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5 Secrets of Successful Property Investing

by

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Introduction

So you want to be a property millionaire? Good for you!

I can vividly recall the time (actually it was not so long ago) when I was living in the absolute worst area of town in a terraced house. There were drive-by chip-paper throwing incidents, cars up on blocks and dumped fridges in the back gardens. In fact, even that was several steps up the ladder for me. Before that I'd lived in rented flats and before that in a single room with shared bathroom and kitchen.

Back in those days, if you'd asked me if I would ever become a property millionaire, I would have laughed loud and long. In fact, I could not see how I could ever even afford a decent house, let alone a million pound house! By 'decent' I meant something with 4 bedrooms and a nice sized garden. If you'd shown me a picture of the quasi-mansion I now live in, I would never have guessed that one day I would be the owner. Yet here I am in my one million pound+ 6-bedroom house with 280 degree panoramic views of the countryside and loving every minute of it.

That's why I'm writing this report for you on this glorious sunny day (at least it is right now, back in your past when I'm writing it!).

I KNOW with 100% certainty, that you can have what I have achieved.

I'm not saying you can have it tomorrow, the day after, or even next year, if we're honest. It'll take you a while – maybe 3-5 years?

But I do know you CAN do it. I did it, and so can you. There's nothing special about me. I started life as a humble studio engineer working for the BBC on a very modest wage. I had long hair, wore 'loons' (check them out at your local museum – costume department) and was a bit of a no-hoper doofus, bless my heart. But I did have a dream and a plan. And I did want it badly. I also put in the hours and the energy to get what I wanted. Are you like that? So many dream and chatter of being wealthy in property, but so few are willing to actually do something to turn their dreams into realities. I'm here to tell you that it's the doers that will make the grade. The dreamers will... well... just keep on dreaming. Drifting their lives away, never acting to make their dream happen.

So here's a free mini-secret which you can have before we get into the main stuff.

The secret is: **“Do You Want It Badly Enough?”**

This is not unique to property. It applies to getting a dream partner, your ideal car, a million in the bank and many other things which do not 'flow' to one for no effort. Even a scratch golfing handicap falls under this heading – you've got to WANT it.

A wishy-washy, half-hearted approach simply won't do it, I'm afraid.

If I ask you: "Would you like to be a property millionaire in five years or less?" and you shrug your shoulders and say: "I s'pose..." then this is not for you. I want to see some fire in your eyes – or at least a spark. I want to see you come alive, be animated and say something like: "Too right! Boy, would I love to do that. I've always dreamed of..." I'd like to have trouble getting you to put a jolly old sock in it when it comes to property. But indifference? I can't handle that, and it will get you precisely nothing.

Please don't think I am saying this is difficult to do. It isn't. Not *technically* difficult requiring a fancy education or lots of study. Not even back-breakingly difficult requiring you to put your shoulder to the wheel for many years of tough physical labour. It's *mentally* difficult – or should I say challenging? By that I mean it's to do with focus, determination, application, discipline – those sort of things. So this brings us right on to the first secret, which lies inside your mind (actually ALL wealth resides in your mind, no place else.)

Secret 1: Is Your Head Together?

Years ago I was probably where you are now. I yearned for wealth and a better life, whilst trapped in a 9-5 job with little hope of breaking free. It doesn't matter if this is exactly you – the point is I'm sure you can relate to it.

Back then I bought every motivational and 'get rich' book there was on the market. Remember 'The Lazy Man's Way to Riches'? That was one of the many titles I bought, and incidentally they had a very large part to play in my current success. You are what you read.

But back to the point. You know one thing I REALLY hated? Books which started with the mental stuff. You know: "Now before I get on to telling you how to make a million pounds in thirty seconds, let me first talk about your mind and how it is programmed for failure..." Yadeyadeya. I didn't want that – I wanted FACTS, RIGHT NOW on exactly, step-by-step how I could make all that lovely loot, preferably whilst watching my favourite TV programmes, or even better still – sleeping. That's how deep in 'The Matrix' I was! But then I wised-up and got with the programme. I must have absorbed a lot of that 'mind stuff' through my pores because I certainly read enough of it.

I can tell you right here, right now that unless your head is together you will NOT succeed at property, or anything else for that matter. I'm tempted to say that getting rich starts with your mental attitude, but I'd go further, it IS your mental attitude! You've heard it a thousand times before, but do you really, really believe it?

Please do not skip-read this section and go straight for the 'real' secrets. This is the real secret right here. If I thought it wasn't, I would have called this "Four Secrets to Property Wealth" and saved myself the considerable effort of writing this for you.

So it's time to check your mental state by asking yourself:

Do You Sincerely Want to be Wealthy in Property? One Million Plus?

It's a simple question. Think for a short while about the changes it would make to your life. Imagine winning several million pounds on the lottery. What would change? Would your life be better?

Time's up!

If you need more than five seconds to think about that one, you're in trouble! *Of course* life would be better. At the very least you would have more choices.

It would be fun, exciting, invigorating, powerful and wonderful. It can't buy you health and it can't guarantee you genuine success in human relationships, and it cannot ensure happiness (that is an internal state) but it certainly improves your chances in all of these things, and the rest is yours for the asking. And by the way, in case you hadn't noticed, poverty doesn't do a lot for your health or happiness either, and lack of money has certainly destroyed millions of marriages over the years.

The point is not to accumulate money for its own sake. I feel sure you're not a greedy person. Money is an enabling force. It allows you to be the real you; to go wherever you want to, to achieve whatever you desire, to actualise your dreams.

It allows a life of power as opposed to a life of quiet desperation and hopeless mediocrity. I am passionate about living a life of power. It unsettles me to see non-achievement in others - particularly those with ability.

How can anyone squander this limited resource by trudging around the same tired-old treadmill, year after year?

The answer is - inertia.

To build a multi-million property portfolio you must change, for you, this means a life-change which will take you to new and exciting shores in the future.

What is the nature of this force which will effect a change in direction?

The Power of Your Will

It is the force of your will which does this. Inertia stifles your willpower and saps it of its

strength. Hours, days weeks and even years are spent in drifting through a life divided between work, sleeping, socialising, watching TV and shopping at the supermarket. **You must have a burning ambition to release yourself immediately from this now, today.**

Now I want to ask you another question, presuming you have answered “Yes, I want to be wealthy” to the first question. It's a more difficult question: “Are you willing to pay the price?”

I'll discuss what the price is in a moment, but first let me state that if you are not willing to pay the price you need to adjust your mindset immediately and accept the fact that you will never be wealthy in property or anything else, luck to one side. You will never build that dream portfolio. You should not waste any further mental energy fantasising about this, or saying, “One day I'm going to make my fortune in property...” Just forget about it. **Put big money out of your mind forever and be happy with what you have got.**

And, by the way, this is a perfectly valid position to take – there's no shame in it.

You don't *have* to build a million pound portfolio. It's not mandatory. Nobody is standing over your shoulder nagging you to do this. I am just asking you to stop pretending. If you've decided not to pay the price, then fine - just stop talking about it any more; it's boring. It's like saying, “One day I'm going to climb Everest,” and repeating this over and over for thirty years to anyone who will listen, but never taking a climbing lesson or even finding out where Everest is. Everyone around you knows this is a fantasy and will roll their eyes when you trot it out again for the fiftieth time.

Paying the Price

So what is the price you have to pay? Here is a taster:

The price involves devoting a reasonable number of hours over the next 3-5 years to the project of building this portfolio of yours. Obviously some have done it in less, but very few. It takes this long to learn how to do it. Actually it could take half this long if you were prepared to listen to the advice of those who have done it before you, but few are willing to do this. Anyway, it is hard to learn from the mistakes of others - we learn best from our own mistakes.

This means that you must love property and everything about it. If you don't, then find another vehicle for getting rich.

This cannot be a five year prison sentence. It just won't work.

You cannot mortgage (to use an appropriate term) your present for some future benefit five years down the line. You cannot do something you hate whilst persuading yourself that it will be worth it in a couple of decades when you retire. Forget it. You won't last a month, let alone five years. That task will eat you up long before then.

Do it Just for Fun!

This will sound strange but I believe you should have a go at making a million or three in property just for the fun of it. People who have a one-to-one consultation with me will know that I am fond of asking: “*What other plans do you have, apart from trying your very hardest to be all you can be, to fight to dare and to win?*”

Let me ask *you* - what other plans could you possibly have that are more pressing than this? Flipping mags? Watching some more TV? Drinking down the pub? I'm anxious to hear them...

Surely there is only one plan worth having? At least it seems that way to me. The only plan a rational human being can have is to be all you are capable of being. To push the limits and keep growing until the day you die. To try for that next goal - to shoot for the bigger dream. This is a masterful life. A life filled with power. A life worth living.

But there is a price. The price is a busy life with little time for standard relaxation of the sort engaged in by the poor in pocket and in spirit. It is a 'full to bursting' life with your energies and talents directed purposefully towards positive goals. I'll have a lot to say about goals in a moment. **It is a focused life in which you work very hard on things which matter.** That's one price you will have to pay. There are others...

- You will be endlessly fascinated by life and challenges.
- You will be a driven person going from project to project
- You will take on too much!
- Your social life will not be good because you will be unwilling to squander the endless hours it takes to maintain the dozens of friendships and acquaintances craved by the insecure. That's the truth.
- Most people will not understand you. They can't understand why you don't want to waste hundreds of hours chatting, drinking, reading tabloid newspapers and watching soap-operas.

They spend their lives sitting around waiting for this miracle to happen to them. When it happens to you, and you get 'lucky' (after years of solid effort) many people will be jealous.

You may lose a lot of friends as you accumulate property after property.

When you become wealthy, it is just too hard for your friends to cope with because the implication is that they could do it too - and that would mean work and effort. That's bad news. They'd rather avoid you or bring you down than be faced with your silent accusation every day.

Are You Still Interested in Getting Wealthy Through Property?

Good. You're my kind of person. You're prepared to fight and win or go down trying.

Are you prepared to settle for a life of third-rate mediocrity? No. The thought makes you sick. Do you wallow in the warm human soup of vapid companionship? Do you compete with others to see who can be the more ordinary? Do you crave to be liked by all, even strangers?

No? I'm very pleased to hear it.

Incredibly, most people seem willing to squander their irreplaceable, limited, precious life-span in dull, repetitive, mind-numbing boredom. And in many cases, this was a choice - it was not an imposition.

Look around you. Talk to people. Do they have any burning ambitions? Any creative energy? Do they wish to leave their mark? To push humanity forward in some small way? No they do not.

The Lottery of Wealth

Most people believe that wealth is a lottery; that cards were shuffled and then randomly dealt and some received an Ace, whilst others received a Two or a Three and some got the Joker.

They further believe that this is just luck - like the lottery, and so those 'lucky' people with Aces should be willing to hand over a portion of their wealth to those unlucky people with lower cards.

Closer examination reveals a different truth, and one which is unpalatable to the general public. **It is not a truth they wish to hear.** The truth is that with a few exceptions, the wealth creators were not dealt Aces randomly by fate. They *worked* at their success by making correct choices on a minute by minute, day by day basis. This **MUST** be you if you are to succeed.

Let me explain...

Everything you are and have today is the exact summation of countless thousands of little choices and decisions you made from the day you were first consciously able to make such choices.

And stating it simply, those choices were mainly between action and inaction. Or putting it another way, between action and laziness. I'm not talking big, life-changing decisions here. I'm talking about tens of thousands of day by day, minute by minute choices like "Shall I get up or lie in bed for another half hour?" "Should I read another chapter of that textbook or go for a beer instead?" "Should I try a little harder to get this job right, or just turn it out in a sloppy fashion?"

Thousands upon thousands of little things going right back to school days when you decided between completing a homework assignment or watching TV instead.

As Jim Rohn says, "*Everything* matters." It is the small choices which matter. The little day by day disciplines which build into an inexorable force propelling you towards success and wealth. After a lifetime of always choosing the easy option, the lazy way out, the least amount of work, the mediocre will have the temerity to call you 'lucky' when they see the 6-figure house YOU will eventually live in. They will then demand 'their' share of your wealth - the wealth you built by numerous small daily disciplines, each one requiring you to forgo immediate gratification of your desires.

If anyone ever accuses you of being 'lucky' just reply: "You're right. And you know what? The harder I worked, the luckier I got."

Whilst your friends are watching soap operas or down the pub, you will be working on your latest property acquisition.

You will look back on a lifetime of achievement whilst others recall a lifetime of drudgery and trivia. Most importantly, you will be fulfilling your true potential, and this is the greatest pleasure a man or woman can experience. The rest of humanity is content to live way below their potential, and this is the greatest misery a man or woman can experience.

So really it's a choice between a drone life amidst the poor and unfulfilled, scuffling around in poverty and misery until you sign on for celestial welfare, or a life of achievement and riches during which you enhance the world and its inhabitants rather than merely slop at the trough with the rest of humanity.

Your choice.

Discipline

I must say a brief word about discipline. I am often asked to single out just one thing which makes the difference between earning megabucks and just pulling down a living wage. It's always hard to do this of course, because there are so many factors. Here are just a few:

1. Passion.
2. Energy and enthusiasm.
3. Discipline.
4. Focus and staying power.
5. Ability to take defeat and come up punching for a second, third or even fiftieth round with life.
6. Sense of humour.
7. Good 'people' skills.
8. Being big-picture focused but also mindful of the smaller details.
9. Willingness to learn all the time.
10. A positive mental attitude.

As you might expect I'm then asked: "What's the ONE secret of success from this list?" Of course they are all important, but if I'm pushed into a corner I answer with *discipline*.

Definitely the number one quality.

Are you a disciplined person, in general?

There are hundreds of indicators of a disciplined mind. Can you get up in the morning?

Are your shoes clean, your hair and teeth brushed? Are your car and house tidy? Are your personal papers (gas bills etc.) filed in some sort of reasonable order? Do you turn out a good job of work, even when nobody is looking? Do you ever get drunk? (No disciplined person would *ever* get drunk!). Do you use recreational drugs? I could think of five hundred more indicators. You get the idea. **It's up to you to look at your life and make an honest assessment of your level of discipline (or lack of it).**



Discipline is vital.

It allows you to hold-off from making an investment when the market is not quite

right. It lets you take profits instead of pushing for the last pound (greed is a form of indiscipline). **Discipline stops you investing more than you can afford to lose.** Discipline allows you to take a break from the property market if things are going against you.

I cannot say more about it than that. You'll know if you have this quality or not. It can be nurtured of course, but it starts now, and that needs... discipline!

So how about choosing a life of power, wealth, excitement and fulfillment? How about choosing *right now* to have a rich and satisfying life in which you fulfill your true potential and become everything you were born to become? Why not have a shot at true wealth?

Have I got you hyped-up enough to shake off that lethargy and have a shot at a meaningful life?

Great. Let's mush-on with the next secret.

Secret 2: Knowing What You Want

Here's how I think the population breaks down...

- 1. 5% are comfortable or well-off.** They live in a decent house with a small or zero mortgage, they drive a decent car, they take one or two holidays each year. They have enough money for most of the things they need, whilst not mega wealthy. I would describe them as being in the high end of their comfort zone.
- 2. 65% are scraping along** day-to-day, month to month. Just about paying their way, but there is never any money left over for luxuries. Also, they live in constant fear of the large unexpected bill, tax demand, or medical expense. They are hanging on to the tricky business of life by the fingernails - barely surviving; lurching from crisis to crisis.
- 3. 30% are seconds away from drowning** and are coming up for air for the third time. Their past mistakes and failures have created a crippling burden of debt which they have not the slightest hope of paying back through working at a normal job. **The crushing weight of their errors and the cumulative effect of years of laziness and inaction have created a terminal situation.** Each month they sign up again for more inaction and myopia. Each month their load becomes a little heavier. Without urgent and immediate action, the outcome is inevitable - *total financial collapse*.

As an aside, I would like you to reread the above paragraph and notice how I place the blame for this situation squarely on the shoulders of the person experiencing it. This is where it belongs of course but it is *unfashionable* to say so.

In a society which seeks to crush individualism and make each one of us a worker in the state collective, how can an *individual* possibly be to blame for his own misfortune? He

or she cannot. This would give the individual some personal power, and that cannot be right! Oh no. It must be society, greedy capitalists, manipulative industry, bad luck, his upbringing, peer pressure, lack of education, lack of opportunity, or any one of a thousand other factors **all of which are out of his control**. In short, he is not to blame.

In my writings, I always assume one thing. I make one presumption. **That you wish to be successful - however you define success**. But I'm not letting you off the hook with some mystical, wishy-washy definition of success which allows you to cop-out of making a large fortune for yourself.

Unless you have some very odd ideas, money will buy you almost any version of success which your mind can dream up!

We all need our health, and money can't really buy that; but that's a trite observation which applies to rich and poor; the successful and the losers. Apart from health, money can buy 99.99% of any sick little dream your warped mind can imagine!

There's just no getting away from it. Sure you'll hear people saying that: "*Success is whatever you want it to be man, I mean, like, if smoking dope all day is straight down the centre of your groove baby, then, like, right-on! know what I mean?*" But whatever they are talking about, you know and I know **they are not talking about success**.

In order to be a successful individual you need to *know what you want*. That is the starting place.

So let's talk for a moment about what you want out of life and why you are reading this report on property wealth.

I want you to get your thinking crystal-clear on this subject. **It is vital that you apply full focus to this very important area if you're not to drift through life aimlessly**. So, it's time for some home truths.

Nobody else will tell you these things apart from me.

The first thing you have to know is that you can't have it all. Despite what others tell you, every decision you take in life has a shadowy partner - the life you *cannot* now lead because you took that decision. It's called 'existential angst'. You can't fight it. So accept it.

A few simple examples will prove the point.

You take a career decision to become a surgeon; but this precludes you from also being a lawyer. As a woman you decide to marry Steve Sheep and bear him many baa-lambs. The consequence is that your work career is on hold for a minimum of five years and more like fifteen. You decide to go to the cinema; you cannot also spend the evening in a fine restaurant. You decide to give up drinking; you cannot now go boozing with your

pals. You decide to start thinking for yourself; you lose most of your 'friends'.

Every decision has consequences.

Every decision, no matter how seemingly inconsequential, sets your life on a slightly different course. This is why, as Jim Rohn says, “Everything matters”.

Even *inaction* has its consequences.

If you 'decide' just to float down life's stream, and the current sweeps you randomly into the left tributary, you cannot also be swept into the right tributary.

This tiny handful of examples should prove to you immediately that **you cannot have it all**. It is so obvious that it is hardly worth saying, and yet there are at least two top seminar gurus on the circuit at the moment who are claiming that you can. In fact, I'm fairly certain that I have seen a book and a CD series entitled “You CAN have it all”.

Wrong! But far more importantly, every decision you take to improve your life, no matter how trivial, will have an associated cost. Some price that you will have to pay in order to achieve that success. The price usually involves the sacrifice of one aspect of your life, in order to achieve more in your main area of endeavor. **In this case, building your million pound portfolio will mean sacrificing some things to achieve it.**

Simple example. You're a single gal/guy, and you decide to make a first start in property by spending every evening for the next three months decorating and improving your house from top to bottom in order that you might sell it for the best price. This will allow you to realise your goal of moving up the housing market or release some capital for investment. You really want a detached house and have a burning desire to move out of the poverty-stricken terraced-house neighbourhood in which you live. Great goal! But **you can't have it all**, so what is the price that you will pay for this?

Answer?

It will affect your social life for the next three months. No drinking, no clubbing, no frittering away your time with the mates. Who knows? You might have met your future partner at one of those missed evenings at the club. But instead you were home working.

The pathways of your life divide. You follow one which leads to a brighter, better tomorrow (according to your best judgment, of course). The other diverges sharply, blinks and shimmers uncertainly before fading out to join the countless millions of other 'might have beens'.

Another example: Charles sets himself the goal of becoming super successful; really mega-rich. This man wants £100 million in property, **he wants it badly and he's going**

to get it.

Now ask yourself seriously, can this man have it all?

Can he work the demanding 12 hour days, 360 days each year (which are required to achieve this level of success) and be a perfect father who never misses his son's football matches or his daughter's clarinet concert? Can he be a perfect husband who is always home from the office by 5:30 to peck his wife on the cheek, who's never late for a dinner party with friends? Can he shoot for super success and also be a competent odd-job man who spends weekends and evenings tinkering with the plumbing, or installing new kitchen work-surfaces, pipe clenched firmly in teeth?

Let's go further. Can he try for mega-wealth, and also be a 'good old mate' to a bunch of lads down at the local? Can he play for the darts' team Tuesdays and Thursdays? Can he say "yes" to a ten day skiing holiday with his pals?

Let us probe deeper, because this is important stuff. Will others consider him to be a reliable friend? In other words, are people likely to say of him *"Good old Charlie, he's a real pal. You've only got to pick up the phone any hour of the day or night and he's there for you."*?

I don't think so, do you?

Charles is on a fast track to super-success; this track is not open to any old mooch or bum, **it requires extraordinary discipline and focus.** It requires 100% commitment; and total dedication to the task in hand. This level of success commands a high price, not surprisingly, otherwise every half-witted, unfocused dork in the country would be doing it!

Whilst we are on the subject, let us ask "Will Charles have many, or indeed *any*, friends?"

Friendship has a high time-overhead, in case you haven't noticed. You have to call each friend at least once a week and meet them at least once a fortnight, otherwise they fairly rapidly drop out of your circle of mates. With only a dozen chums, you will find that most evenings and weekends, indeed *almost every spare moment you have*, will be consumed in meeting mates for a drink, chatting on the telephone to catch up with all the gossip, coffee mornings, driving endlessly to and fro from their houses, dandling their squawking brats on your knee and going "coochy-coo", letter writing, e-mails and returning mutual favours and so on.

Your life is thus reduced to working, sleeping, and *entertainment* (socialising). It would not be overstating the case to say that this describes most people's lives. Nothing wrong with that, if the major life-goal you have set yourself is "to be a good ol' pal to as many people as humanly possible." But can you do this *and* be a super success? Can Charles shoot for his 100 million, *and* be the person I just described?

Can Charles have it all?

The answer is tritely obvious. No. If he is to achieve his dream, **he must pay the price.**

It is important for you to realise that every goal you set in life has an associated price which you will have to pay. Big dreams come with a large, fancy, gold-embossed price tag. Smaller goals have a cheap supermarket stick-on label, but there is still a price attached.

You cannot have it all.

I hope you have taken this on board, and now believe it totally. You cannot move beyond this point on your path to property wealth if even a small part of you still subscribes to the fantasy of being able to have it all. *You cannot.* Neither can you have something for nothing. You get no results in life unless you pay the price. No free lunches. No 'emanations from the bountiful universe'. Sorry - it doesn't work like that, much as we would all want it to.

Of course most people realise this subconsciously, and after a decade of research, I now believe that I have isolated the main reason **why people do not set life-goals.**

It is not ignorance. Everybody now knows the importance of setting goals. Twenty years ago, this was a startling new idea. No longer.

It has been proved beyond reasonable doubt that people who set written goals lead richer, happier, more fulfilling lives than people who merely drift through life, rudderless.

Everybody knows this, but still they don't do it.

Why?

It can't be the difficulty of the task. Writing out ten goals is not a particularly arduous job - in fact it is quite enjoyable and only takes ten or fifteen minutes. And yet **98% of people never write a goal in their entire lives**, and for ten years I have been wondering why, since the task of writing out your goals is so easy and the rewards so obvious.

It isn't even the difficulty of pondering what it is you ultimately want out of life - just ease yourself in with some simple goals, say to move up to the next biggest house and to earn an extra ten thousand pounds this year. Leave complex life-goals ("Who am I man? What's it all about?" Etc.) until you are happier with the whole goal-setting process.

No, there must be something else, **and I think I have identified it.**

For a person wilfully to miss out on the staggering advantages of setting goals, there must be some deep-seated psychological block somewhere. I believe the block is **the subconscious realisation that every goal has an associated price tag - that it doesn't come free.**

It *doesn't* “flow freely from the wondrous bounty of the universe.” There is a price to pay in order to achieve each goal. This knowledge evokes two responses in most people; fear and laziness (also called inertia).

To set yourself a goal means **to set yourself up for change.** Any goal that you can think of, large or small, basically reduces to the statement: “I hereby promise to change in the following way...” People fear change - it is the unknown. Fear immobilises. Fear stops you dead in your tracks. It is safer to stay well within your comfort zone.

Next comes our old enemy laziness, or inertia; and this, I believe, is the real reason people do not set goals.

Above everything else, a goal is a written contract with yourself to do something.

To achieve even the smallest goal requires discipline, work, and focus; all three in *some* measure. Despite all of that 'bounty from the infinite universe' junk, people know deep in their gut that you don't get something for nothing in this world. And since most people are bone-idle lazy, how do you think they react when faced with a contract containing the words ‘discipline’, ‘work’ and ‘focus’? Why, they break out into a cold sweat. Their hands tremble and seem unable to grasp the pen. They go to sign, then draw back, then go to sign again. Suddenly, they feel faint. The pen slips from their numbed hand and clatters to the floor. They feel tired. Perhaps it's time for a lie down?

They'll sign that contract one-day real soon now - perhaps tomorrow...

I believe this is why people don't set goals.

They still *want* all of the rewards and goodies which *would* have come their way had they set goals and applied the discipline, work and focus. Oh yes, they want all of these things, but *they want them for free.* They seek to short-circuit reality, and now embark upon a path which leaves them prey to the happy-clappy, “you can have it all” snake-oil artist.

The packaging varies, but the message is essentially the same: “The universe has an infinite store of wealth, bounty and benevolence - there is more than enough for all. Just tune your mind into the pulsating rhythm of the universe using the following

method and claim your share of this infinite bounty.”

People *love* this message. They sign up for it *in their millions* in one form or another. They think: "*Why bother to sign that stuffy old contract with all those tedious 'work, discipline and focus' clauses? I could have it all for free!*"

And so a few more irreplaceable years slip by. They buy the books; their collection of boxed CD-sets grows. Yet *strangely*, they remain as broke and powerless as ever.

How odd! Seems like the 'mystic bounty of the universe show' is on 104.3MHz FM, and their brain is tuned to BBC Radio 4 - long wave!

I cannot resist telling you a little true story which illustrates this perfectly. A couple of years ago I wrote a booklet entitled "How to Double Your Way to a Million Pounds Starting From Nothing." You've probably seen this, but basically it's a bit of fun with a serious message. The first step is to find a penny in the street. Then, you go through a process of just 28 steps, doubling your money each time.

Surprisingly, if you were able to do this, you would end up with well over one million pounds. Anyway, I took out adverts in the press which described this system and offering my booklet *for free*. It really was free, and you didn't even pay the postage to send me your request because we used freepost. Okay, so one time we had this guy on the telephone shouting and raving. He was going to take us to Trading Standards. He was going to get a crowd of mates together and personally pay us a visit. We were a bunch of conning b***ards and he was going to get us, whatever it took. The reason? He had received my free booklet (which cost him not one single penny) and he had had it for one week but **still had not received a million pounds from thin air**.

This man (who seemed perfectly sane by the way) was virtually incoherent with rage; he was screaming and swearing, shouting and threatening. I thought this was an extremely good example of the *hopeless irrationality* exhibited by many people.

Okay, so down to business. What, you thought you were just going to read this report and get rich in property without doing anything?

I know you've been 'too busy' to set your goals this year. No. Say nothing! Spare me your excuses. What? Oh, *you couldn't find a pen???*

What was that? *You couldn't find a nice clean sheet of paper on which to write your goals?* I knew that. But now it's time for you to get serious and go get a pen and a sheet of paper.

This revolutionary goal setting method requires you to use both the pen *and* the paper. No - I'm saying no more at this time, so don't try to make me give the game away.

Within the next hour, yes **I said the next hour**, you are going to get up off your idle butt, and write yourself a fistful of goals, some of which will be to do with your property aspirations.

Normally, goals are written on a sheet of paper. If you live alone; you can leave it lying around to remind you of your goals. But if you have a family, or people coming to visit you regularly, then you don't want these people to see your private dreams. So I suggest you put that piece of paper away in the drawer and only pull it out when you read it – which is EVERY DAY.

Unusually, I am going to tell you the first four goals you should write.

The first goal should be something **which you cannot complete in your lifetime**. This makes you dream big. It makes you realise what is important to you, and what you are about as a person. As Charles Noble says: *“You must have long-range goals to keep you from being frustrated by short-term failures.”*

You might be very surprised at what you eventually write down for this goal - it might bear no relationship to what you are doing at present and I bet it has nothing to do with property!

As an example, if you are a writer, your goal might read: “One day, every educated adult, on the planet will have heard the name Mary Smith, and have some idea about my books.” That it is a good example of something you would be unlikely to achieve in your lifetime.

The next goal should state **an exact amount of money** which you will one day have. Again, this is a lifetime goal and should not carry a date. Example: “One day I will have a net worth of 10 million pounds”. This goal quantifies your dreams of wealth and sets an ultimate target. Remember, property is (I assume) just a *route* to wealth for you. If I wrote you a cheque for £10 million, you'd probably not bother with investing in property. Right?

Before you write this particular goal, think very carefully about the price you will have to pay, and if you are willing to pay it – we discussed this a moment ago.

Too high a price? Don't write the goal down. You learned something. You *don't* want £10 million because **you're not prepared to pay the price.**

If you shoot for ten million *you will lose every single one of your current friends* -trust me on this one. You will work 12 hour days, 340 days of the year. You will be a driven man or woman. Most if not *all* of your other hobbies and interests will be sacrificed to this goal. You enjoy sailing, skiing, flying? **Forget it!** You won't have time. You always wanted to write a play, learn jazz piano, study water-colour painting? These will have to

wait. All of your energy, talent, and time will be devoted to achieving your goal of £10million because that's a serious chunk of change.

Don't want to pay the price? Don't write the goal.

Save yourself some heartache. You've learned something important. You don't want £10 million, leastways, you're **not prepared to pay the price for it** and that leaves you **fresh out of trump cards**. You only hold the four jokers - 'prayer', 'luck', 'bountiful flow of the universe' and 'hope'. On the basis of my sneaky peek at that load of rubbish, *I'll definitely raise you a hundred....*

Do not commit the gross error of writing this goal (or any goal) in the hope that you will attain it by mystical methods; that somehow God, or the 'bountiful universe' will cause this money to 'flow' to you. **It won't, so don't be such a pathetic fool. Stop dreaming!**

Think £1 million will be easier?

Yes it will, but still you **have a price to pay and you must decide now if you are willing to pay it.**

So before you write a figure on paper, **spend a few moments considering if you are willing to pay the price.** If not, then you are deciding right now on a life of poverty. *At least you decided.* That's far better than drifting into it and then wondering what went wrong.

The rest of the sheet is for specific time dated goals. I want you to write a goal to improve the house in which you live - in other words, to move to a better house or to buy your first house/flat if you currently do not own one. Visualise this new house as clearly as possible and then write a goal in the following manner: "By January 1st 2008, I will have moved into a four-bedroom, detached house with large garden located in the Snobury area of Richville." Obviously you can add, change or embellish this goal and date to suit yourself.

Goal four is special. Thinking about the goal you wrote about money for the moment, I want you to answer the question: "What one thing can I do right now, today, which will take me a step closer to this goal?" It could be a simple thing like a telephone call. If you're into property wealth it could be enrolling on a weekend training course but write it down as a goal: "By the end of today I will have..... which will advance me one step closer to my financial dream." When you have completed the goal, you write yourself out another goal which answers the question: "What is the *next* thing I need to do in order to take me a step closer towards my financial goal?"

On the rest of the sheet, write out your other life-goals. Just ask yourself what you want out of life, and write it down. Read your goals every day - the results will astound you.

I first heard about goal setting twenty years ago, and I vividly remember writing my first goal. It said: “By..... I will have a net worth of a quarter of a million pounds.”

That's the equivalent of setting a goal to achieve one million pounds, in today's money.

When I wrote that goal I can still recall how I felt. *It was a sick joke.* **There was not one chance in a million that I could achieve that goal.** I was completely, utterly flat broke and owed thousands and thousands of pounds. From memory I was earning £4000 a year working as a studio engineer, grade 4 for the BBC. No promotion prospects. No clue about how to make big money. I used to rewire people's houses at the weekends in order to make a few extra quid - that was the full extent of my vision in those days. But I wrote the goal anyway, and thought “what the hell?” I had nothing to lose. It took me five-years to achieve that goal, and I passed it without really noticing.

I am firmly convinced that had I not discovered the awesome power of goal setting twenty years ago, I would now be a studio engineer grade six, working in television on twenty-five grand a year.

So now you don't have any excuses. You've got yer pen, you've got yer paper, you've got yer goal-instructions, so get to it!

If you have not written your goals within one hour of putting this report down, then it is almost certain that you will **never write a goal in your life.** The consequences of this are too awful to contemplate. You will live your life to about one tenth of your ability and potential. That would be a terrible waste of your talent.

Do not let this happen to you.

I'll leave the final word with Jim Rohn: “Goals. There’s no telling what you can do when you get inspired by them. There’s no telling what you can do when you believe in them. There’s no telling what you can do when you act upon them.”

On to the next secret...

Secret 3: Know your financial position and what you can and can't do.

This is so important.

Many have a vague, arm-waving notion about getting wealthy in property ‘one day’ but have not the slightest idea about how to do it or what is in their league and what is out of their league.

So you need to ask yourself two questions:

1. “How much spare money do I have?”
2. “How much of that do I want to invest in property?”

Now the answer to question one MAY be “absolutely none at all.” But this is only true if the following apply:

1. You do not own a property.
2. You own a property but there is zero equity in it.
3. You are maxed-out (or nearly) on all your credit cards.
4. You have ZERO or less money in the bank.
5. You have nothing you can sell to raise funds.
6. You cannot borrow at favourable rates from banks, friends or family.

In other words, there is not a hope, not one tiniest chance in a million that you could raise money in the tens of thousands for property investment.

If this is you, then you have only two possible routes, so it’s very simple.

1. Abandon hopes of being a property tycoon for the moment, and concentrate on the good old task of getting yourself solvent. That means maximising your income and minimising your outgoings – a task many are incapable of.
2. Do the above and also get used to the Property world by becoming a Property Locator. This is an exciting concept pioneered (I believe) by the Property Investment Club.

To find out more about **The Property Locators Club**, just click on the following link:

<http://www.1shoppingcart.com/app/aftrack.asp?afid=525113>

This is a simple idea where you can get started in property for absolutely zero outlay, and I must admit I like the concept. Here’s a brief outline of the idea which I have lifted from their site, but you can find the full details on their web site.

What Does A Property Locator Do?

Every market needs two parties – a buyer and a seller.

And I mean – every market. No exceptions.

You want to sell oranges? You don’t have a market without buyers.

You want to buy oranges? There is no market without a seller.

This is the key to our ingenious method and the key to our success.

There are two sorts of people interested in property:

Property Locators and Property Investors.

The Property *Investors* are people who are building their own million pound investment portfolios – often starting with no money whatsoever! (Hopefully this will be you after a short while!). But they are not just wandering around the High Street Estate Agents looking for sucker deals. Those deals are for the uninitiated masses. People who want a house to live in and don't much care about investment potential.

Neither are they attending 'auctions' hoping to snap-up a bargain. They wouldn't be seen dead in such places. Have you been to a property auction? It's a seething mass of eager and greedy uninitiated 'investors' and property often goes for ABOVE market value. The bulk of the property sells at about market value and only once in a blue moon will you get a bargain at BELOW market value – and even that will have some major unforeseen problem with it.



Look, this may be a hard truth for you, but savvy investors are laughing at people who go to auctions imagining that they are 'players' – the opposite is the case. They are often self-deluded fools who will be quickly parted from their cash. Sorry to be so blunt, but you need to know the truth. Stay away from property auctions.

No, what our investors want is good class property with 15%-20% discount on the normal price! Now please hold back your scepticism. I know from experience that many people reading this are astonished at such a statement. 20% discount on a property? Yeah, right... **IN YOUR DREAMS!**

Your first piece of 'wake up' information is that heavily discounted deals are FAR from rare – in fact they are common, but only to those savvy property investors in the know.

Our Property Investors are just such people. They are the first party to this market. But like any market, it cannot exist with just buyers. We need sellers too. In this case, what we call 'highly motivated sellers' who are willing to sell their property at a thumping discount. Such people are common. What's more, they are easy to locate if you are in the area. The problem is, they are harder to locate if you are miles away.

I'm sure you can see this already, but if not, let me put it this way – thinking about your local area for a moment, you are certain to know (or at least you can imagine finding out about) property in your area which might sell at a discount. I'm sure you can see it's easier for you to do this locally, than it would be for you to find a similar property in 'Peasmoulde Under Bassett' 150 miles away from you. Agreed?

Our Property Investors want DEALS – as many of them as we can give them. They

don't have the time (or the inclination) to go driving up and down the length and breadth of the country looking for such deals. And this is where you come in.

They are happy to pay YOU a fat 4-figure fee to locate such deals for them.

And please remember, YOU don't buy the property, YOU don't sign any papers, YOU don't raise a mortgage, YOU are not in the loop at all.

Using our carefully selected criteria and methods, the *Property Locators* find property in their local area, and pass it on (via us) to the Property Investors who buy it. It's that simple. Each time a deal is completed, the Locator gets a tasty fee.

All we need is a FAX, letter or Email briefly describing the property and a rough, hand-drawn sketch. You leave the rest to us. When the deal goes through (which usually takes about a month to six weeks) you get paid. End of story. You then go on to find your next property.

You need NO previous background in property dealing, NO special skills, and NO reserves of cash. It's actually a very straightforward strategy to learn. It's not complicated at all.

.....
That's the end of the extract from their site. It seems like quite a good idea, doesn't it? So do have a look at that if you are totally out of cash, and whilst you are building up your reserves.

Now if you HAVE cash, you need to work out how much you have. So do that now. Write down the equity in your home, all your savings and any other money you can think of. This is your total liquidity and I'm not going to suggest you invest it all in property of course!

My Total Liquidity ('spare' money) is £.....

Remember, one of the main sources of money is equity in your house. Yes it's "in property" but is it the best use of that money, steadily but slowly going up with UK property prices? Almost certainly not. You could be getting far higher returns on your money elsewhere.

Now you need to decide how much you are going to invest in your property empire! That's a decision for you. You may want to put all of it in, or 50% or less.

Take that decision now. Becoming a property millionaire is about ACTION as you will see later.

I intend to invest £..... in property out of my total.

Great! At least you now know how much money you are going to invest – which is something you did not know before you read this report!

Now it's just a question of where to invest it....

Secret 4: Know which sector is best for you to invest in.

There is just ONE purpose for investing in property, I hope you'll agree. It is to make above-average returns on your money.

If your figure was £30,000.00 you could stuff it under your mattress and see it deflate to nothing. Or you could put it in the Building Society and 'enjoy' a desultory 4-5% which will barely keep up with inflation. You could put it in the stock market and maybe do better. You could invest in fine wine, artworks, or other exotica. There are many investments other than property.

But property is surely one of the BEST investments available? I own millions of pounds worth of the stuff, so I think so, at least! It really does offer unbelievable opportunities for growth, if you invest in the right places. And of course you need to be careful. I'm not going to tell you exactly where to invest, because this is an individual decision that you need to be comfortable with.

Here are some options:

- 1. Your own house.**
- 2. A second property which you rent out.**
- 3. Buy To Let flats.**
- 4. Commercial Property.**
- 5. Syndicates. (There are some rather secretive 'property syndicates' out there who invest in deals which never make it out to the general public!)**
- 6. Off-plan.**
- 7. Foreign property.**
- 8. Holiday homes.**

To name just a few.

I would suggest that you take a weekend course in property, if you have not done so already. One I can recommend is The Property Investment Club, who do some good courses.

To find out more about **The Property Investment Club**, just click on the following link:

<http://www.on2url.com/app/adtrack.asp?MerchantID=92705&AdID=361382>

There are others but go in with your eyes wide open. One thing I like about PIC is they didn't try to sell me any property at the training weekend. That's a VERY good sign. Other companies tried to get me all fired-up then sell me their latest off-plan deals, which may or may not have made me money. I just didn't like the pushiness of them, but you pay your money and take your choice.

One thing's for sure, if you're serious about property you need to learn the ropes and that usually means paying for some good training.

Secret 5: Take Firm, Decisive Action

“Serious People Actually DO Something; Non-Serious People Talk About Doing Something or Plan to do Something One Day.”

If you want to be wealthy, you must take action.

Action really is the key. You can have the best ideas in the world or be the most talented person on the planet, yet still if you do not take action you will remain poor.

A half-wit who actually does something will beat an inactive genius, hands down.

You need to take action, but most people cannot master this one - it is far too hard for them.

Without action, all is dust and decay.

Thinking is not enough. To complete the equation, you must also act. You must do something.

Here is the startling two-step secret of success:

- 1. Think.**
- 2. Act.**

Most people do neither - in a concerted, meaningful way, I mean.

Some act without thinking. No good.

Some think and never act. No good.

The winners, the rich, the successful all think first, and then they put their idea into a tangible program of action. This is what you must do if you wish to join them.

Do you find this daunting? That's okay, there's no shame in this, but please, do yourself and everyone else a favour and *stop talking and thinking about 'one day' becoming wealthy*. This is a delusion because you are not prepared to pay the price we discussed earlier. The price is thought followed by action, so if you want to become a wealthy property tycoon, then start now today. You've written your goals, now ask yourself what actual steps you can do, right NOW, today, to move you closer towards your dream. Maybe signing-up for a property course, or getting your finances in order?

And remember, you must be keen on getting wealthy through property. If you don't feel passionate about this, then it's probable not for you. How do you think you're going to succeed at something you feel lukewarm about? What will drag you out of bed on those cold winter mornings to look at the next deal? What will give you the courage to face problems? Your lukewarm desire to 'have a go' at this property lark? I don't think so! I know it's hard to be in this position - remember I was there too. You want that million pound portfolio NOW, right? Yes, it seems difficult; impossible sometimes, but this is what will mark you out as a winner if you can pass this initiation test.

Please let me be absolutely clear on this and give you the stark truth if you are also tempted to complain about the path that lies ahead.

You're not a property expert already? You've got little or no spare cash? You've tried a couple of times to think of some way into the property market but given up? Well I have some very bad news for you. You will never be wealthy unless you win the lottery or get lucky in some other way. You will always be poor, struggling along with the masses, scarcely able to pay your way and probably in debt until the day you die. At the very best you will eke-out survival in a paid job, or rake over the dead ashes of somebody else's dream, hoping to raise the Phoenix, but the bird will have long since flown away.

I'm sorry if I sound a little harsh, but I believe quite strongly that you would rather have the truth from me (who owns millions in property), bitter though it is, than to be fed more lies and distortions.

Reminder: These comments only apply to *getting rich in property*. It's okay not to want to be rich - really, it is - in which case this doesn't apply.

I Can't Do This!

Almost anyone can do this. Really! "I can't do this" is often an excuse. If we are honest, it often means: "I'm lazy and can't be bothered to put in the work which I know getting wealthy in property will cost me." Right? Remember I'm saying all of this for a very good reason, and that reason is not to attack you. I either want you to wake up, finally, to the fact that you are not prepared to do what it takes to get rich, or I want to jolt you into action so that you make a start towards your dream. That is my only motive and I'm sorry if sometimes what I say seems a little hard on you.

So let me make myself very clear. If you are not interested in becoming a property millionaire, then that's okay. There's nothing wrong with that, and none of these comments apply to you. I'm being sincere now when I say there's absolutely nothing wrong with earning a living, raising a family and doing all that other good stuff - or even sitting on a Zen mat all day meditating. Whatever makes you happy and fulfilled is fine because it's your life and your happiness we are talking about.

But if you have ever wanted to be rich or if you aspire to great wealth one day, then please listen closely to my message. In fact read it again and again.

Above all, please wake up and stop dreaming. Ignore 'get rich quick' schemes and the like. Take action! Start doing something now, today to move you an inch closer to your dream. Not tomorrow - that's too late. If you can't work until midnight *tonight* to make a start on turning your dream into a reality, then the year will engulf you. It will be business as usual. The same old dull routine. Last year replayed.

I really do want you to succeed because I know how sweet is the taste of success. You will love it. So go for it and start taking decisive action.

This Might do the Trick

If you need a little guiding shove, I'm going to use the well known tactic of fear to see if I can initiate some action.

Let me remind you of something scary - this could be you.

Over 65% of people remain poor throughout their entire lives; they retire penniless or in debt and they die broke and embarrassed. That is, after a *lifetime* of hard slog, usually in a job they detest, they manage to accumulate... nothing. They are able to leave...nothing. Their entire assets amount to...nothing. There are a few cheap sticks of furniture, some photographs, a heap of rubbish in the loft and that's it. The whole lot would fit into a large skip - but generally it's just tossed onto a bonfire by 'house clearance specialists.' A quick coat of emulsion, and the house is ready for the next person - all trace of the previous occupant having been eradicated. It wasn't hard. There was little to eradicate.

A few people attend the funeral - mostly people press-ganged by the immediate family into coming to swell the numbers. A few years later only a handful of people remember anything about the deceased. A funny story (from thirty years ago, usually) a brief recollection; a fleeting image triggered by a place or a melody.

Soon, there is nobody left who remembers; there is only a name on a cheap plaque in the 'garden of remembrance.' The person fades into obscurity to join the teeming billions of others who were born, lived, reproduced and died. They did not push mankind forward one iota. They left the planet just slightly worse than they found it due to the resources they consumed but otherwise, the entire effect of their lives was...zero.

Why am I telling you this depressing story? Because I don't want you to become one of these faceless billions. You are special. The horrifying truth is that each one of those 'faceless' billions was special too, they just did not realise it or do anything about it during their lifetime.

In the past perhaps there was some excuse. Opportunities were harder to come by. People were born into poverty and negativity. They were not exposed to motivational materials: society, religion and family conspired to keep them locked into servitude. They worked down at the mill and married the girl or boy next door. Resistance was useless. Escape was almost impossible. Very few had the opportunity of getting wealthy in property – that was the strict reserve of toffs and nobility!

But you don't have this excuse. You live in the most startling, incredible decade in the entire history of the human race - and that is not even close to an exaggeration, it is an obvious fact. There are more opportunities, more wealth-generation potential, more chances than at any previous time since the dawn of man. That too, is a plain fact. If you can't make it in this climate, in this country, in this decade then I can absolutely guarantee that you will stay in, or join the 65% - broke and embarrassed.

Believe me, you don't want to be retired and broke in the coming years - it will not be fun. You are not going to get a state pension worth having - not that it ever was worth having. If you do not start to take action, you will be left behind. Within twenty years, the number of retired people will far outstrip society's ability to care for them - financially or medically. If you are over forty, then THIS MEANS YOU! If you are under forty, prepare to be taxed even harder to support the insupportable.

So how do you get started? What is the way forward?

Here are some guiding lights to help you on the path to property (and life) success:

Eight Tips To Making a Million in Property

I prefer being rich to poor, and I've tried both. I used to think that being a millionaire was for other people - for me it seemed just a ridiculous dream. I'm telling you this to show you that I've been exactly where you are right now. I am merely further up the mountain path than you.

I am not unchaseable, indeed I invite you to overtake me! Come on up, the air is cleaner and fresher here, I can promise you that. My eight tips for making a lot of money are as follows:

1. Do something. That's what this report is all about. You have paid £30 for it, but it's worth far more— it's a valuable, life-changing document. Don't sit around any longer.

Forget TV, forget the pub; start taking action to improve your life, even if it is just that first, small step. I judge people by what they do rather than what they say.

2. Be rationally selfish. Take 'good for me' decisions. You don't *owe* anything to anyone apart from your kids. They need love, consistency and honesty. They don't need Adidas trainers and Nintendo game machines. When you live your life trying to take 'good for others' decisions, you are playing God and trying to second-guess other people's lives. This is arrogant.
3. Stop believing in something for nothing. This one tip can save you thousands of pounds and a lot of lost time. There is no such thing as something for nothing. Be prepared to PAY for your training in whatever path you choose. If your chosen path is property, be prepared to pay for someone to show you the ropes.
4. Work out how much money you have spare. Then work out how much you are willing to invest.
5. Remember that honest wealth is not gained at the expense of others. In other words, contrary to socialist doctrine, other people do not become poorer as you become richer. By trading with you, they should become a little richer whilst you become a lot richer. Evaluate all business ideas by this standard: *"Does this business allow me to trade with others whilst enriching their lives, or am I trying to scam, con, cheat and lie my way to wealth? Am I using smoke and mirrors to pretend there is a benefit to my customers, when no such benefit really exists?"*

Anything can be justified by the clever human brain. Robbery can be justified: "It's not fair that some people have so much money, I'm just redistributing wealth. In a fairer society I wouldn't have to do this." Cheating can be justified: "I'm giving people the expensive education they need in gullibility. I am helping them to become less gullible." Even murder can be justified: "We're all going to be dead soon anyway, so what's the difference?" In view of this ability to justify any evil-doing, you need to keep your property dealings clean and make sure it follows your own impeccable standards.

6. Work on making *yourself* wealthy - don't have as your motivation the desire to make others wealthy or to improve their lot. This will not work unless you are being conned. The feeling of being a good little boy or girl is not enough to sustain you through the difficult task ahead (making yourself rich). When you become rich you can, if you so desire, help others as well.
7. Don't listen to broke people. They know nothing about money. If they were merely neutral, it wouldn't matter, but they are not. Your friends, your family, society, the media and the government all want you broken back down to drone status, *no matter what they say or how much they protest to the contrary*. There is one person you can really trust on this wild adventure and that is *you*. You doubt this? See what happens when you start making a bit of money from property and buy a new house or car. This is a general rule about people - there are, of course, exceptional people out there who will support you.

They are a rare breed so cherish them.

8. You must be prepared to pay the price, whatever it is, for becoming wealthy. There is always a price. You can't get rich for nothing. Most often the price is hard work, tenacity, guts, determination and effort. Little more is needed to succeed in our society because so few people have these characteristics. The rewards are unlimited wealth, guiltless affluence, freedom from stress, power and the feeling of leading a meaningful worthwhile life. The last of these is the most important, and no lottery win can buy you that feeling.

Right Here, Right Now

It is time, right now, to snap out of it and get your sleeves rolled up. The excuses are over. You have read the books, listened to the CDs, subscribed to the newsletters, but what have you *done*?

Are you a man or woman of action? Do you 'walk the talk' or are you just an armchair dreamer? People who only dream live broke and die broke. Yes, it all starts with a dream but for the dream to be meaningful, it must be made manifest in this physical world. To achieve this, you must act.

Do you collect motivational materials for show, or do you actually use them? The users succeed in life, the readers stay the same as they always were.

Are you a procrastinator, always putting off until tomorrow those things which you know you should start today? These people have small goals and achieve little during their lifetime.

Are you waiting for your boat to come in? Are you pinning your hopes on winning the lottery or the pools? You'll still be waiting aged eighty, huddled in front of your one-bar electric fire in some grim council high-rise flat.

This report is your wake-up call. I could have written a bland property-wealth manual with ten 'Buy To Let Secrets' and suchlike, but that would not have been as valuable as this report. I have poured energy and passion into it in an attempt to snap you into wakefulness. If I were with you now, I would snap my fingers in your face in a particularly irritating manner - enough to make you want to sock me a good one. If I thought it would do any good I'd shake you too! *Anything* - anything at all to get you to wake up to the following facts:

1. You're getting older. Time is running out.

2. You're **BROKE**, by any sensible definition of the word. Furthermore, unless you snap out of it and start taking some action, you'll be broke when you retire (not nice...not nice at all) and broke when you die. And this, in the golden decade of unlimited opportunity. You should be ashamed of yourself!

3. Unless you start to make serious changes, you are going to leave absolutely nothing of value behind when you go.

Now don't get cute with me and start disputing point number two. You're broke. Unless you have about £1 million, then you're poor. Any money under this amount is fiddling small change and you'd better start believing it if you want a life of power, wealth and passion.

Carefully note those three words.

Here is some more of that unpalatable stark truth: Unless you start *now, today* and get your act together, you will soon complete the eight billionth life of third-rate mediocrity, non-achievement, boredom and poverty since the stone age.

You know that giant counter outside MacDonalds' HQ which counts up the number of burgers served world-wide to date? I want one of those. It would be fifty feet wide by ten feet high and mounted one hundred feet in the air. It would be linked into the world's funeral parlours and proclaim in giant illuminated digits the number of people who so far have died broke, unhappy, and unfulfilled. It would tick up relentlessly, the units digit would be a blur (about three thousand people die every second, worldwide). Every thousandth count, if you were quick, you would notice it appear to miss a beat. That's the one who got away. The happy, fulfilled goal-directed person who just passed away with a smile on his or her lips!

Will you be this person? Or will you join the teeming billions of the forgotten?

Will you live a life of quiet desperation, frustration, poverty and hopelessness?

Is this what you want? Are you prepared to settle for being mediocre? Is 'third-rate' good enough for you? Are you content with being just another nonentity in the faceless billions?

No?

Great! You're my kind of person.

You can start now, today to build your property empire and really make something of your life. It starts small – we ALL started small. My first house was a grim terrace in the very roughest area of town, and even that as a struggle for me to buy. Now I am worth millions.

I know you can do this too. Really, you can! Get to it, right now, and start creating your property dream.

Do it!

Regards,

Stuart Goldsmith

<http://www.stuartgoldsmith.com>

WEB RESOURCES

The Property Investment Club (Good training courses on property investment.)

<http://www.on2url.com/app/adtrack.asp?MerchantID=92705&AdID=361382>

The Property Locators Club (Good place to get started in property for no money down.)

<http://www.1shoppingcart.com/app/aftrack.asp?afid=525113>