her life would not get better. She also realized that in order to get off her current path, she needed to stop focusing on all the things that were wrong in her life that she couldn’t change, and start changing the things she could.

In the beginning, this meant changing her internal dialog. She stopped being a victim to her life circumstances and started telling herself that not only was there a better way,
but that she could find it. Making that internal change to a more optimistic attitude opened the door for her to research her options, make plans, and take action to be Rich and Happy.

She learned to be an entrepreneur, started making her own rules, living life on her terms, and logging more and more Rich and Happy minutes.

By the time Jen turned forty, she was financially free, and living a full-on Rich and Happy life, which includes helping others do the same.

And it all began when she made the decision to stop being a victim to her circumstances and start believing that things could get better.

I encourage you to learn more about Jen (now known as the Millionaire Mommy Next Door) and her inspirational story. It is available at her blog, [http://MillionaireMommyNextDoor.com](http://MillionaireMommyNextDoor.com)

The health benefits of maintaining an optimistic attitude were briefly mentioned at the start of this chapter. As a further explanation of why those exist, let’s explore what happens when you choose the opposite behavior.

Physiologically this occurs in part because the vast majority of infection causing agents enter the body through the oral and nasal cavities. One of the body’s first and best lines of defense, in addition to your skin, is saliva. It acts as a barrier by wrapping itself round the unwanted guests and smothering them before they have chance to do any harm.

Guess what happens when you are severely worried and/or anxious? Your brain shifts into the fight or flight response and cuts down your production of saliva. Your body goes into survival mode and therefore the production of saliva to fight off pathogens and help break down food is no longer considered critical, because your brain is concerned that if resources aren’t shifted elsewhere, you may not be around long enough to eat.

This is why you get a dry mouth when you are fearful, and why people often get sick when they go through long periods of worrying or stress. Interestingly enough it is also the reason that endurance athletes are so prone to upper respiratory infections for about two weeks after completing an arduous event.

Severe worrying also often has a disastrous effect on sleep patterns. This leads to further reductions in the body’s ability to ward off infection as someone becomes increasingly run down.

People who say “I’m worried sick about my kids” are often not exaggerating.
The really sad part is they don’t understand the truth of their statement. They think they’re just using a throw away line no different than saying “I was scared to death,” or “I’m dog tired.” Instead, they are reflecting the truth - they are on the path of worrying themselves into a state of sickness.

For someone who maintains a prolonged state of pessimism and excessive worrying, the result may not just be a greater frequency of colds that they otherwise could have shaken off. It may be an early and unnecessary stroke or heart attack.

**Your overall health is a reflection of what is going on at the micro level within your body, which in many cases is a reflection of whether or not you are optimistic or pessimistic in your approach to life.**

If you still believe that holding onto a pessimistic outlook and worrying are important, think this through. Cast your mind back to this time last year and try and remember what were you worrying about? Give it some serious thought. What was it specifically?

Unless you were undergoing something very specific and/or traumatic in your life at that time, you probably won’t be able to remember. It’s just another worry on another day in another month in another year. So if you can’t remember it just twelve months later, then it wasn’t really that important an issue.

**The enabling Rich and Happy belief to learn is this - there is never any benefit to being pessimistic, or worrying. And if there isn’t a benefit, there’s no point in doing it.**

If you are (dare I say it) worried about not worrying, and think you may start acting recklessly, realize that the belief that you need to worry is just that, a belief, it’s not fact.

Pessimism occurs precisely because someone has not taken time to assess the facts of a given situation. Or, they have assessed it, but grossly over-estimated the danger.

For example. Make a list of the last 10 things you can remember worrying about because they might go wrong. It can be anything from thinking you’ll get laughed at for leaving the house in socks that don’t match, to being convinced that the headache you had was a brain tumor the size of a small melon. It doesn’t matter what they were, just write them down.
If you are an optimist, you probably can’t even complete this exercise because you can’t recall worrying about much of anything.

If you historically have been a pessimist, of the 10 things on your list, how many came to fruition? If you are like the majority of people, probably no more than one or two. This means that 80% or more of the time, you were wrong in your decision to worry. And yes, it is a decision you make.

In and of itself, this particular piece of information will help you, and really any sane person with an IQ higher than the Village Idiot’s pet pigeon see that continuing the pessimistic and worrying behavior, is unmerited.

Well hang on, because it gets even better. For the times when the items you were worried about actually did occur, how many had consequences as serious as you initially predicted? Your answer to this is probably either a tiny minority or none at all.

Rich and Happy people refuse to devote excessive time and energy on items that don’t become reality. Doing so would keep them from the items that do become reality. If you are serious about becoming Rich and Happy, this is a behavior for you to emulate.

To help you, I’m going to give you tomorrow off from pessimistic worrying.

As preparation I want to give you the chance to pre-worry about anything you want. Worry about your health, the weather, the election, your family, the way that guy you don’t know looked at you, whether your butt looks too big and anything else you typically worry about. Take your time to wallow in your woes for the next hour or so, like a very happy pig basking in warm, wet, brown mud.

Then tomorrow, follow the American tradition of outsourcing and let me do your worrying for you. On this one occasion I’m not even going to charge you.

It may be that you have some serious stuff going on in your life right now and you think this doesn’t really apply to you. It does. Even if you are seriously ill or have money problems that could mean you lose your
house, you can still decide not to be pessimistic and worry. It won’t help; it will just make you feel even worse and prevent you from acting, the one thing that you most need to do.

Now, outsourcing your worrying to me for a day may not be a permanent fix. It will show you that the world doesn’t stop turning, your life doesn’t become a travesty, and there really are no benefits to the act of worrying. And that may be enough to forever change your beliefs about it.

Alternatively, it may take a bit more time and patience to overcome years of pessimism and worrying, but it can be done if the will is there. I know this for a fact because I have done it and I’m no better than you.

As a final thought on this topic, consider the story of Norman Cousins.

_Cousins was one of the 20th Centuries greatest peace activists earning thanks for his work from John F Kennedy, Pope John XX111 and Albert Einstein. He was also awarded the United Nations Peace Medal and numerous other decorations for his work towards attaining a peaceful planet._

_Cousins was twice told by doctors he was likely to die and twice he responded in the same manner- he remained optimistic and didn’t worry. Then he took action in the direction he believed most helpful. The first time was when he was diagnosed with ankylosing spondylitis, a degenerative disease that attacks the collagen that binds body cells together. It was slowly paralyzing Cousins and doctors told him he had only a few months to live._

_Cousins checked into a hotel along with some huge quantities of Vitamin C and the famously comedic Marx Brothers movies. He then proceeded to laugh himself back to mobility._

_On the second occasion, Cousins had a heart attack and was later diagnosed with advanced heart disease. He checked himself out of the hospital and repeated the Vitamin C and laughter protocol he’d used previously. Once again he confounded his doctors by living for another decade._

Cousin’s recovery is no doubt a compilation of many factors. He had an optimistic outlook, he believed he knew what was best for his body and that with the support of the factors he determined important he could will himself back to health, and he spent his time and energy on recovering, not worrying about being ill.
Chapter 10 - Fail, Fail Fast and Fail Often
“Far better is it to dare mighty things, to win glorious triumphs, even though checkered by failure...than to rank with those poor spirits who neither enjoy much nor suffer much, because they live in a gray twilight that knows not victory nor defeat.”

—Theodore Roosevelt

One of the most powerful beliefs that enables Rich and Happy people to live the lives they do, is they believe it is OK to fail.

As humans we learn much more quickly by failing at things, noticing what doesn’t work, and then trying something else. That is the way the brain is wired up.

When we are babies we learn to turn over, then crawl, and then walk— all by just trying it out. When we fail we don’t think, “Huh, I guess I’ll never be able to do that. I guess I’ll just sit in one spot.”

No. We try, fail, get back up and try again. As babies we haven’t learned to be embarrassed by failure, so we tenaciously keep going. We are intuitively aware that if we stop trying, we will be stuck in the same place forever. The only logical option is to try again.

Not only that, but we are encouraged by our loved ones. Each time we make an attempt, they cheer and smile at our efforts, not reprimand us when we don’t get it right the first time.

Then something strange and very counter-productive starts to happen. As we get older, suddenly it becomes apparent that failing is no longer quite as acceptable an option. Members of sports teams are pushed hard to succeed by coaches. Mom and Dad want to see straight A's on that report card, teachers use red pen to highlight your errors and the smallest indiscretion can result in raucous laughter and finger-pointing by peers.

So bit-by-bit most people learn to develop a fear of failing, a fear of standing out from the crowd (which sometimes may materialize as a fear of success) and a fear of doing things differently. Creativity and risk taking are stifled in an attempt to fit societal norms.

This fear wasn’t hard wired in before birth. We are actually taught this by parents, peers, family members and teachers. Of course nobody really means to do this. Most of the advice and admonishments are well meant, but the damage can be done nevertheless.

Rich and Happy people have learned to get out of this learned mindset. While they prefer to succeed, they realize that a failure is simply a stepping stone on the way to a future success.

Michael Jordan, the greatest basketball player to ever play the game once said, “I’ve failed over and over and over again in my life and that is why I succeed.” His lifetime shooting percentage was fifty one percent. In other words, he failed as a shooter almost as many times as he succeeded. But he didn’t let it stop him.
What could you do if you didn’t care if you failed? I’m not suggesting that you approach life apathetically and don’t try your best. Instead, what if you accepted that no matter how good you are, that failures are a part of life, and therefore you refused to let them hold you back or get you down?

Richard Branson, the eccentric billionaire founder of Virgin Music and Virgin Airways has constantly taken risks and some of his ventures have been far from successful. Yet he is quite rightly seen as an icon in the business world.

He set up his own student magazine entitled imaginatively enough, Student when he was only sixteen. At the age of twenty he formed Virgin Records and changed the music scene in the UK forever. Criteria for being hired by Branson when he started, was simply a love of music and desire to work for Virgin, he wasn’t put off by long hair and tattoos.

His stores were incredibly successful and after buying a country mansion and installing a recording studio with the proceeds, he started Virgin Records the label. He then took a huge gamble by releasing the Tubular Bells album by hitherto unknown artist, Mike Oldfield. Tubular Bells went on to sell over 15 million copies worldwide and stayed in the UK charts for a staggering 279 weeks.

All of that would make it seem that Richard Branson has been perpetually successful. Hardly the case.

Branson has started over 300 businesses, many of which have been unsuccessful, and a few of which have been abject failures. The same goes for his extra-curricular activities. Branson failed in three separate attempts with Per Linstrand (and also Steve Fossett) to be the first people to fly a balloon round the globe. He failed in his attempt to head up the first national UK lottery and many people would say he has failed to date to make Virgin Rail the UK’s premier rail service.

Does he care? Well at the time the failures happen he probably isn’t thrilled, but he knows that out of failure comes success and he has proven that time and time again.

His quote below perfectly sums up the light hearted approach he takes to failing. He knows it is an inevitability in life and in business so you may as well take it in good spirit and move on.

“There are quite a few things I’ve done that even I thought might have been one step too far. But if you are willing to make a fool of yourself and make people smile—as long as you do it with a sense of fun—you can get away with it.”

How great could you be if you adopted a belief similar to that?

On the U.S. side of the Atlantic, Donald Trump is quite rightly an icon in the business world and with the huge success of his television show The Apprentice, he is one of the most recognizable men in the United States.
In 1989, Trump suffered business bankruptcy and came very close to having to declare personal bankruptcy too. In 1992 he again went through Chapter 11 and had to hand over 49% of his Trump Plaza Hotel to Citibank and other investors as payment against money owed.

As recently as February of 2009, Trump has had financial difficulties with Trump Entertainment Resorts.

Yet despite those failures and others, here is a man that owns hotels in Las Vegas, New York, Chicago, and Atlantic City, has numerous golf courses and pieces of real estate all over the world and is estimated to have a net worth in the region of three billion dollars. He’s twice been nominated for an Emmy and even has his own star on Hollywoods Walk of Fame.

Not many people would think of either Branson or Trump as failures, yet they have both failed and failed big time. But in their minds, that’s OK. Because the more they fail, the more they learn, the more they learn the more they succeed, and therefore paradoxically, the more they fail the more they succeed.

Tiger Woods is the number one golfer in the world and he loses more tournaments than he wins. Abraham Lincoln became the sixteenth president of the United States and led the country through a Civil War, this despite losing more elections that he won. Alice Paul and Lucy Burns the inspirational suffragist leaders battled for twelve years and suffered countless indignities including arrest and incarceration before their efforts won women they right to vote in America.

Rich and Happy people understand that as human beings, we have an incredible innate ability to deal with things if they go wrong. It isn’t necessary to avoid failures, because not only can we handle them, they are opportunities to learn and grow.

Think of every event that has gone wrong in your life. You have dealt with every single one of them, and you have learned something in the process. You will deal with everything that is ever thrown at you until your life ends. Plus, the thought of failure is nearly always worse than the event itself.

To be really successful in life, embrace failure even when that feels frightening. Approach projects with an attitude that says “I’ll do my best and if it doesn’t work out for me, no problem, I’ll try something new.” You’re a human being, you’ll mess up, you’re designed like that. But when you can laugh at and learn from your mistakes, not only do you remove the need to worry about failure, you also make failures less likely to happen.

Now having read this information, can you possibly still believe that failing is such a bad thing after all? Have you ever stopped to think of failure in such an amazing and useful light? If not, it’s now impossible for you to look at it without realizing it for what it is.
I’m not suggesting your fear will just evaporate, but it will diminish if you keep challenging it because it’s only a belief. More importantly though, you can now push through the emotion of fear, (because that is all it is an emotion) knowing that if things don’t go completely according to plan, you’ll still deal with it.

As William Shedd said in his book *Salt From My Attic*.

“A ship is safe in harbor - but that is not what ships are built for.”
Chapter 11 - Are Your Money Beliefs Keeping You Poor?
To further demonstrate how erroneous beliefs can keep you from being Rich and Happy, let’s talk about some common beliefs people hold about money.

Millions of people believe that money itself will make them happy. That if they have enough of it, then by default, they will be in a blissfully happy state. The truth is far different.

Once someone is lifted out of abject poverty, there is almost zero link between wealth and happiness.

Let me say that again in case you think it was a typo.

Once someone is lifted out of abject poverty, there is almost zero link between wealth and happiness.

A 2006 study conducted by economist Alan B Krueger in collaboration with psychologist and Nobel laureate Daniel Kahneman at Princeton University, concluded that, “The belief that high income is associated with good mood is widespread but mostly illusory. People with above-average income are relatively satisfied with their lives but are barely happier than others in moment-to-moment experience, tend to be more tense, and do not spend more time in particularly enjoyable activities.”

There have been numerous other studies with similar findings, yet many people still refuse to believe it applies to them. They get the general concept for other people of course. Then they go right back to working eighty hours per week chasing money, often to the detriment of family relationships, their social life and even their health.

Would you be surprised to learn that large lottery winners, statistically speaking, rate themselves to be no happier six months after winning the money, than people that have been paralyzed in a road traffic accident?

Daniel Gilbert the Harvard College Professor of Psychology, discovered this and then wrote about it in his brilliant book, Stumbling Upon Happiness.

So why might this be the case?

For the lottery winners, nothing has really changed in their life other than they have acquired a lot of money and whatever material possessions they’ve purchased with the money. Whereas the people that became paralyzed actually achieved something important.

They learned to come to terms, adapt and cope with a situation that would have previously been untenable to them. They grew as people by demonstrating resilience and in many cases came to understand what was fundamentally important to them as human beings.

The conclusion of these different findings isn’t that money can’t help you access a happier state, it can. Constantly living hand to mouth with no extra money to cover unexpected bills, or eliminate obstacles, can be stressful.
However, it’s the erroneous belief that money is all you need to be happy, which will set you up for a life of disappointment.

So if Rich and Happy people don’t hold the belief that money equals happiness, what are their money beliefs?

In my years of research, I’ve discover that their money beliefs are not only very consistent, they are also a significant factor in their success.

It’s one hundred percent true that being Rich and Happy is about doing whatever you want, whenever you want, and not just about acquiring money. However, since money is such a common means of facilitating transactions in the world, the money beliefs people hold, have a dramatic impact on their ability to be Rich and Happy.

For example, here are some common beliefs non-Rich and Happy people have about money. I’ve purposely left the last part of the beliefs out. Read each one and see if your mind can quickly and easily fill in the blank.

1. Money is the root of all...  
2. It is easier for a camel to go through the eye of a needle than for a rich man to enter into the kingdom of...  
3. Money doesn’t grow on trees.  
4. The rich get richer, the poor get poorer.  
5. Time is money.

Here is the list again, this time with the last word filled in.

1. Money is the root of all evil.  
2. It is easier for a camel to go through the eye of a needle than for a rich man to enter into the kingdom of heaven.  
3. Money doesn’t grow on trees.  
4. The rich get richer, the poor get poorer.  
5. Time is money.

Here is a list of five more very common money beliefs that keep people from being Rich and Happy.

6. I will never have enough.  
7. People with money are unhappy.  
8. I’m just not good with money.  
9. I don’t want to have money and be stuck up.  
10. The more money I have, the more problems I will have.

Once again, if you read these and didn’t feel a strong negative reaction, then these are more non-supportive money beliefs you hold to be true on some level.

Maintaining these, and any other negative money beliefs will inhibit you from being Rich and Happy. You will be telling your unconscious that you have a massive aversion to having or interacting with money.
Since money is the medium of exchange for so many Rich and Happy experiences and adventures, your unconscious mind will do everything possible to make sure you avoid all opportunities with those experiences and adventures.

In most cases, your money beliefs aren’t even beliefs you’ve chosen at a conscious level. You’ve heard them from someone else (often a parent or close relative), and accepted or adopted them over time without ever stopping to question their validity and whether they are serving you.

Think about it. The expression- “Time is money.” Is time really money? Have you ever questioned that? Time isn’t money. Money is money.

Or “Money is the root of all evil.” Money is an inanimate object, it cannot be evil in and of itself. Of course it sometimes get used for immoral, unethical or illegal purposes, but what does that prove? Nothing, because it also gets used for moral, ethical, legal, charitable and humanitarian purposes.

The content covered in this chapter is particularly important to me, because I used to have a very debilitating money belief myself. I held in my mind that people who had lots of money must have obtained it by ripping someone off. They might seem like nice people, and might even be nice people, but if they had lots of money, they must have ripped someone off.

Holding that belief created a big problem for me as I tried to create my Rich and Happy life. Because I hold integrity very high in my values, it’s important to me that I am a fair and honest person. According to the belief I had, if I were to acquire a lot of money, then I must be ripping people off somehow.

So even though I was making money in an ethical and honest way, doing things I loved, and that made a positive difference in the lives of others, each time I started to become financially successful, I would self-sabotage my efforts.

As soon as I started to do well, I’d experience this internal discomfort, and I’d change my focus and stop doing what I was doing. Then I’d feel even worse. For years I couldn’t figure out what was going on.

My friends and family would always ask me, “Why are you stopping, you’re doing so well?” The answer was that because of my incorrect belief, my unconscious was experiencing a massive case of split personality.

On the one hand I was sending the message that I wanted to spend my time doing things I loved, that had a positive impact in the lives of others. And of course the more I did of that, the more I was rewarded, often financially.

At the same time, I was sending the message that if I acquired too much money, I must be somehow ripping people off, and I vehemently didn’t want to do that.
This battle went on for years, back and forth, back and forth.

Finally, through my research into the Rich and Happy formula, I discovered that my money beliefs were the problem. They were out of synch with reality. I also discovered the cure!

All it takes to re-set incorrect money beliefs, is to come up with one data point that demonstrates how your non-supportive belief is false.

For example, in my situation, I thought to myself, “Can I come up with one person who is monetarily rich, and who earned their money in a way that didn’t involve ripping people off?” I instantly realized the answer was yes. The two people who came to mind were Dr. Wayne Dyer and Marianne Williamson. They have both positively impacted the lives of millions of people through their inspirational writings and speeches.

Very much because they are people of integrity who care a great deal about helping others, they have sold millions of books, and in turn made millions of dollars. Suddenly my previous belief was so obviously not true, that it seemed ludicrous to continue believing it.

From then on, whenever that old negative belief would start to show up, I would instantly think of those two people, and re-set my belief to be an empowering and supportive one.

One of the most amazing things about my old belief, is I had been familiar with the works of Dr. Wayne Dyer and Marianne Williamson, for many years before I had my AHA moment. I was holding onto a belief even though I had plenty of evidence to show it wasn’t true!

In my years of research I have found that Rich and Happy people are able to get that way because they maintain supportive and positive beliefs about money. Three of those, three critical ones, are listed below. If you want to follow the lead of the Rich and Happy, challenge all negative beliefs you hold about money, and adopt supportive ones such as these instead.

1. **Money is neither good or bad, it’s just a medium of exchange.** (If you doubt this, hold up two pieces of currency. Which one is the good one? How about the bad one? You’ll quickly realize the answer is neither. They are just pieces of paper, or pieces of metal, that people trade for something else.)

2. **It is possible and OK, to obtain a lot of money quickly, by doing something you consider admirable, and that you love.** (If you need an example for this one, realize that every winner of the Nobel Peace Prize currently receives one and a half million dollars when they are awarded the prize. One day they don’t have it, the next day they do. And you don’t get the Nobel Peace Prize by doing something non-admirable.)
3. **I am worthy of financial reward.** (Since as I have pointed out, money is a common medium of exchange, each time you make a positive impact at something, or for someone, there is a possibility you will receive money. That’s the way the world works. Graciously accept and embrace it.)
Chapter 12 - All it Takes is One Good Example
Think of any belief that may be holding you back. Maybe you’re not confident enough to apply for that high-powered job, or tall enough to play competitive basketball, or clever enough to become President.

Whatever it is, drag that belief out into the open by writing it down and taking a closer look at it. Read it to yourself, and then repeat it out loud a couple of times. Now get ready to wave it bon voyage, because although it had your best interests at heart and was trying to protect you, you don’t need it any more.

**Just as you can disprove incorrect money beliefs by finding an example where the belief is wrong, ALL beliefs can be disproved that way.**

Are there any people that lacked confidence yet still got a high-powered job? Are there any basketball players who play competitively and are the same height or shorter than you? Has there ever been a President that wasn’t particularly quick witted, or had less than a wall full of university degrees?

These cases will prove to you that what you want to do is actually possible. The problem isn’t the situation, it’s your belief about the situation. Keep finding examples that further prove your non-supportive belief to be incorrect, until finally you accept that even though what you want to accomplish may not be easy, it is possible.

Sometimes the example is connected but not exactly identical. Going back to the money topic, suppose you want to save money for college, but believe you can’t. Have you ever saved money for anything, at any time in your life before? Have you ever saved something else before?

Since saving money is an act of self-control, have you ever demonstrated that ability in another situation? If so, how did you do it? Could you adopt the same strategy?

If you have done any of these things before, that is sufficient success to break the disempowering belief that you can’t save money and replace it with a belief that is empowering.

If you live in a cave, have never saved money or anything else, and have zero self-control, then find someone else who wanted to save money, believed they couldn’t, but then did. Use their success as the example that enables you to change your belief.

**Another Rich and Happy technique for shifting your perception of what is and isn’t possible and therefore a help in changing your belief system, is to change some of the words you use.**

This will be covered in more detail later. For now, start incorporating the word *yet* as often as you can when talking about the Rich and Happy life you want to be living.
Saying, “I’m not Rich and Happy,” is different than saying, “I’m not Rich and Happy yet.” The former is a statement of fact. This is who I am. It is what it is. The latter is a statement of a temporary condition that can and will change in the future.

You can also change the way that you view a situation by changing tenses. Switch, “I can’t save money,” to “I haven’t been able to save money before now.” That pushes the problem into your past and presupposes that you can change now and then maintain that new state in the future.

When you try just those two simple techniques, you’ll notice the positive impact they have on your energy, your mood, and on your progress towards being Rich and Happy. Believe that you now have the opportunity to implement the changes you wish to see in your life, because you do.

Have you ever had a job, raised kids, passed an exam, had a friend or received a compliment? Of course you have. You have succeeded and don’t let anybody, least of all yourself, tell you differently, because it would be a lie. You are a 100% guaranteed, copper bottomed, nailed-on, brilliant success! Well done you!

Build upon those successes you’ve already achieved in life, no matter how small they may seem to you, and use them as validation to support the accurate belief that you will succeed in becoming Rich and Happy.

As that belief continues to grow, realize that for some of your other beliefs, modifying them to serve you instead of inhibit you, may take longer than for others. Be patient. Stay committed to what you want to achieve, and be persistent in your efforts. And always maintain the belief that you can change your beliefs!

With the knowledge you have just gained, you are starting to realize the amazing possibilities in front of you. You know the power of beliefs and you know that you can set your own. Now let’s take it to the next level.
Chapter 13- Sugar Pills and Black Capes
Your beliefs dictate your reality. When you control your beliefs, anything you want can be yours.

The process from the initial development of a new drug, to licensing by the FDA, is a painstaking and laborious one that usually takes about eight years. One of the stages of the research phase is undergoing a double blind trial using something called a placebo.

In the trials, half of the patients will receive the drug that is being tested and half will be given a placebo they believe is the drug, but that in reality is just a sugar pill. Neither the patient nor the administrator of the drug knows which is which, hence the term double blind.

There have been a great many well documented cases of patients improving after receiving the placebo.

The most widely quoted is a study published in the Journal of the American Medical Association which showed that more than 30% of the patients given the placebo showed improvement. The study was an offshoot of on-site findings by medical personnel who were treating soldiers during the second world war.

When actual medication would run out, the personnel would give soldiers sugar pills or shots of saline, but they would tell the soldiers they were getting aspirin or morphine. In some cases, despite the actual content of the pills or shots, the soldier’s symptoms would be relieved.

While there is some debate within the medical community as to whether the Placebo Impact is the result of the symptoms actually being reduced, or the patient believing they are, the results are the same. The belief that the pill will help, is part of what makes it help.

There are even a number of cases where patients have undergone placebo surgery and seen improvements.

The July 11, 2002 issue of the New England Journal of Medicine carried the results of a study where one hundred and eighty patients were treated for arthroscopic knee surgery. One third of the patients received arthroscopic lavage. Another third received a different surgical treatment called arthroscopic debridement. The final third received nothing more than small incisions in their knees, with no instruments inserted and no cartilage removed.

None of the patients knew which of the procedures they had received- either one of the actual surgeries, or the placebo surgery.

Findings during the two years of follow-up, showed that patients in all three groups reported the same level of results, which were moderate improvements in pain and functional ability.

In another example of the power of belief, social psychologists have shown through experimentation
that participants who drank identical energy drinks felt differing levels of alertness based on how much they were told the drinks cost.

Just being told that one drink was the two dollar energy drink, and the other the one dollar energy drink, changed their actual perception of the drink’s potency. When they believed it was a more powerful drink, it became a more powerful drink.

Hypnosis has long been used as a way for people to take control of their beliefs. Since the medicinal benefits were first documented more than two centuries ago, millions of people have used hypnosis for pain control. At least one of the largest health insurers in the world currently issues special hypnosis audio CDs to patients prior to surgery because it has been proven that those who listen to the healing and supportive messages have faster recovery times, less pain, and lower rates of post-surgical hospital visits. All of which reduces costs for the insurance company.

For patients allergic to anesthesia, doctors trained in using hypnosis have successfully worked with them so that they could undergo full surgical procedures such as C-sections, tumor removal, and wisdom teeth extractions, with just their beliefs as the tool to keep them from experiencing pain.

As far back as 1957, Dr. William S. Kroger, one of the leading authorities at that time in the use of medical hypnosis, was profiled in Time magazine when he assisted a patient through an hour long thyroid operation at Edgewater Hospital in Chicago in which most of her thyroid was removed.

She received no additional anesthesia, and yet following the procedure she sat up, drank a glass of water, and walked across the room. When she was interviewed later, she said, “I felt no pain. I could only feel pressure and what felt like tugging at my throat.”

Think about that.

It has been proven hundreds of times over, in western hospitals, for over fifty years, that someone can have their physical body cut open during a surgical procedure, and if they have learned to control their mind, to control their beliefs, they will feel no pain.

Most interesting is that the patient must believe this is possible. If they don’t, their own self doubt eliminates their actual capabilities.

If this has captured your attention as much as it should have, then be prepared for some exciting news.

We all have this capability!

We all drift in and out of the equivalent of hypnotic trances many times per day. Have you ever driven for a period of time and suddenly realized you can’t remember too much about the past fifteen minutes. You
were so deep in your thoughts that the driving activity was almost taking place on another plane of focus? That is the equivalent of a hypnotic trance state.

Although it feels like you weren’t paying attention, what really happened is your conscious mind was focused elsewhere, while your unconscious mind was still monitoring the road. If somebody had stepped out in front of you, or someone had honked their horn, you would have snapped back into consciousness, literally within a heartbeat.

That means you have the core capability to go into trance and control your mind, in the same way that the surgical patients controlled theirs.

Think about the ramifications of that.

**When you learn to control your beliefs, and align them with your Rich and Happy dreams, the possibilities for you are infinite.**

To help you, here are eight beliefs that if held by you, will significantly assist you in being Rich and Happy. Each day when you wake up, read these out loud. Each night before you go to bed, read these out loud. Whenever you start to doubt yourself, read these out loud.

**Anything is possible.**

- I deserve to be Rich and Happy.
- When I am living my Rich and Happy life, that helps the world.
- The only person who can hold me back, is me.
- I can be Rich and Happy right now.
- Rich and Happy is my natural, evolved state.
- I am worthy of being Rich and Happy.
- I am capable of being Rich and Happy.
Chapter 14 - What Are Your Three Favorite Movies?
I told you at the start of this book that it is impossible to be Rich and Happy— to do whatever you want, whenever you want, if you don’t know what that means for you.

The value elicitation exercise has given you your internal compass. The beliefs material has helped you reframe your mental state so that you now know anything is possible for you. So now let’s figure out your “Whatever.”

The illustration on the right is a calendar. It shows the major categories for how an average person spends their life in a typical week.

Could this be you? Does this look a lot like your calendar? Let’s find out.
Take a moment and fill in this blank calendar with the major categories in your average week. Feel free to use the categories in the example calendar above, if you feel they are appropriate for your life.

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Ok, let’s find out why you aren’t Rich and Happy yet.

List your eight core values and eight anti-values from the value elicitation exercise.

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Now circle all the parts of your week where the activities are in perfect alignment with those values. In other words, the places where you are in alignment with your toward values, and/or moving away from your anti-values.

Contrary to the average person, when Rich and Happy do this exercise, they have a calendar full of circles. Which means, that they are doing whatever they want, whenever they want.

Now it’s time for you to get there as well.

One of the most effective means to do this, is through the use of a tool I first introduced in my earlier books. It is called the Big Five for Life.

Think of your values as being rivers. Not just any rivers, but the most amazingly beautiful, perfect rivers you could ever imagine. The rivers you want to spend time on during your life.

On those rivers, and in perfect alignment with them, are ports you want to visit. Things you want to do, see, and experience. Those ports are your Big Five for Life.

And these aren’t just any ports. They are the five things you most want to do, see, or experience in your lifetime before you die. They are so powerful that once you have fulfilled your Big Five for Life, you feel that you have truly lived a Rich and Happy life. Your existence has been a success by the only definition of success that matters—your own.

If your life ended there, you would be OK with that. Not that you want it to, and not that it will, but if it did, you would feel like you had truly lived your Rich and Happy life.

Let me walk you through an example. Suppose adventure is one of your values. So then, as you are on the “Adventure River,” what specific “Adventure” things do you want to do, see, or experience in your life? Maybe it’s climb the seven summits, study overseas for a year, raise a million dollars for charity, be a great parent...

People living a Rich and Happy life spend the majority of their time cruising their value rivers and docking at amazing Big Five for Life ports.

As a matter of fact, they don’t see the point in spending their time, energy, or resources on other things. It would be a waste to do, see, and experience things they
don’t want to. And when they finish with one port, they pick another one to spend time at.

Similar to the case with values, your unconscious mind is already well versed on what your Big Five for Life are. We simply need to bring them forward to your conscious mind. An excellent way to do this, is to start with something you already know and can articulate at the conscious level. Then from there, go to the items you don’t know you know, which are sitting at the unconscious level.

To do this, you are going to complete an exercise that has helped thousands of people from more than fifty countries around the world, discover their Big Five for Life. Although you can do it alone, this exercise works best if you do it in partnership with another person.

Here are the steps. Or if you prefer, you can watch a video in which I explain it.

1. Write down your three favorite movies of all time. Don’t over think this. Just ask yourself, “What are my three favorite movies?” and write down whatever pops into your head.

2. For each movie, ask yourself, “What is it I like so much about this movie?” and write down everything that pops into your head. Don’t worry about sentence structure or grammar, just get down everything your mind thinks of when you ask that question. It could be the characters in the movie, the genre, maybe because you saw it with a good friend, maybe it inspired you, scared you, made you laugh, perhaps the movie showed the life you want to live, perhaps it let you escape from your life for a while... The possible reasons are infinite.

3. DO NOT KEEP READING UNTIL YOU HAVE COMPLETED STEPS #1 and #2. Seriously, are you reading this and haven’t done the two steps? If you are, go do the steps. Trust me, the results will be much better.

4. If you have done steps #1 and #2, here is what to do next. Your role is to share your list of movies with your partner, and to verbally explain why they are your favorites. You can go through the information you’ve written down, and add more if you want. Your partner has two roles, one is to listen and look for clues in your answers, and the other is to ask good questions. They should take notes about what you are saying, and each time they hear a common theme, or common word, they should make note of that. An easy way to do this, is if the partner hears the word adventure, they should write it down. If you say adventure again during your explanations, they just circle where they wrote it the first time. If you say it again, they circle it again. This is a quick way to keep track of words and themes.
Chapter 14

What Are Your Three Favorite Movies?

In the questioner role, the partner can ask good probing questions such as “How did that make you feel? Why do you like that so much? Where did you see the movie...? They CANNOT, however, use the word I. The goal of the exercise is to help you tap into your unconscious mind. If you say you like Movie X, and they jump in with, “I love that movie, I saw that with my friends and we....” then you will be yanked out of the flow of your unconscious mind.

5. Once you have shared with your partner both your movies, and the reasons why they are your favorites, and your partner has asked all the probing questions they can think of, they should share back with you all the things they have learned from your responses. For example, what themes were in your answers? What words did you say multiple times? Was there a common setting in all your movies? Were they all from the same genre, time period, or set in the same country or environment? Those are the clues you are looking for, because within those clues lie your Big Five for Life.

Listen to what your partner shares with you. Think about the clues, and write down what you learned. Sometimes the clues bring from your unconscious mind the exact item on your Big Five for Life list. For example, “Dive the Great Barrier Reef.” Other times the clues give you directional guidance, like “Do something daring in an underwater environment.” Either is fine. If the clues are directional, then simply start asking yourself what would be a good way to fulfill that clue, and see what pops into your head.

Here’s one more exercise to help you identify the specific items you want to do, see, or experience as you are living your Rich and Happy life.

Imagine you are meeting one of your best friends for lunch. That friend has just returned from a long trip that lasted just over a year. While they were away, you were living your first, full, Rich and Happy year.

You get to the restaurant early, and start flipping through the pictures you’ve stored on your digital camera. They pictures were all taken over the last year. You can’t wait to show them to your friend. As you click through the images, you can’t help but smile. It was such an amazing year, the best one of your life. Before this year, you never knew life could be so amazing.

Look closely at the pictures. What do you see? Who is in the pictures? Where were the pictures taken? If you are in the pictures, what are you doing?

I want you to close your eyes, and let those pictures come to your mind. You spent an entire year living the Rich and Happy life. You did whatever you wanted, whenever you wanted. Where are you? What are you
Ch 14: What Are Your Three Favorite Movies?

What Are Your Three Favorite Movies?  Close your eyes now and spend five minutes letting the pictures flowing through your mind until you have run through them all.

Excellent. Write down what you saw in the pictures. In particular, capture in detail the images that were most strong for you. You now know what is on your Big Five for Life list, and therefore your “Whatever,” for your Rich and Happy life.

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If you ever get stuck again with identifying your “Whatever,” do this same exercise and let your unconscious mind bring the answers to your conscious mind.

Now that you have a good visual image of what your “Whatever” looks like, fill out your new Rich and Happy calendar on the next page. This is the new reality you will be living.
### Chapter 14

**What Are Your Three Favorite Movies?**

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Chapter 15 - Do Less and Get More
One of the great misconceptions by those who would like to be Rich and Happy, but have failed to achieve it, is that they need to do more. The truth is actually quite different.

**Rich and Happy people know it’s not about doing more. It’s about doing less of most things, and putting the time and energy that is invested toward a few important things.**

Because most people are so busy “doing”, the idea of finding one hour per day to dedicate toward being Rich and Happy, seems impossible. They don’t have a spare hour. Their lives are packed tight. That of course is part of the problem.

I’m amazed at the number of people who tell me they want to be Rich and Happy, and “as soon as I have more free time, I’m going to learn how.”

They have this perception of free time like it shows up in a box. One morning they’re going to open their door, look down, and there it will be. “Look honey, Amazon delivered my free time! Now I can finally start doing what I want to do!”

In the absence of their box of free time arriving, they spend so much time and energy on things that don’t move them toward a Rich and Happy state, when opportunities arise that would move them in that direction, they aren’t emotionally or energetically able to seize them.

Flip back to the calendar you completed in the previous chapter.

**What are the three largest items that dominate your time? Work, sleep, and what else? Are the hours and minutes spent on those three items Rich and Happy ones?**

One of the great insights that Rich and Happy people know, is that the biggest opportunity to log lots of Rich and Happy time, is to make sure that if you work, then the hours spent on your work, are Rich and Happy ones. Which means that when you are working, you are doing exactly what you want, and you are making money while doing it.

If you don’t live your life this way, then huge chunks of time are lost forever on things that are not Rich and Happy time. That alone is a problem, but the problem actually gets worse.

The more time people spend doing work that is not what they want to do, the more emotionally drained they are when they finally get home. It takes them hours to just get off the couch, or in some cases, they don’t get off the couch. They need to sit and do nothing, just so they can re-charge from burning themselves out all day.

In that scenario, not only are the blocks of time spent at work lost, the blocks of time after work are being lost as well. Then they go to sleep. Only it isn’t good sleep.
Chapter 15
Do Less and Get More

They toss and turn because they know that in a few hours they have to go do what? Right, they have to go back to doing work that isn’t Rich and Happy work. They know it’s just going to stress them out, drain them emotionally, and then it’s right back to the couch to rest up for another day just like the last one.

When the weekend finally rolls around, they are either too drained from the workweek to do much, or, they feel compelled to do anything possible to forget about the workweek, so they do things like drink as much alcohol as possible, as a way to change their state.

The problem is, this also has a negative effect. It actually further drains them ahead of their foray back into the job on Monday. What a bizarre cycle huh?

Rich and Happy people have found a way out of the cycle.

They do work, but they insist on doing work that logs them Rich and Happy minutes.

Since they find their work meaningful, they are far more productive at it than the average person is at their job. Most people operate between fifty to sixty percent productivity when they are at jobs that don’t log them Rich and Happy minutes. That means it takes them twice as long to get things done.

Rich and Happy people on the other hand, can get twice as much done in the same amount of time, which means they can do less, and get more.

If you are not logging Rich and Happy minutes through the work you do, and you want to be Rich and Happy then you need to make a change. Remember, if nothing changes, nothing changes. If you keep doing what you’ve been doing, you’ll keep getting what you’ve always gotten.

The good news is that making the change is very simple. Keep reading. In the upcoming chapter about the Rich and Happy Matrix, you’ll find all kinds of information to help you.
Chapter 16 - Pleasure or Pain?
There are two primary drivers of human behavior. The first is the pursuit of pleasure. The second is the elimination and avoidance of pain.

Think back to the exercise where you were looking at the images from your first Rich and Happy year. What was on those pictures you were looking at? How does remembering them make you feel?

Take a moment to re-experience the heightened state you are in when you recall those images. Sense the energy flowing through you. That is pleasure. If you follow the Rich and Happy formula, those pictures, and that pleasure, will become your reality.

Now, let’s talk about pain.

Once again, think about the pictures on your camera. Only this time, what if each time a new image appears, you had to delete it from the camera. Every single picture, all those Rich and Happy moments.

What if you had to delete them all, one by one and each time you hit delete, that experience would never be yours. You would never do those things, visit those places, spend time with those people, or share those experiences.

With each picture you’d delete, your Rich and Happy life would be taken away. Not just for now, but for forever. The emotions that deleting process would bring—the sorrow, the sense of loss, the sadness in your heart—that is pain.

If you choose to not follow the Rich and Happy formula, and to not create the Rich and Happy life you want, then that pain will become your reality.

There is a term in the arts called a muse. A muse can be a person, an object, or even something like a song. It is a source of inspiration that inspires the artist to perform at the peak of their potential. It is what motivates them to act.

For some Rich and Happy people, the image of them fulfilling their Big Five for Life, and living the Rich and Happy life they deserve, is what serves as their muse. They are motivated by the pursuit of pleasure.

For others, their muse is the image of them not fulfilling their Big Five for Life and not living the Rich and Happy life they deserve. They are motivated by the avoidance and elimination of pain.

Learn which of those is your muse. Then use it.

I want to tell you a story about how understanding your source of motivation inspired one young man. This happened almost 70 years ago and unfortunately the name of the person involved has been lost in the midst of time. The message has not though, and for the sake of the story we’re going to call him, Teddy.

*The Georgetown Coach, Lou Little, stood on the sideline shaking his head in disbelief as he watched his players practice. It was a Monday morning and to say that some of the guys were tanking it in would be an understatement. He*
blew his whistle, called everybody together in the center of the field, and started to let them know his feelings.

After ranting about commitment and desire he turned and pointed to a young man who stood aside from the others. “Look at Teddy,” the coach, said. “He’s been on our team for four years and never played a down. He’s first at practice and last to leave. He is passing all his classes with almost a 4.0 grade average, works out in his spare time and never complains when he doesn’t start. That’s what I want from you guys.”

In Teddy’s senior year, Georgetown had the best season in the school’s history. They were due to play their last game with the state championship on the line. This was the biggest game in the school’s history, and excitement was at fever pitch.

The Monday prior to the game, Coach Little was given the sad news that Teddy’s father had passed away and it was his responsibility to give the news to Teddy.

As the players were walking off the field after practice, Coach Little approached Teddy. He told him that his father had passed away and that there was to be a memorial service for him that Saturday. Teddy said that he needed to be at the service, and much to the coach’s surprise, apologized for having to miss the game. Coach Little told him to go with his blessing.

On the morning of the big game the Coach was in his office going over some last minute plans for the game when the door burst open and Teddy walked in.

“Teddy, what are you doing here, I thought it was the memorial service this morning.” Coach Little said.

“It was coach, but I felt like I had to be here. This has been my family for the last 4 years and I know my dad would want me to be here.”

“Well OK, if you’re sure. Of course it’s great to have you.”

“Coach, can I ask a favor?”

“Sure.”

“Coach, I want to start today.”

“Well I know I said anything, but I’m really not sure about that. This is the biggest game in the schools history.”

“If you start me coach, I promise that the first missed assignment, dropped ball or mistake of any type you can pull me out the game.”

The Coach looked hesitant, but he could see something in Teddy’s eyes that made him believe that this young man wasn’t going to let him down.

“Well, I guess I could put you in on the kick off team, but one mistake and you’re out, OK?”

“You got it Coach,” and with that, Teddy turned and left the coach looking rather bemused.
Teddy didn’t let Coach Little down. That day the former ‘walk on’ made fifteen tackles and assisted in eleven more. He caused one fumble, recovered another and had an interception for the winning touchdown as Georgetown won the state championship. He was voted Most Valuable Player and in short, played the kind of game that people are talking about seventy years later.

After the game, Coach Little ran onto the field and hugged Teddy.

“Teddy, that was amazing. I had no idea you had that kind of performance in you. What happened out there?”

Teddy looked up at the coach with tears in his eyes. “Did you ever meet my father Coach?”

“No, I didn’t. I saw you walking round the field arm in arm with him a couple of times and I’m sorry now I didn’t come and say hello.”

“Well coach, my father was blind and today was the first time he got to see me play football.”

That’s a sense of motivation, an awareness of what you can achieve when you know what you want, and are willing to go after it.
Chapter 17 - Write it Down
What did you write down during the picture exercise?

Are you moving toward any of that now, or do you tell yourself a life like that isn’t possible? Is it worth a bit of effort to achieve it? I hope you feel it is, because putting forth that effort is part of the Rich and Happy formula.

Let me tell you about something in my pictures, and then I’ll use it as an example to explain part of the process Rich and Happy people use to make their Big Five for Life a reality and live the Rich and Happy life they want.

My goal is to inspire more than a million people to rise out of the position they are in, and to live a Rich and Happy life.

To do that, I am going to inspire one million people over the course of twenty-four months to purchase, read, and start to implement the ideas in How To Be Rich and Happy. The book is going to go to #1 on the New York Times best seller list and I am going to appear on Oprah and share the Rich and Happy ideas with the millions of people who will be watching.

Do you know how many new titles sell a million copies? Not many. And when you narrow it down to the self-development field, it’s a lot less. As I type this, and depending on how you view self development, I can’t think of more than about twenty that have sold that many.

So this is a pretty big goal.

But as the multitude of stories in this book show, no goal is too big when you use the Rich and Happy formula.

Now about the Rich and Happy process. There are a number of steps involved. They don’t need to be followed in the exact order in which I will explain them, but they do all need to be completed to give you the best chance.

#1. WRITE IT DOWN

Rich and Happy people have written goals. Now you may be wondering why writing something down is so important, when you already know what it is. There are a number of reasons.

If you go to a class and take no notes, and then go to another class and take notes, even if you never refer back to your actual notes, you will still remember the information from the note taking class, more easily. That’s because when you write things down you use a different part of the brain than when you just listen to something. In other words, you are doubling the data in your brain, and doubling the chance of recalling the information at a later date.

Not only that, but some people are more auditory and others more auditory digital (written word) in their
recall. So if you have gathered the information in a weaker representational system you will have more problems remembering it.

That is the reason why mind maps work so well for visual people. They are far more likely to remember information displayed in a mind map than in a bunch of text. It is also the reason why auditory kids should be given books on audio to learn from, versus text.

The act of writing the goal down or if you prefer, mapping it out, allow you to actually see your goal in front of you. At any given moment, we all have a lot of “stuff” floating around in our mind. The unconscious is devoting micro-parts of its processing power to each of those.

However, when we write something down, it is a demonstration of importance to the unconscious mind, and the processing power gets focused on that.

Part of that focus is to kick off a bridge building movement. Once you write down your desired state, it’s like ringing a bell to alert your unconscious mind that a gap exists between your current state, and your desired state. Your conscious mind doesn’t know how to get over that gap. If it did, that gap wouldn’t exist. You would already be living your desired state.

When the bell is rung, the unconscious mind immediately starts making connections to build the bridge. These can manifest in many different forms such as brilliant insights that pop into your head. You might suddenly feel called to read a particular book that has been on your shelf for a year. Or, you might experience one of the most powerful manifestations, the emergence of the perfect Who’s.

Who’s are the antidote for something I call Mad How disease. Rich and Happy people are Who masters, and Mad How avoiders. Mad How is what strikes most people when they realize they have a gap between where they are now and where they want to go. They look at the gap, and ask, “How do I get there?” The “there” being the other side of the bridge.

Your unconscious mind can help you figure out the “How” details, but the problem is, because the unconscious can’t communicate in the written or spoken word, for most people, that process is slow, painful, tires them out to the point where they give up, or, they just never realize their unconscious is sending them information.

The unconscious knows this, and so as amazing as this may sound, your unconscious will bring the perfect Who’s into your life- either through real people, web sites, books, television shows, or Who’s in some other form- who can communicate with you via the written or spoken word.

Rich and Happy people from all walks of life with
widely varied goals have all experienced this. As a simple example, when I first decided I was going to move to the US and started to draw up a plan, it was amazing how many people I suddenly started to come across that could offer some form of help.

Those people were there all the time, it’s just that now my unconscious was on the look-out for them. Remember the section when we talked about the Cocktail Party Effect? Well this is similar to that. You are instructing your unconscious mind to get on the case and keep an eye out for the Who’s who can help you.

The more experienced you become in communicating with your unconscious mind, the more you will be able to understand the direct communications it sends you.

There are numerous famous examples of this including Dr. Frederick Banting whose discovery of insulin through an image he had in a dream has saved millions of lives for people who are diabetic. Elias Howe, whose invention of the lock-stitch sewing machine was in large part due to an image he had of a primitive tribe of people whose were all holding spears that had holes in the tip (he had unsuccessfully been trying a system with a hole in the middle or top of the sewing needle). And the story of Friedrich A. Kekule.

Kekule was trying to determine the structural make-up of the Benzene molecule. In the midst of his work, he started daydreaming and saw atoms dancing in his mind, forming all types of patterns. Some of the atoms extended out in rows, like snakes, and then one of the snakes seized it’s own tail and began to dance and twist in a circle.

In his own words, this “flash of lightning,” was the discovery of a closed ring of six carbon atoms, with alternating single and double bonds, and hydrogen atoms single bonded to the carbon atoms. While that may mean nothing to the average person, it revolutionized the field of organic chemistry, the impact of which has been felt in countless fields including medicine, organic fertilizers, and liquid fuels.

This is the type of power you have at your disposal, the power Rich and Happy people use to live Rich and Happy lives. The key is, you have to use it.

#2. MAKE A STATEMENT

When you write your goal down, it should satisfy the 3 P’s- Personal, Present Tense & Positive.

Personal means it has to be your goal and can be achieved by you. In other words you can’t have a goal for your best friend to win the lottery and give you some of her cash. It also has to be your goal in terms of something YOU want. Never ever have a goal because somebody else wants you to have it. Your unconscious will sense the disconnect, and you’ll find the experience painful and slow.
“I don’t know the key to success, but the key to failure is to try to please everyone.”

—Bill Cosby

I have many clients who hate their job. You would not believe on further investigation how many are doing whatever it is they do, because their parents wanted them to do it. It can even be worse than that. For some, they started down a career path because they THOUGHT their parents wanted them to do that, only to find out years later their parents didn’t care what they did as long as they were happy. Learn from them. Make your goal Personal.

The second P is for Present Tense. That means the goal needs to be written as though it has already been achieved. For example, “I am a #1 best selling author who has sold a million copies of How to be Rich and Happy, and who has appeared on Oprah,” would probably hit the mark for me.

The final P, Positive, means it has to be something you want to achieve and not something you want to avoid. “I don’t want to live at the poverty level,” is ineffective. “I am Rich and Happy,” is effective.

As we spoke about earlier, your unconscious is ready to build bridges over gaps, so if you say “I’m a healthy weight with a body that Zeus/Apollo would kill for,” and you really look like the fat kid that works in your local burger bar, your unconscious thinks ‘Oh no, I have some serious work to do, better send a message to put that 13th donut back.”

If the gap between your current state and your desired state is a huge one, you may feel foolish saying your statement. Say it anyway. Rich and Happy lies on the other side of that foolish feeling. The first time you do most things it feels a little awkward. But by the third, fourth, or tenth time, the awkward feeling goes away.

Remember the Branson quote from earlier about feeling foolish? If not, here it is again to jog your memory

“There are quite a few things I’ve done that even I thought might have been one step too far. But if you are willing to make a fool of yourself and make people smile—as long as you do it with a sense of fun—you can get away with it.”

Another tip is to add the words “or better/or more” to your statement. For example, “I am a #1 best selling author who has sold a million copies or more, of How to be Rich and Happy, and who has appeared on Oprah.”

If you want to ramp up your progress towards bridging your gap, once you have your goals and goal statements, share them with everyone you know. Post them online for others to see, put them up in all the places where you spend more than fifteen minutes per day, and create Rich and Happy Life Cards, which are like business cards except they have your Big Five for Life on them.
Be aware that if your goals are significant, you may get ridiculed by some people, including some of your friends and family. Don’t let their comments demotivate you. Instead, use them as further validation, further fuel to inspire you to close the gap between your current state and the Rich and Happy state you deserve.

If you just know in your heart of hearts that you will get demotivated if others ridicule you, then it is OK to keep your goals on a strictly need-to-know basis in the early stages, only sharing them with people who you believe can help you move forward. As you gather confidence and momentum, you can then start sharing them with others.

Read through your Rich and Happy goals multiple times per day—when you are on hold, waiting for your computer to boot up, sitting at a red light... The more you read them, the more real they become, and the more your unconscious mind focuses on building the bridges to make them happen.

First thing in the morning, and just before you go to bed, give them some special attention.

Sit comfortably in a quiet environment and take several deep breaths. Make sure your exhale is about 50% longer than your inhale. Allow yourself to relax and when you are well chilled, picture yourself already living your Rich and Happy life. Similar to the camera exercise earlier, view image after image of you doing whatever you want, whenever you want.

Experience the sounds, the emotions, and the physical sensations from those images. If you are on the beach, feel the sand under your feet. Smell the salty air, feel how relaxed your body is. Allow the sensations to become real, and then even more real. Know that you can live those experiences, and feel those feelings, if you really want to.

Spend some time watching yourself, or if you are able to, put yourself so into the images that you are looking through your own eyes. See how brilliant life is. You can even make the images bigger and brighter and see if that makes them even more appealing.

When you are deep into the experience, I want you to see a balloon appear in front of you, with the word obstacle on it. Visualize yourself effortlessly popping it. See yourself looking confident and comfortable, enjoying your Rich and Happy life, and overcoming all obstacles with ease.

Stay in this state for as long as you want. When you decide to end the experience, simply take three nice deep breaths in, stand up, and shake out your arms a little.

The visualization is very powerful, and the more times you do it, not only does that assist your unconscious in building your bridge, it is also an excellent way to reinforce in your mind the future you have in front of you.
#3. WHATEVER YOU DO, JUST DO SOMETHING!

Momentum is key to being Rich and Happy. Commit to taking one action per day, *EVERY* day that moves you forward, even if it is for five minutes. If you can block out the same time every day that’s even better, because that type of consistency becomes a ritual you won’t break. Never under-estimate how even five minute blocks of time can add up over a year.

When you aren’t sure what to do, just do something. Replay the Rich and Happy images on your mental camera, and as you are doing it, ask yourself “What should I do right now to help me?” Then look for signs from your unconscious mind. It could be an image, a sensation, a smell, or maybe the phone will ring with the perfect Who.

If you are more motivated by pain than pleasure, when you aren’t sure what to do, or feel too tired or lethargic to do something, then replay the Rich and Happy images on your mental camera and yourself, “Do I really want to deny myself these feelings, and experiences?”

#4. CHUNK IT

If your Rich and Happy goals are huge and you start to feel overwhelmed, use the very popular Rich and Happy tool of chunking.

Chunking is simply continuing to break down a goal until the first piece in front of you is manageable. In other words, running a marathon of 26.2 miles may appear daunting from the starting line. Taking one step, however, is manageable. So when the starting gun goes off, instead of looking at the marathon as a whole, simply decide if you can take one step, then another step, then another step... If you keep doing that, eventually you’ll have completed all 26.2 miles.

No matter what your goal, once you have set it, you can only take on the very next task in front of you, so that is where you want your focus to be. Great coaches set the intention of playing for the championship at the end of the season. Then they start planning for the first game, because unless they win that, the chances of getting to the championship are greatly reduced.

As you are bringing your Rich and Happy life into existence, regularly take time out to think about the big picture, and then focus on the chunked down tasks at hand.

#5. ENJOY AND DOCUMENT THE PROCESS AS MUCH AS THE FINAL OUTCOME

The satisfaction of selling one million books shouldn’t start when customer number nine-hundred-and ninety-nine walks up to the register.
That transaction will last just minutes and then be gone. One small photo opportunity across a multi-year endeavor. The Rich and Happy approach is to enjoy the experience of getting to that transaction. Each step along the way is an accomplishment, but only if you treat it that way. If you treat it like drudgery to be endured until the final million person pay-off, then it’s drudgery.

When they give an actor a life-time achievement award, the fun is in watching all the laughs, adventures, and accomplishments that led up to that final crowning moment. The same goes for your Rich and Happy achievements.

If you are keeping an actual list of chunks leading up to a big finale, instead of deleting each chunk once it is done, simply change the font color from black to green. That way each time you open your chunk list you’ll see not only the end goal, but also what you’ve already achieved. That can do a lot to keep you motivated.

Let’s Get SMARTER

Another part of the formula that Rich and Happy people use to accelerate their progress towards the Rich and Happy life they want, is to act a little SMARTER.

SMARTER is an acronym that stands for Specific, Measurable, Action Oriented, Realistic, Time-Bound, Ecology, and Reward and applies to each specific Rich and Happy goal you set for yourself.

I am going to explain each section of SMARTER, and also run my outrageous goal through each part so you can see what the method is designed to achieve.

**SPECIFIC.** What exactly is it that you want to achieve? Could a random stranger read your goal and know what you are trying to do? If not, then it isn’t specific enough.

My goal is, “I am a #1 best selling author who in less than twenty-four months sold a million copies of How to be Rich and Happy, and who has appeared on Oprah.”

Could anybody read my goal and understand what it is I am trying to achieve? The answer is an emphatic yes. It is specific, and easy to understand.

**MEASURABLE.** Can you measure your Rich and Happy goals and therefore track your progress towards them? If not, find a way to make them measurable. It enables you to track your progress and that progress will help motivate you to keep going.

I know when we sell 100,000 copies we are 10% of the way there and at 500,000 half way there.

**ACTION ORIENTED.** Sitting in a comfy chair and hoping the mailman will deliver you a check for a million bucks is not a goal. It is a hope or a wish. Achieving goals requires you to do something. You need to be involved, you need to be the one taking action.
Books do not sell themselves. If I am going to sell 1,000 copies let alone 1,000,000, then I need to be doing something, especially at the start. The same is true for your Rich and Happy goals. Do all your Rich and Happy goals involve action on your part? Yes. If they don’t, they aren’t goals, they are wishes.

REALISTIC. This one is sort of a paradox, in that some of the greatest achievements in mankind have been perceived as unrealistic when they were first pursued. The rule of thumb is, aim high, and keep adjusting up as you make progress, but don’t start with something that is completely over the top.

Selling one million copies of a book is a big accomplishment. That’s aiming high. Selling a copy to every man, woman, and child in the world by next Tuesday is over the top.

TIMEBOUND. Putting time limitations on activities engages your unconscious mind in ways that zero time limitations do not. The result, is that without time limitations, things often don’t get done because there is always something more urgent (and often way less important) that your mind has been alerted to attend to.

If you set a goal of losing twenty pounds, and don’t attach a time limit, then it won’t happen, because you have given yourself carte blanche to start that goal “someday in the future.” For your Rich and Happy goals, set a deadline and stick to it. If you miss it, learn from the experience, correct what needs to be corrected, and set another one.

When you push yourself to achieve a deadline you’ll learn that you can do far more, in less time, than you thought you could.

As it relates to my goal, I control when the book is being released, and so I know that I need to take the appropriate action, to achieve my goal within the twenty four months after that happens.

ECOLOGY. External factors need to be taken into consideration with any Rich and Happy goal setting. What effect will chasing your goal have on the rest of your life such as your health, mindset, loved ones, finances...? Will it affect any of those areas negatively?

Think hard about this, not so you can come up with excuses not to do it, but because you can then plan properly. That is what Rich and Happy people do. There will always be things that crop up that you cannot anticipate, but if you cover off as many bases as possible and prepare yourself, then your likelihood of success will increase accordingly.

In my case, a potential issue for me may be having to spend time away from home while promoting the book. Knowing that, I’ve blocked off time to find alternative ways of promotion that don’t require me to travel as much, or to find ways to mitigate the impact of being gone.
REWARD. Look past the obvious benefits of achieving your Rich and Happy goals, and make sure you understand what achieving it will really get you. That is the real reward, the pay dirt, the thing you need to keep in the forefront of your mind to keep you motivated.

You may have a goal of earning a million dollars, but what is the real reward behind that? The money is useless in isolation, so what does it REALLY get you? Drill down and keep asking, so what else does that get me, until you can go no further.

This is the big one for me. Why am I doing this? Is it for the cash, the recognition, the opportunities it will lead to? Well all those things are nice by-products, but what really drives me is the vision I have of more than a million people rising out of the position they are in, and living Rich and Happy lives.

I see them laughing, helping others, and feeling fulfilled, as opposed to experiencing the emotions I felt standing on the side of the expressway just before I began searching for the Rich and Happy formula. That reward is what keeps me motivated, and when you know yours, it will keep you motivated too.
CHAPTER 18- Maximize Your Rich and Happy Return
Statistically speaking, the average life lasts almost twenty-eight thousand, five-hundred days. That breaks down to six-hundred and eighty-four thousand hours, or a little over forty-one million minutes.

What Rich and Happy people have learned, is that the more Rich and Happy minutes you have, the more Rich and Happy hours you have. The more Rich and Happy hours you have, the more Rich and Happy days you have. Days become weeks, then months, then years, and eventually, if you have lots of Rich and Happy minutes, they total into a Rich and Happy lifetime.

There are two primary resources at your disposal as you pursue Rich and Happy status. The first is time, the second is money. Time is a fixed variable. You don’t live in this physical form forever. As was mentioned earlier, statistically you get about 28,500 days. Yes, you may be the one who gets more, but you may also be the one who gets less. On average, you get your 28,500 days.

Money is sort of a fixed variable. At any given moment you do have a certain amount of money coming in, and a certain amount already in your possession. If you are early in your Rich and Happy adventures, you are probably trading one resource - time - for other resource - money - which you then spend on experiences which get you Rich and Happy minutes.

As you progress on your Rich and Happy adventures, though, you will learn that money really isn’t truly fixed. It is readily available in all quantities and can be earned, spent, earned, spent, earned and spent all throughout your life. And it can be earned while you log Rich and Happy minutes. Becoming comfortable with that concept, and the ease and speed with which money can be made, is one of the key pieces of the Rich and Happy formula.

So given all of that, how do you leverage these two variables so that you end up with a large percentage of your minutes being Rich and Happy ones?

Or as we learned in the original definition of Rich and Happy, how do you spend as many minutes of your life as possible, doing whatever you want, whenever you want? Easy. You understand and use the RHR - Rich and Happy Return, and the Rich and Happy Matrix. Let’s start with the RHR (Rich and Happy Return).

Once time is spent, it’s gone. You can’t recoup it. With that in mind, Rich and Happy people know that the more minutes they spend doing whatever they want (the definition of Rich and Happy), the more Rich and Happy they are. In instances where money is required to do what they want, they seek the optimal RHR (Rich and Happy Return).
If you are at the beginning of your Rich and Happy journey, you will find the RHR concept, and the decisions associated with it, to be conscious ones. After a while, as being Rich and Happy, and the benefits it brings become more ingrained in you mind, your RHR decisions will become automatic, reflexive, almost like blinking your eyes. At that point, your unconscious has gotten into the game and is helping you out.

You can consciously blink if you want, yet for the most part, your unconscious knows it is the right thing to do, and just does it on its own.

Let’s start with a basic RHR example. Imagine you love going to the movies, and so one night you decide to go. The ticket costs ten dollars, and the movie lasts two hours. Now, whether you have twenty million dollars in the bank, or twenty cents in the bank, when you go to the movie theatre and pay your ten dollars to the cashier, you get access to the same theatre, same seats, and same movie experience.

Regardless of your net worth, you are banking 120 minutes of Rich and Happy time, and your RHR—Rich and Happy Return for those two hours is the following:

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<th>Total Time (minutes)</th>
<th>Total Cost ($)</th>
<th>RHR (minutes/dollar)</th>
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<td>120</td>
<td>10.00</td>
<td>12</td>
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Your movie experience has an RHR of twelve. Which means for each dollar you spent, you received twelve Rich and Happy minutes. Is twelve good? That depends on you. Could you have gotten a higher Rich and Happy Return, which basically means for your same ten dollars, you banked more than one hundred and twenty minutes of time doing whatever you want?

Rich and Happy people are masters at getting high RHRs. They spend their money freely, yet wisely, and because of it, they live lots of Rich and Happy minutes.

Let’s take a look at another example. Here’s a great way to log lots of Rich and Happy time with a great RHR.

The Ritz –Carlton Hotels are some of the finest luxury hotels in the world. Their locations have been awarded the AAA Five Diamond Award, the Mobil Five-Star Award, Top 100 Best in the World, and the Most Prestigious Luxury Brand Award.

They literally are the gold standard of hospitality. A night in one of their hotels can cost anywhere from just under three hundred dollars per night, to twenty three hundred dollars for their Presidential Suite, up to basically whatever you want to pay if you keep on adding the amenities.

In that Presidential Suite is a magnificent bed. Comfort so engulfing that you feel like you are lying on a cloud. How would you like to sleep on that bed? How would...
you like to get a twenty two hundred dollar, Presidential Suite, luxury hotel, Five Diamond Award, sleep experience every night?

Could you slot that into your Rich and Happy experience? If so, great news. That experience can be had at an excellent RHR. Here’s how.

To meet the many requests from their guests, Ritz-Carlton started a catalog where you can purchase the same type of bed you sleep on at their hotels. You can also purchase the sheets, comforter, and pillow cases.

Their catalog’s toll free number by the way is 800-222-6527. The mattress and box spring combined cost $1,899. The sheets, which are 400 count Egyptian Cotton, cost $600 per set and include the pillow cases. The comforter is a 400 thread count, down comforter and it costs $270. Shipping is free for the mattress and box spring, and costs $20 for the rest.

The mattress comes with a ten year warranty, and just to keep things consistent, lets say you purchase four sets of sheets, which collectively will last you ten years as well.

When you do the RHR calculation, and factor in ten years, eight hours of sleep per night, three hundred and sixty five days per year, you get a whopping RHR of 381.

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<th>Total Time</th>
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So for every dollar you spend, you get 381 Rich and Happy minutes. Now you may be thinking, “Yes the RHR is high, but I’m just sleeping. What’s the point of spending my money on that?” Keep reading.

First of all, you’re not sleeping the whole time you’re in bed. All those minutes from when you first wake up until you actually get out of bed, and when you get into bed up until you fall asleep, are awake minutes spent immersed in that unbelievable down comforter and those 400 count Egyptian Cotton sheets.

And trust me, those are some seriously Rich and Happy minutes.

And the benefits extend well into the time when you actually are sleeping. Rich and Happy people understand this. They get sleep, really get it. They realize its part of the formula.

According to sleep experts, adults need seven to eight hours of sleep each night. Less than that can negatively impact mental alertness, the ability of the immune system to function, and can even increase the risk for diabetes and other diseases.

According to Carl Hunt, the director of the National Center on Sleep Disorders Research, which is part of the National Institutes of Health, “Sleep is just as
important to our overall health as are exercise and a healthy diet.”

So not only does a Ritz-Carlton sleep give you eight hours of Rich and Happy time each night, those eight hours then have a dramatically positive impact on your remaining sixteen hours each day.

In case you’re not convinced yet, how would you like to get that same Rich and Happy sleep for an RHR of 716? That’s what Rich and Happy people would do.

Rich and Happy people don’t spend money for the sake of spending money.

That type of behavior is what Rich and Unhappy, and Poor and Unhappy people exhibit. It comes down to a single question. When you are buying something, who are you really buying it for? Rich and Happy people buy for themselves, and don’t feel the need to impress anyone else. Rich and Unhappy people by the way, often buy for the sole purpose of impressing others.

Since Rich and Happy people understand RHR, they look to optimize the money they spend. They buy what they want, but they don’t pay more than they have to just because they can.

That doesn’t mean they don’t own Ralph Lauren products, go off on exotic trips, or live in beautiful places. It means when they buy, they buy because they want it, not because it proves to their co-workers that they have “made it,” or because the person who works in the office next to them just got something like it and they want to keep up, or a myriad of other reasons that have nothing to do with their own personal definition of Rich and Happy.

And, whether they’re buying a mattress, a car, or a corporation, they get the best price possible.

In the case of our Ritz-Carlton sleep experience, Rich and Happy people know that unless they really want to buy those items from the Ritz catalog, if they can get a higher RHR by buying them somewhere else, it makes sense to do so. As it turns out, that same amazing sleep experience can be gotten for almost double the RHR.

At www.overstock.com you can purchase the same white, 400 thread count, Egyptian Cotton sheets for $224 instead of $600, and the same white, 400 thread count, down comforter, for $129 instead of $270. With four sets of sheets and one comforter, that makes your total expenses $1,045 instead of $2,690.

The same Ritz-Carlton mattress can be gotten from www.mattress.com for $1399 instead of $1899. When you add up the numbers, you find your expenses are almost cut in half, you about doubled your RHR, and therefore you have two thousand, one hundred and forty five extra dollars to spend generating other Rich and Happy experiences.
Maximize Your Rich and Happy Return

CHAPTER 18

Total Time = \( \frac{1,752,000 \text{ minutes}}{\text{Total Cost}} = \frac{716 \text{ Rich and Happy minutes/dollar spent}}{\$2,444.00} \)

All that while guaranteeing you will be Rich and Happy for one third of your life over the next ten years. A pretty good return on just a $2444.00 investment!

The types of things you decide to spend your money on, and whether those produce a great RHR or not, will of course depend on your own definition of Rich and Happy—whatever you want to do.

The Ritz-Carlton quality sleep may hold no interest for you. That’s OK. Rich and Happy is all about doing whatever you want. Understanding RHR is one of the key ingredients in the formula to help you do that though.

Also, just to clarify, just because they understand RHR doesn’t mean Rich and Happy people whip out a calculator each time they spend their money.

It does mean they have an awareness that money can be used as a vehicle to help them experience Rich and Happy minutes, and so if they don’t have an unlimited amount of money, they should get the highest Rich and Happy Return possible for each dollar they spend.

The actual way in which Rich and Happy people use the RHR seems to fall into three categories.

For some, they apply it just as I described above. For others, they use a much more general approach. When they are considering spending their money, they do a quick mental check to see if what they are buying helps them do, see, or experience one of their Big Five for Life. In other words, does it, or does it not, have a direct impact on helping them live a Rich and Happy life. If it does, they move forward, if it doesn’t, they disengage.

The third group not only applies the RHR as I described it earlier, they add on one more variable—a multiplier, to their analysis. For expenditures that are things they want to be doing, but not necessarily extraordinary, they multiply their total times one.

So for example, if going to the movies with friends fell into that category, their formula would look like this:

\[
\frac{\text{Total Time}}{\text{Total Cost}} = \frac{120 \text{ minutes}}{\$10.00} = 12 \times 1 = 12 \text{ Rich and Happy minutes/dollar spent}
\]

For expenditures that are more extraordinary, which typically means closer to the sweet spot of their Big Five for Life, they use a multiplier of two. Continuing to use the movie example, this might mean that not only are the going to the movie with friends, which by itself gets it to a category 1, but the movie is about Africa, and going to Africa is one of their Big Five for Life.

Since that experience will probably last in their memory, or they are likely to relive it in conversations with others, the amount of Rich and Happy minutes it will generate gets doubled.
CHAPTER 18
Maximize Your Rich and Happy Return

Here is what that formula looks like:

\[
\frac{\text{Total Time}}{\text{Total Cost}} = \frac{120 \text{ minutes}}{10 \text{ dollars}} = 12 \times 2
\]

Lastly, for expenditures that are directly in line with their Big Five for Life, and therefore are right in the sweet spot of their definition of Rich and Happy, they use a multiplier of ten.

The rationale is that they are likely to think about, and converse with others about this experience many times over, long after the experience has ended. All those conversations and thoughts will result in logging more Rich and Happy minutes.

So if a 1 is going to the movies with friends, a 2 is going to the movies with friends, and the movie is about Africa which is one their Big Five for Life, a 10 would be something like actually going to Africa for three weeks. Therefore that formula would look like this:

\[
\frac{\text{Total Time}}{\text{Total Cost}} = \frac{30,240 \text{ minutes}}{7,000 \text{ dollars}} = 4.32 \times 10
\]

How you use the RHR is up to you. Select the method that fits your personality and feels right when you try it.

At the start, since this is new for you, you may find yourself sort of mentally calculating. As I said earlier, soon an awareness evolves on your unconscious level, and you just know.

To give you a giant boost toward that state of knowing, let’s talk about the Rich and Happy Matrix.
CHAPTER 19 - The Rich and Happy Matrix
The RH Ratio demonstrates the power of spending the money you have, in ways that optimize the Rich and Happy minutes you get in return.

The RH Matrix shows the power of applying the time you have to not only get the greatest return of Rich and Happy minutes, but to also earn you money, which can further assist you in doing whatever you want, whenever you want.

The layout of the matrix is quite simple.

On the horizontal axis is movement of money. In zones one, four, and seven, money is going out (you are spending). In zones 2, 5, and 8, money isn’t moving. You aren’t spending, or earning, so money isn’t going out, or coming in. And in zones 3, 6, and 9, money is coming in (you are earning).

On the vertical axis is State of Happiness. People in zones 7, 8, and 9, are the opposite of Rich and Happy. They are constantly doing things they don’t want to be doing.

In the middle row, zones 4, 5, and 6, people are Average. They aren’t doing what they want, but the things they’re doing don’t make them miserable.

People at the top, in zones 1, 2, and 3, are Rich and Happy. This is the goal. When you are operating in these zones you are doing whatever you want, whenever you want.

Rich and Happy people are Rich and Happy because they have learned to operate in the top row of the matrix.
In zone one, they are spending money as a means to do whatever they want, and therefore they are living Rich and Happy minutes. It is in this zone that the RH Return comes into play, especially if you have a limited supply of monetary wealth. The more you optimize your RH Returns, the more minutes of Rich and Happy life you live.

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<td>3 Coming In</td>
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<td>4 Going Out</td>
<td>9 Coming In</td>
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In zone two, they are operating in a state of Rich and Happy and they are neither spending nor earning money. Examples of this include reading a book, playing or watching sports, going for a walk, and spending time with friends. Rich and Happy people operate in this sector often.

**Zone three of the matrix is Rich and Happy with money coming in. This is the optimal position.**

When they are operating here, not only are they doing whatever you want, and therefore living Rich and Happy minutes, but as they do that, they are also receiving money for their efforts.

The money then enables them to operate in zone one for items they also want to do, but that don’t earn them money.

The variety of ways Rich and Happy people operate in zone three is almost endless. Sailing the world, running companies, swimming the entire length of the Amazon, writing books or music, teaching children, building pump systems in drought stricken countries, working for others, blogging...

Those are just a tiny fraction of what I’ve seen. Success stories abound of people who have figured out whatever they want to do, and found a way to get paid for doing it.

In a future chapter you’ll see how every person, *including you*, has assets they can use to make whatever
you define as Rich and Happy into a zone three opportunity.

As an example, let me share with you the story of a young woman who did just that.

When Janice was in her early twenties, she had gone to chef school. After graduating, she decided that what she really wanted to do was cruise the Caribbean. That was her Rich and Happy dream. For most people in Janice’s situation this would have seemed outrageous. She had very little savings, didn’t own anything of value she could sell to finance such a trip, and needed to earn enough money to make her monthly student loan payments.

Janice was undaunted though. She did an excellent job of avoiding the Mad How Disease I described earlier, and instead, put her energy into finding the appropriate Who. She told everyone she could think of about her Rich and Happy dream, including the people at the chef school where she had been trained.

Not more than a few days had gone by and she received a call from the school. They shared with her that the owner of a private yacht had contacted the school. He was leaving in a few weeks to cruise the Caribbean with his wife, and wanted to hire a personal chef. Because she had explained her Caribbean dreams to them, the people at the school, immediately thought of Janice.

Janice interviewed for the job, which included preparing up to three meals per day when needed. Her responsibilities included preparing up to three meals per day when needed. When the boat was in port, which she said happened quite often, the couple would usually eat onshore, which meant she didn’t have to prepare a meal.

She was not required to serve the food or clean up, there was another person for that, and although she had to prepare lists of the ingredients she needed, she was not required to go buy the ingredients unless she wanted to. There was a person for that as well.

Janice had her own cabin on board the yacht, and when she wasn’t cooking, her time was her own. On top of all of this, she was paid a very substantial salary.

Not only was Janice doing what she wanted to be doing- cruising the Caribbean- and therefore living Rich and Happy minutes, money was also coming in for her efforts. She was operating right in the heart of zone 3.

During our conversation, Janice shared with me that she stayed at that chef position for eighteen months. When I asked her why she left, she replied “I got tired of cruising the Caribbean.” Tired of cruising the Caribbean- how would you like to have that Rich and problem?

Let’s look at the other sections of the matrix.
People operating in the middle row, zones 4, 5, and 6, are average. They aren’t doing what they really want, but the things they’re doing don’t make them miserable.

They are as Henry David Thoreau said, “leading lives of quiet desperation.”

Zones 4 and 5 are typical of the way most people spend their free time. In some instances they are spending money, but not in ways that make them Rich and Happy, and rarely with consideration of the RH Return.

In other instances they’re not spending money, and they’re also not doing what they really want, so they aren’t living Rich and Happy minutes. Mindlessly watching the television while waiting to go to an average job, is an excellent example of life in zone five.

Stacy is a good example of someone who traded a life in zones 4, 5, and 6 for a Rich and Happy Life. When I first met her, she was working as a teller in a bank. She was twenty-seven, and had been at her job four years.

The job was what most people would consider a “good job.” Stacy was treated well, paid marginally well, and had been there long enough that she knew how to do everything that was required of her, without having to think much about it.

She drove an average car, lived in a nice apartment, and lived a good, but generally unexciting life. All around her were other tellers who were in their forties and even fifties, and Stacy realized that if she didn’t make some kind of a change, then one day she would wake up and be forty years old, and still be at the bank.

That wasn’t a terrible future by any means, but it certainly wasn’t her Rich and Happy future either. So Stacy started

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following the formula. Soon she was meeting all types of Who’s who were living realities much different from hers. She became intrigued with the idea of traveling, and as she began to meet more and more people who had done lengthy trips of six months and more, she realized that she was every bit as capable of doing it as they were.

She also realized that if she hit the road and went traveling, no matter what she did, she would log massive amounts of Rich and Happy minutes, because traveling the world, was a huge part of her “Whatever.” So she saved up her money, quit her job, and went to see the world.

The last time I spoke with her she was absolutely glowing. She had no planned return date, and although she still had plenty of savings, she was already looking for ways to log zone three Rich and Happy minutes either by teaching English in the places she was traveling, or doing something else.

According to her, just the fact that she was in a foreign country and seeing a new part of the world, made any job a zone three job.

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Zones 6 and 9 are where the majority of people spend their 28,500 days. Those in zone six are working at jobs that aren’t so bad they make them unhappy. Yet the jobs are out of alignment with their values and what they really want to be doing. No Rich and Happy minutes gained there.

People in zone nine are not only out of alignment, but they are so out of alignment that what they do actually
makes them unhappy. No Rich and Happy minutes gained there either.

**The average person spends seventy percent of their awake life Monday through Friday either at work, getting to work or thinking about work. That means for people in zones six and nine, which is the majority of people, at least seventy percent of their awake minutes during the week, are not Rich and Happy minutes.**

To make matters worse, people in those environments often take the money coming in, and allocate it toward items that have very low RH Returns. They are looking for the quick fix, which is exactly what they get. The result is that their cumulative efforts result in the lowest possible amount of Rich and Happy minutes lived.

Here is an example of someone deep in zone nine.

*I met Robert at an event I was asked to speak at. He was a physician who had taken over as chief of medicine at a prominent hospital. The position required incredibly long and taxing hours. Sixteen hour days were not unusual.*

*After four and a half years, Robert had received a substantial amount of money in exchange for his services. He had also lived very few Rich and Happy minutes. The position was stressful and he rarely had time to do more than rush from one patient, or crisis to the next. The downtime he did have was spent filling out paperwork and handling other administrative duties associated with his position.*

*There had been a time in his life when he loved being a doctor, but the current role he had taken, did not allow him to spend time on the aspects he loved.*

*When Robert was done working each day, or on his rare days off, he was so tired he would rarely do more than lounge around or go to sleep. Often the stress of the job left him so wired, that even though he was physically tired, sleep was only possible with medication. The substantial salary he received was being spent on items that either had inherently low RH Returns, or because of his lifestyle, resulted in low RH Returns.*

*They included a five bedroom, six thousand square foot house in an exclusive neighborhood, which he shared with just his wife, two new luxury cars, an assortment of accessories including the latest navigation technology for the cars, and a wide selection of designer home furnishings and electronics.*

*Robert’s work life was deep in zone nine. He saw no way out, and was becoming more and more dissatisfied as he saw his life ticking away. On the day I met him, he was bordering on a break-down. Here was a very highly-educated man, making what most people would consider to be a very rich salary, but he was spending his life in zones seven, eight and mostly in nine.*

*Today, Robert is a different person. He put to use the formula of the Rich and Happy, and became one of them. He was kind enough to participate in a seminar I hosted,*
and he shared with the rest of the participants how his life had changed since that day when he first learned about the Rich and Happy formula.

Since then, he left his position at the hospital and took on a much smaller role. He said leaving there reduced his income by seventy five percent, which at first glance might seem hard to take. But it gave him time to start transitioning his life so he was living in zones one, two, and three. It gave him the chance to start living Rich and Happy minutes.

Robert shared that even though he was making less money, he felt like he had been given a new life. He was full of vitality and enthusiasm. Robert was Rich and Happy.

Robert’s story is an actual and excellent illustration of how someone can move from a predominantly zone nine existence to a Rich and Happy life in zones one, two, and three.

In Robert’s case, the income he was making in zone nine was substantial. He is living proof that by itself, being financially well off, does not mean someone is Rich and Happy.

If you are deep in zone nine, but unlike Robert, your income is not substantial, perhaps not even enough to pay your expenses, don’t believe for a second that his story is not relevant to you. The same principles apply, the same behaviors will keep you in zone nine if you don’t change them, AND the same Rich and Happy formula will enable you to move your life out of zone nine and in the direction you want to go.

Rich and Happy people have gotten to zones one, two, and three, from all kinds of starting points. My own story at the start of the book is just one of thousands of examples of people who were living paycheck to paycheck, or who couldn’t even make it paycheck to paycheck, and yet still went on to become Rich and Happy.

If that is your situation, know that you too can do it!
The last two zones of the matrix are numbers 7 and 8.

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<th>Rich and Happy Matrix</th>
<th>State of Happiness</th>
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People often bounce between these two with disastrous results.

In zone eight, they spend their time listlessly participating in activities that actually make them unhappy, and fail to bring them financial rewards. Zone seven is even worse. There they spend the money they have, to purchase items which they often hope will make them Rich and Happy, but in truth, do not.

Here is an example of someone living in zones seven, eight, and nine.

At the age of twenty-six, Carl was living in a rundown, efficiency apartment, and working as a night clerk at a convenience store. He had tried going to college when he was younger, but that had turned out poorly and so he dropped out when he was twenty. He had been bouncing around in zone nine jobs since then.

He was unhappy with his life, and self-conscious about the type of job he held and where he lived. This resulted in his often isolating himself from friends and spending a lot of time alone. The money he earned from his job was predominantly spent on three things; the rent he paid for his efficiency, alcohol, and his car.

Carl’s car was a zone seven purchase. Two years earlier, after running into some former high school friends, and seeing the more affluent lives they were living, he went out and purchased an expensive sports car. It was a purchase made in an attempt to impress others, and therefore make himself feel better—neither of which happened.

Unfortunately, because of Carl’s age and his poor income history, the insurance premiums and monthly payments on the car were very high. Those plus paying for fuel, ate up almost all the money he had left over once his rent was paid. The result was that he rarely drove the car except to go back
and forth to work, because he couldn’t afford to go out and do other things.

Since he didn’t have money to go out, and he was self-conscious about his life, Carl spent his free time hanging out, watching pointless television, arguing with his family, and drinking beer, which along with food, was what he purchased with the little money he had left over after making his rent and car payments.

So between the job he didn’t like (zone nine), spending his money on expenses related to a car he didn’t really want and alcohol bought to suppress his unhappiness (zone seven), and hanging out aimlessly watching television which just depressed him (zone eight), Carl was the opposite of Rich and Happy.

I wish I could tell you that Carl was no longer operating in zones seven, eight, and nine.

Unfortunately, the last time I saw him, he was.

Despite being aware that the Rich and Happy formula exists, Carl’s hasn’t taken action to put the formula to work. The formula can’t work on its own, and if Carl never takes action, his situation won’t change.

For someone who is willing to take action, who is ready to move from the zones they are in to spending more time in the Rich and Happy zones, turning things around comes in three phases.

The first is looking at the RH Matrix and finding a deep desire to move from the zone they are in, (such as zone nine in Carl’s case) to a zone three experience. This involves using many pieces of the formula described earlier, including learning what your “Whatever” is, and finding your source of motivation (pain or pleasure) to take action.

Usually the deeper someone is in zones six and nine, the more their “Whatever” has slipped to the way back of their unconscious.

It’s important to bring it back to the front, and learn ways to get paid to pursue it. This can be as simple as finding one good Who, or leveraging a great big asset, which will be covered in detail in the very next chapter.

The second phase is getting over fears about items like a perceived advanced age or lack of success.

That involves adjusting your beliefs to support your efforts. This was covered heavily in the chapters dealing with beliefs, and further techniques will be explained in a later chapter titled “What Would James Bond Do?” The techniques involve re-creating the picture you have of yourselves and eventually becoming an entirely different person.

Phase three is learning to “Be a Quitter,” which you will also learn about in an upcoming chapter. That includes getting comfortable quitting the habits which are keeping you from being Rich and Happy, and also quitting things like zone nine jobs and replacing them with zone three opportunities.
For someone in a situation like Carl’s, a transition to being Rich and Happy could literally start immediately after seeing the RH Matrix for the first time. With one movement from a zone nine job to a zone three experience, the Rich and Happy minutes start racking up.

And anyone can make that move, especially once you understand the part of the Rich and Happy formula covered in the next chapter.

So where are you spending your life? Which zones dominate the way you spend your time? Can you relate to the stories of Sarah, Robert or Carl? Are you interested in moving your life to zones one, two, and three, like Sarah and Robert did— to a state of Rich and Happy? Would you like to spend eighteen months or more in zone three, like Janice, where you get paid to live Rich and Happy minutes?

Excellent! The fact that you are at this point means you are well on your way. Keep reading.

I shared with you in the introduction to this book that as you read through these pages, if you were open to it, there would be defining moments when the formula for being Rich and Happy practically leapt off the pages at you. Perhaps seeing the RH Matrix and looking at which zones you spend your time in has been one of those moments for you. Maybe learning about the RH Ratio caused your internal guidance system to suddenly stand up and take notice.

Whichever the case, realize that this is just the tip of the ice berg. Learning about the Rich and Happy formula is incredible. Living it takes things to whole new levels.

What I’m going to share with you next will put Rich and Happy literally at your doorstep.
Chapter 20- You Have No But, You’ve Got a Seriously Big Asset.
I can’t begin to count the number of times I have worked with someone and after they shared with me what a Rich and Happy life would look like for them, they immediately say “but I know that can’t happen,” or “but it’s just not possible,” or “but I don’t know how to do that.”

Aghhhh! Hear me out. You have no but! Go look in the mirror, check yourself out, and say out loud, “I have no but.”

Here’s the deal. Any time you say something and then immediately follow it up with the word but, you are in fact negating exactly what you just said. For example, “I know it’s possible for someone to do a job they love, but I just don’t think I could do it.” Or “I’d love to go travel the world, but I don’t have enough money.”

When you include that but, in your comments, you are in fact denying what you just affirmed. You are telling your brain, no, cancel that previous statement, it isn’t true at all.

So let me set the record straight for you. YOU HAVE NO BUT!

Take that word permanently out of your vocabulary. Rich and Happy people know they don’t have buts. And since you want to be Rich and Happy, you need to know it too. Knowing that single piece of the Rich and Happy formula is worth ten times the price of this book, no matter how much you paid.

AND, guess what? Even though you have not but, although you may not realize it, you do have a seriously big asset.

What a lucky tragedy. That’s a line Rich and Happy people understand, and the rest of the world struggles to comprehend. Each person has gifts. For some it is their natural talents, for others it is the obstacles they have faced, for others, it is something else.

What separates the Rich and Happy person from everyone else, is their ability to use what they’ve got, to get what they want- to use that big asset of theirs.

When approached the right way, a person’s life history, challenges, physical attributes, work problems, relationship stories, EVERYTHING is a valuable asset. And that includes a personal tragedy. After all, the greatest inspirational movies, books, and speeches are the ones where the main character overcomes an obstacle that looks bigger than them.

To ease you into this part of the formula, let me give you a very simple and easy to understand example of someone effectively using their great big asset.

Then at the end of this chapter I’ve included a table of different categories, to help you identify your own.

Now if you are thinking to yourself, “But I don’t have a big asset,” please remember, YOU HAVE NO BUT,
and yes you absolutely do have a big asset, you just don’t realize it.

At twenty years of age, Jarod Fogle was in such bad shape that his father, a physician, told him he probably wouldn’t live past thirty five. He weighed 430 pounds.

He happened to see an advertisement by the Subway sandwich chain of stores and after trying one of the sandwiches and liking it, he developed his own Subway diet, consisting of a 6-inch turkey sub for lunch and a footlong veggie sub for dinner. He also started to exercise and walk more.

After just three months on the Subway diet he’d created, Jared had lost almost 100 pounds. He continued with it and increased the amount of walking he was doing, including making a point to take stairs instead of the elevator. By the time he officially finished dieting, Jared had lost more than half of his body weight, and was just 190 pounds.

Then in a chance event, Fogle and Ryan Coleman, a former dorm mate of Fogle’s, happened to bump into each other. Coleman was writing for the Indiana Daily Student newspaper, and was so impressed by Fogle’s success that he wrote an article about it. The chance events continued when the article caught the eye of a reporter who was writing an article for Mens Health Magazine. He included Jared’s story in the piece he did about “Crazy Diets that Work.”

The chain of amazing events continued when the Men’s Health article was seen by Bob Ocwieja, a Chicago-area Subway franchisee. He thought Jared’s success might have potential for an advertising campaign. He brought the idea to Richard Coad, the creative director at Subway’s Chicago advertising agency. In later interviews, Coad reflected that, “I kind of laughed at first, but we followed up on it.”

He sent an intern to Bloomington, Indiana, in an attempt to find Jared. Sure enough, after stopping at a number of Subways, the intern found the one Jared frequented, and shortly thereafter, found Jared.

After a series of stops and starts with the Subway marketing and legal departments, the idea seemed to be going nowhere, so Krause and his business partner decided to pay for the ad themselves and run a regional ad campaign using Jared’s story.

The first ad aired on January 1, 2000, and was such a hit, that the day it aired, Krause heard from USA Today, ABC News, Fox News, and Oprah. Not surprisingly, after the regional success, the ads went national. They were a huge hit. Subway’s 2000 sales were 18 percent higher than the previous year, and in 2001 they went up another 16%.

Jared went from a guy eating Subway sandwiches as a way to lose weight and save his life, to one of the most recognized spokesmen on television. In addition to the ads, Jared worked directly for Subway, making appearances and giving talks.

Since the launch of the ad campaigns staring Jarod and telling his story, overall Subway sales more than doubled.
to $8.2 billion. As an example of the “Jarod factor,” when Subway stopped running the ads in 2005, sales dropped ten percent until they “decided” to bring him back.

In all, Jarod did over fifty Subway commercials, including a celebratory one to commemorate having kept his weight off for ten years.

He has shared his personal story through the book: Jared, the Subway Guy: Winning Through Losing: 13 Lessons for Turning Your Life Around. He has also appeared on Oprah, Larry King Live, the Today Show, Good Morning America, the Jane Pauly Show and made hundreds of speaking and public appearances at sports and civic events.

So there you go. Here was a guy whose big asset was that he was so overweight he was going to die soon. Now he’s a nationally recognized spokesperson who has logged years worth of zone three Rich and Happy minutes and made millions of dollars talking about things he genuinely believes in. All because he leveraged his great big asset.

Every obstacle you overcome makes you that much more interesting, when you view it as a great big asset. Had a drug addiction, overcome domestic abuse, earned and lost a fortune...? The Oprah show is waiting to hear your story.

People are fascinated by car crashes and personal challenges. So use yours (the personal challenge, stay out of car crashes unless you’ve already been in one of those, and then figure out a way to use that too).

Has anyone ever told you that you look like someone famous? Are you of a particular ethnicity? Do you have a unique, commanding, or downright annoying voice or laugh? Those are all big assets.

I have an acquaintance, Lisa, who models. Someone picked her to do a recurring part on a comedy satire television show in the role of Paula Abdul. Why? Because she looks sort of like Paula Abdul, and once the television show American Idol took off, that became a big asset.

Lisa gets to log zone three Rich and Happy minutes doing something she thinks is fun, and she makes good money for doing it, which she also thinks is fun.

I was recently introduced to another model. He doesn’t look like anyone famous. As a matter of fact, he is an average looking asian gentleman in his mid thirties. He is the go-to-guy for print and local television advertising whenever they needed an asian man for shoots in his city. Which is basically, every time they do any type of group shot, because advertisers are determined to demonstrate the appeal of their products to a cross section of buyers, so all groups contain at least one asian, woman, African American, Latino, and a caucasian.

So why is this guy the go-to-guy? Not because he is great looking, not because he is so well connected...
It’s because there aren’t many other people available! He is one of just a few Asian men available via the modeling agencies, so he almost always gets the call.

That’s right, his big assets are his ethnicity, something he didn’t have any control over, the fact that he signed up to do modeling, something anyone could have done, and the fact that he shows up and lets people take his picture.

Does the name Robin Leach ring a bell for you?

He used to be the spokesperson for a television show. Do you remember the name of it? That’s right, Life-styles of the Rich and Famous. Each week Robin would be in some incredible mansion, yacht, villa... sharing the details of what it is like to be rich and famous. Do you remember his big asset? It was his voice.

He is from London, so he has an English accent, which was unique for American television at that time. Then he came up with a defining tag-line. He opened and closed each show by saying in his distinctive accent, “And I’m Robin Leach.”

That show has been off the air for over a decade, but Robin is still making money as a spokesperson. Why? Because people associate his voice with rich and famous, and therefore advertisers who are pitching products to that market, want him as their pitch person.

What if your big asset is a skill? Something you think that lots of other people have too. Don’t think that isn’t valuable.

I attended a live seminar one time. The presenter was a stage hypnotist, and he was fantastic. For one and a half hours he amazed the audience of over one thousand people with his ability to tap the human mind.

He closed his event by taking one volunteer and working with her so she believed her body was as rigid as a steel bar. Then he balanced her across two chairs and stood on top of her. It brought the house down. He then challenged the audience to imagine what their life could be like, if they had that kind of power over their own mind.

When he offered his $1,500 two-day course to all the attendees, more than eight hundred of the attendees signed up on the spot. Clearly the man has a big asset, which he shows off, while doing something he loves, and he is well rewarded financially because of it. Zone three, zone three, zone three!

In this case, he used that big asset to make over 1.2 million dollars in less than two hours.

Here’s the thing though. Half of that money went to another person who also has a skill. See someone put the event together. They planned it, promoted it, handled all the details, and made sure it was well attended. In exchange for that, they got fifty percent of the total sales. Not a bad deal for using a big asset or two that many people have, but few get compensated as richly for.
Do you have any junk around your house?

Kyle MacDonald turned a red paperclip that was sitting on top of his computer, into a free house.

Yes, you read that right. He started with a paperclip, and ended up with a house! At the time, MacDonald was a 26-year-old blogger from Montreal, Canada. He set a goal of bartering one red paper clip for a house. And sure enough, he pulled it off and became the proud owner of a three-bedroom, 1,100-square-foot home provided by the town of Kipling, Saskatchewan.

Why would a town do that? Well, understanding their motivation requires taking a step back through the adventure that MacDonald went through, which feature a collection of friendly folks, radio and television talk show hosts, aging celebrities, and a whole lot of zone two and three time for Kyle.

MacDonald’s great big asset adventure began when he put an ad in the barter section of a website called Craigslist. At the time, he was spending his moments doing odd jobs, and writing on his blog. In the ad, MacDonald stated that he wanted to barter for something bigger and better for a red paper clip he had on his desk.

His initial trade netted him a fish-shaped pen, which he promptly posted on Craigslist with the same barter instructions.

Over time, the pen was bartered for a series of items, all the way up to and including a camping stove, a generator, a beer keg and Budweiser sign, a snowmobile, a trip to the Canadian Rockies, a supply truck and a recording contract. Not bad considering he started with a red paper clip, but still not the house he was looking for.

Much of his success came about because of what MacDonald was trying to do. It was interesting, bizarre, and certainly newsworthy! In other words, it was perfect for the Internet. People from all over the world, and especially the U.S. and Canada started to track his progress.

He appeared on television in Canada, Japan, and “Good Morning America” in the U.S. He was a guest on dozens of radio stations, including one in Los Angeles, which was where he got a big break as it related to his ultimate goal.

As good luck would have it, actor Corbin Bernsen, former star of the television show “L.A. Law” and the “Major League” movies, heard MacDonald on the radio.

Realizing the publicity opportunity at stake, Bernsen contacted MacDonald and offered to trade for a paid speaking role in a movie he was writing and directing.

At the time, MacDonald had bartered his way up to a year’s free rent in Phoenix. Certainly an accomplishment, but not necessarily something of value to Bernsen.

So MacDonald decided to keep the Bernsen offer in his back pocket, but only accept it if he could trade up for something that Bernsen really wanted or needed.

He didn’t write about the offer on his blog, and in the meantime, traded the year’s rent for an afternoon with rocker Alice
Cooper, justifying the move by saying “Alice Cooper is a gold mine of awesomeness and fun.” Then came the move that stumped his blog followers. He bartered the Alice Cooper afternoon for a snow globe.

It seemed crazy, but it was in fact, genius. The snow globe was no ordinary globe. It was a globe featuring the band Kiss.

And thus, re-enter Corbin Bernsen.

It turns out that Bernsen is a snow globe collector. And apparently his collection of 6,500 snow globes was lacking a Kiss one. So MacDonald traded the Kiss globe to Bernsen and even took it a step farther by encouraging fans of his blog to send even more snow globes in exchange for autographed pictures.

And now, here comes the house. Apparently the elders in Kipling, Saskatchewan caught wind of MacDonald’s endeavors. The town of 1,140 was looking to attract tourism and new business to the area and felt they had their vehicle in the form of MacDonald and his bartering adventure.

The town purchased a rental house on Main Street, Kipling and offered it to MacDonald in exchange for the movie role that he now had acquired from Bernsen. No official price was disclosed, but officials did say it was less than the going rate for the area, which is around $50,000 Canadian (US$45,000).

To top it off, the town officials also committed to putting a giant red paper clip up at the highway rest stop and hold an “American Idol”-style audition competition to see who won the spot in the movie. Those who wanted to participate made a donation which went to fund the town’s parks department and a local charity.

Quite an impressive accomplishment for a guy who’s big asset was a red paperclip.

The examples of Rich and Happy people who have learned to eliminate their but and use their great big assets is as varied as their are personalities in the world.

From the stories you’ve just read, to the man who swam the length of the Amazon, to the eighty year old who took up biking in his sixties and ended up riding from Florida to New York for charity, there is no limit to the ways in which you can use your big asset to help you live a Rich and Happy life.

There is something you need to know though- what your great big asset is?

In the following chart, there are a series of categories and examples to help you figure that out. Go through the chart, look at the information, and when you realize you have a big asset that fits one of those categories, circle it, or write it down.

At the end of this chapter I’ll explain what to do with all your new insights.
The world is fascinated by people’s struggles. Every major obstacle you have faced, barrier you have encountered, defeats you have suffered, hardships you are enduring... all make you that much more interesting.

Had a drug addiction, overcame domestic abuse, earned and lost a fortune, overcame a disease...? Oprah and a dozen publishers want to know about it.

Achieving something significant is a major asset. Have you gotten a degree, won an award, been the first at something, or set a record of some type? If so, people want to know about you. They want to meet you. The key is to put yourself in front of an audience that wants to know about someone who has your asset.

Even better, you don’t necessarily have to have achieved a victorious outcome in order for what you’ve done to be a big asset. The trick is to just do interesting things. Then the act of participating is the asset.

In 1988, the Jamaican bobsled team not only didn’t win at the Olympics, they didn’t even finish! When their sled crashed, they carried it to the end line. And yet, they became celebrities just for their efforts- bobsledders from a country in the middle of the Caribbean! Despite not even finishing, their effort was so interesting it became the subject of a major motion picture, and a book. The act of trying made them winners, and celebrities.

People want to know about interesting people. To be interesting, do interesting things.
### Asset Category

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<th>Description/Examples</th>
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<tr>
<td>Do people tell you that you look like someone famous, are you particularly attractive, do you have a unique look, are you a particular size or skin color, does your voice sound interesting?</td>
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Watch television and look at advertising in print. There is a big demand for all types of people. Commercials and prime time shows need everything from the super fat guy to the quirky looking office worker, to the ultra attractive model.

And those people need to be young, old, and everything in between, because advertisers of different products are trying to reach different customers.

If you have a unique sounding voice, radio voice-over work could be in your future.

Robin Leach has made a career out of his voice as a pitchman for the rich and famous. Robin Buffer, the boxing and martial arts ring announcer who coined the phrase “Let’s get ready to rumble,” set himself apart from all other ring announcers just by using five words and a unique delivery method as the way he opened every event.

He has been in numerous movies, and commercials, and the phrase has been used in video games, songs, and even a Disney animated cartoon (Hercules). All of which, Buffer gets paid for because he trademarked the phrase.
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<tr>
<th>ASSET CATEGORY</th>
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<tr>
<td><strong>Personal Attributes</strong></td>
<td>Are you creative, fearless, great at organizing or problem solving, have a quick wit, or are a quick learner? What do others say you are really good at?</td>
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<td></td>
<td>Realize that all the things you are naturally really good at, are a struggle for some other people. If you are a great organizer, free spirited people will pay for you to organize their life. If you are massively free spirited, the people who are ultra-organized will pay you to help them think of ideas for new products, ad campaigns, and ways to not feel so stressed about being organized.</td>
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<td>There are people out there who want to know how to do what you do, or who want to hire you to do what you do best.</td>
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<td>In the real estate investing world, it is common practice for someone who has no money, but is willing to find deals, that a money partner will work with them and they split the profits. The first person needs to bring nothing more than hard work and intelligence to the table, and they can become a major player in an industry most people think you need tons of money to participate in.</td>
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<td>Sir Ranulph Fiennes, named by the Guinness Book of World Records as the world’s greatest living adventurer, has logged tens of thousands of Rich and Happy minutes while leveraging his asset of being a fearless adventurer. He was the first man to visit both the north and south poles by surface means, the first man to cross Antarctica on foot, at age 65 he climbed to the summit of Mt. Everest, and four months after undergoing double bypass heart surgery, he completed seven marathons in seven days on seven continents.</td>
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<td>These and his other adventurers have made him a celebrity in the adventure arena, secured him a prime spot on the BBC television show Top Dogs: Adventures in War, Sea, and Ice, and raised more than eight million dollars for charitable causes.</td>
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<td>ASSET CATEGORY</td>
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| PR             | The benefits of being in a magazine, or appearing on television or radio, last for your entire life. It doesn’t matter when you were quoted in, had an article in, or were on the cover of “Hang Gliding Magazine,” for the rest of your life, you get to use “As featured in Hang Gliding Magazine.”

The same goes for any other PR.

This makes a huge difference if you want to teach something related to your interests, write a book about them, establish an online presence.

What most people don’t know, is that you can buy those appearances. You can buy air time and be the host of your own radio show, you can pay a PR firm and they will place articles from you in different magazines. If you don’t have time to write the articles, they will arrange for a ghost writer to interview you, and the ghost writer will write them for you! |

| Financial       | Do you have savings, equity in your home, stocks, a 401K plan, or a life insurance policy? All of those are valuable assets.

There is something called a reverse mortgage, where banks will pay you to live in your house each month. Then after a certain number of years, or when you die, they will take ownership of the house. Meanwhile, you get paid, instead of paying the bank. A conversation with a qualified financial planner or banking expert about these or other options might reveal great big assets of yours that you didn’t know you had.

Most 401K plans will let you borrow money against your 401K assets, which means instead of waiting until you turn sixty-five, you might be able to leverage those funds for zone one Rich and Happy experiences now! |
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<th>ASSET CATEGORY</th>
<th>DESCRIPTION/EXAMPLES</th>
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<tr>
<td>Information</td>
<td>What do you know a lot about? Whether it is how to grow petunias in sandy soil, build a solar panel out of recyclable materials, or handle a lesbian pregnancy (not kidding with any of these), someone out there wants to know.</td>
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<tr>
<td>assets</td>
<td>With a modest amount of effort you can take the things you know a lot about, and have as active hobbies, and instead of paying money to do or learn about them, you can make money from the information you know about them.</td>
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<td>Thanks to the internet, you can write about what you know on a blog, or in an e-book and either sell the information, or provide it for free and use google ad placement to put ads on your site. Every time someone comes to your information and clicks on an ad, you get paid.</td>
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<td>In 2007, Leo Babauta started taking the information in his head and putting it onto a blog he started called Zen Habits. Within two years, he had well in excess of one hundred thousand subscribers, and his blog was one of the most widely read self-development blogs in the world. Time Magazine named Zen Habits one of the top twenty-five blogs of the year in 2009, and his exposure allowed his book <em>The Power of Less</em> to become an Amazon best-seller on it’s first day of sale. You can read more about Leo and his endeavors at <a href="http://www.zenhabits.net">www.zenhabits.net</a></td>
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<td>Speak with your personal accountant, because when you convert your hobby to a business, even if the business doesn’t make money for a few years, all your related expenses may be tax deductions. If you currently spend $5,000 on your hobby, and are in the 30% tax bracket, that means you might be in a position to get $1,500 back to further spend on your hobby. This is a great way to log extra Rich and Happy minutes.</td>
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<td>Asset Category</td>
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<td>Contacts</td>
<td>Who do you know?</td>
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<td>Businesses will pay big money for introductions to other businesses who they feel might buy their products or services. Someone who can make those introductions typically receives 5% or more of the total sales that result because of the introduction.</td>
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<td>If you have a website, or a large database of people who follow you for some reason, that is a huge asset. If travel is part of your Rich and Happy dreams, you could make a deal with a travel company where you put their information on your website, and in exchange they give you a free trip each year.</td>
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<td>You can make money by being an affiliate, where you recommend someone else’s product to your database, and in return get as much as 50% of the total sale.</td>
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<td>Most people recommend products and services they love to other people all the time. Think about it. Don’t you tell people when you’ve seen a movie you liked, or eaten at a restaurant that was really good? Well, if you want, you can turn that zone two activity into a zone three activity and get compensated for doing what you already do.</td>
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<td><em>If you love this book and want to share it with others, you can join the How to be Rich and Happy affiliate program. Each time you recommend it and that person buys it, you get half of what they paid. Interested? You can learn more at;</em></td>
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<td><a href="http://www.howtoberichandhappy.com">http://www.howtoberichandhappy.com</a></td>
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<tr>
<td>ASSET CATEGORY</td>
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<tr>
<td>Skills</td>
<td>In addition to the information you know, what specific things can you do better than most people? This too is an excellent way to move into zone three of the Rich and Happy Matrix.</td>
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<td>I saw an infomercial on scrap-booking one time. The woman took her scrap-booking skills and created a step by step guide for others to follow.</td>
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<td>A friend who is a yoga instructor once traded her yoga skills for a three month stay in one of the royal palaces in Saudi Arabia. Each day she taught yoga to members of the royal family, and in return she not only got paid, but lived like a member of the royalty. She wasn’t well known, or famous when she was offered the position, it occurred because of a chance referral.</td>
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<td>If you can write well, but don’t have a particular story to tell, great news, 80% of non-fiction books are written by someone other than the “author”. Celebrities, executives, and other experts rarely write their own content, ghost writers do.</td>
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<tr>
<td>Material Assets</td>
<td>When used correctly, your material assets such as a house, car, jewelry, collectibles, time-share, land, artwork, frequent flyer miles... can be incredibly useful in helping you live your Rich and Happy life.</td>
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<td>One of the biggest costs of travel is lodging. To overcome this, you can use one of the numerous web sites available where you can house swap with someone else. They live in your house, and you live in theirs. Rome, Hong Kong, Paris, New York City... The world awaits.</td>
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<td>The Vatican in Rome makes more than a million dollars per day by charging people to see the artwork they own.</td>
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<td>You already read the story of how a red paperclip could be bartered for a house. You must have something in your possession that is at least as valuable as a paper clip.</td>
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## Chapter 20
You Have No But, You’ve Got a Seriously Big Asset

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<th>ASSET CATEGORY</th>
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<tr>
<td>Courage and</td>
<td>For some people their greatest big asset is their sheer perseverance.</td>
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<td>Self-Belief</td>
<td>Napoleon Hill, while doing research for his classic book <em>Think and Grow Rich</em>, found that hundreds of the most successful people of his time shared the common story of achieving their greatest success, when they continued to push one step beyond their greatest failure.</td>
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<td>Jonathan Fields is a modern day example of this. A former Hedge Fund Lawyer in New York City, Fields took an unexpected trip to the hospital for emergency surgery brought on by the stress of his work-life.</td>
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<td>So what do you do when you’re earning a huge salary and have a family to support in one of the most expensive cities in the world and the stress from your job is quite literally killing you?</td>
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<td>Well if you have tremendous courage and self-belief like Jonathan, you do whatever you want, like learn Yoga and open your own Yoga Studio. Lots of people told Jonathan he was nuts doing that in New York City, that it could never be successful.</td>
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<td>Not only did Jonathan prove them wrong, he has since added on becoming a celebrated blogger, marketeer and author of the brilliant <em>Career Renegade</em>, all while racking up lots of Rich and Happy minutes. (For more on Jonathan’s story check out <a href="http://www.jonathanfields.com">www.jonathanfields.com</a>)</td>
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| You smile a lot        | No kidding, this alone can be a huge asset. Joel Olsteen is a best selling author, evangelist, and preacher to millions through his broadcasts, which are shown in over 100 nations around the world. While his genuine interest and passion for what he does are no doubt instrumental to his success, it is his non-stop smile that initially generated massive recognition from his followers.  

What began as a way to overcome his nerves before his first preaching opportunity has become his trademark.  

Can you smile? Then you have a great big asset! |
| Personality Trait      | Are you a good listener, kind, the type of person who explains things well?  

When Warren Buffet was investigated by the SEC, one of the things the investigators remembered most was how patient he was at explaining all of the transactions and events. He didn’t shut himself away and challenge them to figure it out. Instead he took the time to walk them through all the details and help them understand what had occurred. Do you think that made a difference in the outcome? It most certainly did. |
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<td>Nationality/ Affinity</td>
<td>Do you have a particular ethnic background? Do you live somewhere? Are you a member of a group or association? People like to see other people succeed, especially when the other people are “like them.” That likeness can come from something completely out of your control, such as your heritage or nationality, or it can come from something very controllable like where you live, or what voluntary groups you are a member of. Think about it. If you are Hispanic, African-American, a woman, an accountant, a resident of the midwest..., there are awards, and in some cases even award shows just for you.</td>
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<tr>
<td>Connection</td>
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<td>Language Skills</td>
<td>Can you speak English? If yes, you can go be an English teacher in schools across the world. You don’t need a special degree, certification, or letter of recommendation. All you need, is the ability to speak. In many places, not only do they pay for all your expenses, and give you a salary, but the cost of living is so cheap, that if you work for six months, you can probably go travel for the next six months on the money you saved while teaching. If you are a Caucasian person, then by default, as crazy as it may seem, in many places you are viewed as even more of an expert than a local who speaks not only English, but the local language as well.</td>
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<tr>
<td>Others</td>
<td>From lots of free time on your hands, to a great sense of humor, the list of what can be a great big asset is practically inexhaustible. Having read through the assets so far, feel free to write down any others you have.</td>
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Once you know what’s on your big asset list, it’s time to start putting that information to work, so you can log lots of zone three Rich and Happy minutes and get paid in the process. The first step is to go back to your list of values, and your Big Five for Life. After all, your asset is only a Rich and Happy asset if it helps you do whatever you want, whenever you want.

With that information, it’s time to get rid of your but, and avoid “Mad How” disease. I introduced you to Mad How disease earlier in the book. It’s a debilitating disease that keeps people from being Rich and Happy.

I bring it up again here, because it often strikes when people find that great big asset of theirs and are getting very excited about making their life a Rich and Happy one. They see how much potential they have, they know where they want to go, and then they make the catastrophic mistake of asking “How do I get there?”

In that instant, they become a victim of Mad How disease and seriously impede their chances of being Rich and Happy. Why? Because “How?” frustrates most people. It leads to an endless array of obstacles to get past and overcome. Each one is like a mountain, and after the first two or three mountains, most people give up. They become a casualty of Mad How disease.

To leverage your great big asset and live a Rich and Happy life, avoid Mad How. Instead, focus on Rich and Happy Who’s.

Start telling everyone you know about your values, your Big Five for Life, and the big asset you have at your disposal. Ask them if they know of anyone who has used a big asset like yours to achieve something like you want to.

Do your own research via the web. There are probably dozens if not hundreds of examples of people who have done what you want to do, in alignment with the values you have, using big assets like yours, and are living Rich and Happy lives.

Find them, learn what they did, and start imitating it! EASY!

If you haven’t guessed it already, often you have multiple big assets that alone might not be so valuable in terms of creating your Rich and Happy life, but when put together, are exponentially more powerful.

Take for example, MacDonald and his red paperclip. The paperclip alone couldn’t have gotten him a house. However, when the paperclip was combined with a talent he had (writing), and a personality trait (his outgoing nature), things started to happen.

Sometimes, the power of combining big assets isn’t combining your big assets, but combining your big asset with someone else’s big asset.
In 2007, Martin Strel, a Guinness record marathon swimmer swam the entire length of the Amazon river. It took him 66 days of swimming ten hours per day, and the experience almost killed him.

That’s a great big asset.

It became bigger though when it was combined with other people’s big assets.

For example, the writer who chronicled the experience, and turned it into the book *The Man Who Swam the Amazon*, the film-makers who shot footage, which was posted on YouTube and eventually turned into a Sundance award winning film called *Big River Man*, the photographer who recorded the adventure with stills, the medical team which made sure Martin stayed alive, the technology team which established and maintained communication between the team and the rest of the world, the sponsorship team which secured sponsors to provide equipment and money to fund the adventure...

All of those people had great big assets. Great big assets of totally different types. By themselves they were valuable. When combined together they became a world-wide phenomenon, which all of those people got to be a part of.
Chapter 21 - Congratulations, You’re Not Dead!
The transition from one mental, emotional, or physical state to another, requires that something must change. That applies to achieving the Rich and Happy state as well.

If you are not Rich and Happy and don’t change something in your life, then Rich and Happy will remain a dream.

On a cellular level our bodies are changing on a minute-by-minute basis. I once read that we regenerate a liver approximately every 2 years. I’m not sure what my body has done with all these new livers because I know I haven’t got a box with over 20+ livers in, but you get my gist.

Not only do we change physically but mentally we’re also in a constant state of flux. Your values can and do change based on events, or as you mature, as do your beliefs and those two things shape your identity, which in turn changes over the years.

Your emotions can change from moment to moment, as I am sure you know. Think of the best day of your life for a few seconds and I guarantee that will cause an instant beneficial change in you. Similarly, thinking of the darkest of times in your past will have the opposite effect.

Outside of our bodies we change too. Friends come and go, loved ones die, we change jobs and even careers, move homes, buy new clothes, eat different foods, travel to new countries and experience a whole host of new activities.

So if change is one of the only constants in life, and it is happening all the time, why oh why do we sometimes have so much trouble embracing or even just accepting it on a conscious level.

For the answer to that question you have to look at a couple of reasons. The first, is evolution.

The number one priority for all of us at a base level is survival. It’s not reproducing, it’s not spiritual growth and it’s not becoming a movie star or acquiring massive wealth. It’s purely and simply survival.

With that in mind, I’d like to congratulate you on making it this far. Evolutionary speaking you’re a great success, so go on, give yourself a pat on the back because you’re not dead.

Seriously, that is a huge success. There are enough ways to die on this earth and you have avoided every single one of them multiple times. Therefore, your mind knows it did a great job in getting you to this point and it has awarded itself an A+ in it’s primary goal, of getting through each day, and still being able to draw breath.

So guess what it’s thinking?

“Well I got us this far so what I’m doing must be working, let’s do the same thing again tomorrow.”
And when you try and buck the trend and do something different it’s a big evolutionary no-no! “Why change?” your unconscious whines, “We’re still breathing aren’t we? Let’s stick with the mullet haircut, I like it.”

Consequently you start to feel uneasy because that is how your unconscious communicates to you, with feelings. Therefore the urge to stay safely ensconced in your comfort zone increases.

That’s why when a friend says to you “Lets go bungee jumping,” your unconscious starts to act up. Unless you’re as much of a thrill seeker as your friend, you’re probably going to decline his or her offer. On the other hand, if you do accept, because you don’t want to look like a coward, your unconscious will kick into effect a whole series of events designed to make you change your mind pronto.

Ever had those sweaty palms, dry throat, jelly legs and strong desire to visit the bathroom even though you went 20 minutes ago? Of course you have, everybody has. That’s the body’s way of saying “This doesn’t seem right. Are you sure this is a good idea?”

It’s the fight or flight response so loved by us, we can even manage to recreate it under relatively benign conditions like asking for a date, job interviews and taking exams.

Going back to the bungee jump, what happens though if you accept the jump and survive? First, you will probably feel great because you just cheated death. This may or may not be followed up by a swift heart attack as your body strikes back, but let’s presume it doesn’t. At this stage you have probably got enough adrenaline coursing through your blood stream to last you a month and another jump may seem like a no-brainer.

Let’s presume you do another few jumps unscathed and go home feeling like you’re King (or Queen) of the world, then what?

This is the really cool bit. Now you have taught your body a lesson that it won’t forget in a hurry. You’ve taught it that it’s safe to bungee jump. Next time you get asked to do the same thing your apprehension levels will be much lower and be a lot more manageable.

What’s happened is that you have stretched your comfort zone and bungee jumping is no longer on the outside. It gets even better than that though. The really good news is that it stays that way and you now have a larger, new and improved comfort zone for you to strut around inside of.

There can be exceptions of course. If you pick up the local paper the following day to see a picture of your friend impaled on a pointy rock in the river with a piece of frayed bungee rope attached to his midriff, your comfort zone will contract quicker than you can say ‘death by misadventure’.
On the whole though, change and stretching your comfort zone is a good thing because it can remove restrictions that may hold you back as you create your Rich and Happy life.

It’s no fun being fearful of asking for a raise, speaking in public or applying for a new job. Each time you push through, it becomes easier, and easier. It may never become something you look forward to, but that’s not the point as long as it doesn’t hold you back.

In addition to the evolutionary element of change, there is also another significant component which makes it uncomfortable for many people. Change can cause you to re-assess beliefs you’ve held, and decisions you’ve made because of those beliefs. Sometimes, that process can be so painful that people refuse to change, even though they want to.

For example, suppose you grew up in the U.S.S.R. when it was under the grip of Communist rule. Under that system you were told what to believe, what to do, and if you heard someone suggesting that the system was wrong, you were supposed to turn them in so they could be rehabilitated.

One day you hear your brother voicing his disapproval of the system. You can’t believe it. You love your brother dearly, but your whole life you have been told that if someone voices their disapproval of the system they should be turned in to the authorities for rehabilitation.

His actions cause you tremendous internal conflict, and when he continues to disapprove, and becomes more vocal about it, you do what your whole life you had been told was the correct thing to do, you turn him in to the authorities- for the good of the system, and for his own welfare.

The authorities send him off to Siberia and you never see him again.

Then one day, twenty years later, the system stops. The wall comes down, and that form of Communism is over. Your whole life you have been told one thing, and now suddenly, the same people who told you that, tell you it was wrong, that there is a new way.

Imagine what that would do to you emotionally. Your choice is to change, and accept the new system, which means you have to deal with the fact that sending your brother away was not actually the right thing to do, or you cling tightly to the old system so that you don’t have to deal with the guilt of sending your brother away.

The pleasure of the positive elements of the change are in competition with the pain elements of accepting the change. For many people, the pain wins, and they cling so tightly to their current state that they never achieve a Rich and Happy state.

Sometimes our change efforts are sabotaged, or potentially sabotaged by the people who love us the most.

As your Rich and Happy life becomes clear and you are either making progress towards living it, or are actually in the process of living it, expect to experience both
support and resistance from the people around you. It may seem counter intuitive that you would experience resistance, but it often happens.

The reason is because by fulfilling your Rich and Happy dreams, your courage and ability to change will challenge some people’s perceptions of what is possible in their own life. And sometimes, that makes people so uncomfortable that they try and sabotage your efforts.

Imagine three overweight friends who live in the same house. The friends often talk about dieting, exercising, and losing weight, but never do it. One day one of them makes the decision that in her Rich and Happy life, she is more serious about her health and being in better shape.

She starts eating healthier, and working out, and sure enough, she starts losing weight, looking thinner, and feeling better.

At that time, it is not uncommon for the other two people in the house to unconsciously try to sabotage her success. They’ll offer her unhealthy food, try and get her to go do something else instead of working out, or “jokingly” label her with unflattering terms associated with working out or being health conscious.

Why? It seems crazy that people who truly love one another would do that.

It happens because as the one person demonstrates that losing the weight and becoming healthier is possible, this can cause the other two people to realize they are the architect of their own reality. In those instances, no longer can they blame someone else for their current state, or live under the belief that it is impossible to successfully lose weight.

They are forced to deal with the fact that their current situation, which they may have occupied for many years, and which may have resulted in many missed opportunities or painful situations, could be different.

This fact could be so painful to deal with, that instead of addressing it, they try to get the other person to go back to who they were.

This type of scenario may materialize as you transition from your current life to the Rich and Happy life you want. A side effect of your success is that it will cause the people around you to reflect on the Rich and Happy dreams they have, and address the fact that they are ultimately responsible for their progress, or lack of progress, toward bringing those dreams to life.

The good news is, you are also likely to experience support from surprising sources. There will be some people, often those you wouldn’t expect, who offer you unbelievable encouragement.

This will occur because for them, your success at creating and living a Rich and Happy life will be a source of inspiration. They will view their own life, and their chances of being Rich and Happy, in a totally
different way, all thanks to you. You will be a Who for them, simply because you pursue your Rich and Happy life.

As these scenarios unfold, you will be best served by putting your energy where the support is. You can help the non-supportive people understand the emotions and reactions they may be having, and you can try to inspire them. If they maintain a presence that is negative though, you are better off disconnecting from them. It is merely, another change.

And over time, don’t be surprised to see some of those who felt uncomfortable because of your success, turn the corner and become supporters. Sometimes it just takes people a while to get comfortable with change.

I heard a beautiful illustration of this recently.

*A young woman named Mary made the decision that as part of her Rich and Happy life, she wanted to go do some volunteer work in Africa for three weeks. The trip she decided to take part in was sponsored by a local university and coordinated by a professor who had been to Africa many times.*

*This was a big leap for Mary. She had grown up in the midwest of the United States, and except for a couple of structured vacation trips to resorts in Mexico and the Caribbean, she had never been outside of the U.S.*

*Her parents, relatives, friends and co-workers were appalled when she shared her plans with them. Not only could they not understand why she wanted to go, they expressed to her that they didn’t think she had it in her to go.*

*The situation became even worse, when because of conflicts in the African country where the group was going to, all the students backed out, leaving just the few adult volunteers. Now the people around Mary really were appalled.*

*Mary went anyway. Shortly after arriving in Africa she got very sick. She was so sick she had to lay in bed for two days, and she said the whole time she was thinking maybe everyone back home was right. Maybe she just didn’t have it in her to do something like this.*

*After the two days passed though, Mary got better. And as she went out with the other volunteers, she felt incredibly alive, and felt herself growing so much emotionally and through the experiences, that when her three weeks were up, she extended her trip.*

*When Mary returned home, and shared her experiences with the people who were so convinced she couldn’t, and shouldn’t go, she was surprised at their reactions. Some of the same people who had told her she shouldn’t go, were now saying they always knew she could do it, and they were so proud of her.*

*She saw many of them going through the process of asking themselves what Rich and Happy dreams they should resurrect, now that she had proven it was possible to do something amazing.*

*When you are creating your Rich and Happy life, people will tell you no. They will tell you it can’t be done. What they are really saying though, is that they*
don’t know how to do it, or are fearful of doing it. They are victims of Mad How disease, or some other challenge, and the best thing you can do is realize that for what it is, and go off and do what you want anyway. In the process, you will become the antidote for Mad How disease, you will become an amazing Who.

Also keep in mind this quote. It beautifully captures the spirit of leaping into your Rich and Happy life.

“It is not the critic who counts:
not the man who points out how
the strong man stumbles or where
the doer of deeds could have done
better. The credit belongs to the man
who is actually in the arena...”

—Theodore Roosevelt
Chapter 22 - What Would James Bond Do?
Chapter 22
What Would James Bond Do?

You are both the problem and the solution in bringing your Rich and Happy life into being. But who is you?

The fact that you are aware of the voice inside your head doing play by play commentary as your life evolves means that you are something more than just your physical body. And that’s a huge Rich and Happy insight.

For most people, every perception they hold of themselves is an illusion. It started being created before they were even born and continues to be created each day that they let it.

Perhaps you were one of those children who people said was “forgetful” or “shy”, or “not very coordinated,” or some other hand-me-down belief. Now that you are an adult, you may even find yourself telling others the same thing - “Oh, I can’t go speak to my new boss about my interest in that new position, I’m just too shy”, or “I’d like to go try that, but I’m just not that adventurous.”

The good news for you, is that your situation is not unique. Everyone has someone out there who at one time or another has told them who or what they are, or who or what they could become. Probably way more than one person.

There’s something important you need to know though.

Rich and Happy people realize that Part of the Rich and Happy formula is choosing who you are going to be and how you are going to act.

Let me give you an example of this.

Chad grew up in a very non-traditional home. When he was young his parents got divorced, his mom then chose an alternative lifestyle and moved her kids around the country with little focus on security, including if they’d have food on the table each day. In his early teens, the sheriff showed up at the place they were staying and evicted them because of non-payment of rent. With no way to support them, his mom sent them to their dad who they hardly knew. That lasted for a few years until Chad left and went on his own.

Hardly a nurturing and carefree environment to grow up in. And according to Chad, it showed in his approach to almost everything. Although he tried to mask it, his inner world was a perpetual state of fear and concern about what might happen next, or go wrong next. Some of the manifestations of this were that decision making was very stressful for him, as

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were social situations. His fears about saying or doing something “wrong”, which would then lead to unknown trauma, were paralyzing him.

Finally one day, he had a personal epiphany. He decided that instead of accepting the emotional and then the corresponding physical state he always felt when he became stressed and fearful, he would choose a different one.

The next time he sensed his anxiety level start to go up, he asked himself a very simple question. A Rich and Happy question. “If I were James Bond, how would I feel, and what would I do right now?”

The answer that he instantly knew, was that if he were James Bond, he would proceed in a calm, cool, self-confident, fashion. So he pretended he was James Bond, and did those things. It proved to be a life-changing decision.

Chad chose to stop acting in alignment with the illusion that he had allowed others to convince him his life was, and instead, chose his own behaviors and actions.

Now James Bond may not be the right choice for you. Maybe it’s Laura Croft, Spiderman, a former teacher you had, some particular friend, relative, historical figure... The choices are endless.

They can be real people, someone from the past, a fictional character, whoever. It doesn’t matter who the person is. All you have to do is think of the attributes or personality traits they exhibit, that you want to have as well, and then act like they do.

What matters is that you realize you are the one in control of picking, and that the new way in which you act after you have chosen, is even more accurate than the ways you currently act, because the new ways reflect you making your own choices.

My own encounter with this piece of the Rich and Happy formula occurred shortly after I began my Rich and Happy quest.

I was traveling with a co-worker and we were discussing some of the other people we worked with. I mentioned that I really admired one particular person because they never seemed to let things get to them. They had the ability to maintain not only a state of calm, but a positive attitude at all times.

I looked at my co-worker and commented how I wished I was more like that.

My co-worker turned to me and uttered words that changed my life. He smiled and said, “So be more like that.”

As strange as it may sound, that was the first time I realized that the choice was mine.

Do you remember the earlier material about beliefs. Well, in a given situation as you are choosing to be James Bond, Laura Croft, or some other person, keep in mind that we demonstrate the beliefs we hold not just by the characters we choose to be, but by the whole stories we choose to tell.
Chapter 22

What Would James Bond Do?

Whether you have thought about it before or not, the truth is, we all tell stories. It’s how we communicate. When somebody calls me to talk about coaching, I hear their story and I offer my story back. This may be something as banal as the person telling me they want to book an appointment to talk about stress and me replying I haven’t got anything available for two weeks because I’m fully booked. Or it can be something more complex like a client going into detail telling me they hate their job, their boss and their life.

Not only do you tell stories to other people, but you tell them to yourself too. Stories about being unlucky or unworthy, about not being lovable or not clever enough. Stories of failing with the opposite sex, or even the same sex, and stories about being a victim.

However, our stories are only true if we make them true by believing in and living them.

Imagine Steven Spielberg sat you down in front of a computer and told you he wanted to film the story of your life. Not as it has been, but as you would like it to be from now on, and this is your chance to write the script. What would you write?

Would you compose a rip snorting, page turning, blockbuster of a story that takes your breath away in which you live a Rich and Happy life? Or would you copy and paste the same old stuff over from yesterday because it’s easier?

The answer should depend on what you really want and not what you believe you deserve or are capable of.

There is a book called The Hero With A Thousand Faces by Joseph Campbell. In it Campbell describes the ‘Monomyth’ or as it is more frequently called now, ‘The Hero’s Journey’.

The Hero’s Journey is an adventure, a rites of passage, that has been used as a formula by many great writers stretching back hundreds of years. Hollywood turns to it on a regular basis and it has been the structure for dozens of blockbuster movies such as Raiders of the Lost Ark, The Magnificent Seven, The Matrix, Independence Day, Star Wars, Harry Potter and many of the Disney films.

What if you used this formula for your life?

What if you decided to sit down and plan your life with blank paper? What if you fully believed that what happened yesterday doesn’t necessarily effect what will happen tomorrow- unless you want it to?

Think of the endless possibilities.

The Hero’s Journey is broken into three stages; The Departure, The Initiation and The Return. Each stage is broken down still further so that you can have up to seventeen component parts depending on how exciting you want it to be.
The only rule being that you always write a happy ending, which in this case, is a Rich and Happy ending.

The Beginning: The journey starts with the hero being in a situation where they are not completely comfortable or happy with their life. Maybe they are on automatic pilot, always struggling for money or stuck in a dead-end job they hate?

Are you 100% satisfied with your life? Do you know deep down there are changes you could make that would improve it beyond measure. Do you yearn to be Rich and Happy?

The Call To Adventure: Then the hero gets a call to action. Something happens that makes them realize they have to act.

How many times have you heard that internal voice telling you that there is more to life than this? How many calls to action have you ignored in your life?

The Refusal of the Call: The hero refuses the call because of fear that they are not able to complete the task.

Until now you have refused the call to be Rich and Happy, that's why you're reading this book. Most likely it is self-doubt and/or fear that has held you back.

The Mentor: The hero is convinced by a wise mentor or teacher that they can indeed be a hero and complete the task. The mentor can be a real person, an apparition, a character in a book...

Of course you may not know all the details yet about your own Rich and Happy future, but the seeds of possibility have been planted. For your adventure, as long as you become convinced you can be the Rich and Happy person you want to be, it doesn't matter who or what gets you to that stage?

Crossing The Threshold: The Hero is on his or her way now and advancing towards their destiny.

You're reading this book, you're doing the exercises and you're starting to believe you can be Rich and Happy. Brilliant stuff because you're over the threshold.

The Belly of the Whale: This is the stage that can in some cases be the lowest point. The hero is trying to make sense of their new world. Who are their allies, who are their foes?

This may be the confusing part for you as you try out new thoughts and ideas and shift your thinking. It's also the stage where you decide who is with you and who is against you. Some friends and family will be scared by your Rich and Happy changes because it will remind them that they aren't the person they want to be. Others will genuinely fear for you and advise you to retain the status quo and avoid future disappointment. A chosen few though will throw their support behind you and these will be your confidants as you move forward.

The Test: You know this scene in the movies. The one where the hero is tested in a fight scene. This can be anything from a shoot out at the OK Coral to fighting Aliens in outer space or dueling with dragons.
You will be tested as well. Don’t worry, you almost certainly won’t have to defeat fire-breathing dragons, and if you do, you can earn a fortune uploading the video to YouTube. You may have to deal with people trying to slow you progress though. Or maybe you will have to address your own personal fire-breathing dragon- giving a speech in front of an audience, approaching a complete stranger who you realize is an important Who, submitting your proposal for that book you’ve always wanted to write. Something will test your conviction and resolve, and YOU WILL TRIUMPH!

The Reward; This is usually where the hero gets the girl/boy, sack of cash, Holy Grail etc.

We’re fresh out of Grails, either holy or otherwise, so you’re going to have to make do with being Rich and Happy at this stage.

I have left out a couple of stages at the end where the Hero heads home and faces, then overcomes danger one more time. This may or may not be your path as well. If it is, just like before, you will triumph.

Changing your life now and deciding to become Rich and Happy is a hero’s journey that requires powerful beliefs. Beliefs that tell yourself you can be the person you want to be and live the life you want to live.

If the current story you are telling yourself and others doesn’t serve you, now is the time to change it.

You can follow the full outline of the Heroes Journey, right from the beginning, but why bother? We know you have passed through the early stages so let’s move on to the good stuff.

Start composing a great story that has a brilliant, stunning, fabulously gorgeous hero in it called you. A hero that lives the most amazing Rich and Happy life.

If you envision a piece of the story and it seems unrealistic, change that belief! Undermine it, ridicule it and give it a good thrashing because it’s an old belief that’s no longer relevant to you.

Now that you understand how much of your life is yours to write, your paradigm has shifted, and you are now realizing that you can have this thing called Rich and Happy.

If this all seems too good to be true, learn from the story of Hugh Hefner, a man who at a young age learned the power of writing his own story.

As a young boy, Hugh Hefner had an intensely creative mind. He would spend hours writing stories and creating comic strips that were incredibly detailed in their depth. By the time he was in his teens, he had started numerous small newspapers where he was the writer and editor, and he even wrote, directed and starred in a fifteen-minute horror film.

Although Hefner had a small group of close friends, by and large he was shy and more closed when he was around other people. The outgoing and adventurous Hugh Hefner was the character he created in his mind and in his stories,
not who he was in everyday life. When he was about to become a junior in high school, Hefner had his heart broken when a female classmate of his who he was interested in, invited someone else to go with her to a social function.

Hefner was crushed, and so he decided to apply his creative skills and write a new story for who and what Hugh Hefner the actual person was. The new Hugh Hefner would go by the name of “Hef,” would be stylish, a good dancer, and be suave in his behavior. As Hefner described it, the new him would be “A lanky Sinatra-like guy...a very original fellow, he has his own style...”

Hefner not only wrote this new story of his life, he believed it, and started to live it, and the rest of the world adopted it as truth. Within months he became one of the most popular students at his high school, emerging as a leader within the school’s social circles, and was elected class president his senior year.

Hefner realized that his life was like a movie and he was the leading man. Just like with all the other stories and comics he wrote, as the lead writer and illustrator for his own life, he got to choose the type of person he was, the adventures he would get into, and the people he would associate with.

Interestingly, at a low point in Hefner’s adult life, when he was struggling once again to find his place in the world, it was a return to his old high school that re-invigorated him, and re-reminded him of the power he had to write his own life. That experience, nine years after he had gradu-.
Chapter 23 - I Think Therefore I Am
In the earlier chapter about beliefs, you learned about the value of changing the language you use to change the way you feel about situations. Simply adding the word ‘yet’ or changes tenses can be very powerful. Now we’ll get into more depth and explain the real power of language.

How big an impact do you think the words you use on a day-to-day basis have on the quality of your life and your ability to become Rich and Happy? When I say language, I mean the words you use to converse with others and more significantly, yourself.

If you had to rate it on a scale of importance from 1 to 100, where 1 means it has no effect whatsoever and 100 means it’s the only thing that has any influence, where would you score it?

Give it some thought before you read on because for many people it’s not a question they’ve asked themselves before.

Now read the following hypothetical water cooler diatribe from a work colleague and really visualize the scene and picture yourself as the person being spoken to.

“Jeez this week looks tough. Tomorrow I’ve got to have lunch with Judy because she’s going through a real tough time with her pig of a husband. I really shouldn’t because I’m so busy with that really important project that just came up and has to be done right away.

On Wednesday I’ve got to go and see my mom at lunchtime when I really need to go and exchange those jeans I bought that don’t look right. Then on Thursday I’m at the gym at 6.30 a.m. and I have to have lost two pounds before then because I promised my trainer I would. On top of that I need to go to get the flights and hotels booked for our trip to London for the 2012 Olympics.

And don’t even mention Friday because it’s a complete nightmare. I’ve got to take the dog to the vets for his boosters, clean all the windows in the house, finish a pile of ironing, broker a middle east peace initiative and be out of the house by seven o’clock because we’re going to dinner with some friends I don’t even like. Sheesh, I’m gonna need two bottles of wine just to take the edge off, I can tell you.”

If you fully stepped into that scene and visualized it, my guess would be you didn’t see or hear a happy situation. The person talking would have sounded miserable because it’s impossible to authentically use language like she used and not sound and look miserable.

Not only that, but I can tell you without the need to read your mind that she had a downward slope to her shoulders and a fairly unhappy, worn down, woe is me look on her face, not dissimilar to a bloodhound that’s just been told Christmas has been canceled and it’s all his fault.

Fascinatingly enough, the only thing that caused the woman’s posture, facial expressions and demeanor, was...
the language she used. It can’t be the events because they haven’t happened yet.

There are a number of things going on in that monologue that aren’t helpful, but for now, I want to concentrate on one aspect and it’s something referred to in Neurolinguistic Programming (NLP) as model operators of necessity.

These are words and phrases like ‘must’, ‘should’, ‘need to’, ‘have to’ and ‘got to.’

In and of themselves the words and phrases aren’t really a problem. In fact we need them from time to time (pun intended). They only become an issue when we use them improperly and more importantly, incessantly.

The problem arises because they remove choice.

When you say you “have to” do something, then there is no option. It is as if some other entity controls the situation, not you. Using those kind of expressions to describe things that really aren’t needed, don’t have to be done and aren’t necessities, will put an undue amount of pressure on you.

You’ll start to feel like you’re backed into a corner and have no way out. This can have one of two effects.

1. You do what you say you “have to” do and you feel bad about it.
2. You don’t do what you say you “have to” do and you feel bad about it.

Let me explain what I mean.

Suppose you think you really should go to the gym and you keep telling yourself so. Eventually, when you finally bully yourself into making the effort, you are going to be in a negative frame of mind. You may be grumbling to yourself on the drive there about how you hate exercising and thinking about the negative aspects of working out and being in the gym.

The net result is you are feeling pretty bad and would rather be anywhere than where you are.

Are you likely to enjoy your workout? Hardly.

The flip side to the above situation is you just don’t go. In all likelihood what happens then is the negative internal dialogue kicks off with a vengeance. You start to beat yourself up for not following through on your promises and you feel like you have let yourself down again.

If you’re constantly telling yourself you need to lose weight, must quit smoking, should go to the gym and you don’t comply, what do you think the effect over time is on your self-esteem? Not good.

You can get to the stage where you no longer trust yourself to do what you say you’re going to do. However, you still persist in using the same language and failing to understand why you feel so bad and why you never follow through with your good intentions.
You can avoid these negative scenarios by changing the words you use which will help you to change the way you view any given situation.

The first stage is to recognize if you’re using this confining language. Start by simply asking friends and family to let you know when you use these words and phrases. Kids and teenagers are great for this because they can’t wait to tell you and it helps teach them as well.

You may be surprised and somewhat irritated when people are continually pointing out your indiscretions. Remember though, this is valuable feedback so please don’t threaten them with physical harm.

At the same time, start to check in with your internal language on a regular basis and listen to what it is you’re saying to yourself. Most internal chatter goes on at an unconscious level and we tune it out like the noise of an A/C system.

By being mindful, you start to become more consciously aware of the specific words you’re using. Then and only then, do you have the opportunity to change them. There are two options for making the change.

First, you can change to words that elicit a flat response. Instead of saying “I need to do that,” say “I’m going to do that,” and instead of “I must do that,” say “I will do that.” These are simple statements of fact that don’t really have a negative or positive effect on our physiology or psyche. There’s no slumping of the shoulder or grimacing as a rule, just an acceptance of something that is going to happen.

The other and much better option is to change from model operators of necessity to model operators of choice and possibility. These include phrases like “choose to,” “love to,” “want to,” “like to,” “be happy to.”

When we use these, we instantly feel better about the action because we have given control back to ourselves. With clients I occasionally get told that I’m being unrealistic when I suggest this for negative situations and I usually have to stifle an unprofessional eye roll because you know my opinion on reality.

Try saying, “I want to go to the gym,” “I choose to go to work,” “I’d love to buy multiple copies of Rich and Happy to give to all my friends.” Do you see how it changes your energy and emotional state?

This is not necessarily a quick fix because for some people it has taken many years to fine tune the way they use language, but I guarantee if you persist, eventually you’ll feel better about not only whatever it is you want to get done but also about yourself.

You’ll start to see previously difficult or even ‘impossible’ goals as achievable and chores will become desirable steps along the way toward your goals. Changing your language is the first step in changing your subjec-
tive experience of life.

Knowing the importance of language gives you a Rich and Happy head start on millions of other people. You’ll notice this from now on, when you listen to the words other people use.

Now get ready for one of the most powerful tools in the Rich and Happy toolbox—something called reframing.
Chapter 24 - Re-Frame This
Re-framing is the process of looking at one situation and without changing the content of what happened, changing the context in which we view it to make us feel empowered.

The point of reframing is not to try and make everything in the garden rosy. It’s not to pretend that things couldn’t be better and it’s certainly not to force you to walk around with a permanent smile plastered on your face. The point is to take a negative situation, any negative situation, and help you look at it in a different, more empowering manner.

I once got asked the following question on my blog about reframing, and I’m reproducing it here because it is very typical of many people’s response when they first learn about this powerful tool.

“If I got hit by a car, I’m not going to be thinking about how I can re-frame this experience. I’m probably going to be more concerned with whether or not I’ll be able to walk again.”

Reframing doesn’t mean you can’t be concerned about walking again. It also doesn’t mean that if you injure yourself you should hop out of the hospital with a big smile on your face while dragging your twisted leg behind you and shout cheerily to the nurses, “Don’t worry everything is going to be just fine. At least it wasn’t the leg I kick the cat with, and don’t worry about the blood everywhere because the cleaner is right behind me. Phew, lucky it wasn’t his day off?”

It does mean that in any situation, you can choose to adopt a positive outlook. That option is one that has repeatedly been demonstrated in research studies to aid the healing process and promote good mental health.

You don’t have to opt for it, but why wouldn’t you?

Yes you can be down for a little while, there’s nothing wrong with that. In fact I’d encourage you to get it out of your system. However, when things drag on and on (a bit like your poor leg), if you only focus on the negative side, not only are you not helping yourself, you’re actually making your condition worse.

So the Rich and Happy lesson in this, is when something occurs that seems negative, look for a way to reframe the new state of reality, into something positive.

Here are some examples of reframes that the person in an accident could have used:

I get to prove the doctors wrong on my recovery time.
I get to prove to myself how gutsy I am.
I get some time on my back to read more.
I get a month off work to focus my mind on what I really want to do with my life.
I get to meet cute nurses/doctors/undertakers.
I get to use the gym for free during rehab.

All of those (presuming they are relevant) would make the person feel better than if they chose to shift into victim mode and say things like, “This is terrible, it isn’t fair, it shouldn’t be happening to me.”
Will the reframes make the person feel great, and have them dancing, sorry, I mean hopping, down the corridor? Probably not, but that’s not the point. As long as the reframe shifts the focus onto what can he helpful, that’s enough.

As amazing as it may sound, researchers who have interviewed people who lived through life threatening illnesses, bankruptcy, and other traumatic events have discovered that once they have gone through the experience, the participants would seldom ever change anything, even if they could.

That’s right. When asked if they could go back and change things so the traumatic event never happened, would they do it, the participants nearly always answer with a resounding NO!

This is probably best epitomized by the greatest cyclists the world has ever known.

Lance Armstrong went through hell, almost literally, when he contracted testicular cancer that spread to his lungs, abdomen and brain. He was given less than a 50% chance of survival.

Armstrong not only survived but went on to win an unprecedented seven Tour De France.

When asked if he wished he had never had cancer, he has replied that it made him a stronger and a better person and he wouldn’t change anything.

Although there are some people who seem naturally adept at it, for most individuals, reframing is a skill that requires practice to become good at. The good news is, anyone can do it.

**The further good news, is that reframing ALWAYS works.**

Whether or not you feel like reframing something is another matter, but if you are truly serious about being Rich and Happy, then you will use this valuable tool at every opportunity.

Let’s take a moment now and practice your reframing skills.

What are three areas of your life you are currently unhappy with and that can be quantified as factual statements and not beliefs?

Here are some examples of what I mean when I say facts and not beliefs

“I am $3,000 overdrawn.” (Fact)

“I am terrible at looking after money.” (Belief).

“I don’t currently find my job enjoyable.” (Fact)

“This job sucks.” (Belief)

Here are some sample reframes using the above examples:

“At least I am not more than $3,000 overdrawn and I
have a job to help pay off my loan. A lot of people are in much worse situations at the moment.”

“If I really had to, I could sell my car to pay off the loan or maybe downsize. No matter what happens I’ll be OK.

“Getting in this situation has taught me a valuable lesson and I intend to manage my money a lot more effectively moving forward.”

“At least I have a job, it’s always easier to find another job while I’m employed”

“This job is reminding me not to settle for second best. When I change I’m going to find something that is much more fulfilling.”

“What can I do to make my job more enjoyable?”

Now reframe your situations. The reframe doesn’t have to make you feel brilliant, although that would be great if it did. If it can just help you realize that things aren’t as bad as you think, and you have the option to look at the situation in a new light, that’s a great start.

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How did it go? If it went easy, fantastic! If it was difficult, well maybe that is because you have lots of opportunities to improve. Is that a reframe? It sure is. Stay with it, the process becomes easier with practice.

There is a psychiatrist by the name of Gordon Livingston who wrote a book called Too Soon Old, Too Late Smart. In it Livingston explains how he lost his only two sons within thirteen months of one another. One died from leukemia and the other suicide. That is a brutal loss for any human being to endure, yet Livingston managed to reframe it.
His reframe was “At least my sons won’t have to bury me.”

Did that take away all his pain. Absolutely not. Fifteen years after the events he still feels intense sorrow. Nevertheless, by extracting some good, however seemingly trivial, he allowed himself to move on and blunt the edges of traumatic events.
Chapter 25 - Who is Controlling Your Mind?
Within this chapter you are going to learn two Rich and Happy tools so powerful, that when you master them, you will have the ability to change the way you approach any situation in life.

If you are fearful, you can become confident, if you are lethargic you can become motivated, if you are a procrastinator you can get things done.

The unconscious mind is so brilliant that it doesn’t distinguish between fact and fiction, real events and potential realities, or past, present, and future. It treats all the things you think about, as real, and happening real-time. Rich and Happy people have learned how incredibly empowering that is. The rest of the population let’s it drive them insane.

If you concentrate on good thoughts, you get good feelings, emotions, and physical responses. It doesn’t matter whether those good thoughts are memories, projections of a perceived future, or your assessment of the current situation you are in.

If you concentrate on negative thoughts, you get negative feelings, emotions, and physical responses. It also doesn’t matter whether those thoughts are memories, projections of a perceived future, or your assessment of the current situation you are in.

Philosopher Mark Twain once observed, “I am an old man and have known a great many troubles, but most of them never happened.”

Within Mr. Twain’s statement is a brilliant insight. You possess the ability to change your reality, using just your mind.

When you allow yourself to think thoughts, there are certain things going on inside your head. You will almost certainly be making pictures and hearing chatter which leads to emotions and physical feelings.

That means that if you change the pictures and words inside your head, you change the meaning of the experience you’re having, without having to actually change the event itself.

Here’s an example. If I asked you to tell me about the most fabulous vacation you’ve ever taken, there are certain internal processes that you would go through before you responded. These processes usually happen incredibly quickly. In fact, they occur so quickly that it’s doubtful you’d even notice them at a conscious level.

First, you would form a picture in your mind, hear a voice or voices in your head and then get a lovely feeling associated with whatever it was you had been up to. You may also recreate tastes and smells that you associate with your vacation. Either way you’d soon be beaming with joy and eager to tell me all about it.

Let’s say I got bored with seeing you so happy and wanted to bring you down a peg or two and so I said something like “Yeah, yeah, that’s great, but tell me...”
Chapter 25

Who is Controlling Your Mind?

again about how your hamster got run over by that garbage truck just after fighting back from major paw surgery.”

Your state would change at a lightning rate. You’d come crashing down to earth faster than a guy that went parachuting with only a backpack on.

In a split second, you’d probably visualize Hammy splattered on the tarmac with his little paw still bandaged up. You’d hear your own tearful voice inside your head and feel that knot of anger aimed toward the truck driver that hasn’t even noticed the hamster carnage he’s caused.

Your pulse rate would go up, adrenaline would start coursing through your veins, and tears may even form in your eyes.

And the reality would be, that NOTHING HAD JUST HAPPENED in either of those events. They were both just memories, but your unconscious treated them as real.

Here is the really brilliant and useful element of this. Who you are right now, including the beliefs you hold, is a reflection of your perceptions of your collective previous experiences.

If you use the techniques explained in this chapter, you can go back in time, change your perceptions of your previous experiences, and re-set your beliefs.

Here’s an example.

By outside appearances, Charles was the epitome of success. He excelled in academic studies, achieved notable success in sports, then business, and in general, seemed to have things all figured out.

That was the outside appearance. Inside, the story was quite different. Inside he operated between a fear of failure, and a fear of success. He didn’t know this, but it was reflected in his behavior and emotions. Because he feared failure, he would only engage in activities that he knew he would excel in. This included saying no to offers of playing something as harmless as a board game that he was unfamiliar with.

In arenas where he excelled, he would pursue success right up to the point where the future was uncertain. He had an innate sense that in going from very good to great, there was a point at which he risked failing. So he would succeed right up to that point, then a fear of greater success/potential failure would kick in, and he would disengage.

This pattern of behavior, which was reflected in all areas of his life, including his relationships, was the dominant factor that was keeping him from being Rich and Happy.

One evening he was lying in quiet silence aboard a train, while in the midst of a long vacation. As the miles rolled away beneath him, he found his mind replaying different scenes from his life. They were all the times when he had either failed, or had pulled himself back from the brink of
greatness. He thought to himself, “Why are these images coming to me now?” And in that instant, another memory came to him.

It was an event that had taken place when he was just a small boy of five or six. In the memory, he saw his father yelling at him to go into the store room and find a particular wrench he needed. His father told him it was on one of the back shelves. The little boy went into the massive store room and searched for the wrench, but despite looking everywhere he couldn’t find it. He knew from experience that if he returned without it, his father would yell at him and become very angry.

The store room was a mess, as were the shelves, and as the little boy looked under pile after pile of items, without finding the wrench, his anxiety grew and grew. Finally, he curled into a ball near the bottom of the shelves. Tears were in his eyes and he was very afraid. He hadn’t found the wrench. He knew he had to go outside and tell his father, and yet he knew what that would mean.

Finally, when he could take it no longer, he went and told his father. Just as he had known he would, his father became furious. He yelled, slammed doors, and stomped into the store room in a fit of anger. Many minutes later, after having thrown numerous items around, the father stomped back outside. He hadn’t found the wrench either, because it wasn’t there. It was in the garage, where he had left it the last time he’d used it.

The little boy’s father was not the type of man to actually say the words, “I’m sorry.” In truth, he was a very loving father, but he showed his love in different ways. After an event like this, he would take the whole family out for ice-cream, which was his way of saying “I’m sorry.” To the little boy though, it never translated.

As Charles lay there in the darkness on the train and watched the experience from his childhood replay itself in his mind, he re-lived it. Only this time, he also lived it from the perspective of a thirty one year old man. He saw and experienced the event both from the perspective of the little boy, and also as an outside observer. And in those dual roles he saw how that single event had set him on a course where from that point on, he would only do the things he knew he could do. He would live between a fear of success, and a fear of failure.

Charles also saw that the event was just a minor moment in his life, a moment that had no intentional malice or ill intent behind it. He realized that his current behavior was being dictated by the emotional response of a five year old boy. A response that was appropriate at the time, but no longer. With that knowledge, his behavior changed instantly. Literally at that micro-second in time when he gained this insight, his fears went away.

By using the power of his unconscious mind to examine his past and evaluate it from his current perspectives, Charles permanently re-set his beliefs in a Rich and Happy direction.

You have this power at your disposal.
In the following exercise I am going to walk you through an example of how it can be used. There are a few items to understand before we begin.

1. This is not a technique for making content changes. It is the context that is changing. The content is what it is, what we control is the way we perceive and react to it.

2. A minority of people cannot create the internal pictures and sounds as I described earlier. If you determine you are one of those people, stick to the other methods I’ll explain. Bear in mind though that you may be able to create the pictures and sounds, it just might take a bit of practice.

3. Everybody is different and has different experiences. Please don’t make any assumptions before you do the exercise about how to re-code your experiences until you have actually checked them out.

4. This works most effectively when a partner is available to help out. That’s because you want to be able to relax and close your eyes. Writing information down in that situation is not recommended because each time you open your eyes, you break your state and lose the feelings. It is easier to verbally explain what you are seeing, feeling, and experiencing, and have someone else write it down.

I once completed this exercise with a man that was intimidated by his boss. I had him describe an experience when he thought of somebody that didn’t intimidate him. Then I had him describe the experience when he thought of his boss.

Every time he thought of somebody that didn’t intimidate him, he saw them at eye level. When he thought of his boss, he saw the man above his eye line and looking down on him. The man was metaphorically placing his boss on a pedestal and making him 9 feet tall - who wouldn’t be intimidated by that?

The moment he visualized the experience and lowered the manager down to eye level, the intimidating feelings went away as if by magic.

OK, here is the way the process works.

1. To begin, the person who wants to make the change, closes their eyes. If they know of a particular individual or situation they want to address (like the boss example), it’s critical that they bring the individual or situation to life in their mind with as much detail as possible. See, hear, and feel the situation as if it were really happening. Also allow any smells or tastes that may intensify the experience to be present. If the situation being addressed is more nebulous, like in the fear example explained earlier, after closing their eyes, the person should use the voice in their head to say the item they are
addressing (e.g. fear of failure). Then relax, and let their unconscious bring up the appropriate visions, sounds, and emotions.

If the person is addressing a particularly difficult memory, they should realize before they start that they can open their eyes whenever they want. They are not leaving a safe environment. If they are overly concerned, they shouldn’t do it. For this to be successful, they have to create the same feelings, or at least very similar feelings, to the original experience.

In addition to writing down the person’s responses, the partner also has the role of asking about the pictures, sounds and feelings the person is creating. They inspire the person to be as detailed as possible. It’s important that the person realizes the details ARE there. They just need to allow them to come forth. In some cases, if the person is visualizing so quickly that they don’t even realize they are doing it, the partner needs to have them slow the visualizations down in order to bring the details and associated emotions out.

2. Unless they are highly auditory, the person may find it takes a little longer to tune into the voice or voices than it does with the pictures. This is normal. They should keep their eyes closed, give themselves time and be open to whatever they hear. If they doubt that hearing the voices is possible, the partner should ask them to try shutting off all internal chatter for twenty seconds. This draws attention to the audio that is there, but isn’t being noticed.

3. When the person has been through the entire process, they should break their state immediately and bring themselves back to the present. To do this, the partner should ask a ridiculous question such as, “Who’s sexier, Brad Pitt or the guys who wrote How to be Rich and Happy?” (Trust me, that will break their state.)

4. Once their state is broken, the person should wait a few moments to get back to normal before they start all over again. (If the Brad Pitt comparison was used, they may need an hour or two to regain their composure and stop giggling.)

5. The person should once again enter a relaxed state. Only this time, the event they are going to picture is one in which they feel the way they want to feel. For example, if the original event they wanted to address was the fear they felt when doing public speaking, they probably visualized being in front of a crowd, and the feelings that created. Now they are going to visualize an event where they are completely confident, self-assured, and fearless. It may be something as simple as recreating a one-to-one chat with a friend or even a family member, or a time when they were doing something they know how to
do very well. It doesn’t even have to be a real event; they can make something up. They just need to make sure to spend enough time in the experience to allow those feelings of self-confidence to become very strong, while they see, hear and feel the event.

When the partner has run through the same process and questions for the positive experience, they need to break the person’s state again. Maybe discuss the likelihood of fish populating the moon by the year 2018? (If they are reading this after 2018, they may need to think of something different. They’ll already know the answer to that one. I’m intrigued to find out what it is.)

The person will now have two different experiences to compare. In those experiences, they are looking for something called the submodality drivers. These are the items that radically alter the experience when they are changed.

It may be that when the negative experience appeared it was in black and white and the positive one was in color. One event might be a movie and one a still image, or even that one image is close-by and one is far away. There may only be one driver or there may be multiple ones.

Once the differences have been identified, it is time to adjust the experience to something positive.

The person should once again enter a relaxed state and bringing to mind the negative experience. They should get deep into the event and feel like they did when it was actually happening.

Now the partner helps them adjust it.

Let’s suppose that in comparing the initial two experiences, the person’s list looked something like this. And by the way, I have deliberately exaggerated this example. It can look like this in some cases, but similarly there may only be one or two variations or even no variations until sounds:

<table>
<thead>
<tr>
<th>NEGATIVE EVENT</th>
<th>POSITIVE EVENT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Colors or Black &amp; White</td>
<td>Black and White</td>
</tr>
<tr>
<td>Movie or Still</td>
<td>Still</td>
</tr>
<tr>
<td>Bright or Dark</td>
<td>Somewhat dark</td>
</tr>
<tr>
<td>Sharp or Blurred</td>
<td>Blurred</td>
</tr>
<tr>
<td>Framed or Panoramic</td>
<td>Framed</td>
</tr>
<tr>
<td>2D or 3D</td>
<td>2D</td>
</tr>
<tr>
<td>Location in Space</td>
<td>Eye level</td>
</tr>
</tbody>
</table>

With these results, the partner would proceed in a way to make the negative experience, more like the positive experience. For example:
Partner: “I now want you to start turning up the color on that image without changing the content. Almost as if you were turning the color dial up on an old fashioned TV set. And as you start to do that and the color starts to intensify, how does it make you feel about the situation? Is it better, worse or about the same?”

Person: “It makes it somewhat better.”

Partner: “What about if you turn up the brightness on the color and make it even more vivid?”

Person: “That’s a little better, I guess.”

Partner: “Okay. What about if you now decide to sharpen the image? How does that change the physical feelings?”

Person: “There is no difference.”

Partner: “What happens if you allow the frame to just melt away so that the picture leaves the television box and expands to become panoramic?”

Person: “That feels much better.” (the significant change indicates that this element is a main driver)

Partner: “What happens if you start to add depth to the picture and make it in to a 3D image?”

Person: “Somewhat worse, it feels a bit more intimidating.”

Partner: “No problem, you can just slide it gently back into 2D.”

The entire list should be gone through, with one element at a time being changed until the person feels positive, or at the very least, neutral, about what it is they are seeing.

If one change made the person feel worse (as in the example above), the partner should try that change again, once the positive changes have been applied. Sometimes the sequence is the key, and what produced a negative reaction at first, will actually be positive once the other elements have been adjusted.

Of course, if it still produces a negative effect when the partner tries it a second time, it should be put back where it was.

The partner should pay close attention to not only what the person says, but their physical presence as well. The person may give an answer that nothing has changed but change their body posture in a way that indicates otherwise. If that happens the partner should dig deeper by asking for clarification.

If the person is having trouble adjusting the colors, volume of voice, size of picture or whatever submodality they are working on, the partner should use the phrase, “That’s OK, just pretend you can change it.” That usually does the trick.
If it doesn’t, they should let out a huge sigh and say, “You’re terrible at this. I’m going to do it with somebody else,” and walk off in a huff.

I’m kidding, they shouldn’t do that. If they are patient, the person will get it.

Occasionally it’s enough to do this exercise once and the changes stick for good. More common is that it sticks for a while, and then the person needs to re-set it again. The second time through, the process is easier, because the person knows what the positive experience feels like.

So how can this help you be Rich and Happy? The options are about as limitless as your imagination.

Move from feeling anxious to feeling confident prior to making an important presentation. Go from despondent and down to a state of hope and expectation when you encounter obstacles. Fearful can become fearless when you face new adventures and opportunities. Transition from anger to calm when things annoy you.

I encourage you to think of examples that will be most helpful given your own personal circumstances.

Let me give you one statement of warning. Adjusting your submodalities is not appropriate for all situations. There are times when the state we are in is perfectly congruent with our circumstances. The death of a loved one should leave you feeling sad and taking an important exam will generate nerves that are actually useful.

Adjusting your submodalities should be done when your mind and body are reacting in ways that are unhelpful and even debilitating.

At the start of this chapter I told you it would include two incredibly powerful Rich and Happy tools. The first, adjusting your submodalities, has been covered. Now let’s talk about the other, which is equally powerful, even more simple to use and unknown by the majority of the population.

It’s called ANCHORING.

Imagine you’re walking down the street. As you walk past a bakery, the smell of fresh bread hits you. Within moments, you are transported to a different time and a different place. A time from your youth, when you were walking to the ball field for an afternoon of care-free fun and laughs with your friends. Summer vacation had just begun and you were blissfully happy and content and all was good in the world.

Without anything else happening, just smelling that fresh bread makes your step lighter and you start thinking to yourself, “Ain’t it great to be alive?”

Now picture yourself driving down the highway when a certain song comes on the radio. You and your ex-partner thought of the song as being written just for you. You would become all dewy-eyed and weak-kneed when you heard it together, and you stared into each other’s eyes for days on end listening to it as as you became lovers.
Unfortunately, he or she ran off with your former best friend to live in bliss on a Caribbean Island a week or so ago. The wound is still a bit raw to say the least, especially since they took your cat, your music collection and pretty much all of your dignity. As the song hits full stride, you have to pull the car over to sob your eyes out.

The reality is that just as in the hamster story from earlier, nothing of any substance happened from one moment to the next in either of the above events. You were still in exactly the same situation, on the same day, with the same clothes on... Yet your mood and emotions shifted in an instant.

That ladies and gentlemen, is what is called in neuro-linguistic programming (NLP) an anchor, or in psychotherapy, a conditioned response. It is a physiological and emotional response to “something.”

You carry hundreds of anchors around with you, whether you know about them or not. Some are beneficial and some aren’t.

Anchors are beloved by the advertising and marketing industries who constantly try to anchor positive feelings to their products. Jingles are anchors as are half naked models sprawled over the hoods of cars, or drinking Diet Coke.

Popular catchphrases are anchors too. If you are over the age of thirty-five, and I said “Float like a butterfly and sting like a bee,” you’d probably think of Mohammed Ali, the boxer who created that phrase.

“Where’s the beef?” “Do it your way.” “What’s in your wallet?” Those too are anchors.

Good sales people will use anchoring techniques to try and sell their products. When a person trying to get you to buy a car asks you to sit in it and think what it would be like driving down the Pacific Coast Highway in the summer with the roof down and the wind in your hair, he or she is trying to anchor you to that feeling and get you attached to the car before it even belongs to you.

Many public personalities use anchors. Watch closely the next time you attended a public speaking seminar or watch a celebrity interviewed on television. Just before they start speaking, they may do some small, subtle activity like pull on their earlobe, squeeze their leg or place their index finger and thumb together. There’s a good chance those people have anchored that action to a feeling of confidence.

Anchors can even be set by an experience.

As an example of a negative anchor being set, when I was about twelve, I was traveling home from school on the bus and eating a scotch egg. If you have never had one, a scotch egg is a concoction of a hard-boiled egg covered in sausage meat. I ate this egg at a time when I knew I was coming down with the flu or something similar. The next 2 weeks were spent with me laying in bed feeling awful.
Afterwards, the thought of eating a Scotch egg was revolting to me. My unconscious mind linked the egg to sickness and said, “No way”.

People can have a similar reaction if they become ill through excessive alcohol intake. After getting sick, just the thought of drinking can cause their unconscious mind to recreate the same physical feelings of being ill.

For some people the experience is so strong that they never drink alcohol again. Others just anchor the episode to the particular type of alcohol that made them sick. So while they may never drink Tequila again, other alcohol is fine.

**Rich and Happy people are masters at using the power of positive anchoring.**

They use it to instantly change their current state, to their desired state. Think about it. If a song, smell, or advertising jingle can all trigger your mind and body to change in some way, how powerful would it be to create your own positive anchors?

Rich and Happy people know how to use anchoring to instantly make themselves more confident, energetic, calm, mentally sharper...

Would you like to have that ability?

When you are done reading the next few pages, you will know how to do that too.

As illustrated in the example of public personalities, anchors can be set intentionally, just as easily as they occur by chance.

**Here’s how you do it.**

Find a time when you can close your eyes and you won’t be disturbed for 15 to 20 minutes. (It’s probably not wise to try this in a busy office, while operating heavy machinery or while attempting to land a plane at a major airport. And if you’re an airline pilot operating heavy machinery in somebody’s office, that’s clearly out of the question.)

Take a deep breath, exhale slowly, and as you do so, allow your eyes to close while letting a wave of relaxation flow down your body.

Take three or four more deep breaths while keeping your eyes closed. Allow yourself to become completely relaxed.

When you are at a stage that we professional life coaches officially call “chilled to the bone”, start to re-create the feelings you want to anchor. If it’s confidence, for example, think of a time when you were full of confidence. If it’s high energy, think of a time when you had extraordinary amounts of energy.

Sometimes you have to bring things to a very basic level. For example, I’ve had clients who wanted to anchor confidence tell me they’ve never felt confident. So I ask them if they can find their way to their...
car parked outside. “Of course,” they reply. “Are you sure?” I ask. “Of course I’m sure,” they respond. “So then you’re confident, are you?” I then look very smug for just demonstrating that they do indeed have confidence and they usually wonder why they didn’t hire another coach.

If you need to, find a very simple example of what you want to anchor. That works just as well as a complex example.

Once you have pictured in your mind the state you want to anchor, see, hear, and feel it clearly. If there are any tastes or smells associated with the experience, then allow those to be present too, because smells in particular can invoke very strong anchors.

After giving yourself time to experience the moment, allow the feelings to double, then double again and continue to intensify.

When you reach a point when you know the feelings are about to peak, set the anchor by touching some part of your body, and holding for three seconds. Common anchor locations are the forearm, the knuckles, pulling an ear lobe, or touching the tips of your index finger and thumb together.

Try to avoid a motion that you already use regularly, so that you can avoid firing the anchor by mistake.

The only absolute requirement is that you can replicate the touch exactly as you anchored it. So if you anchor the experience by placing your fingers on your forearm, you need to use the same fingers on the same point on your arm with the same amount of pressure each time, in order to kick off the anchor.

When you have done this, break your state by thinking about something completely different for a few moments. Such as what happens to the millions of birds that die each week. I mean, c’mon, where do they all go to? Why don’t you know anybody that’s been hit on the head by a dead bird? See how well that works?

When you have shifted your thoughts away, fire the anchor by repeating whatever action you decided on. When you do this, allow the feelings to flow. Do not fight them, in fact encourage them, even fake them if you have to. The first few times the anchor may not be that strong. However, each time you repeat the process, it will increase in intensity until you get to the stage where you fire it at full strength.

**Anchoring can work for anyone, although it takes different lengths of time depending on the person.**

I have known some people who get the desired response after the first time and others where it takes twenty times or more. I recommend using the method I just described to re-embed anchors on a semi-regular basis to make sure they are available when you really need them,
You now have another key piece of the Rich and Happy formula- the ability to instantly change your state. How amazing is that!

For video demonstrations on anchoring and submodalities, visit http://www.howtoberichandhappy.com/videotutorials
Chapter 26 - See it, Hear it, Feel it, Have it
You are on your way to a very important meeting and you’re running late, but then again you’re always running late. All of a sudden the car makes a feeble coughing sound, lurches a few times and then splutters to a halt. You look at the gas gauge and realize you forgot to fill up last night. You pound the steering wheel in annoyance and frustration. You were in a hurry to get home from work last night to prepare an urgent report for today’s meeting. You promised yourself you’d get gas first thing this morning and simply forgot in the usual morning chaos. Your mind was elsewhere.

Even though you’re still a ten-minute drive away from your appointment, you figure you can make it on foot in fifteen if you cut across some wasteland and get a move on. You grab your cell phone, lock the car and set off at a jog. You hop over the wall by the side of the road, barely noticing the “Keep Out” sign, and head for the freeway a mile or so away on the other side.

You curse the weather as you start to sweat in the hot summer sun. The last thing you need is to arrive flustered, red-faced and sweaty. Goddamn it why does this always happen to you? You pick up the pace nevertheless because you simply cannot be late. This is the meeting if you close the deal it would get you the big promotion that would guarantee the big financial payoff.

You’re half-way across the deserted land when suddenly and without warning your feet give way. You start to slide and as you look up you can see the sky disappearing from view like a train backing out of a tunnel at high speed. For a split second you’re thrown into a state of confusion, panic and disorientation as you realize you’re falling.

Almost as soon as you process this information you hit the ground and come to an unceremonious halt. You’re shaken and stunned. A quick bodily check reveals you’re OK, no bones broken or limbs twisted, just a scratch or two and a rapidly beating heart. You breathe an audible sigh of relief.

As you gaze around in the half-light it becomes apparent you’re in a disused mineshaft of some description. Both left and right are sealed off by rubble and rocks and the only way out is the way you came in. You jump to your feet and dust yourself off in preparation for climbing out.

You’re cursing your terrible luck again and wondering how you you’re going to explain the way you look when you arrive.

You can almost reach the top layer of dirt when you stand on tiptoes and stretch, but the outside world is another four feet above that. Scrambling and jumping to get out, you just pull more and more dirt down on top of you with your flailing arms.

You start to panic as you realize it’s useless. You’re trapped.
Your cell phone has no signal and you know that you’re some way off the beaten path. Why would anybody normally be walking across here? The memory of the sign suddenly resurfaces and a wave of nausea rises up through your stomach and into your throat.

How do you feel?

Angry? Claustrophobic? Terrified? Maybe even all three simultaneously?

After a few hours you’re hoarse from shouting and nightfall is drawing in, so you make yourself as comfortable as you can.

Did you curse the warm weather? Now you’re grateful it’s not winter. Now you’re grateful you’re alive. But you’re still scared, really scared. Maybe you even start to pray?

Sleep does not come easy, if at all. The regrets start to come thick and fast as you face your own mortality for the first time in your life. “Why didn’t you spend more time with your family and tell them how much you loved them? Why are you rushing for a meeting that you don’t even care about? If you worked for yourself as you’ve kept promising, this wouldn’t have happened. Why did you put off that trip to Europe when the family has always wanted to go? And why oh why are you working eighty hours a week in a job you despise and one that will never enable you to feel Rich and Happy no matter how many deals you close?

But it wasn’t supposed to be like this. The script is all-wrong; you should have way more time to do things like spending time with your family. There’s always tomorrow, isn’t there?

Late on the second day you’re slipping in and out of sleep. Your life is streaming through your consciousness in all its Technicolor, quadraphonic glory.

You’re struggling to know if you’re awake or asleep. Are you hallucinating through isolation and dehydration, or is this what dying is like? Voices and pictures from your past are blurring into one another, but the laughing and shouting makes no sense. Then a surge of hope pulses through your veins as you realize the voices aren’t inside your head, they’re above you.

You summon all your energy to shout for help and you hear the voices draw closer. Suddenly a couple of boys are peering down at you looking very perplexed.

“What the hell are you doing down there?”

An hour later you’re being lifted to safety and met by news crews jostling for your attention, a hastily formed crowd and some paramedics. You’re checked over and given a saline drip to replace fluids, but you just want to go home to your family and refuse the offer of an overnight stay in the hospital.

You don’t even welcome the glare of the TV lights. Funny. Fame was always something you yearned for, yet now it seems trivial and unimportant.
There is an emotional reunion with your family when the paramedics finally deliver you home, still wearing the now disheveled, mud spattered clothing you left in two days ago.

You’re ravenously hungry, but you want a shower first. You turn on the faucet and feel the cold water run lukewarm and then hot under your outstretched hand before you step into the tub.

The warmth of the water hits your face and it feels sublime. As you turn around you can feel the water cascading down your back and you breathe deeply, absorbing the perfume of the soap in your hands. Have you always had this soap? You’ve certainly never noticed the aroma before?

You watch the grime run down your body and feel your muscles start to loosen and relax as the water caresses your neck and back. A shower never felt so good, yet you must have had thousands over the years. What is the difference, what is allowing you to finally experience something that’s always been available to you?

As you take the time to slowly dry yourself, you can smell the dinner being prepared. You put on your favorite robe and head back to your waiting family. The tears flow and you make a silent promise to yourself that things will change.

Dinner is savored and you take the time to really taste and appreciate the food you have been served. Normally it’s a race to devour it as quickly as possible so you can get back to your laptop and deal with urgent e-mails. What’s urgent now?

The next hour is spent talking, laughing and crying some more, before exhaustion starts to overtake you and you head for bed.

A few hours after drifting off to sleep you wake with a start, your heart pounding, your brow sweating, your hands clammy. For a split second in the pitch black you think you’re back down the mineshaft.

Then the noise of your partner snoring softly beside you awakens you to the reality that you’re where you should be. A sound that used to irritate you is now one you cherish. Finally you understand. One day it won’t be there for you, one day all of this will be gone and you never know when that day will come.

As you stare into the darkness you make a promise to yourself. Next time you’ll be ready in the only way you can be, by living for the moment without remorse or regret. Never again will you allow urgent things to take precedence over important things, or work to come before family, because from now on you will live a Rich and Happy life whatever that is to you.

You close your eyes and drift back to a peaceful sleep.
If you read the previous story without distractions, and really stepped into the experience, you have just experienced the power of visualization. As you read, you probably underwent certain physiological changes as you passed through the various stages. Maybe your breathing and heart rate increased and it’s possible if you really became engrossed in the story, your blood pressure did as well.

As you read, your mind was constructing the scene and attempting to make sense of what was going on. Odds are you’ve never fallen down a mine shaft, but there’s a good chance you have felt isolated at some point in your life. It’s also likely that you’ve experienced fear, regret and relief in your life, and empathized with those emotions.

If I can write something that changes your state like that, and I don’t personally know you, imagine what you could do for yourself! So why would you? Why bother to master the art of visualization?

In an experiment conducted by Australian Psychologist Alan Richardson, he took a group of basketball players and split them into three equal groups. In each group, the player’s ability to make free throws was measured.

Then, the first group was told to practice shooting free-throws for twenty minutes per day.

The second group was told to spend twenty minutes per day visualizing themselves making free throws. They were not allowed to actually practice shooting them.

The final group wasn’t allowed to practice or visualize free throws.

At the end of the test period, the groups’ skill levels were re-measured. The group that had done nothing remained as they were - no change. That’s not surprising. What is surprising, is that the two other groups both showed similar degrees of improvement.

The people who only visualized shooting free throws were able to perform almost as well as the ones who had actually practiced with a ball on a court. How can that be so?

Part of the reason is that the athletes who were actually practicing free throws would miss some shots. Each time they missed they had in effect, practiced how to miss. The people that were visualizing making free throws, however, made every basket. They were building up the feelings and memory of how to be successful.

How does this apply to you and your Rich and Happy endeavors?

Rich and Happy people have learned that by using their mind, and the power of visualization, they are able to accelerate their progress towards whatever they want, and they can do that in any situation.

For Rich and Happy people there is no such thing as wasted down time, or lack of progress because of fatigue or inadequate access to resources. If they can’t
physically be doing something, they can move forward through visualization.

For some Rich and Happy people, visualization is not a secondary means of making progress, but a primary one.

Nicola Tesla, the brilliant inventor who invented the alternating current induction motor, and was responsible for bringing alternating current electricity to the world, used it extensively. He would visualize his inventions and then literally make changes and test the changes in his mind, until he had what he considered to be the optimal result. Then he would build it.

During his life, Tesla registered more than 700 patents worldwide, built the first hydroelectric power plant, created the paired circuit technology which is still a part of all radio and television equipment, and invented and launched the polyphase alternating current system, which currently lights the world.

For him, one of the greatest inventors the world has ever known, visualization was the workbench on which to build his inventions.

So exactly how and why does visualization work?

Each time you visualize something, it grows in strength as the particular pathway between the brain synapses associated with that visualization, becomes better defined. The more defined the path, the less your mind accepts contradictory pathways, which means that over time, even older established contradictory paths will eventually atrophy and die if the new path is regularly used and becomes better defined.

In the basketball example from earlier, as the players deepened the pathway where they made free throws, they were also helping eliminate the pathway in which they missed free throws. So when it came time to actually shoot a real free-throw, the supporting pathway in their brain associated with free throw was, “make it,” not “miss it.”

This is great news if your visualizations are supportive of your Rich and Happy dreams. Each time you visualize yourself achieving them, you are in fact helping yourself achieve them. Equally powerful is that the reverse is also true. If the images that appear in your mind are of failure, you are actually increasing the likelihood of failure.

If someone’s non-supportive pathways are deep enough, and never challenged, they can exist in a perpetual state of negative loops of thinking, where the same non-supportive images come up time and time again.

The power of using visualization to help you live your Rich and Happy life makes further sense when you understand the way that we as humans learn.

Each time you learn something, you go through four stages.
Chapter 26

See it, Hear it, Feel it, Have it

1. **Unconscious Incompetence**
2. **Conscious Incompetence**
3. **Conscious Competence**
4. **Unconscious Competence**

Here is a detailed description of each, as they relate to becoming Rich and Happy.

1. **Unconscious incompetence** - At this stage you don’t even know what Rich and Happy means to you, or that you don’t have it. Perhaps you are too young to comprehend it or it’s simply nothing you have ever thought about.

2. **Conscious incompetence** - This is where you understand what Rich and Happy means to you, but you are nowhere near having it. You’re aware it’s possible, but you don’t know the formula for achieving it. This is where you were at the very start of the book. EVERYBODY has to pass through this stage on their way to being Rich and Happy. The key is to not loiter around too long admire the view, because although the view looks good, it gets old not knowing how to bring the view to life.

3. **Conscious competence** - Now we’re rolling. At this stage you understand the parts of the formula, but it’s all a bit of an effort and you have to stop and think about the processes involved. You can see the value of the Rich and Happy matrix, and about choosing Rich and Happy beliefs, but it’s not quite an automatic process yet.

4. **Unconscious competence** - Congratulations, you’re there! This is the stage where you’re living a Rich and Happy life doing whatever you want whenever you want, and you don’t have to think of all the minutiae that make it possible. You have deeply grooved the Rich and Happy pathways in your brain to the point where that is the normal state in which you now effortlessly function.

Visualization is an incredibly successful and simple way of speeding through the four stages of learning. By deepening the unconscious competence pathways, you train your unconscious into believing you have slowly worked your way through the first three stages.

That’s what the basketball visualization group was doing - training their own unconscious into thinking they knew how to effortlessly hit basket after basket.

This in and of itself will not turn you into an NBA star or make your Rich and Happy life a reality. You do actually have to take action as well, but the technique helps you succeed more quickly.

There have been entire books written about visualization and the different methods of using it, and reading some of those will be of great value to you as you create your Rich and Happy life.
Chapter 26
See it, Hear it, Feel it, Have it

Probably the most well known is called *The Power of Visualization* by Lee Pulos Phd., and there are other very good ones as well.

Until you get to those though, I will give enough of a synopsis to get you started.

What it gets down to is visualizing yourself in your desired state. That could be successfully performing a task, living in a particular state of being, or engaging in a particular activity.

How long you use visualization each day affects the speed of change, as does the way you spend the rest of your time.

It’s really not advisable visualizing being Rich and Happy for twenty minutes per day and then spending ten hours in constant conflict with your values and engaging in activities that are the complete opposite of how you define Rich and Happy. That would defeat the purpose.

Some people tell me they can’t visualize. Then when I then ask them if they know what their car looks like they answer, “Of course.” Great, that’s visualizing. In order to know what it looks like, they have to have formed a picture in their mind first.

I appreciate that visualization comes a lot easier for highly visual people than it does for highly auditory people. However, it is a skill and as such can be practiced and learned, so if it doesn’t come easy, practice, practice, practice and then practice some more!

Also bear in mind, even though it’s called visualization, the use of other representational systems serves to intensify and improve the undertaking, so involve all of your senses. If it’s your golf game you want to improve on, hold a club while doing your visualizations.

Jack Nicklaus, the golf great who holds the record for most victories in major championships, and was continuously ranked as the number one player in the world for nine straight years, used to visualize the trajectory and the landing spot of the ball on every single practice swing. That’s the kind of success you’re looking for.

**Visualize in your mind what you want, and that will help make it real in your life.**
Chapter 27 - Be Patiently Unrealistic
Living a Rich and Happy life will put you in a very select group of people. Look around. Most people have chosen to believe in and behave like the status quo. Which is why they end up with the status quo.

**To live a Rich and Happy life requires doing things differently than most, including being patiently unrealistic.**

We exist in a world where we have access to more information in less time than ever before in human history. With the power of the Internet you can research the Rich and Happy life you want, find Who’s, be inspired... all in just seconds with the click of a mouse. It is a marvelous time to be living a Rich and Happy life.

With this blessing has evolved a counter side. Such is the way of the universe. We have become so used to having things instantly delivered to us that when something we want doesn’t appear in less than five minutes, we assume it’s wrong, broken, or destined to not happen.

We watch a special about someone who has become a celebrity, achieved success in sports, or a biography of a great explorer, scientist, adventurer, and in somewhere between thirty minutes and two hours we watch them go from childhood to this amazing pinnacle of success. Then we falsely assume that is about how fast it should happen for us.

What is missing from the show are the details in between. The years it may have taken someone to go from a no-name actor to their first big break, the numerous meetings, phone calls, and logistical sessions involved before the explorer made it to the top of the mountain, the failed experiments before the scientist discovered the actual cure.

When Thomas Edison was looking for a filament to put inside the lightbulb, he tested thousands of items before he finally found one that could carry current without burning through. That fact is stated in about seven seconds in the biography about his life, but took years to actually work through.

To achieve a Rich and Happy life, you need to believe that the life you want, no matter what that is, is possible. That is the part which in some cases may seem unrealistic, especially at the start.

Alongside that you will benefit from adding a dose of patience.

It may take more than five minutes to find the perfect Who to assist you on your adventure. Not every lead you follow will turn out to be the right one. The perfect work opportunity where you get paid to log Rich and Happy minutes may not materialize within twenty-four hours of posting your resume on a job site.

The counter to those will also occur. Early on in my adventures as an author I had a gentleman contact...
me out of the blue and order five hundred copies of The Why Cafe to give out to his employees and customers. I was ecstatic. I also had been on the author path long enough to know that those things don’t happen every day, and if those types of things were all I expected, I’d quit out of frustration.

The instant realization of Rich and Happy does happen sometimes—just not every time.

What Rich and Happy people know is that all the time in between when you decide on the life you want, and that life becoming your reality—is natural. It’s part of the process.

And if you do it right, the time between idea, and realization, no matter how long it takes, is all Rich and Happy time.

One of the most intriguing stories of being patiently unrealistic I’ve ever come across is that of Nathan Strauss. If you ask a thousand people, probably not one of them can tell you what he did. And yet his efforts are probably directly related to the fact that you and/or many of the people close to you, are alive.

Nathan Strauss lived in New York in the 1890’s and was one of the owners of Macy’s Department store. He was an active philanthropist, with his efforts focusing on the people of New York. In 1893 he decided to try and do something for children.

At that time, one out of every ten children born would die before the age of five. Strauss felt it had something to do with the quality of the milk they were given. His logic was simple. Milk spoils faster in the summertime when it is very hot. More kids died in the summertime. Maybe the two were connected.

He did some research and found a perfect Who. It turned out that thirty years earlier, Louis Pasteur, a French chemist, had figured out a way to kill the bacteria that caused milk and beer to spoil. Unfortunately, the process known as pasteurization, wasn’t being widely used in the U.S.

In June of 1893, Strauss set up a milk processing station in his home city. All the milk that came through it was pasteurized, and then made available at prices the local people could afford. If they were too poor to buy it, he arranged for them to get coupons so they could get the milk for free.

Over the next seven years, Strauss continued his efforts, and established six other locations across the city. Included in his efforts was providing the pasteurized milk to an orphanage that was currently receiving its milk from one specific herd of dairy cows. Within one year, the mortality rate at the orphanage dropped by more than 30%, just through the process of pasteurizing the milk.

Despite all of his successes, Strauss found himself fighting a very uphill battle to help protect the children. In 1907, after fourteen years of effort, he was unable to get the city of New York to require all milk to be pasteurized. Even a presidential study commissioned by Teddy Roosevelt, which found that the
The pasteurization process didn’t affect taste, quality, nutrition, or digestibility, but did “prevent much sickness and save many lives,” was not enough to overcome the financial concerns that the milk industry used as it’s justification for not using pasteurization.

It wasn’t until 1913, when a milk carried, typhoid epidemic killed thousands of people, that the officials in New York finally moved to action. Had the milk been pasteurized, as Strauss had fought for, the typhoid virus would have been killed in the process, and the epidemic would likely have been prevented.

With the public now behind Strauss’ pasteurization efforts, by 1917, almost all of the major cities in the U.S. required that milk be pasteurized before being sold. The result was that places such as New York City, saw their infant mortality rates drop by more than sixty percent.

Nathan Strauss is the perfect example of being patiently unrealistic. On the unrealistic side, he endeavored on a path to save thousands of kids lives by changing something that had been an unsolvable problem for hundreds of years. He felt that with enough effort, he could find a scientific solution, and then overcome the pressure and fears from physicians, an uneducated public and powerful business factions who didn’t want to change.

In the end, Nathan was right. He did what seemed impossibly unrealistic. He also had the patience to spend almost twenty five years of his life making it happen.

Thanks to his efforts, not thousands, but millions of children’s lives were saved, not just during his life-time, but continue to be saved today. And with all of his efforts, with every glass of milk that Nathan helped transform from potentially life threatening, to heath fostering, he was logging Rich and Happy minutes.

The lesson in Nathan’s story is this- be patiently unrealistic. Identify anything you want for your Rich and Happy life, and for as long as you know in your heart that’s what you want, then as Sir Winston Churchill said “Never, ever, ever give up.”

Just make sure to add a dose of patience that allows time for that life to unfold.

The good news is, there is another part of the Rich and Happy formula that can dramatically help you accelerate that unfolding process.

At my live events I run a little exercise where I have people pair up with another person. I then have the taller person open up their hand, and the other person puts in it a piece of paper that has a description of their Rich and Happy life.

In essence, when I then ask the taller person to close their hand, they are now in control of the Rich and Happy life of the other person. Then I ask the people who are now without their paper, if they truly want a Rich and Happy life. They of course respond that they do. So I tell them to get it back from the other person.
The responses range from mild grabbing to full on wrestling. It’s fun to watch from the stage and I let it go on for many minutes. Usually though, there are one or two pairs of people who are smiling, laughing, and seem quite non-confrontational compared to the other thousand people.

They are the ones who know the part of the formula— it’s called asking.

Instead of engaging in full on combat to secure their Rich and Happy life, they just asked for it.

**Asking will put you on the fast track to being Rich and Happy.**

Other people want you to be Rich and Happy. They really do. For many of them, they don’t believe they can have a Rich and Happy life, so the next best thing is to help someone else have it. For others, those who are Rich and Happy, they know that other people helped them get there, and so they intuitively know to pass it along.

In the 1960’s, social psychologist Stanley Milgram completed a series of experiments that involved asking. He sent packages from Massachusetts to Nebraska with a set of instructions in which he asked the recipients to help him get the packages returned to a particular person in Massachusetts. The instructions came with two key components. The package had to be hand delivered, not shipped, and the package could only be passed to someone that the recipient knew on a first name basis.

So upon receiving the package, the recipient had to think about someone they knew on a first name basis that would be either going to Massachusetts, or would know someone who knew someone who would be going to Massachusetts, and would be willing to hand deliver the package.

There were two key findings to the experiment as it relates to living a Rich and Happy life. The first, was that it only took six people to get the package from Nebraska to Massachusetts. This finding became more commonly known as six degrees of separation. What it tells us, is that our Who’s, the people who have already figured out a way to live the Rich and Happy life we want to live, are closer than we think.

This is especially true when you account for the fact that the limitations Milgram put on his experiment, don’t exist for us.

We don’t need to know someone on a first name basis to ask them for help, get their advice, or to discover what they did to live the life they do. We also don’t need to hand deliver our questions. With the power of the Internet, and other forms of information access and communications, you are seconds away from connecting to people all over the planet, without having to leave your house.
The second finding that is key for us, is that the single greatest factor in whether or not someone agreed to help with moving the package from Nebraska to Massachusetts, was the perceived value of the package. If they perceived the package as having a high value, then they were more likely to help. What that means for us, is that when we share with people that we are seeking to live a Rich and Happy life, a life that brings us fulfillment, a life where we do whatever we want, whenever we want, a life of meaning— we are talking about something that has an incredibly high value.

And that means people are very likely to help us.

But only if we ask.

To prove the power of asking, let me tell you a story.

A number of years ago, when my book, The Why Cafe, had first been released, I realized that in it’s first twelve months, the book had been bought and read by readers in 24 countries, on six of the seven continents. I got it into my head, that since I never intended on being an author in the first place, that it would be very cool to have inspired people on every continent in the world with my little inspirational book.

Which continent do you think I had left?

It was Antarctica. Now I didn’t know the first thing about Antarctica, but not wanting to suffer from Mad How disease, I instantly thought about Who I could ask for help. So I got on the internet, went to www.google.com and typed in “Who is in Antarctica.”

A whole bunch of information popped up, and I quickly learned that there were only two thousand people in Antarctica, and that at certain times of the year, it became so locked up with ice that nothing would get in and nothing would get out for months at a time. Then I learned that the two thousand people statistic was actually for the summer time. I was trying to accomplish my endeavor in the winter time, and there were only two hundred people there during the winter.

So my challenge was to find one of two hundred people, out of the 6.6 billion people on the planet, in a location so ice locked that nothing would get to them for months, and somehow inspire them to purchase a copy of a book from someone they’ve never met.

How’s that for daunting?

Through the power of asking, I accomplished this in 47 minutes of my own time. Would you like to know how? No, no, no. You’d like to know Who, right?

The Who turned out to be a guy named Ask Jack. See one of the links that popped up for me on Google was this page called Ask Jack. Jack was a meteorologist for the newspaper USA Today, and he had been down in Antarctica doing some meteorological studies. Well with a name like Ask Jack, what do you think I did? Right, I asked Jack! When the universe hands you these things, you don’t turn them down.

I sent an email to Jack, and said, “Jack, I’m asking.” I explained that I had this book, and it had inspired people on six of the seven continents, and Antarctica was left, and I
didn’t know what to do to get started and would appreciate any advice he had. Basically, in a concise, truthful, and heartfelt way, I shared my story and what I was trying to do. Then I hit send.

Sure enough, I got an email back from Jack. It was a full page long! He gave me the names of the top three companies that do business in Antarctica, went out and got me their web sites, provided me with all kinds of other information, and at the bottom of the email he wished me luck and told me to contact him if he could be of further help.

I had never even met this guy, and he did all this!!! Just because I asked.

When I received his email I clicked on the first link, and it turned out the company was located in the U.S. So I called them up, and when the person picked up the phone I shared my whole story about how I was an author with this inspirational book, and I wanted to inspire people on all seven continents, and Antarctica was the only one left, and Ask Jack had given me their name... And I heard this big pause on the other end of the phone, and the guy said “Actually, I’m just the receptionist.” But he then offered to connect me to someone in the company he thought could help.

So he did, and when she picked up the phone, I shared the whole story again—author with this inspirational book...seven continents...Antarctica left...Ask Jack...

Then she said the same words that you are going to hear as you are creating your Rich and Happy life. She said “I can help you.” Again, she and I had never met. Up until seconds earlier she had never heard of me, and here she was offering to help. All because I asked!

She then asked me how I wanted to sell the book. I didn’t know. I hadn’t thought that far ahead. “How about Internet,” I offered? “Do they even have Internet in Antarctica?” It turned out they did. So she told me to set it up online and send her the link and she would see what she could do.

When I tried to set it up through my online ordering system I was dejected to learn that they didn’t take orders from Antarctica! Aaargh! So close and then this big obstacle. So I thought of a Who, and jumped on the website Amazon.com. Sure enough, they did take orders from Antarctica, AND they had a part of their site where anyone could set up an auction, and Amazon would handle the transaction. Perfect!

I got on the site, set up the auction, and put in the description “Please do not bid if you are not from Antarctica!” Then I sent the link to the woman, who got it in the hands of the right people in Antarctica, and we ended up selling ten copies of The Why Cafe. My total time invested- 47 minutes.

Your Rich and Happy life is available to you. You have to know what it is, you have to believe it is possible, and you most certainly have to ask when you need help bringing it to reality.
Chapter 28 - Be a Quitter
Rich and Happy people are masters in the art of quitting.

They are the first ones to quit a job where they don’t log Rich and Happy minutes, or where they have a lousy boss, because working in that environment is a guaranteed formula for failure.

They’re smart enough to honor their goals when they reach them, and then quit what they’re doing, reflect, celebrate their successes, and then pick new goals. Even when they are in the midst of an activity they love, they know when to quit and take a break, so that they don’t experience burnout.

Quitting is one of the least understood and most maligned skills by the average person, but Rich and Happy know that it’s one of the key ingredients in the Rich and Happy formula.

For most people, probably the most relevant opportunity to demonstrate the value of quitting, is their job. In the work I do I have the opportunity to interact with all kinds of people from all kinds of backgrounds. The settings range from over a thousand people in an audience to one person sitting next to me.

What I’ve found, is that more than ninety percent of people do not work at a job that is in alignment with the Rich and Happy life they want.

In other words, that huge block of time they are at work, which as you saw in the calendar exercise is the dominant way most people spend their time, doesn’t get them any Rich and Happy minutes.

And if you don’t get Rich and Happy minutes for seventy percent of your awake life Monday through Friday, which is the amount of time work encompasses for most people, that seriously decreases your chances of having a Rich and Happy life. Because as you’ve learned already—,

Rich and Happy lives are built by logging lots of Rich and Happy minutes!

For Rich and Happy people, the idea of not capturing Rich and Happy minutes through the work they do, is inconceivable. It makes no sense because it is a path doomed for failure. So they don’t do it. If their work doesn’t generate Rich and Happy minutes, then they quit it, and move on to something that does.

How many Rich and Happy minutes are you logging each week through your work? Is it time for you to demonstrate your Rich and Happy intelligence and QUIT!

I’ve always laughed at the massive amount of traffic on the roadways during the commuting hours. Where I live there is a massive East/West expressway that actually runs more North/South, although that isn’t the key irony here. The key irony is that you have tens of thousands of people from the east who are sitting in congested traffic for an hour and a half each day,
heading west to go to a job that they don’t like and that doesn’t get them any Rich and Happy minutes.

Twenty feet over, in the lanes going east, are all the people from the west. They too, will spend ninety minutes sitting in traffic as they commute back and forth to jobs they don’t like and that don’t get them Rich and Happy minutes.

At a minimum wouldn’t it be great if those people could all switch jobs so if they lived in the east they worked in the east, and same for the people in the west. That way at least they would capture back all their commute time.

Right about now, if I was having this discussion with a live audience, someone would raise their hand and insist that they had a “but.” But I can’t get another job, but my current insurance only has a ten dollar co-pay, but the 401k plan is very good where I’m at, no I don’t like my job, but the people I work with are nice... Or my personal favorite - but I’ve only got seven more years until I get a pension.

Let’s call those self-limiting beliefs what they are- they are excuses.

Rich and Happy people become Rich and Happy because they don’t get caught up in things like ten dollar co-pays. They know that if you do it right, there are nice people wherever you work. And they certainly don’t become Rich and Happy by trudging through seven years of work they don’t like. While that’s certainly a great way to achieve high blood pressure, a heart condition, ongoing prescriptions for anti-depressants, and a surly demeanor, it’s not the path to Rich and Happy.

One of the best lines I ever heard or read about quitting your job is from author Tama Kieves. After going to Harvard Law school, practicing law, and logging almost zero Rich and Happy minutes, she demonstrated her incredible intelligence and quit. In her book - *This Time I Dance*, she says

“If you’re this successful doing work you don’t love, what could you do with work you do love?”

I couldn’t agree more.

The importance of mastering the art of quitting applies to all aspects of life for the Rich and Happy.

Are you in a relationship that brings you very few Rich and Happy minutes? Then quit. It doesn’t mean you have to quit the relationship entirely, but you certainly have to quit something. Quit spending so much time apart if that’s the problem, quit arguing, quit nagging each other, quit allowing the other person to treat you in any way other than the way you deserve to be treated, quit treating your partner in any way other than the way they deserve to be treated... .

If the idea of quitting something completely is too intimidating for you, then quit slowly. Quit working
fourteen hours per day at the job you don’t like, and just do it for thirteen hours per day. Dedicate that now available hour to finding a job that will generate lots of Rich and Happy minutes. When you find it, then quit your old job completely.

As a personal challenge, try quitting just one minute of time today that is not Rich and Happy time, and instead fill that minute by visualizing yourself living your Rich and Happy life.

If you make it through that experience and the world has not collapsed around you, which of course it won’t, then tomorrow quit one more minute. This new minute can also be spent on visualizing yourself living your Rich and Happy life, or you can read through the empowering Rich and Happy beliefs we talked about earlier.

Here they are again, so you have them handy.

Anything is possible.

I am worthy of being Rich and Happy.

I am capable of being Rich and Happy.

I deserve to be Rich and Happy.

When I am living my Rich and Happy life, that helps the world.

The only person who can hold me back, is me.

I can be Rich and Happy right now.

Rich and Happy is my natural, evolved state.

For thirty days, keep quitting one minute per day and re-allocating it to be a Rich and Happy minute. Continue with your visualization, read empowering words, or spend the minutes doing the things you see in your Rich and Happy visualizations. At the end of those thirty days, you can decide if you want to continue.

The opportunities to benefit from this Rich and Happy tool are almost endless, and will benefit you the rest of your life. All it takes to bring them to fruition is to utter two small words - I quit.
Chapter 29 - Stress if for Suckers
Most people view stress as a necessary part of life. Rich and Happy people do not. They have learned a far more empowering truth. They control stress, stress does not control them.

Does that statement surprise you?. It might. The word stress gets bandied around in our culture more freely than Vodka at a Russian wedding, so how can it be that it can be controlled?

Think of any event that currently stresses you out. Do you think in all the world there is at least one person who could deal with the situation and not be stressed by it? Of course there is. Then by definition it’s not the event that’s stressful, but the interpretation that you place upon it.

**Stress is contextual.**

If your boss tells you he intends to fire you at the end of the week if you don’t immediately improve your performance, you may feel what would commonly be called, “stressed” about it. But what if you stopped to grab a lottery ticket on the way home and won ten million dollars. Would you still be stressed about possibly being fired, or would you take great pleasure in resigning beforehand?

Again, it’s not the event that is stressful.

In the above scenario, when your boss first delivered his bombshell, the submodalities I spoke of earlier, kicked into action. You started to make pictures inside your head and also talk to yourself. That is perfectly normal and we all do it. However, it’s those pictures and conversations that dictate how we feel.

If in those pictures you imagined yourself having an argument with your spouse, struggling to pay your bills, being out of work for months on end and eventually being thoroughly poor and unhappy, you are going to feel terrible. You will probably accompany those images with an internal dialogue that reiterates how desperate and dour things look. The voice may even mock, berate or attack you.

That is where the anxiety comes from.

On the other hand, if once your boss delivered his news, you saw yourself bouncing back wiser and more determined and either keeping your job, or finally starting that business of your own, and achieving Rich and Happy status with the full support a loving family, you would feel brilliant.

The point of telling you this is to simply demonstrate that whereas potentially stressful situations are a part of life, they do or don’t actually become stressful, based on how you deal with them. One of the few things you get to have total control of in your life is your attitude to outside influences. Nobody can ever take that ability from you- only you can give it up.

As a matter of fact, it is actually the feeling of having lost control that most often makes situations seem stressful.
Imagine being in a taxi on vacation and winding down a mountain pass. Suddenly the car’s brakes fail. You have two choices, you can either hold on tight and hope things work out for the best with your trusty cab driver at the wheel. Or, you can swap places with the driver and take control of the car in the best way you can. You have just ten seconds to choose. Which do you want to do?

Amazingly, most people (me included) would prefer to take over the controls. Yet it makes zero sense from a logical perspective. The driver knows the road better than you, he knows the car better than you and he is just as likely to be at least as competent a driver as you, seeing as he does it for a living. So why would you want to give up those advantages?

The reason is because if you are driving, you at least feel like you have control. Yes, you’re probably going to die, but at least you are dying on your terms and going over the cliff of your choice.

What that tells us is that when we take control of our destiny, even in difficult situations, we are far less likely to be stressed by the experience.

Rich and Happy people know they are the perpetrator of their own stress. Not their boss, their partner, the Government, illegal immigrants or even the puppy that just threw up on the carpet. They refuse to slip into a victim mindset.

Ask yourself the following two questions:

Have you felt stressed at some point over the last two months?

Have you felt scared or frightened at some point over the last two months?

Whenever I speak to a live audience and ask that question, almost every hand goes up to say yes to the first question. Few people say yes to the second.

In that disconnect lies a big piece of the Rich and Happy formula. What most people don’t realize is stress is fear.

There isn’t an example where you can’t substitute the emotion of fear for stress. “I’m stressed by work,” really could translate into “I’m fearful of losing my job, and not being able to provide for myself and/or my family.” “I’m stressed about having to make a speech,” in all likelihood means “I’m scared I’ll mess up and people will laugh at me.”

Even something as innocuous as “I’m stressed by the next door neighbor playing loud music,” probably means something like “I’m afraid I won’t sleep well and then I’ll be irritable at work and go on an axe-wielding rampage and butcher half the accounting department.”

Next time you’re ready to announce to the world you’re stressed senseless, try replacing the phrase “stressed
senseless,” with “I’m scared to death” and see how that changes your experience.

The reason this insight into the interchangeability of fear for stress is so powerful, is because while people have come to accept that it’s OK to be stressed all the time, they will not stand for being in a permanent state of fear. This new state of awareness motivates them to do something about their situation versus accepting it as something they have to live with.

There are a number of techniques Rich and Happy people use to stay in control in situations that bring stress to others. Many have been covered already such as anchoring, adjusting your submodalities and visualization. Here are a few more.

**EXERCISE**

Exercise is a form of intentional stressing, often called eustress. What makes it so useful is it offers a built-in recovery period. Nobody can do an unlimited amount of pushups without stopping to recover. Your body won’t allow it. Therefore, when you exercise you are redirecting the stresses in a positive way, and making sure they come to an end.

Not only that, but with exercise you get another useful side effect because you’re also releasing endorphins into your blood stream. It’s the endorphins that give you that feeling sometimes called a runners high.

**BREATHE PROPERLY**

If you are stressed about something, then in all likelihood your breathing and heart rate will be increased.

In general, people breathe too shallowly, rapidly and from the upper chest area rather than from the diaphragm. In a potentially stressful situation, that becomes even worse.

Check your breathing now. Where is it coming from? If it is your chest, then slow it down and move it down. You should be breathing from your diaphragm.

Slow abdominal breathing immediately starts to reduce stress levels. If you have been breathing high up in your chest for years, it may feel a little unusual to move it lower. Stick with it and it will soon become normal.

If you feel yourself becoming stressed/afraid, take a few deep, slow diaphragmatic breaths and a metaphorical step back.

**LAUGH MORE**

You’ll get a full explanation for this one in the upcoming chapter on Star in Comedies, Not Dramas. For now, take this advice to heart. If you’re feeling stressed senseless don’t settle down for a quiet night with your tax returns, a Leonard Cohen CD and a bottle of cheap brandy.
Chapter 29
Stress if for Suckers

Watch some comedy, read a funny book, or trawl YouTube for amusing videos of gophers juggling while riding skateboards. Shift your state so you get a good feeling about life again.

**SAY AHH**

I’m not talking about the Ahh noise you make when your doctor asks you to stick your tongue out.

This is the Ahh we make when we let out a huge sigh on contentment. Do that Ahh five or six times either out loud if you don’t mind getting strange looks from the people around you, or internally if you care what they think.

This action sends a signal to the unconscious that all is well in your world. You’ll immediately feel better after you do it. It may sound ridiculous, but it works.

**SLOW DOWN & BE IN THE MOMENT**

If you remove sports from the mix, there are few things in life that cannot benefit from being done more slowly and consciously. That includes eating a pleasant meal, taking a walk, and driving the car.

Society tends to make us believe we always need to be accomplishing three things at once, and that we need to get whatever it is we’re doing done as quickly as possible and then move on. But we don’t.

Try sitting down to eat lunch for a few days without multi-tasking or worrying about what you need to get done after lunch. Slow down next time you are on the Interstate and see if it actually takes you longer to get to your destination.

Research has shown that driving aggressively in traffic seldom makes much of a difference in your travel time, but it makes a big difference in how frazzled you become, and how much gasoline you consume during the trip.

**RELAX YOUR BODY**

This is absolutely imperative. Take time out to just relax.

There are over 600 muscles in the human body and although their natural state is to be at rest, people are tense so much of the time that it has actually become the opposite. They have trained themselves for tension.

Right now, take a moment to fully relax your face. Oh go on, there’s nobody looking and even if there is, who cares.

Start with the top of your head and move down, paying special attention to the muscles around the eyes, the mouth and in the jaw. One by one, allow them to ease up. Experience how unusual your face now feels while in a state of complete relaxation.
Tension feels natural to most people because they’ve been practicing it for most of their adult lives. It’s a little bit like sitting in a good posture. It feels weird if we are used to slouching, because we are asking our body to do something it isn’t used to doing.

Keep at it and it will start to feel natural, and a lot better than being tense all the time.

Relaxing your body helps maintain good health, reduce stress and promote good sleep. And if that isn’t enough, it can help you look younger too! Have you ever been to a funeral and heard people say they were amazed, because the person who passed away looked 10 years younger?

That’s largely because all the tension has drained from their body and all the muscles are completely relaxed. You don’t want to wait until you’re dead for people to be commenting on how well you look. Try it out now!

**RELAX YOUR MIND**

There are a number of excellent ways to properly relax your mind, and just to be clear, TV isn’t one of them.

I have no objection to TV, in fact I love it. I enjoy my sports especially soccer and football. I like to watch a good movie and enjoy entertaining dramas. I am aware though, that it doesn’t really help me relax my mind.

I can offer you an alternative that is brilliant at helping you to relax and absolutely free too. There are no ongoing costs and no maintenance. It has been proven to help live a longer life, improve cognitive ability, reduce stress levels, promote peace of mind and help sleeping patterns.

It’s easy to do and has a cumulative beneficial effect with no negative side effects, other than maybe creating a deep desire to go out and purchase a saffron robe and a pair of matching sandals.

It’s meditation.

Meditation is so easy to explain that it makes a mockery out of the people that try and mystify it.

Meditation is a concentrated form of focus.

That’s it really. You can spin that a few different ways if you want. You could say it’s a trance state or that it’s being in the moment or it’s refusing to think about the past or future. All of those are equally right.

You can meditate lying down, sitting upright, standing up or even walking, as long as you are in the moment.

People often tell me they can’t meditate. I tell them yes they can, because if a person can breathe, they can meditate.

Even if your brain is racing at two million thoughts per second, there is a simple way to slow it down- concent
trate on your breathing. Feel the breath coming in and the breath going out. Then also concentrate on your body sensations, maybe your chest rising and falling.

Hey presto, your mind is way too busy to chatter. It may only stay like that for a few moments or even less, but it was quiet at that particular point. So build from there, start over, and try it again. Each time, allow your focus to last longer and longer.

You will get better and better over time and the results will be well worth it.

When I talk to clients about meditating, the response I get more often than not is, “I don’t have time.” I have a stock answer to this, “Sure you do.”

You don’t need to allocate an hour out of your day. Ten minutes is better than nothing and it can be done pretty much anywhere or anytime.

You may not choose to make time to meditate, but that’s not the same as not having any time.

**BE PRESENT**

You only have this moment. The past has gone forever and the future may or may not arrive. If you spend your time in either one of those dimensions, you’re going to miss the only reality that there is—right now.

You can’t be stressed being in the moment. You stress yourself thinking about what might happen and what did happen, but never about what is happening.
Chapter 30 - Ignore Most People
Most people are not Rich and Happy. Yet those same people will not hesitate to proffer advice about how you should live your life. They’ll even give you suggestions for how to be Rich and Happy, even though they’ve never achieved it in their own life.

If you’re not careful, that can result in you suffering from Association Osmosis.

In other words, you start to become what you’re surrounded by.

Think back to the example from earlier about the three overweight people living in the same house. They all keep talking about wanting to lose weight, but their eating habits don’t support that. Suddenly one finds the personal motivation to lose ten pounds. If they stay in that house, the weight is almost guaranteed to come back.

Why?

Because the other two people now see that the weight can be lost, and it makes them aware that they are both the solution and the problem with their own weight issues.

They don’t want to be reminded of this, so they encourage the person who has lost the weight to put it back on. Their efforts are subtle and perhaps even unconsciously done, but nonetheless, Association Osmosis kicks in, and pretty soon, the ten pounds are back.

Rich and Happy people realize that Association Osmosis can kill your efforts. They also realize that when used with the right people, Association Osmosis can dramatically enhance your ability to live a Rich and Happy life. They understand what an important component it is in the Rich and Happy formula.

In Paris, France, there is a beautiful and iconic structure which came to be because the designer was adept at ignoring most people. The man’s name was Alexandre-Gustave Eiffel, and the structure is the Eiffel tower, the single greatest visual image that people associate with Paris, France.

In 1889, in anticipation of the 100th anniversary of the French Revolution, the city officials of Paris decided to host a competition to design and build a structure that would eclipse that of the Washington Monument. The monument had recently been completed in the United States, and was the tallest man made structure on the planet.

In addition to the more unusual proposals such as a giant guillotine, the city officials received a proposal from Eiffel for a tower that would reach one thousand feet high—almost double the Washington Monument. Eiffel claimed that he could complete the structure in less than two years and when he presented his idea, he brought along more than five thousand drawings that he’d already had completed, as a demonstration of his capabilities.

His assertion that he could complete the project in two years was particularly bold, given that because of the size
of the structure, and also in part because of funding issues, it had taken thirty seven years to build the Washington Monument.

There were many who claimed Eiffel could not, or should not build what he proposed. They said the structure would destroy the Paris skyline and obscure other prominent monuments such as the Louvre, and Notre Dame. A math professor came forth with the assessment that it was not possible to build a tower of that height, that it would collapse just short of seven hundred and fifty feet. The Paris newspapers and other experts put forth their assertions that the tower would do everything from kill all the fish in the Seine river because of it’s lightning rods, to change the weather.

Eiffel effectively ignored all of these detractors and instead applied the positive version of Association Osmosis. He surrounded himself with engineers, officials, and business people who believed in what he was trying to accomplish. He overcame the funding barriers experienced in the U.S. by designing the tower to be a money maker.

The first two stories were architectured to accommodate retailers who would pay for the right to use the space. Visitors to the tower paid to climb it, with the pricing tiered based on how high the person wanted to go. In total, between the space at the retail locations and space for other visitors, Eiffel’s designs could accommodate more than ten thousand paid visitors in a single day.

On the construction side, Eiffel marvelously used his network of Who’s while further ignoring his detractors. He had his designers and engineers pre-fabricate all the parts to very specific guidelines, including using many smaller parts, which went against conventional wisdom. The benefit of this was that because of the precision of his guidelines, the parts fit perfectly together, and because of their small size, they could be moved faster and easier. All of which enabled the teams of riveters on site to apply more than sixteen hundred rivets per day as the tower was being assembled.

The tower was constructed and assembled in twenty one months, which was two months ahead of schedule. It made enough money in the first six months of the centennial celebration to put the project in the black, Eiffel had negotiated a contract with the city officials that since he was putting up more than eighty percent of the money to build the tower, he would receive all profits for the tower during the twenty years after it was completed.

When the twenty years had expired, the tower would become the property of the city at which point they could tear it down.

Not surprisingly, city officials did not tear it down, and thanks to Eiffel’s impressive use of the Rich and Happy formula, Paris has one of the most recognizable and financially lucrative landmarks on the planet.

As you are defining and living your Rich and Happy life, remember Eiffel’s story. Which by the way, includes one other small but interesting footnote.

Included in the people who Eiffel was smart enough to ignore, was the Prime Minister of France at the
time, who didn’t support the project. After the tower was completed and had became the symbol of France, that same Prime Minister went on to award Eiffel the French medal of the Legion of Honor.

Sometimes it is people close to you, people who have good intentions and genuinely want you to do well, that you most need to find the courage to ignore. Sam Horn did and she credits it with being the pivotal point that has enabled her to live her Rich and Happy life.

When Sam was a young woman deciding what to study in college, people kept telling her she should be a lawyer or doctor so that she could “use her brain.” Sam understood where the people were coming from, but she knew those careers would require things that would result in a quality of life different than what she was looking for.

She also firmly believed that it was possible to use her brain in other capacities while doing what she loved, and be well rewarded in the process. So she followed her heart, ignored the other people, and studied recreation administration—a degree many would find laughable compared to medicine or law. For Sam, her decision launched what she refers to as “serendestiny.”

Serendestiny is the wonderful chain of unforeseeable events that occur when you make decisions based on your own values, intentions, principles, and goals, instead of giving in to what other people think is best, or succumbing to peer pressure or societal stereotypes.

The day Sam graduated, she received a call from a former boss, asking her if she would like to help head up the executive fitness program for a resort on Hilton Head Island, S.C. She accepted, and quickly saw validation in her belief that when you do what love and do it well, good things will follow.

Soon she was recruited by the organization called World Championship Tennis, and was offered the opportunity to help open the first ever country club for racket sports in Washington D.C. She accepted and that led to things like playing tennis at the White House, and sitting in the President’s box at the Kennedy Centre.

Then, at the age of twenty-six, she was once again challenged to ignore most people and follow her own heart. She chose the later and took off on an adventure across Canada during which she asked herself, “What could I do next that would add value to world, and give me autonomy.”

Sam had grown up in a small town, and like most people, she had seen magazine articles and pictures of famous and wealthy people. As a young woman, she had assumed that once you had fame and monetary wealth, that happiness would be a natural result.

Her time at Hilton Head and in Washington D.C. had taught her something different. When she walked around the marinas, and interacted with the people in their multi-million dollar boats, she saw that many of them were miserable.

Through her experiences with famous celebrities and professional athletes, she learned on a visceral, not just intellec-
tual level, that fame and wealth alone do not make people happy. She learned that what does bring happiness is gaining a core confidence that you carry with you always. A quiet calm that is independent of where you are at or who you are with. A sense of knowing that comes from doing what you are meant to do, not what others tell you to do, and being clear about the difference you want to make in the world.

Sam had realized what Gertrude Stein meant when she said, “Let me listen to me, and not to them.”

Those insights helped Sam launch herself into the next phase of her life.

Since then, she has been featured on every major television network in the U.S., written six books, been invited to speak to organizations around the world, raised and maintained deep relationships with her children, and helped make a difference in the lives of tens of millions of people through her work as an expert consultant to authors.

To learn more about Sam and her story visit www.samhorn.com

Sam’s story is a beautiful illustration of the power of ignoring most people. She has lived a Rich and Happy life by surrounding herself with people who support her desire to live her life, such as her mother who believed, “Encouragement is oxygen for the soul.”

For everyone who fell outside that criteria, they were politely ignored.

In many ways, Eiffel’s and Sam Horn’s stories are amazing. They are also also a long way from being unique in terms of a person benefiting from ignoring the people who doubt them.

Roger Bannister, the first person to run a mile in under four minutes didn’t listen to the scientists that told him the four minute mile was a physical impossibility. The Beatles went on to sell more than a billion records after being told by a Decca A & R Executive that “guitar bands were on the way out”.

Barrack Obama refused to accept the view that an African American could never be the President of the United States. Jim Abbott ignored those who said a man with one arm couldn’t play major league baseball. Then he proved how right he was by winning more games in his rookie season than anyone in the history of the sport.

The Jamaican bobsled team didn’t listen to the naysayers that said they couldn’t compete in the Olympics. Walt Disney ignored the people who said a theme park built on a swamp was a less than stellar idea and he also ignored the beliefs of the one hundred banks that politely declined the opportunity to lend him the money to build it.

J K Rowling, author of the Harry Potter series of books, ignored the twelve publishers who rejected her original manuscript as she went on to sell more than four hundred million books and become the first woman author ever to crack the billion dollar barrier for net
worth that was earned, not inherited.

Rosa Parks, considered the mother of the civil rights movement in the United States, ignored a culture that told her that her skin color determined which seats she could sit on when she rode the bus.

And finally, my wife didn’t listen to me when I said there was no way we were having another dog!

The world is full of people who will try and tell you why you can’t be Rich and Happy. Ignore them all. The Rich and Happy life you want is yours to be lived. Use the positive power of Association Osmosis and surround yourself with people who believe in you, including those who have already brought their Rich and Happy life into reality.

“Don’t ask what the world needs. Ask what makes you come alive, and go do it. Because what the world needs is people who have come alive.”

—Howard Thurman
Chapter 31 - Star in Comedies
Not Dramas
A
fter a lifetime of research I have come to the conclusion that there are two possibilities for our existence.

The first is that we were something before we were born, we are something again after we die, and the time in between, our time in our physical form, is just an experience along the way. Or, the second possibility is that this physical life is all there is, and when you die, you just die.

After almost two decades of research into the Rich and Happy formula, I’ve learned that your personal belief about which of those is correct, doesn’t really impact whether or not you can live a Rich and Happy life. Interestingly enough though, whether or not you have given the question some thought, does.

Think about it. If our time here in our physical bodies is just an experience on the way from something to something else, then it doesn’t really justify getting too worked up about things. If we are infinite energy, then why spend twenty years being angry because your father left the family when you were twelve.

Or on a smaller scale, why get upset when someone cuts you off on the road, an event that comprises a bazillionth of a second of your life. Instead, you might as well be pretty laid back and enjoy life. Do what you want to do, see what you want to see, experience whatever adventures call you.

What’s the worst that could happen- you die? That’s going to happen anyway, and then it’s on to whatever is after this.

If after assessing life you decide the second possibility is the right one, that your physical life is all there is and when you die you just die and that’s that- you pretty much end up in the same state as with the first possibility.

If this is it, does it really make sense to waste so much time worrying about little mundane things? Is it worth it to let your life tick away while you sit in a cubicle at a job you hate? Might as well live it up. Go do all those things you’ve always wanted to do. Get those life experiences you’ve been wishing for. Stop worrying so much and enjoy life.

Regardless of which conclusion you come to on the question of your own existence, you will benefit from giving it some thought. Rich and Happy people can answer that question.

People who aren’t Rich and Happy are so busy running on the hamster wheel of life that they’ve never given it much thought, and certainly never come to a conclusion. That’s why they are so stressed out all the time. Life is controlling them, versus the Rich and Happy way, where you are in control of your life.

Once you come to your own answer for the “Why am I here and what happens next?” question, you’ll find
No matter what it is that fits your definition of Rich and Happy, smiling more will help you bring it to life.

Part of this is because your Who’s will be much more responsive when they see your smile, or sense the smile in your interactions.

Smiling is one of nature’s biggest clue providers as to whether or not someone is a friend or foe. You can tell a genuine smile from a mile way, and it always means the same thing—something good. The more you smile, the more the world looks at you and gets the impression - good. And the more they get the good impression, the more likely they are to trust you, believe in you, like you, and want to help you.

The benefits of smiling even take place on a physiological level. In a study conducted at Loma Linda Medical School, participants were tested for different chemical reactions in their body while they were shown a comedic television program. The results showed that after smiling and laughing because of the program, the participants had lower levels of the stress hormone epinephrine in their blood. They had an increase in endorphins, which is the body’s natural pain killing tool.

Their immune systems showed even more changes. Their gamma interferon hormone, which helps turn on the human immune system and works to destroy viruses and regulate cell growth, was boosted. Also boosted was the activity of a substance called “Complement 3,” which assists antibodies eliminate cells that are damaged or infected, as well as the number of “helper T-cells” which assist the body in coordinating the immune systems reaction when someone becomes ill.

Incredibly, these physiological reactions began to take place when the participants were told that they were going to be watching something funny, but the program hadn’t even started. Researchers felt that anticipating something funny, or re-living in your mind something funny that had already happened, had a similar effect to experiencing the actual event.

How spectacular is that? It means you have the ability to boost your own immune system, and change your state, simply by thinking of something funny. Smile, laugh, log Rich and Happy minutes, AND extend your life!

By the way, drama, as opposed to comedy, has an opposite effect on the body both in short and long term negative physical impacts.

In a study published by the Journal of Personality and Social Psychology, seventy five married couples were assessed over a six month period. The finding showed...
that there was “a significant relationship between daily stress and the occurrence of both concurrent and subsequent health problems such as flu, sore throat, headaches, and backaches.”

The American Psychological Association has identified stress as linked to the six leading causes of death—heart disease, cancer, lung ailments, accidents, cirrhosis of the liver, and suicide and stated that 75 to 90 percent of all physician office visits are for stress-related ailments and complaints.

All good reasons to smile more and worry less.

And since we are back to smiling, here’s a great Rich and Happy tool for you. It’s called a smile ripple. The next time you are walking somewhere, just randomly make eye contact with someone and smile as they walk by you. They will smile in return, I guarantee it. It’s not that they will take time, think about it, and then smile. Their smile back to you will be an instantaneous physiological reaction.

And in that moment, other people will see them smiling, which will make those people smile. From there it will ripple forward long after you and the other person have passed each other. It’s an incredibly easy way to boost you immune system, capture some Rich and Happy minutes, and to help others do the same.

So what do you do when the world seems to be casting it’s swords upon you, nothing is going right, you’re in a lousy mood, and it seems like you’ve hit a dramatic run of bad luck? Well, for starters, stop trying to halt the waves. Here’s what I mean by that.

Downturns and challenges are part of the make-up of the universe. They help us grow, test our resolve, and push us to new heights.

That said, I’ll be the first to admit that on particular days I feel like I’ve grown enough for the moment, am a little tired of my challenges, and would instead prefer that everything just go the way I want it too.

Unfortunately, that’s like standing on the shore, watching the ocean’s waves crash in, go back out, crash in, go back out, and suddenly going into an absolute fit while jumping up and down and screaming “Stop, just stop, no crashing in, going out, crashing in, going out... Just stop!” All the while expecting the waves to stop because of your behavior.

Just like the movement of the waves is part of the way this whole game of life works, so too are downturns. Yelling and screaming doesn’t change that. Instead, remember that just like the way waves always recede after they crash on the shoreline, the challenging times always do end. And when they do, you get to experience the fun times.

Unless you stand there and scream, in which case even though the fun times are there, you miss out on them.
In the midst of your challenges, remember one of Oprah’s favorite phrases for dealing with tough times, “This too shall pass.” And indeed it will.

A second tool to pull out as you are dealing with adversity, or really at any time, is to remember something called your laugh list. This is a technique that Rich and Happy people have mastered, in one form or another.

Create a list of three things that make you at least smile, and preferable laugh, giggle, and even snort, every time you think of them. Everyone has them. They are things you’ve watched, scenes from a movie, a line from a book, some joke you heard watching the comedy channel, an event that happened with you and your friends that was funny...

It doesn’t matter where they come from, or what they are, just as long as when you recall them in your mind, they make you laugh.

When you have your three, write them down. That will be your laugh list. You don’t have to write them down in detail, just a few words so that when you see them, you’ll remember what they stands for.

Keep that list with you until you have it committed to memory. Then anytime you feel down, or upset, or frustrated, or angry, go through your laugh list item by item. Think of the events in detail, let your mind replay exactly what was going on, who said what, etc.

Within a few minutes you will improve your mood, you’ll find yourself- sometimes despite all your efforts not to- to be smiling, and because of that, you’ll be kicking off all those positive chemical reactions in your body.

Let me give you an example. This is one that a friend of mine shared with me after I taught her this technique. She is a huge fan of the Simpsons TV show. If you have never watched the Simpsons, it is an animated comedy show, and the writers are known for their combination of wit, and irreverence.

Anything is fair game on that show, and at the same time they never take themselves seriously. At the top of my friend’s laugh list is one particular episode where Homer is very upset, and so he goes to buy a gun. He decides what he wants and the owner of the store says that there is a five day waiting period. Homer can’t believe it and he replies, “Five days, but I’m mad now!”

My friend pulls this one out of her memory banks anytime she is mad. It’s so irreverent, that the minute she thinks of it, she laughs, and when she’s laughing, she can’t stay mad. Too bad Homer Simpson didn’t know this piece of the Rich and Happy formula.

Here’s another example. At one point in my life I used to consult large companies on how to achieve maximum financial success. The assignments usually consisted of me and a team of people I was leading. Most of the
time the environments were pretty stressful, and the hours very long.

On one project, one of the guys on the team found this web site called “You Are My Friend.” When you went to the site you would type in a name, and then the site would launch this audio visual mini movie with inspirational words, and orchestral song. Then at the very end, the name of the person you typed in would pop up on the screen, and underneath it, would be the words—“You Are My Friend.”

Inevitably, at 10:30 at night, as we were tired, frustrated, and running on nothing but adrenaline, someone on the team would launch that site, and type in the name of the person who had been our biggest pain in the butt that day. The person who was the reason we had to be there so late.

Up would pop the little song and messages, and at the end it would say that person’s name, followed by—“You Are My Friend.” No matter how bad the day had been, or still was, we always laughed at this. It was so ridiculous, and so funny, that we laughed—no matter how tired, frustrated, or annoyed we were.

That’s the point of the laugh list.

If you don’t have the best memory, you can use technology to help you with your laugh list.

Another person I taught this technique to downloaded a quote from the movie Austin Powers to his phone. Every time he feels like things just aren’t going his way, and he needs a laugh, he calls up one of the saved messages on his phone and hears Mike Myers saying the Dr. Evil line “You know, I have one simple request. And that is to have sharks with frickin laser beams attached to their heads. Is that too much to ask?”

And it works every time. The minute he hears it, he smiles, laughs, and is instantly in a better mood.

Let me share one final example with you. This is one that recently worked its way into the top three of my laugh list. In the comedy movie Wedding Crashers, there is a scene at the very start where two people are in very heated discussion. In a moment of utter frustration, one of them says to the other “You shut your mouth when you’re talking to me.” It’s so ridiculous, that it’s hilarious, and whenever I think of it, I laugh.

As a matter of fact, this example is a funny way for couples to avoid confrontations with each other. (I speak from experience here.) As long as both people are familiar with the context of the line, whenever you are about to get on each other’s nerves, one of you should say in a very sarcastic voice, “You shut your mouth when you’re talking to me.” Instantly the whole mood will become funny.

You’ll increase your Rich and Happy minutes by not only using the laugh list tool, but also by sharing it with others. Almost all the items people have put on their laugh lists and then sent to me, make me laugh too. By
sharing the technique with others, you’ll gain all kinds of new laugh list material.

At some point, you may even lose the necessity of having a laugh list.

Many Rich and Happy people arrive at a point where the moment they feel angry, or upset, they just start to smile and/or laugh. They have achieved a sense of awareness so strong, that although they initially experience emotions like anger or frustration, instead of holding on to those feelings, they instantly break that state with a smile and/or laughter, and in the process, move to a more positive and productive state.

This is important, because since it is impossible to log Rich and Happy minutes when you are angry or upset, the longer you stay that way, the less time is available for you to be Rich and Happy.

You don’t want to waste potential Rich and Happy minutes.

Using tools like the laugh list doesn’t mean that as difficult events unfold in their life, that Rich and Happy people adopt a “whatever,” attitude where they just don’t care what happens. That’s apathy, and you don’t live a Rich and Happy life by being apathetic.

Instead, it’s that when difficult events unfold, they are able to consciously choose whether an emotional state helps them be Rich and Happy, or impedes them. And when it impedes them, they change it. They, and hope-fully now you, are able to make the separation between the event, and any emotional responses to it.

The attitude you bring to your life, and the attitudes of the people you allow yourself to be surrounded by, greatly impact your ability to be Rich and Happy. So carry your laugh list with you, once a day engage in the life changing practice of ripple smiling, and stop trying to stop the waves.

Not only will these practices have a dramatic effect on your ability to be Rich and Happy, but you’ll make a positive difference in the lives of the people around you. For most Rich and Happy people, that’s a big part of what being Rich and Happy is all about.
“I have learned that if one advances confidently in the direction of his dreams, and endeavors to live the life he has imagined, he will meet with a success unexpected in common hours.”

—Henry David Thoreau

Congratulations! You did it! You are well on your way to being Rich and Happy.

You have come so far since you opened the initial page of this book. You have learned so much that will now enable you to create and live the Rich and Happy life you not only want, you also deserve.

What happens next depends on you and the situation you are in. Perhaps now, having uncovered what Rich and Happy means to you, it’s time to change careers, backpack around the world, open your own business, or spend more time with your family and friends.

Or perhaps it’s time to solidify your new positive money beliefs, adjust your spending to maximize your RHR’s, practice the art of quitting, or launch some smile ripples.

Whatever you decide, know that you now have what you need to be Rich and Happy. Many things can be acquired and lost in life. Not knowledge. Once you have it, you get to reap the benefits of it for as long as you are alive. You know the formula for being Rich and Happy, and that will stay with you, and benefit you, always.

We encourage you to put this knowledge to use, starting today. As you have learned, new Rich and Happy behaviors can only replace old non-rich and unhappy behaviors, if the new ones are put into action. So do that for yourself. You deserve it.

We also encourage you to inspire others to live their Rich and Happy lives. Most Rich and Happy people feel fulfilled when they help make a difference in the lives of others. If that applies to you as well, then tell others what you have learned about How to be Rich and Happy.

Never doubt the impact a single smile, or single inspiring concept can have on the life of another human being.

Although you have finished reading How to be Rich and Happy, that doesn’t mean our time together has to come to a close. We want you to live the Rich and Happy life you have now discovered for yourself. We want you to use the Rich and Happy formula that you now know.

And we want to continue to help you when and where you need it.

To that end, we will be providing ongoing support in the form of our blog, e-mail tips, live seminars, tele-seminars, and when our schedules allow, individual coaching.

All the information about those resources, can be accessed at www.howtoberichandhappy.com

Congratulations again. Your Rich and Happy life is waiting for you. Go live it!

John and Tim
According to Gannett Media (USA TODAY...), John P. Strelecky “has put his finger on the pulse of the world.”

At the age of twenty-one, John was destitute. His income was at the poverty level, his future looked bleak, and he was, in his own words, “devoid of hope.” Then he had an experience which changed his life forever and inspired him to pursue a Rich and Happy existence.

Since then, he has been honored alongside Oprah Winfrey, Wayne Dyer, Tony Robbins, Deepak Chopra and Lance Armstrong as one of the 100 Most Influential Thought Leaders in the field of leadership and personal development. He is the author of several acclaimed books and CDs, which have been translated into 19 languages and been best sellers around the world. They include The Why Café, Life Safari, The Big Five for Life, and his latest, How to be Rich and Happy.

John’s almost twenty years of research documenting the formula that enables people to be Rich and Happy, along with his own personal experiences, have made him one of the definitive experts on this topic. He has been honored to speak alongside Nobel Peace Prize nominees, and award winning philanthropists, to share his learnings with audiences around the world.

His insights have been profiled on the covers of magazines such as Personal Excellence and Money N’ Profits, and incorporated into educational tools such as the software, SafePaths to Financial Independence™.

When he isn’t writing or speaking, John spends extensive time traveling. He and his wife’s longest trip was a nine-month backpacking adventure circumnavigating the globe. He has taken additional extended trips to the Amazon Basin, Yucatan Peninsula, and China.
Tim Brownson is a highly respected and sought after Professional Life Coach and NLP Master Practitioner.

He is the author of the critically acclaimed *Don’t Ask Stupid Questions - There Are No Stupid Questions* and owner of the popular self-development blog, The Discomfort Zone.

He is English by birth and has lived in Florida with his wife since they emigrated in early 2006. Known for his left-field sense of humor, down to earth practical advice and irreverent view on life, he has been dubbed the “Real Life Coach” and also the “Renegade Life Coach.”

A love of personal development, deep desire to help other people fulfill their potential and frustration with Corporate UK, led him to leave a successful sales career and move into coaching prior to moving to the United States.

He has worked successfully with hundreds of clients from all over the world via the telephone as well as some on a face-to-face basis. He now turns that knowledge, enthusiasm and experience toward helping as many people as possible become Rich and Happy.

In his spare time, Tim likes to watch football (the American kind), play golf and let his Dobermans take him for walks.
Ask more questions, not the same questions more often
Recognize you can be whatever you desire to be
Know that performance does not equal identity
Realize that you are the equal of everybody
Realize that you are the better of nobody
Appreciate you did the best you could
Face the future, live for the moment
Understand suffering is part of life
Accept you will make mistakes
Breathe from your diaphragm
Smile when things get tough
Always be kind to yourself
Think before you answer
Visualize your success
Take time for yourself
Make time for others
Listen with interest
Suspend disbelief
Embrace change
Still your mind
Be curious
Exercise
Laugh
Love
Cry
Be